

Understanding Accounting Learning in 3 Intelligences: Intellectual Intelligence (IQ), Emotional Intelligence (EQ), and Spiritual Intelligence (SQ)

Sri Hanifah, Sri Adella Fitri, Nasfizar Guspendri, Nita Fitria,
Khairul Marlin, Mega Rahmi, Ramadanis, Rita Masdar

Islamic Accounting Study Program, Faculty of Islamic Economics and Business, Mahmud
Yunus State Islamic University Batusangkar Jln. Sudirman No.137 Kuburajo. Limakaum
District, Tanah Datar Regency, West Sumatra Province, Indonesia

Email: Nazirakhairunnisa6@gmail.com, sri.af@uinmybatusangkar.ac.id,
nasfizar@uinmybatusangkar.ac.id, nitafitria@uinmybatusangkar.ac.id,
khairulmarlin@uinmybatusangkar.ac.id, megarahmi@uinmybatusangkar.ac.id,
ramadanis.kpnsyariah@gmail.com, rita.masdar@uinmybatusangkar.ac.id

To Link this Article: <http://dx.doi.org/10.6007/IJARPED/v13-i4/24342> DOI:10.6007/IJARPED/v13-i4/24342

Published Online: 27 November 2024

Abstract

The current education system still considers intellectual intelligence as the main component of academic assessment. Intellectual intelligence is not the only one that can be used as an index, there are supporting intelligences that influence it, namely emotional intelligence and spiritual intelligence. Accounting students do not only rely on intellectual intelligence in analyzing accounting cases but need the involvement of other intelligences to better understand. So this will be very helpful if later they are in the world of work, where their professionalism and abilities will be questioned. The purpose of this study is to determine and describe how intellectual intelligence (IQ), emotional intelligence (EQ) and spiritual intelligence (SQ) influence the level of understanding of accounting learning. The research sample was 73 students. This study uses a mix method that combines quantitative and qualitative methods. Quantitative results will be strengthened by qualitative analysis conducted by means of Focus Group Discussion. Data collection techniques by distributing questionnaires online via google forms. The results of the study indicate that intellectual intelligence (IQ) does not have a significant effect on the level of understanding of accounting learning, emotional intelligence (SQ) has a significant effect on the level of understanding of accounting learning, and spiritual intelligence (SQ) does not affect the level of understanding of accounting learning. This is reinforced by various student opinions, that students state that having good intellectual intelligence but not accompanied by high motivation results in understanding of accounting learning being less than optimal, this is also because students are not able to divide their time well. This is in line with the fact that students' willingness and perseverance in learning accounting will be more dominant in understanding accounting

learning, while adequate spiritual intelligence does not guarantee that students can understand accounting learning. So of the three intelligences tested on accounting students, the emotional intelligence factor is the most determining factor in producing a good understanding of accounting learning, while intellectual and spiritual intelligence have no effect.

Keywords: Intellectual Intelligence (IQ), Emotional Intelligence (EQ), Spiritual Intelligence (SQ), Understanding of Accounting Learning

Introduction

Accounting is a science that collects data, identifies, measures and processes, records, and provides information reporting in the form of financial reports that are expected to be the basis for assessment in decision making for parties in need. Accounting plays a very big role for a company, without accounting a company cannot see whether they are making a profit or loss during a period of business, and what steps the company must take to maintain the continuity of their business. Becoming a professional accountant is certainly not something that can be obtained instantly. Of course, you have to take adequate accounting education, especially at the college level by focusing on the accounting department. Currently, being an accountant is also a prestigious and much-needed profession, so it is not surprising that accounting majors are currently in great demand by students. Nurarini (2017), is concerned about the lack of clarity in the accounting industry produced by higher education and universities, this is because many accounting graduates from universities do not really understand accounting. This is because most accounting students tend to apply a learning pattern of memorizing theories but do not understand the material given, so that students easily forget the material studied which will cause difficulties when practicing. This will certainly be very detrimental to accounting graduates when they enter the world of work.

