THE EFFECT OF EMOTIONAL INTELLECTUAL INTELLIGENCE, ADVERSITY AND LEARNING BEHAVIOR ON UNDERSTANDING OF FINANCIAL REPORTING CONCEPTS WITH ENVIRONMENTAL CONDITIONS AS A MODERATING VARIABLE
(Empirical Study of Accounting Students in Lamongan Regency)

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Abstract

This study aims to analyze the influence of emotional intelligence, intellectual intelligence, Adversity quotient, and learning behavior on the understanding of financial statement concepts, with environmental conditions as a moderating variable. The research was conducted on accounting students in Lamongan Regency. Financial statements are a crucial element in accounting; therefore, a strong understanding of their concepts is essential for students as future accountants. This study employed a quantitative approach using primary data collected through questionnaires. The analytical techniques used were multiple linear regression and Moderated Regression Analysis (MRA). The results of the study show that intellectual intelligence and learning behavior have a significant positive effect on the understanding of financial statement concepts. Emotional intelligence and adversity do not have a significant effect, while the four variables moderated by environmental conditions do not show a significant effect. Simultaneously, the four variables, both with and without environmental conditions, contribute positively to improving the understanding of financial statement concepts. These findings highlight the importance of developing cognitive intelligence, effective learning behavior, and creating a conducive learning environment to enhance students' understanding of accounting.

Keywords:
Emotional Intelligence; Intellectual Intelligence; Adversity Quotient; Learning Behavior; Understanding of Financial Statement Concepts

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INTRODUCTION

Financial statements are a fundamental element of the accounting system, serving as the primary means of presenting an entity's financial information to various stakeholders. This information plays a crucial role in assisting users, both internal and external, in making accurate, data-driven economic decisions. According to Financial Accounting Standards (FAS), financial statements encompass five main components: the balance sheet, income statement, statement of changes in equity, cash flow statement, and notes to the financial statements. A thorough understanding of the concept of financial statements as a fundamental element is crucial for accounting students, especially those who choose a career as an accountant in the future. This understanding is essential for properly and correctly preparing financial statements, from transactions, journaling, bookkeeping, and adjustments to the formation of financial statements.

Understanding financial statements depends not only on intellectual ability, but also on emotional intelligence and individual Adversity. According to Halimah and Triswani (2022), emotional intelligence consists of two components: emotional competence (self-awareness and self-control) and social competence (empathy and social skills). In this case, if students already know themselves and their potential well, it will be easier to understand the concept of financial statements. Emotional intelligence allows students to stay motivated, able to manage stress, and maintain focus in understanding complex accounting concepts. Melmet et al. (2013) in research (Halimah and Triswani, 2022) emphasized that success is not only determined by intellectual intelligence, but also by emotional intelligence.

In addition to emotional intelligence, intellectual intelligence plays a crucial role in determining students' academic performance, particularly in understanding financial reporting concepts. Intellectual intelligence encompasses analytical, logical, problem-solving, and data-driven decision-making skills, which are essential skills in accounting studies. Students with high intellectual intelligence tend to more easily understand and apply accounting principles in real-world situations.

In addition to emotional intelligence and intellectual intelligence, Adversity Quotient (ADQ) is also a key factor in determining student success

in facing academic challenges. This intelligence refers to an individual's ability to persevere, adapt, and overcome difficulties. In the context of accounting learning, particularly understanding the fundamental concept of financial statements, students are often faced with complex financial statement analysis tasks and tight deadlines. Students with high ADQ tend to be more resilient and persistent in achieving their academic goals.

In addition to emotional, intellectual, and adversity intelligence in learning, achieving effective goals requires learning behaviors consistent with educational goals to achieve education efficiently and effectively and improve academic achievement. Good learning behaviors include the habit of spending more time and concentrating on learning to gain understanding. Furthermore, sufficient personal integrity can reflect moral values such as honesty, determination, and an awareness of the importance of doing a good job (Sudira and Ratnawati, 2023). Good study habits are crucial; when a student studies diligently, it is likely to improve emotional, intellectual, and adversity intelligence, which will enhance their understanding of financial reporting concepts.

