The Influence of Emotional Intelligence, Learning Behavior, and Culture on Accounting Understanding

Okto irianto1*, Salma Febrianti Rumatoras2

12 English Department of Accounting Universitas MusamusMerauke, Indonesia
*Corresponding author. Email: irianto@unmus.ac.id

ABSTRACT
This study aims to determine the effect of emotional intelligence, learning behaviour and culture on the accounting understanding of students of the Faculty of Economics and Business, Musamus University partially and simultaneously. The dependent variable in this study is understanding of accounting (Y), while the independent variable is emotional intelligence (X1), learning behaviour (X2), and culture (X3). The population of this study were accounting students at the Faculty of Economics and Business, Musamus University. The sample was selected using total sampling and obtained as many as 88 students. The research method used is quantitative research and for data analysis using multiple regression analysis. The results of the research showed that partially emotional intelligence has no effect on accounting understanding, it can be seen from the significance value of X1 of 0.137. Furthermore, learning behaviour has a positive effect on accounting understanding, seen from the significance value of X2 of 0.044. While culture has a negative effect on accounting understanding, seen from the significance value of X3 of 0.002. Simultaneously emotional intelligence, learning behaviour and culture together have an effect on accounting understanding, seen from the significance value of 0.006 <0.05.

Keywords: Emotional Intelligence, Learning Behavior, Culture, Accounting Understanding

1. INTRODUCTION

Accounting, which is assistant function of business, provides financial and non-financial information that management needs to take routine and strategic decision. It also helps current and potential investors to or not to invest with financial data. To advance accounting effectively and efficiently while it stands those important functions in the business, accounting education that combines theory and practice is needed [1].

Understanding of accounting is an important part of accounting students. Emphasize that accounting students must not only understand accounting, but must also understand it. Accounting education requires an understanding of accounting concepts, especially in universities [2].

All accounting students, especially accounting students in the final year, namely eighth semester students, should already have a good understanding of accounting, because students in the final year are considered ready to compete in the world of work and apply all the knowledge they have acquired in college. However, do students really understand the subjects they study, especially the accounting courses they take in college? The field of accounting is basically considered difficult to learn or understand by all parties, including accounting students themselves who also find accounting difficult to understand [3].

Generally, perceptions of students eventually form part of their beliefs which in turn can influence their career choices. The perception accounting students hold about their intended professional careers in accounting can affect their self-image, attitude towards the career and even their confidence in the profession. Since wrong perceptions can lead to misleading representations, it becomes critically important for accounting students to have a realistic perception of what the accounting profession entails [4].

In the world of work, a person’s performance and success does not only depend on his academic ability, but also on a person’s ability to manage emotions or emotional intelligence, which is sometimes called (EQ). This allows emotional intelligence to influence students' understanding of accounting. Emotional intelligence can be an important part in determining how someone uses the skills and abilities they have. Currently, it is still necessary to match the mind with the heart [5], and
students’ emotional intelligence can help develop students’ abilities, especially in understanding student accounting [6].

Goleman [7] states that the potential for emotional intelligence determines our potential in learning a person’s practical skills based on the following 5 dimensions: (1) Self-awareness or self-control, is a person’s ability to recognize his feelings when these feelings take place. The basis of emotional intelligence is self-awareness, because being aware of changes in his feelings at any time is one of the important things; (2) Self-regulation, is the ability to manage emotions that are being faced by oneself and can have a good impact in carrying out tasks, easy to understand the contents of the tweaked structure of the heart, able to withstand the pleasure of a desire before achieving a goal, and able to immediately neutralize emotions; (3) Motivation, is an ability to achieve a better condition using the desire to be able to turn on the spirit and energy so that it can be maximized at any time, so that later it can be maximized in taking and deciding things by acting effectively; (4) Empathy, is the ability to feel what other people feel, be able to understand the thoughts and judgments of others to cause a relationship of trust, and be able to adapt/balance personal self with various kinds of individuals; and (5) social skills, is a good emotional management when establishing social relationships with everyone, able to influence, be a leader, consult, resolve problems or conflicts that occur and can work together in teams.