Each individual is equipped with three intelligences, namely intellectual intelligence (IQ), emotional intelligence (EQ), and spiritual intelligence. Intellectual intelligence is the ability of intellectual, analytical, logical, and rational. Intellectual intelligence is also related to problem solving, adaptation, and also the achievement of goals or achievements (goal directed). Emotional intelligence is intelligence related to emotions and feelings. This intelligence is able to make each individual recognize themselves and others. Spiritual intelligence is the intelligence of the soul, where this intelligence will guide each individual in managing and utilizing the meanings and values of life. These three intelligences influence a person's understanding in learning, this can be seen from the many studies conducted. Then how do these three intelligences influence the level of understanding of accounting learning of a student of the accounting study program?

Accounting study program students certainly come from different school backgrounds. Some come from vocational high schools (SMK) majoring in accounting, some come from high schools (SMA) majoring in social studies, and some come from high schools (SMA) and vocational high schools (SMK) but with different majors from their study programs. From this we can see which students have received basic accounting knowledge and which students have no basis at all in accounting knowledge. However, the current phenomenon is that there are still students who come from vocational high schools (SMK) or high schools (SMA) majoring in accounting or social studies who still do not fully understand accounting material, some even get unsatisfactory grades. This is different from students who do not have basic

knowledge of accounting, but get good grades on the exam. So do these three intelligences affect the level of student learning understanding?

Theoretical Study

Intellectual Intelligence (IQ)

Intellectual intelligence is the ability to obtain various information, think abstractly, reason, and act efficiently and effectively. Intellectual is an ability that individuals have since birth. Intellect will develop if the environment allows and opportunities are available. (Pranto, 2021, 7).). William Stren argues that intelligence is the ability to adapt to new needs, using new tools according to goals. Intellectual intelligence is a view that intelligence is closely related to the ability to face and adapt to new situations effectively and efficiently. According to the initiator of the theory of intellectual intelligence, this intelligence includes learning ability, overall knowledge acquired, and the ability to adapt to new situations or new environments. Intellectual intelligence consists of various abilities related to reasoning, problem solving, abstract thinking, understanding ideas, language use, comprehension, and learning ability. Stenberg suggests that there are three components of intellectual intelligence, namely behavioral intelligence, experiential intelligence and contextual intelligence components.

Intellectual Intelligence (IQ) Indicators

A student's intellectual intelligence can be measured by the following indicators:

1. Problem-solving ability, namely being able to demonstrate knowledge of the problems faced and being able to provide effective solutions to the problems. In an effort to solve problems, it must still be balanced with optimistic thinking and clear thinking.
2. Verbal intelligence, namely good vocabulary, full of understanding, and showing curiosity.
3. Practical intelligence, knowing the situation well, knowing the steps to achieve goals, and showing interest in the outside world.

Emotional Intelligence (EQ)

Emotional intelligence (emotional quotient) is an ability that exists in every human being to recognize, understand, and manage the emotions of themselves and others around us. With emotional intelligence, each individual is able to recognize and understand the situations and behavior of people around them that are influenced by certain situations. Indirectly, emotional intelligence can also determine all our perceptions and responses to the emotional behavior of others. People with high emotional intelligence know very well what they feel, what their emotions mean and how these emotions can affect others.