In Lamongan Regency, the social and cultural environment significantly influences student learning behavior. Lamongan Regency, located in East Java Province, is known for its diverse economic and cultural backgrounds. Social and family support are among the dominant factors influencing student motivation and understanding in studying accounting. Strong social relationships, both internally and externally, such as a harmonious family environment and the absence of broken homes, can provide moral support that helps students overcome academic challenges. Furthermore, friendships and social interactions, external factors, also contribute to improving students' understanding of financial reporting concepts. The social environment has a significant influence on a child's development, including emotional intelligence, intellectual development, the ability to face challenges (adversity), and learning behavior. A positive environment, such as harmonious family relationships, teacher support, and positive peer relationships, can build self-confidence, enhance a child's ability to recognize and manage emotions, and provide motivation to learn and develop. Conversely, a negative environment, such as family conflict, neglect, or bullying at school, can reduce a child's sense of security, trigger stress, hinder academic achievement, and weaken a child's emotional resilience. Therefore, it is important for families, schools, and communities to create a stable, supportive, and stimulating social environment so that children can grow optimally in all aspects of their lives.

LITERATURE REVIEW

Psychological Theory and Learning Psychology

According to Woodworth and Marquis (1957) in Walgito (2004), psychology is the science that studies individual activity, whether motoric, cognitive, or emotional. In the context of learning, this process is considered a change in behavior resulting from interaction with the environment. Gagne (1970) in Nurjan (2016) added that learning is a change in human abilities after going through organized experiences. Piaget emphasized that the learning process is the result of active interaction between the individual and the environment, which gradually forms cognitive structures and knowledge.

Emotional Intelligence

Salovey and Mayer, in Marhawa (2015), define emotional intelligence as the ability to monitor and manage one's own and others' emotions to guide thinking and actions. Goleman, in Rasyid (2021), emphasizes that emotional intelligence encompasses the ability to recognize emotions, self-control, motivate oneself, empathize, and establish healthy social relationships. Students with high emotional intelligence tend to have stronger motivation to learn and are able to manage academic stress more effectively.

Intellectual Intelligence

According to Marhawa (2015), IQ is a measure of a person's ability to think logically, analyze, and solve problems. Pasek, as cited in Sudira and Ratnawati (2023), adds that IQ influences a person's speed in understanding concepts and solving problems. According to Sternberg, IQ components include problem-solving, verbal intelligence, and practical intelligence.

Adversity Intelligence

Stoltz, in Fauziah (2014), introduced the concept of AQ as a person's ability to persist in the face of adversity and recover from failure. AQ consists of four main components: control, origin and ownership, reach, and endurance. A person with a high AQ is able to manage academic challenges resiliently and is solution-oriented.

Learning Behavior

According to Suwardjono in Nugraha (2013), learning is a strategic process for achieving personal goals through independent activities and self-control in learning. Learning behavior reflects an enthusiastic or passive attitude towards the learning process. Sudira and Ratnawati (2023) list seven indicators of effective learning behavior, including time management, learning readiness, personal notes, and library habits.

Financial statements

Afrizal (2018) explains that financial statements have three main objectives: to provide information on a company's financial position, financial performance, and changes in financial position. According to Muawanah and Poernawati (2008), the components of financial statements include: the income statement, the statement of owner's equity, the balance sheet, and the statement of cash flows. Understanding this structure is crucial for accounting students to become competent professional accountants.

Environmental Conditions

Bryan (2018) stated that the social environment consists of social ties, the influence of friends and family, and the role of role models and mentors. The social environment has a direct impact on students' cognitive and emotional development, as well as their motivation to learn. Support from family and peers can strengthen academic understanding, while a less supportive environment can hinder the learning process (Bulan et al., 2022).

Hypothesis

H1 : spected that emotional intelligence influences the understanding of financial reporting concepts.

H2 : It is suspected that intellectual intelligence influences the understanding of financial reporting concepts.

H3 : spected that adversity intelligence influences the understanding of financial reporting concepts.