In addition, there are learning behaviours that affect students’ accounting understanding from inside factors. Learning behaviour is a learning method that a person always uses, it has become a “habit” for that person. This is because there is often coaching, supervision and demonstration in the fields of education and creativity. One of the factors that determine personal achievement is learning behaviour [8].

According to Suwardjono [9], learning behaviour is defined as an activity in the activity of learning syntheses in which there are ways of learning and student learning behaviour that is influenced by the awareness of the person’s goals. There are several components in learning behaviour, namely: (1) The habit of following lessons, is an activity that students often do when studying or when learning will take place. Students who take part in learning well, such as taking notes on each material, will gain more knowledge than other students. The habit of students paying attention to and understanding the lecturer’s explanations, taking personal notes, and being active in class are good habits in following lessons; (2) The habit of reading books, is something that students must have. This is a habit that must be cultivated to support students' knowledge and understanding when they want to know more about a subject; (3) A visit to the library is a routine that students do in order to get the necessary references to increase their knowledge and understanding of the lessons they are taking. In general, reading sources can be found anywhere, but the library is a public shrivelling place that contains reading sources or lecture materials; and (4) The habit of facing exams is a preparation that is often done by students before taking the exam. Students can complete the exam properly and correctly so that they get maximum results/values if they have prepared themselves.

In addition to emotional intelligence and learning behaviour, understanding of accounting will also be influenced by the culture that influences the outside world. Culture is a social sphere and a personal sphere. The rules, values, and conventions that emerge from future social life will influence beliefs, and beliefs will also become the behaviour of people living together. In culture there is a person's way of life, which includes the way of thinking and behaviour of each person in certain relationships [10].

Every human group has its own norms, in which there are general characteristics such as a rating system adopted by the majority of constituents [11], developing culture into 5 indicators, namely: (1) Individual or collectively, is a cultural indicator that describes an attitude of exalting Individual interests and family interests become the main or common interests if in certain groups. The society that follows the organization has a collectivity dimension rather than an individual dimension; (2) Power distance, is the degree of a person or group, namely the power of an institution or organization from a country for those who do not have that power, are expected to accept if power is exercised unfairly; (3) Avoiding uncertainty, is a cultural indicator that describes the nature and behaviour of the community in responding to an unregulated, unclear, and unpredictable culture; (4) Masculine or lady's privileges, is a cultural indicator that illustrates that there are different roles in each element of society according to the type of members. In the masculine group, they think that men must have high ambitions, like to compete, dare to express their opinions, and more often try to get material success, while in the feminine group, they think that men are expected to improve their quality of life more than success. material. This explains the point of view or
judgment not from the point of view of gender; and (5) Long term orientation.

The investigation of Reilly and Karounos results recommend that the passionate knowledge attribute social expertise might be basic to compelling worldwide administration. The prerequisite of building long haul connections among both multicultural customers and associates is a decent outline for social expertise, which is characterized as capability in overseeing connections and building networks with individuals, and a capacity to discover shared belief and construct affinity with others. Organizations trying to reinforce their global chiefs' adequacy might consider using preparing programs coordinated at this specific chief characteristic. Researchers and specialists, the same have called for enthusiastic insight preparing to assist workers with perceiving the hidden components of social contrasts and foundations [12].

Based on the description above, there are several studies that have been carried out related to emotional intelligence, learning behaviour and culture that affect accounting understanding, but the results of this study are still different, namely the results of Sholihah research [13] showing that accounting understanding is influenced by emotional intelligence, learning behavior and culture, the results of Widyawati's research [14] show that accounting understanding is not influenced by emotional intelligence, learning behavior and culture, and Suprianto and Harryoga's research [15] shows that accounting understanding is influenced by emotional intelligence and learning behaviour and is not influenced by culture.

This has become a reference for researchers to conduct similar research in Merauke City, for students of the Accounting Department at Musamus University, because researchers have not received similar research that discusses several factors that can affect accounting understanding by linking emotional intelligence, learning behaviour and culture with accounting understanding at the University. Musamus.