Innately, humans have emotions, seen from the emotional atmosphere, they are divided into controlled emotions and uncontrolled emotions. Controlled emotions are based on the value of goodness, and uncontrolled emotions are emotions that are not carried out according to their nature. Emotions are an affective factor to control good or bad feelings, as well as in terms of learning, good feelings foster mental readiness to learn so that learning goals are achieved, while bad feelings lead to mental uncertainty, so that learning success and learning difficulties are difficult to overcome and ultimately learning goals are not achieved (Idrus. 2018)

Emotional Intelligence Indicators

1. Self-awareness, Self-awareness is one of the main characteristics of emotional intelligence. Without self-awareness, it will be difficult for someone to understand because everyone has different characteristics and attitudes, someone will also not care about the difficulties faced by others. In addition, self-awareness is also very much needed for someone to make decisions for themselves.
2. Motivation, Motivation is the ability to use desire to be able to arouse enthusiasm to achieve something desired. The formation of good self-awareness will help someone to form strong self-motivation to be able to process the emotional intelligence needed. They will be people who are motivated to provide quality results for their success now and in the future.
3. Empathy, Empathy is one of the characteristics of emotional intelligence that will help someone to identify the emotional side of others. Not only can you understand, with empathy you can also easily judge and create negative stereotypes about others.
4. Self-regulation, self-regulation is very necessary to make individuals better
5. Social skills, these social skills show how we interact in a social environment, simply in the residential environment and in society.

Spiritual Intelligence

Spiritual intelligence is intelligence related to the soul of each individual itself. Spiritual intelligence bridges intellectual intelligence and emotional intelligence so that it can place itself in a broader and deeper context. Spiritual intelligence can also give meaning, contextualize, be transformative, flexible, adaptive, and move with full awareness in responding to all experiences experienced (Vidya Prima. 2014). Wigglesworth (2012) states that spiritual intelligence is the ability of individuals to behave wisely and compassionately while maintaining inner and outer peace. Spiritual intelligence allows humans to be creative, change rules and situations, provide a sense of morality, the ability to differentiate, the ability to adjust rigid rules accompanied by understanding and love. That is why spiritual intelligence is also considered no less important than intellectual intelligence and emotional intelligence.

Spiritual Intelligence Indicators

Based on the theory of Zohar and Marshall, the following are the characteristics of people who have spiritual intelligence:

1. High level of awareness, such as the ability to autocriticism and know the purpose of life
2. Quality of life, such as principles and life guidelines while remaining grounded in the truth
3. Ability to be flexible, namely being able to place oneself in any situation and willing to accept other people's opinions for one's own good
4. Holistic perspective, the tendency to see the relationship between various things
5. Ability to face and utilize suffering
6. Reluctance to cause unnecessary harm
7. Ability to face and overcome pain
8. Tendency to ask questions
9. Independence, namely having the ability to work against convention, such as wanting to give and not wanting to receive.

Understanding Accounting Learning

Accounting is a discipline that provides important information to enable the implementation and assessment of the company's running efficiently. Accounting is defined as the process of identifying, measuring, and reporting economic information, especially financial information, to enable clear and firm assessments and decisions for those who use accounting information. The definition of accounting according to IAI is identifying, recording, and reporting economic information to enable clear and firm assessments and decisions for those who use the information. So it can be concluded that accounting is a recording process system that produces information in the form of financial reports to other interested parties regarding the activities and economic conditions of a company. The purpose of accounting information in general is to prepare an accurate report so that it can be used by managers, policy makers, and other interested parties, as well as shareholders, creditors and owners (Susilowati 2016: 2).

The learning process is one of the benchmarks for the success of education. The learning process must be continuously evaluated in order to create a learning process and produce good learning. a good learning process can occur if there is cooperation between educators and students, a learning process that only involves one person will not produce good or effective learning (Sujitno. 2020). Learning will be effective if there is interaction or physical or mental activity between students and educators. This interaction or activity will increase students' understanding of the material given. Likewise with accounting learning, there must be good interaction between lecturers and students so that learning objectives are achieved, where the purpose of this learning is to increase students' understanding of the material presented.