H4 : uspected that learning behavior influences the understanding of financial reporting concepts.

H5 : It is suspected that emotional intelligence, intellectual intelligence, adversity, and learning behavior influence the understanding of financial reporting concepts.

H6 : It is suspected that emotional intelligence influences the understanding of financial reporting concepts with environmental conditions as a moderating variable.

H7 : It is suspected that intellectual intelligence influences the understanding of financial reporting concepts with environmental conditions as a moderating variable.

H8 : It is suspected that adversity intelligence influences the understanding of financial reporting concepts with environmental conditions as a moderating variable.

H9 : It is suspected that learning behavior influences the understanding of financial reporting concepts with environmental conditions as a moderating variable.

H10 : It is suspected that emotional intelligence, intellectual intelligence, adversity and learning behavior influence the understanding of financial reporting concepts with environmental conditions as a moderating variable.

RESEARCH METHOD

The research method used in this study is a quantitative approach using primary data. This primary data is data obtained directly from the source or research object through a questionnaire. The research instrument was compiled using a Likert scale to measure the variables studied. The population in this study were undergraduate accounting students in Lamongan Regency, covering four universities: the Islamic University of Lamongan (UNISLA), the Islamic University of Darul Ulum Lamongan (UNISDA), and the Muhammadiyah University of Lamongan (UMLA). The number of samples studied was 100 students.

FINDINGS AND DISCUSSION

Data Quality Test Validity Test

Validity testing is conducted to measure the validity of a questionnaire. Validity testing is performed by calculating a correlation coefficient with a significance value <0.05. If r count > r table, the statement item is declared valid.

Table 1. Validity Test Results

VARIABLES	Item	R Count	R Table	Information
Emotional Intelligence (X1)	X1.1	0.586	0.195	Valid
	X1.2	0.665	0.195	Valid
	X1.3	0.657	0.195	Valid
	X1.4	0.636	0.195	Valid
	X1.5	0.582	0.195	Valid
	X1.6	0.572	0.195	Valid
	X1.7	0.373	0.195	Valid
Intellectual Intelligence (X2)	X2.1	0.747	0.195	Valid
	X2.2	0.744	0.195	Valid
	X2.3	0.760	0.195	Valid
	X2.4	0.803	0.195	Valid
	X2.5	0.606	0.195	Valid
	X2.6	0.797	0.195	Valid
	X2.7	0.640	0.195	Valid
Adversity Intelligence (X3)	X3.1	0.723	0.195	Valid
	X3.2	0.649	0.195	Valid
	X3.3	0.792	0.195	Valid
	X3.4	0.824	0.195	Valid
	X3.5	0.760	0.195	Valid
	X3.6	0.817	0.195	Valid
	X3.7	0.688	0.195	Valid

Learning Behavior (X4)	X4.1	0.732	0.195	Valid
	X4.2	0.801	0.195	Valid
	X4.3	0.763	0.195	Valid
	X4.4	0.738	0.195	Valid
	X4.5	0.658	0.195	Valid
	X4.6	0.795	0.195	Valid
	X4.7	0.736	0.195	Valid
Understanding the Concept of Financial Reports (Y)	Y.1	0.844	0.195	Valid
	Y.2	0.893	0.195	Valid
	Y.3	0.861	0.195	Valid
	Y.4	0.880	0.195	Valid
	Y.5	0.821	0.195	Valid
	Y.6	0.767	0.195	Valid
	Y.7	0.737	0.195	Valid
Environmental Conditions (Z)	Z.1	0.727	0.195	Valid
	Z.2	0.639	0.195	Valid
	Z.3	0.677	0.195	Valid
	Z.4	0.554	0.195	Valid
	Z.5	0.825	0.195	Valid
	Z.6	0.797	0.195	Valid
	Z.7	0.614	0.195	Valid

Source: SPSS Data Processing, 2025

In Table 1, each item has a calculated r value > r table (0.195), so that the data obtained from the research shows that each item on the variables of emotional intelligence, intellectual intelligence, adversity intelligence, learning behavior, understanding of financial reporting concepts and environmental conditions is declared valid.