According to Weisinger [16], emotional intelligence is the application of emotions to be useful and useful as a more intelligent control of a person's diverse behaviour and thoughts, emotional intelligence is useful for the benefit of oneself and others. Students who have good emotional intelligence such as easily adapting themselves to class learning even though the student is late for class or has problems outside of lectures, then that person is able to understand the course well. This shows that accounting understanding can increase if students have good emotional intelligence. From the description above, the following hypotheses can be drawn:

H1: Emotional intelligence has an effect on accounting understanding.

According to Suwardjono [9], learning behaviour is defined as an activity in the activity of learning articles in which there are ways of learning and student learning behaviour that is influenced by the awareness of the person's goals. Accounting students who can manage how to study, study time and also add readings about accounting by visiting the library, then these students can improve their understanding of accounting and be ready when they are going to take the exam. From the description above, the following hypotheses can be drawn:

H2: Learning behaviour has an effect on accounting understanding.

Culture is a habit that is brought from its origin, the way of thinking of each individual who has been programmed from his environment will affect the way of thinking to understand a subject he is studying. The student environment, namely the family, customs and traditions that have become a culture for students greatly affect the perspective and way of thinking of students in the classroom, for example, families who have high power distance beliefs will indoctrinate their children to always go to class and follow lessons well so that in the future they can become someone who is successful. This culture can motivate students to excel in lectures. Based on this description, the hypothesis can be drawn, namely:

H3: Culture influences accounting understanding.

Research on the effect of emotional intelligence, learning behaviour and culture on accounting understanding simultaneously has been carried out by Sholihah [13] and Wardhani [17] showing that emotional intelligence, learning behaviour and culture simultaneously affect accounting understanding. Based on this description, the hypothesis can be drawn, namely:

H4: Emotional intelligence, learning behaviour and culture simultaneously affect the understanding of accounting.

2. RESEARCH DESIGN

This research approach is an associative quantitative approach. This research took place at Musamus University, Faculty of Economics and Business, Department of Accounting from January to June 2020. In
this study, the population was 88 students of Musamus University, Faculty of Economics and Business, majoring in accounting 2016. This study used complete analysing technique in determining the sample, where the number of population and sample are the same, namely 88 students.

The type of data in this study is qualitative data that is quantified, namely in the form of statements presented in the form of sentences (statements) which will then be selected by respondents using numbers so that the data will be processed quantitatively. In this study, the data were sourced from respondents' answers who were previously given a number of written statements in the form of a questionnaire.

In this study, the dependent variable is accounting understanding (Y) and the independent variables are emotional intelligence (X1), learning behaviour (X2), and culture (X3). In an effort to obtain the required data, the data were sourced from respondents' answers who were previously given a number of written statements in the form of a questionnaire.

In this study, the complete testing technique was used in sampling, so that all the population was sampled as many as 88 respondents. The distribution of questionnaires to respondents was carried out by directly giving questionnaires to respondents to fill out and also by distributing them using the WhatsApp application media, namely the researcher sent a questionnaire in the form of pictures and the respondent sent back the questionnaire that had been filled in with a period on the selected answer. Of these, 48 copies were returned and there were 11 questionnaires that did not meet the criteria, so the sample used by the researcher was 37 respondents.

Data analysis was carried out by the SPSS version 25 program. There are several data analysis techniques used in this study, namely data quality tests which include validity and reliability tests and classical assumption tests which include data normality tests, multicollinearity tests, and heteroscedasticity tests. To test the hypothesis, multiple linear regression analysis was used, according to the following equation:

\[ Y = a + b1.X1 + b2.X2 + b3.X3 + e \]  \hspace{1cm} (1)

**Information:**
- **Y** = Accounting Understanding
- **A** = constant number
- **b1** = Emotional Intelligence Regression Coefficient
- **b2** = Learning Behaviour Regression Coefficient
- **b3** = Cultural Regression Coefficient
- **X1** = Emotional Intelligence
- **X2** = Learning Behaviour
- **X3** = Culture
- **e** = Error

### 3. RESEARCH RESULT AND DISCUSSIONS

The complete testing technique was used in sampling, so that all the population was sampled as many as 88 respondents. The distribution of questionnaires to respondents was carried out by directly giving questionnaires to respondents to fill out and also by distributing them using the WhatsApp application media, namely the researcher sent a questionnaire in the form of pictures and the respondent sent back the questionnaire that had been filled in with a period on the selected answer. Of these, 48 copies were returned and there were 11 questionnaires that did not meet the criteria, so the sample used by the researcher was 37 respondents.