According to Intan Pramaiswari (2019), someone is said to understand accounting if they understand and are good at processing and running the accounting cycle itself to produce financial reports based on the principles and standards for preparing financial reports that have been set. A student can be said to have understood accounting when what they have learned can be applied in community life, especially in the world of work. If in lectures only problems are found that are given in the form of examples, it is different in the world of work where the problems faced are real and require solutions. Therefore, students must be able to understand accounting well to compete in the world of work. A student's understanding of accounting courses can be seen from the value of courses related to the accounting department, where the value of the course is symbolized by the letters A, B, C, D, and E which have meaning and weight. The following are compulsory accounting courses:

- 1) Introduction to Accounting
- 2) Intermediate Financial Accounting
- 3) Advanced Financial Accounting
- 4) Management Accounting and Cost Accounting
- 5) Sharia Financial Accounting
- 6) Taxation
- 7) Auditing (Adelya. 2018)

Research Method

This research is a mixed method research. Mixed method research is a quantitative research that aims to test the hypothesis and is strengthened by qualitative methods through Focus

Group Discussions conducted with respondents. Sugiyono (2020: 16) states that the quantitative method is a research method based on the philosophy of positivism, used to research a certain sample population, data collection using research instruments, quantitative or statistical data analysis with the aim of testing the established hypothesis. Qualitative research is a research method that uses descriptive data in the form of written or spoken language from people and actors that can be observed. The population in this study were students of the Faculty of Islamic Economics and Business, Mahmud Yunus State University, Batusangkar. The sample in this study were students of the sharia accounting study program who had taken the compulsory accounting course, either passing or failing the course, totaling 274 people. The determination of the sample in this study used the Slovin formula with an e value = 10%, so that a research sample of 73 people was obtained. The data collection method in this study was carried out by distributing research questionnaires containing questions that would later be answered by each respondent. The distribution of questionnaires was carried out by utilizing existing social media. Hypothesis testing in this study will be carried out using the multiple linear regression analysis method. The results of the distribution of this questionnaire will then be strengthened by conducting FGD with respondents.

Research Results

Multiple Linear Regression Analysis

Table 1

Results of Multiple Linear Regression

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	18,715	18,636		1,004	,319		
	Total_SkorX1	1,079	,747	,180	1,443	,153	,544	1,838
	Total_SkorX2	1,448	,564	,450	2,569	,012	,276	3,628
	Total_SkorX3	,205	,602	,055	,340	,735	,319	3,136
a. Dependent Variable: Total_SkorY								

From table 1 of the multiple linear regression results above, it can be seen that the constant value is 18.715 and the regression coefficient value of variable X1 is 1.079, the regression coefficient value of variable X2 is 1.448 and the regression coefficient value of variable X3 is 0.205. So the regression coefficient value of each variable can be formulated in the following equation:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

$$Y = 18,715 + 1.079X_1 + 1.448X_2 + 0.205X_3$$

Based on the table above, the multiple linear regression coefficients processed with IBM SPSS 26 For Windows are as follows:

1. The constant value a has a value of 18.715 with a positive direction, this indicates a unidirectional influence between the independent variable and the dependent variable.

- If all independent variables are 0, then the value of student learning understanding is 18.715
- The regression coefficient value for the intellectual intelligence variable is 1.079, this indicates a positive direction. This shows that, if the intellectual intelligence variable increases by 1%, then students' accounting learning understanding will increase by 1.079, assuming that other variables are considered constant
 - The regression coefficient value of emotional intelligence is 1.448 with a positive direction. This shows that, if the emotional intelligence variable increases by 1%, then students' learning understanding will increase by 1.448, assuming other variables are considered constant
 - The regression coefficient value of spiritual intelligence is 0.205 with a positive direction. This shows that if the spiritual intelligence variable increases by 1%, then students' understanding of accounting learning will also increase by 0.205.