Reliability Test

Reliability testing is conducted to determine the consistency of an instrument in measuring a questionnaire, which is an indicator of a variable. Reliability can be measured using the Cronbach's Alpha statistical test. If the Cronbach's Alpha value is > 0.60, the research instrument is considered reliable.

Based on the test results, the data obtained from the study shows that the variables of career motivation, financial rewards, student perceptions, and interest in a career as a public accountant have a Cronbach's Alpha coefficient value above 0.60, so they are proven to be reliable and can be trusted as a variable measuring tool.

Classical Assumption Test Normality Test

The normality test is carried out using the One-Sample Kolmogorov-Smirnov Test which aims to determine whether data is normally distributed or not. Data is said to be normally distributed if the significance value is > 0.05.

Based on the test results, shows that the Asymp. Sig. value, or the result of the data significance test, is 0.149, which means it is greater than 0.05. Therefore, it can be concluded that the data in this study is normally distributed.

Multicollinearity Test

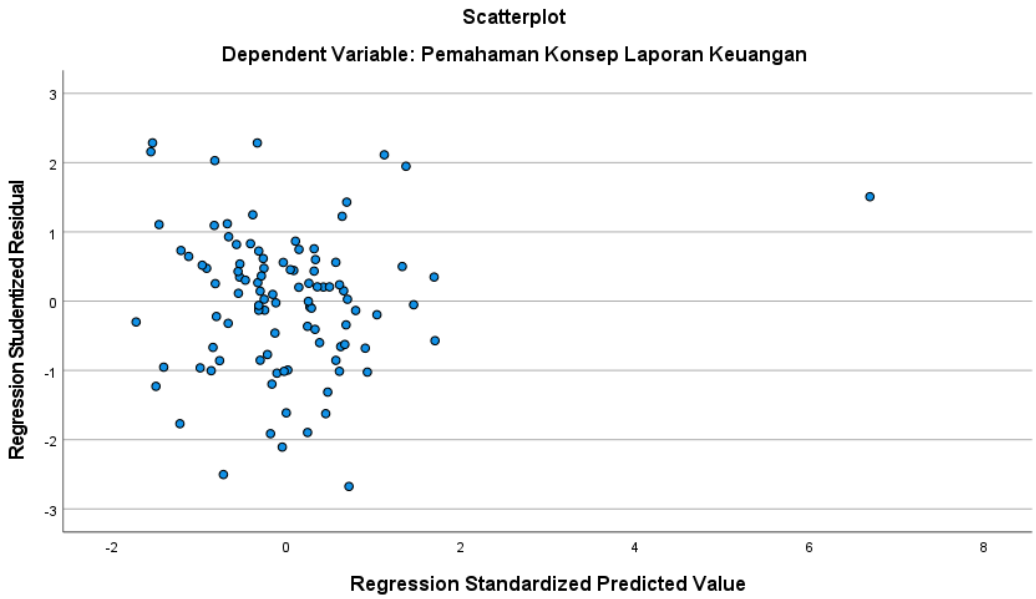
A multicollinearity test is performed to determine whether the regression model has a relationship with the independent variables. If the tolerance value is > 0.10 and the VIF value is < 10, it is stated that there is no multicollinearity between the independent variables in the regression model.

Based on the test results, there are results showing that the tolerance value of each variable is > 0.10 and the VIF value for each variable is < 10. The results of the table above show that the tolerance value for the emotional intelligence variable is 0.550; for the intellectual intelligence variable is 0.437; for the adversity intelligence variable is 0.584; and for the learning behavior variant is 0.978. Then the results of the VIF value for the emotional intelligence variable are 1.817; for the intellectual intelligence variable is 2.287; for the adversity intelligence variable is 1.712; and for the learning behavior variant is 1.253. So it can be concluded that the data in this study does not experience multicollinearity between the independent variables in the regression model.

Heteroscedasticity Test

The heteroscedasticity test is performed to determine whether there is inequality in the residual variances in the regression model. The presence of heteroscedasticity can be determined by examining the pattern on the scatterplot. If the pattern is unclear and the points are spread above and below 0 on the Y-axis, heteroscedasticity is not present.