The data quality test begins with a data validity test that is used to measure the authenticity of a questionnaire by comparing the r-table values for the level of chance \((\text{df}) = n\), at a significance level of 5%. The results of the emotional intelligence validity test are shown that the results of data management can be stated that all the results of the r-count test on each statement item are greater than the r-table. Thus, all statement items used in the emotional intelligence variable questionnaire (X1) are valid.

Furthermore, the validity of the learning behaviour was tested. The results shows that all of the r-count test on each statement item are greater than the r-table. Thus, all statement items used in the learning behaviour variable questionnaire (X2) are valid.

Furthermore, the cultural validity test was conducted and shows that all the results of the r-count test on each statement item are greater than the r-table. Thus, all statement items used in the cultural variable questionnaire (X3) are valid.

Furthermore, the validity test of accounting understanding was carried out. The results shows that the r-count test on each statement item are greater than the r-table. Thus, all statement items used in the accounting understanding variable questionnaire (Y) are substantial.

Reliability test is used to show a measure of stability and consistency of the concept of the size of the instrument or measuring instrument, so that the value does not change within a certain value. Reliability is
measured by statistical test Cronbach's alpha (α), a variable is declared reliable if the value of > 0.06. The results of the reliability test for each variable are shown in table 1.

### Table 1. Reliability test results

<table>
<thead>
<tr>
<th>Statement</th>
<th>Cronbach's alpha</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emotional Intelligence (X1)</td>
<td>0.858</td>
<td>Reliable</td>
</tr>
<tr>
<td>Learning Behavior (X2)</td>
<td>0.879</td>
<td>Reliable</td>
</tr>
<tr>
<td>Culture (X3)</td>
<td>0.819</td>
<td>Reliable</td>
</tr>
<tr>
<td>Accounting Understanding (Y)</td>
<td>0.808</td>
<td>Reliable</td>
</tr>
</tbody>
</table>

Source: Research Data, 2020

Table 1 shows that is greater than 0.06. Thus, it can be stated that all of the research instruments are reliable. Furthermore, the classical assumption test is carried out starting from the normality test of the data. The results of the normality test are shown in table 2.

### Table 2. Normality test results

<table>
<thead>
<tr>
<th>Variable</th>
<th>Significance</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unstandardized Residual</td>
<td>0.200</td>
<td>Normal Distributed Data</td>
</tr>
</tbody>
</table>

Source: Research Data, 2020

Table 2 shows that the results of the Kolmogorov-Smirnov one sample test of a significance value of 0.200 is greater than 0.05, so the data in this study is normally distributed. After knowing the data is normally distributed, the next step is multicollinearity test.

### Table 3. Multicollinearity test results

<table>
<thead>
<tr>
<th>Variable</th>
<th>Tolerance</th>
<th>VIF</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emotional Intelligence (X1)</td>
<td>0.973</td>
<td>1.027</td>
<td>There is no multicollinearity</td>
</tr>
<tr>
<td>Learning Behavior (X2)</td>
<td>0.891</td>
<td>1.123</td>
<td>There is no multicollinearity</td>
</tr>
<tr>
<td>Culture (X3)</td>
<td>0.904</td>
<td>1.106</td>
<td>There is no multicollinearity</td>
</tr>
</tbody>
</table>

Source: Research Data, 2020

The multicollinearity test aims to determine whether there is a correlation between the independent variables in the regression equation. The value that shows the occurrence and non-occurrence of multicollinearity can be seen from the value of resistance and VIF, if the resilience value is > 0.10 and the VIF value is < 10, then there is no multicollinearity issue [18]. Table 7 shows that there is no multicollinearity problem in this study, where the resistance value is greater than 0.1 and the VIF value is less than 10. Then the heteroscedasticity test was carried out whose results are shown in table 4.