Table 2

T-Test Results

Coefficients^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	18,715	18,636		1,004	,319		
	Total_SkorX1	1,079	,747	,180	1,443	,153	,544	1,838
	Total_SkorX2	1,448	,564	,450	2,569	,012	,276	3,628
	Total_SkorX3	,205	,602	,055	,340	,735	,319	3,136
a. Dependent Variable: Total_SkorY								

Based on table 2, the results of the t-test obtained information that variable X1 (Intellectual Intelligence) has a significant value of $0.153 > 0.05$, this indicates that intellectual intelligence does not have a significant effect on the level of understanding of accounting learning, so it can be concluded that the hypothesis is rejected. While for variable X2 (Emotional Intelligence) has a significant value of $0.012 < 0.05$, this indicates that emotional intelligence has a significant effect on the level of understanding of accounting learning, so it can be concluded that the hypothesis is accepted. For variable X3 (Spiritual Intelligence) it can be seen that this variable has a value of $0.735 > 0.05$, this indicates that spiritual intelligence does not have a significant effect on the level of understanding of accounting learning, and it can be concluded that the hypothesis is rejected.

Table 3

F Test Results

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20488,838	3	6829,613	15,735	,000 ^b
	Residual	30815,909	71	434,027		
	Total	51304,747	74			
a. Dependent Variable: Total_SkorY						
b. Predictors: (Constant), Total_SkorX3, Total_SkorX1, Total_SkorX2						

From table 3 above, it can be seen that the significant value is smaller than the significance level, namely $0.000 < 0.05$. This shows that the variables of intellectual intelligence, emotional intelligence, and spiritual intelligence have a simultaneous effect on the level of understanding of accounting learning, thus the hypothesis is accepted. R2 TEST

Table 4

R² Test Results

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,632 ^a	,399	,374	20,833
a. Predictors: (Constant), Total_SkorX3, Total_SkorX1, Total_SkorX2				
b. Dependent Variable: Total_SkorY				

From table 4 above, it can be seen that the correlation value of R in the summary model section is 0.632 and the coefficient determination is 0.399. It can be concluded that the variables of intellectual intelligence, emotional intelligence, and spiritual intelligence simultaneously have an effect of 39% on the level of understanding of accounting learning. And 61% of it is influenced by other variables that are not included in the summary model.

Discussion*The effect of intellectual intelligence on the level of understanding of accounting learning*

Based on the results of the analysis carried out, the results of the study do not support the first hypothesis where intellectual intelligence does not have a partial effect on the level of understanding of accounting learning. This is evidenced by the significant value of 0.153 which is greater than 0.05. So it can be concluded that intellectual intelligence does not have a significant effect on the level of understanding of accounting learning. Students who have good basic knowledge will not understand accounting if they do not have an interest in learning or increasing their knowledge of accounting material, are not diligent and lazy in learning. This will actually make their knowledge of accounting material stuck or the same as before, because there is no intention and interest of students to learn more about accounting. Conversely, students who have little basic knowledge of accounting will be able to understand accounting if they have determination and interest and are diligent in learning. Their knowledge, which was initially little, will gradually increase if they have an interest and

perseverance in learning accounting. This supports research conducted by Nurul Fatmawati (2019) and Handayani (2019), where the high or low intellectual level of a person does not affect a person's understanding but rather their perseverance in learning. And this study is not in line with the research conducted by Putri (2018), and Fathira (2016), where intellectual intelligence has a significant effect on accounting understanding. The results of this statistical test are reinforced by the results of the FGD with respondents, where respondents stated that their verbal intelligence abilities reflected in good, polite communication methods did not support the ability to understand accounting learning, as well as their practical abilities did not support accounting understanding.

The influence of emotional intelligence on the level of understanding of accounting learning

Judging from the results of the analysis conducted, emotional intelligence has a partial effect on the level of understanding of accounting learning. This is evidenced by a significant value that is smaller than 5%, namely $0.012 < 0.05$. So it can be concluded that emotional intelligence has an effect on the level of understanding of accounting learning.