Picture1. Scatterplot Graph



Source: SPSS Data Processing, 2025

In Figure 1, we can see that the scatterplot graph has an unclear pattern and the points are spread above and below the number 0 on the Y axis, so it can be concluded that the regression model in this study does not experience heteroscedasticity.

Multiple Linear Regression Analysis Test and Moderated Regression

This study uses multiple linear regression analysis techniques and moderated linear regression which aims to determine the direction of the relationship between independent variables and dependent variables with and without the addition of moderating variables.

Based on test resuts, a multiple linear regression equation can be made as follows:

Y = 8.214 + 0.199X1 + 0.502X2 + -0.273X3 + 0.309X4 + e

From the linear regression equation above, the following is the interpretation:

1. The constant value (α) of 8.214 shows that when the variables Emotional Intelligence (X1), Intellectual Intelligence (X2), Adversity Intelligence (X3), Learning Behavior (X4) have a value of 0 (zero), then the variable Understanding the Concept of Financial Reports (Y) has a value of 8.214.
2. The regression coefficient value of the Emotional Intelligence variable (X1) of 0.199 indicates that for every 1% increase in X1, there is an increase in the Y value of 0.199. This means that there is a positive relationship between X1 and Y, where an increase in X1 will be followed by an increase in Y.
3. The regression coefficient value of the Intellectual Intelligence variable (X2), which is 0.502, indicates that for every 1% increase in X2, there is

an increase in the Y value of 0.502. This means that there is a positive relationship between X2 and Y, where an increase in X2 will be followed by an increase in Y.

4. The regression coefficient value of the Adversity Intelligence variable (X3) of -0.273 indicates that for every 1% increase in X3, there is a decrease in the value of Y of -0.273. This means that there is a negative relationship between X3 and Y, where an increase in X3 will be followed by a decrease in Y.
5. The regression coefficient value of the Learning Behavior variable (X4), which is 0.309, indicates that for every 1% increase in X4, there is an increase in the Y value of 0.309. This means that there is a positive relationship between X4 and Y, where an increase in X4 will be followed by an increase in Y.

Based on the test results, a multiple linear regression equation can be made as follows:

Y = 12,580 – 1.266X1 + 0.671X2 + 0.736X3 + 0.271X4 + 0.051X1*Z – 0.007X2*Z – 0.038X3*Z + 0.000X4*Z + e

From the moderated linear regression equation above, the following is the interpretation:

1. The constant value (α) of 12.580 shows that when the variables Emotional Intelligence (X1), Intellectual Intelligence (X2), Adversity Intelligence (X3), Learning Behavior (X4) and the multiplication of the variables Emotional Intelligence (X1), Intellectual Intelligence (X2), Adversity Intelligence (X3), Learning Behavior (X4) with the environmental condition variable (Z) with a value of 0 (zero), then the variable Understanding the Concept of Financial Reports (Y) has a value of 12.580.
2. The regression coefficient value of the Emotional Intelligence variable (X1) of -1.266 indicates that for every 1% increase in X1, there is a decrease in the Y value of -1.266. This means that there is a negative relationship between X1 and Y, where an increase in X1 will be followed by a decrease in Y.
3. The regression coefficient value of the Intellectual Intelligence variable (X2) of 0.671 indicates that every 1% increase in X2 results in an increase in the Y value of 0.671. This means that there is a positive relationship between X2 and Y, where an increase in X2 will be followed by an increase in Y.
4. The regression coefficient value of the Adversity Intelligence variable (X3) of 0.736 indicates that for every 1% increase in X3, there is an increase in the Y value of 0.736. This means that there is a positive relationship between X3 and Y, where an increase in X3 will be followed by an increase in Y.
5. The regression coefficient value of the Learning Behavior variable (X4) of 0.271 indicates that every 1% increase in X4 results in an increase in the Y value of 0.271. This means that there is a positive relationship

between X4 and Y, where an increase in X4 will be followed by an increase in Y.