### Table 4. Heteroscedasticity test results

<table>
<thead>
<tr>
<th>Variable</th>
<th>Significance</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emotional Intelligence (X1)</td>
<td>0.335</td>
<td>There is no heteroscedasticity</td>
</tr>
<tr>
<td>Learning Behavior (X2)</td>
<td>0.456</td>
<td>There is no heteroscedasticity</td>
</tr>
<tr>
<td>Culture (X3)</td>
<td>0.904</td>
<td>There is no heteroscedasticity</td>
</tr>
</tbody>
</table>

Source: Research Data, 2020

Table 4 shows that the significance value of all independent variables is more than 0.05. Thus, it can be concluded that in this study there is no heteroscedasticity problem.

After the data quality test and classical assumption test were completed, the next multiple linear regression test was performed. The results of multiple linear regression are shown in table 5

### Table 5. Multiple linear regression test results

<table>
<thead>
<tr>
<th>Coefficients a</th>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Si g.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>98.9</td>
<td>26</td>
<td>11.9</td>
<td>8.30</td>
<td>.00</td>
</tr>
<tr>
<td>Emotional Intelligence (X1)</td>
<td>- .143</td>
<td>.094</td>
<td>-.223</td>
<td>1.52</td>
<td>.13</td>
</tr>
<tr>
<td>Learning Behavior (X2)</td>
<td>.191</td>
<td>.092</td>
<td>.312</td>
<td>2.09</td>
<td>.04</td>
</tr>
<tr>
<td>Culture (X3)</td>
<td>- .417</td>
<td>.125</td>
<td>-.402</td>
<td>3.34</td>
<td>.00</td>
</tr>
</tbody>
</table>

Source: Research Data, 2020

Based on the data shown in table 9, the following multiple linear regression equation is obtained:

\[ Y = 98.926 - 0.143X1 + 0, 191X2 - 0.417 + e \]  

Equation (2) can be explained as follows
a = 98.926 which means that the ability of emotional intelligence, learning behaviour and culture is considered constant, which means that it does not experience an increase or decrease. The ability value X1, X2, X3 = 0 or fixed, then the level of accounting understanding is 98.926; b1 = -0.143, which means that each addition of one unit of emotional intelligence will reduce the level of accounting understanding by 0.143; b2 = 0.191 which means that each addition of one unit of learning behaviour will increase the level of accounting understanding by 0.191; and b3 = -0.417, which means that each addition of one cultural unit will reduce the level of accounting understanding by 0.417.

Furthermore, hypothesis testing is carried out starting from the F test. The F test is used to determine the effect of variables X1, X2, X3, on Variable Y simultaneously and to determine the accuracy of the regression model used. The results of the F test are shown in table 6.

**Table 6. F test results**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Regression</td>
<td>239,474</td>
<td>3</td>
<td>79,825</td>
<td>4.963</td>
<td>0.00</td>
</tr>
<tr>
<td>Residual</td>
<td>530,796</td>
<td>33</td>
<td>16,085</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>770,270</td>
<td>36</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Accounting Understanding (Y)

Table 7 shows that the significance value of X1 is 0.137, this value is below the value of 0.05 or 0.137 > 0.05, this means that above H0 is accepted and Ha is rejected, so it can be concluded that emotional intelligence has no effect on accounting understanding. Based on the results of accounting understanding in accounting students of the Faculty of Economics and Musamus University, it is not influenced by emotional intelligence, this shows that emotional intelligence is a person's ability to recognize one's own emotions, manage emotions, motivate oneself, recognize other people's emotions (empathy) and the ability to build relationships with other people so that emotional intelligence cannot affect students' accounting understanding. This research is in line with research by Rahmawati [11]. Dewiningrat and Latupeirissa also found that gender effect on the level of understanding of accounting to students majoring in accounting College High Private universities in Denpasar City, emotional intelligence has no effect on the level of understanding of accounting of students majoring in accounting at private universities in Denpasar City and spiritual intelligence has no effect on the level of understanding of accounting for accounting students majoring in private universities in Denpasar [19].