Emotional intelligence cannot be separated from each individual. Emotional intelligence as one of the gifts from the creator plays a very important role in life, especially in daily activities, one of which is learning. Learning will increase knowledge and understanding of things in this world. Emotional intelligence helps each individual to recognize their own emotions and control those emotions. Emotional intelligence also plays a role in the emergence of self-confidence, self-control, empathy, and motivation. Learning requires motivation and self-confidence, this will encourage each individual to continue trying to understand every material taught by the teacher, until finally understanding and being able to solve problems. Emotional intelligence is very much needed when studying accounting. This intelligence will encourage students to go beyond themselves. Accounting courses are not courses that can be underestimated, they require understanding and motivation because accounting is developing every day. This supports research conducted by Fatmawati (2019), and Handayani (2019) where emotional intelligence makes each individual recognize themselves with all their abilities and limitations, thus creating motivation to overcome these limitations. And this result is not in line with research conducted by Fathira (2016), and Putri (2018), where emotional intelligence does not affect the level of accounting understanding. The results of the statistical test for the second variable actually show that emotional intelligence affects the understanding of accounting learning. This was stated by the respondents, that motivation in learning and self-awareness tend to spur the respondents' enthusiasm for learning, so that understanding of accounting learning will be more fulfilled. This is also due to the great ability of respondents to regulate themselves and the skills of respondents in the social environment, so that it will help respondents in increasing their willingness to learn so that understanding of accounting learning is getting better.

The influence of spiritual intelligence on the level of understanding of accounting learning

From the results of the analysis, it can be seen that spiritual intelligence does not have a partial effect on the level of understanding of accounting learning, this is evidenced by a significant value of 5%, namely $0.753 > 0.05$. This study is not in line with the research conducted by Fathira (2016) and Fatmawati (2019), which both stated that spiritual intelligence has a significant effect on the level of understanding of accounting learning. However, this supports the research conducted by Putri (2018), where spiritual intelligence does not affect the level

of students' accounting understanding. This could be due to the many factors outside of spiritual intelligence that influence individual life, such as social environment, failure trauma, personal problems, and activities outside campus in these students. Pasek (2015) stated that spiritual intelligence could have a positive effect on accounting understanding if it is applied together with intellectual intelligence and emotional intelligence.

Intellectual intelligence, emotional intelligence, and spiritual intelligence simultaneously influence the level of accounting understanding.

From the results of this study, we can see that intellectual intelligence, emotional intelligence, and spiritual intelligence simultaneously influence the level of accounting learning understanding. This is evidenced by a significant value of less than 5%, namely $0.000 < 0.05$. Intellectual intelligence can be interpreted as an individual's ability to solve problems, starting from recognizing the problem itself, then analyzing it to solving the problem to finding a solution to the problem. Emotional intelligence is intelligence that will guide individuals to recognize their own emotions and even those of others. With this intelligence, it will help individuals to understand their strengths and weaknesses. Strengths that will continue to be explored and weaknesses that must be reduced. To do these two things, motivation and self-confidence are needed, where emotional intelligence plays a role here. Spiritual intelligence is related to the soul. This intelligence will help each individual to be able to interpret what happens in life. After being able to interpret life positively, there will be peace in life.

The results of statistical tests for variable three showed that spiritual intelligence did not affect the understanding of accounting learning. Respondents in the FGD stated that spiritual intelligence such as level of awareness, quality of life, ability to overcome suffering would bring respondents closer to the creator. Respondents would increase the values of worship in their personal lives and social lives. This did not affect the respondents' ability to understand accounting learning.

Conclusion

From the data analysis and discussion conducted, the following conclusions can be drawn:

1. The results of the test conducted found a significant value of 0.153 on the intellectual intelligence variable. This value is greater than 5% so the hypothesis is rejected. It is concluded that intellectual intelligence does not affect the level of understanding of accounting learning. This result is reinforced by the respondent's statement that the level of intelligence possessed does not guarantee that understanding of accounting learning will also be achieved well.
2. The results of the test that has been conducted, there is a significant value of 0.012 on the emotional intelligence variable. This value is smaller than 5% so the hypothesis is accepted. It is concluded that emotional intelligence affects the level of understanding of accounting learning. The respondent's statement supports the results of this test, the motivation and self-awareness of the respondents will help respondents in understanding accounting learning.
3. Based on the results of the test that has been conducted, there is a significant value of 0.753 on the spiritual intelligence variable. This value is greater than 5% so the hypothesis is rejected. It can be concluded that spiritual intelligence does not affect the level of understanding of accounting learning. This is reinforced by respondents who stated that spiritual intelligence that is possessed will bring them closer to the creator but does not help in understanding accounting learning.