6. The regression coefficient value of the Emotional Intelligence variable (X1) multiplied by the environmental condition variable (Z) of 0.051 indicates that every 1% increase in Y value results in an increase of 0.051. This means that there is a positive relationship between X1 moderation and Y, where an increase in X1 moderation will be followed by an increase in Y.
7. The regression coefficient value of the Intellectual Intelligence variable (X2) multiplied by the environmental condition variable (Z) of -0.007 shows that for every 1% increase in X2 moderation, there is an increase in the Y value of -0.007. This means that there is a negative relationship between X2 moderation and Y, where an increase in X2 moderation will be followed by a decrease in Y.
8. The regression coefficient value of the Adversity Intelligence variable (X3) multiplied by the environmental condition variable (Z) of -0.038 indicates that for every 1% increase in X3 moderation, there is a decrease in the Y value of -0.038. This means that there is a negative relationship between X3 moderation and Y, where an increase in X3 moderation will be followed by a decrease in Y.
9. The regression coefficient value of the Learning Behavior variable (X4) multiplied by the environmental condition variable (Z) of 0.000 shows that for every 1% increase in X4 moderation, there is an increase in the Y value of 0.000. This means that there is a positive relationship between X4 moderation and Y, where an increase in X4 moderation will be followed by an increase in Y.

Hypothesis Testing t-Test (Partial)

The t-test is conducted to determine the extent of the partial influence of the independent variable on the dependent variable. A partial significant influence is said to exist if the significance value is <0.05 and the calculated t value is > t table, thus Ha is accepted.

Based on the test resuts, shows the calculation results with a significance of 0.05, so the influence of each independent variable on the dependent variable can be explained as follows:

1) The emotional intelligence variable has a significance value of 0.264 > 0.05, and t count of 1.124 < t table of 1.985. This indicates that emotional intelligence does not significantly influence the understanding of financial reporting concepts. Thus, H1 is rejected.
2) The intellectual intelligence variable has a significance value of 0.002 < 0.05, and t count 2.991 > t table 1.985. This indicates that intellectual intelligence has a significant effect on understanding financial reporting concepts. Thus, H2 is accepted.
3) The emotional intelligence variable has a significance value of 0.088 > 0.05, and t count -1.726 < t table 1.985. This indicates that adversity

intelligence does not significantly influence the understanding of financial reporting concepts. Thus, H3 is rejected.

4) The learning behavior variable has a significance value of 0.004 < 0.05, and t count 3.628 > t table 1.985. This indicates that learning behavior has a significant effect on understanding financial reporting concepts. Thus, H4 is accepted.

Table 2. Results of the t-Test (Partial) with Moderating Variables

Coefficientsa

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1(Constant)	12,580	5,611		2,242	.027
Emotional Intelligence	-1.266	1,082	-.831	-1,170	.245
Intellectual Intelligence	.671	1,408	.530	.477	.635
Adversity Intelligence	.736	1,304	.603	.565	.574
Learning Behavior	.271	.784	.293	.345	.731
X1 * Z	.051	.037	1,925	1,368	.175
X2 * Z	-.007	.048	-.297	-.143	.887
X3 * Z	-.038	.045	-1,683	-.851	.397
X4 * Z	.000	.025	.014	.012	.991

a. Dependent Variable: Understanding the Concept of Financial Reports

Source: SPSS Data Processing, 2025

1) The emotional intelligence variable with environmental conditions as a moderating variable has a significance value of 0.175 > 0.05, and t count 1.368 < t table 1.985. This indicates that there is no significant influence on understanding financial reporting concepts. Thus, H6 is rejected.
2) The intellectual intelligence variable with environmental conditions as a moderating variable has a significance value of 0.887 > 0.05, and t count -0.143 < t table 1.985. This indicates that there is no significant influence on the understanding of financial reporting concepts. Thus, H7 is rejected.
3) The adversity intelligence variable with environmental conditions as a moderating variable has a significance value of 0.397 > 0.05, and t count -0.851 < t table 1.985. This indicates that there is no significant influence on understanding the concept of financial reporting. Thus, H8 is rejected.
4) The learning behavior variable with environmental conditions as a moderating variable has a significance value of 0.991 > 0.05, and t count of 0.012 < t table of 1.985. This indicates that there is no significant influence on understanding the concept of financial reporting. Thus, H9 is rejected.