**Table 7. T test results**

<table>
<thead>
<tr>
<th>Variable</th>
<th>t-count</th>
<th>Significance</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emotional Intelligence (X1)</td>
<td>-1.522</td>
<td>0.137</td>
<td>Ha rejected</td>
</tr>
<tr>
<td>Learning Behavior (X2)</td>
<td>2.091</td>
<td>0.044</td>
<td>Ha accepted</td>
</tr>
<tr>
<td>Culture (X3)</td>
<td>-3.346</td>
<td>0.002</td>
<td>Ha accepted</td>
</tr>
</tbody>
</table>

Source: Research Data, 2020

Table 7 also shows that the significance value of X2 is 0.044, this value is below the value of 0.05 or 0.044 > 0.05, this means that H0 is rejected and Ha is accepted, so it can be concluded that learning behaviour affects accounting understanding. The learning behaviour of accounting students from the Faculty of Economics and Business, Musamus University has an influence on the level of understanding of accounting. This is because learning behaviour is needed for educational purposes, where with learning behaviour the educational goals, namely academic achievement, can be improved. This research is in line with that conducted by Sholihah [13], Rahmawati [11], and Suprianto and Harryoga [15] where the research results show that accounting understanding can be influenced by learning behaviour.
Viewed from table 7, it is known that the significance of X3 is 0.002, this value is below the value of 0.05 or 0.002 < 0.05, this means that H0 is rejected and Ha is accepted, so it can be concluded that culture affects accounting understanding. The culture that exists in accounting students of the Faculty of Economics and Business, Musamus University, is related to family, customs and customs that have become a culture for students which greatly affect students' perspectives and ways of thinking in the classroom, for example, families who have high power distance beliefs will indoctrinate their children to always go to class and follow the lessons well so that in the future he can become a successful person. This culture can motivate students to excel in lectures so that culture affects accounting understanding. This study is in line with research conducted by Wardhani [17] and Kartika [20] where the results of the study show that accounting understanding can be influenced by culture.

UKEssays exposition has seen what culture means for the bookkeeping principles and sees that culture undoubtedly shapes the bookkeeping guidelines of a specific country. Numerous nations place extraordinary accentuation on their own bookkeeping principles, due to the cultural qualities and standards on which these guidelines have been planned. The meaning of culture and what it means for public/worldwide bookkeeping principles were given, referring to the examinations of Hofstede and Dim. With the examinations, it is trusted that culture and bookkeeping will be viewed as next to each other when choices are being made universally [21].

Furthermore, a determination test is carried out whose results are shown in table 8.

Table 8. Determination test results

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.558a</td>
<td>.311</td>
<td>.248</td>
<td>4.011</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Culture (X3), Emotional Intelligence (X1), Learning Behavior (X2)

Table 8 shows that the adjusted R square value is 0.248 or 24.8%, which means that the influence of emotional intelligence, learning behaviour, and culture on accounting understanding has the ability to explain 24.8%, while the rest is explained by other variables not included in this study.

4. CONCLUSION

The results showed that partially emotional intelligence had no effect on accounting understanding, as seen from the X1 significance value of 0.137. Furthermore, learning behaviour has a positive effect on accounting understanding, seen from the X2 significance value of 0.044. Meanwhile, culture has a negative effect on accounting understanding, seen from the X3 significance value of 0.002. Simultaneously emotional intelligence, learning behaviour and culture together affect the understanding of accounting, seen from the significance value of 0.006 < 0.05.

REFERENCES

[8] R. Sari, IP; Sartika, “The Influence of Learning Behavior, Lecturer’s Teaching Style, and Emotional...
Intelligence on Students’ Understanding of Introductory Accounting Courses” Menara Ekon., vol. 4, no. 2, pp. 39–49, 2018.