4. Based on the results of the tests that have been carried out, there is a significant value of 0.000 in the variables of intellectual intelligence, emotional intelligence, and spiritual intelligence. This value is smaller than 5% so that the hypothesis is accepted. So it can be concluded that intellectual intelligence, emotional intelligence, and spiritual intelligence together have a simultaneous effect on the level of understanding of accounting learning.

References

- Adelya, P. W. (2018). *Pengaruh Kecerdasan Intelektual, Kecerdasan Emosional, Kecerdasan Spiritual, Dan Minat Belajar Terhadap Pemahaman Akuntansi (Studi Kasus Mahasiswa S1 Jurusan Akuntansi Angkatan Tahun 2014 Di Stie (Indonesia Banking School)*. Jakarta : Ak. Ibs
- Fatmawati, N. (2019). *Pengaruh Kecerdasan Intelektual (IQ), Kecerdasan Spiritual (SQ), Kecerdasan Emosional (EQ) Terhadap Tingkat Pemahaman Akuntansi Bagi Mahasiswa*. Surabaya
- Handayani, D. P. (2019). *Pengaruh Kecerdasan Emosional, Kecerdasan Intelektual, dan Minat Belajar Terhadap Tingkat Pemahaman Akuntansi (Studi Empiris pada Mahasiswa Akuntansi Perguruan Tinggi Swasta di Kota Semarang)*. Semarang
- Idrus, E. (2018). *Membongkar Psikologi Belajar Aplikatif*. Gupedia
- Pasek, N. S., Dwiranra, A. A. N. B., & Putri I. G. A. M. A. D. (2015). *Pengaruh Kecerdasan Intelektual pada Pemahaman Akuntansi dengan Kecerdasan Emosional dan Kecerdasan Spiritual Sebagai Variabel Pemoderasi*. E-Journal Ekonomi dan Bisnis Universitas Udayana, 4 (10)
- Pramaiswari, I. k. (2019). *Pengaruh Pemahaman Akuntansi dan Pemanfaatan Sistem Informasi Akuntansi Terhadap Kualitas Laporan Keuangan (Studi Kasus Pada BNI Cabang Situbondo)* ol. 10. No. 2
- Pranto, Pakpahan, (2021). *Kecerdasan Spiritual (SQ), dan Kecerdasan Intelektual (IQ), Dalam Moralitas Remaja Berpacaran Upaya Mewujudkan Manusia yang Seutuhnya*. Malang: CV.Multimedia Eduksi
- Sari, F. (2018). *Pengaruh Kecerdasan Intelektual, Kecerdasan Emosional, dan Kecerdasan Spiritual Terhadap Tingkat Pemahaman Pembelajaran Akuntansi*.
- Sugiyono. (2020). *Metode Penelitian Kualitatif*. Alfabeta
- Sujitno. (2020). *Edia onopli Siswa udah Belajar Akuntansi*. Indraayau. Adanu Abiata
- Susilowati, L. (2016). *Mahir Akuntansi Perusahaan Jasa dan Dagang. Cetakan Pertama*. Yogyakarta: Kalimedia
- Vidya, P. A. (2014). *Mengembangkan Kecerdasan Spiritual Anak Melalui Pembelajaran Membaca Sastra*. Malang: UB Press
- Wigglesworth, C. (2012). *The Twenty-One Skills of Spiritual Intelligence*. New York: Selectbooks, Inc