F Test (Simultaneous)

The F test is conducted to determine the effect of all independent variables simultaneously on the dependent variable. A partial significant effect is said to exist if the significance value is <0.05 and the calculated F value is > Ftable, thus Ha is accepted.

Based on the test results, shows that the significance value is 0.000 < 0.05 and the calculated F is 12.501 > F table 2.196. Therefore, it can be concluded that the variables of Emotional Intelligence, Intellectual Intelligence, Adversity Intelligence, and Learning Behavior simultaneously have a significant effect on the variable of Understanding Financial Report Concepts. Thus, Ha or the fifth hypothesis (H5) is accepted.

Based on the test results, shows that the significance value is 0.000 < 0.05 and the calculated F is 6.484 > F table 2.196. So it can be concluded that the variables of Emotional Intelligence, Intellectual Intelligence, Adversity Intelligence, and Learning Behavior with environmental conditions as moderating variables simultaneously have a significant effect on the variable of Understanding Financial Report Concepts. Thus, Ha or the fifth hypothesis (H10) is accepted.

Coefficient of Determination Test (R2)

The coefficient of determination test is conducted to measure the model's ability to explain variation in the dependent variable. The coefficient of determination can be seen from the R-square value.

Based on the test results, showsThe R Square value is 0.345 or 34.5%. Therefore, it can be concluded that the magnitude of Emotional Intelligence, Intellectual Intelligence, Adversity Intelligence, and Learning Behavior for Understanding Financial Report Concepts is 34.5%, and the remaining 65.5% is influenced by other variables not explained in this study.

Based on the test results, showsThe R Square value is 0.363 or 36.3%. Therefore, it can be concluded that the magnitude of Emotional Intelligence, Intellectual Intelligence, Adversity Intelligence and Learning Behavior with environmental conditions for Understanding Financial Report Concepts is 36.3% and the remaining 63.7% is influenced by other variables not explained in this study.

DiscussionThe Influence of Emotional Intelligence on Understanding Financial Report Concepts.

Based on the results of the hypothesis testing, it can be seen that the emotional intelligence variable does not have a significant effect on the variable of understanding the concept of financial reporting. This can be seen from the regression coefficient value, where the calculated T value is smaller than the

T table (1.124 < 1.985), and the significance value is 0.264 > 0.05. This means that although emotional intelligence is believed to play a role in managing emotions and social relationships, the results of the study indicate that this variable does not have a direct influence on the understanding of the concept of financial reporting. The rejection of this hypothesis can be explained through Bandura's 1997 self-efficacy theory. According to Bandura in 1997 in Rustika (2012), Without adequate self-efficacy, one's potential will not be able to be optimally actualized. This means that self-efficacy not only influences effort, but also influences how individuals deal with pressure, obstacles, and failure. Therefore, even if someone has high emotional intelligence, if it is not accompanied by strong self-efficacy, then that potential will not be actualized into optimal academic understanding. The results of this study disagree with those of Halimah and Trisnawati (2022), who found that emotional intelligence does influence accounting comprehension. Similarly, Sudira and Ratnawati (2023) also stated that emotional intelligence plays a role in fostering student understanding.

The Influence of Intellectual Intelligence on Understanding Financial Report Concepts.

Based on the results of the hypothesis testing, it can be seen that the intellectual intelligence variable has a significant positive effect on the understanding of financial reporting concepts. This can be seen from the regression coefficient value, where the calculated T value is smaller than the T table (2.991 > 1.985), and the significance value is 0.004 < 0.05. This means that the higher the student's intellectual ability, the higher their understanding. These results align with research by Rasyid (2021) and Saputra (2018), which shows that intellectual intelligence has a positive and significant effect on accounting understanding. This research also aligns with the views of Robins and Judge in Rasyid (2021), who stated that IQ plays a role in logical thinking and problem-solving abilities, two very essential things in understanding accounting. Conversely, research by Ismi and Rina (2022) and Sudira and Ratnawati (2023) shows that intellectual intelligence does not have a significant effect. This could be due to a more homogeneous sample or a different measurement approach.

The Influence of Adversity Intelligence on Understanding Financial Report Concepts.

Based on the results of the hypothesis testing, it can be seen that the Adversity quotient variable influences the variable of understanding the concept of financial reporting. This can be seen from the regression coefficient value, where the calculated T value is smaller than the T table (-

1.726 < 1.985), and the significance value is 0.088 > 0.05. Adversity quotient is related to the ability to face challenges, but in an academic context, this also does not have a direct influence on the understanding of the concept of financial reporting in this study. This is also in line with Bandura's theory that the experience of facing challenges does not automatically form achievements, but must go through success that provides reinforcement for self-efficacy. According to Bandura in 1997 in Rustika (2012) To form self-efficacy, a person must have experienced a difficult challenge, so that he can overcome it with persistence and hard work. Bandura stated that the experience of overcoming difficult challenges will increase self-efficacy, and this self-efficacy plays a direct role in academic achievement. If someone has a high Adversity Quotient but has never experienced success in an academic context, their self-efficacy will remain low, so it will not have a significant impact on understanding. This result contradicts research by Ismi and Rina (2022), which stated that Adversity has a significant positive effect.

The Influence of Learning Behavior on Understanding Financial Report Concepts.

Based on the results of the hypothesis testing, it can be seen that the learning behavior variable has a significant positive effect on the variable of understanding the concept of financial reporting. This can be seen from the regression coefficient value, where the calculated T value is smaller than the T table (3.268 > 1.985), and the significance value is 0.002 < 0.05. This means that the better the students' learning behavior in the context of a conducive academic environment, the higher their understanding of financial reporting. This finding is in line with the results of research by Maryam (2020) and Aini et al. (2023) which stated that learning behavior significantly influences accounting understanding. The learning behavior in question includes the habit of reading, taking notes, managing time, and being active in seeking information. However, in contrast to Sudira and Ratnawati (2023), who stated that learning behavior did not have a significant effect, most likely due to external factors such as workload or academic stress that hinder learning effectiveness, which can be caused by differences in time and daily life of each person.

The Influence of Emotional Intelligence, Intellectual Intelligence, Adversity Intelligence and Learning Behavior Simultaneously on Understanding Financial Report Concepts.

Based on the results of the hypothesis testing, it can be seen that the variables of emotional intelligence, intellectual intelligence, Adversity intelligence and learning behavior with moderation of environmental

conditions simultaneously have a significant effect on the variable of understanding the concept of financial statements. This can be seen from the regression coefficient value, where the calculated F value is greater than the F table (12.501 > 2.196), and the significance value is 0.000 < 0.05. This means that the four variables play an important role and support each other in shaping the understanding of the concept of financial statements by accounting study program students in Lamongan Regency. Emotional intelligence reflects the ability of students to recognize, understand, manage, and express their own emotions and build social relationships effectively. Intellectual intelligence reflects the ability to think logically, solve problems, reason, and understand complex accounting information. Adversity intelligence reflects students' mental resilience in facing academic challenges, time pressure, failure, and uncertainty. Learning behavior reflects the habits, attitudes, and strategies used by students in undergoing the learning process.

The Influence of Emotional Intelligence on Understanding Financial Report Concepts with Environmental Conditions as a Moderating Variable.

Based on the results of the hypothesis testing, it can be seen that the emotional intelligence variable with environmental conditions as a moderating variable does not significantly influence the variable of understanding the concept of financial statements. This can be seen from the regression coefficient value, where the calculated T value is smaller than the T table (1.368 < 1.985), and the significance value is 0.175 > 0.05. The test results indicate no significant effect when environmental conditions moderate emotional intelligence on understanding the concept of financial statements. Based on Bandura's 1997 social cognitive theory in Rustika (2012), the social environment plays a role through observational learning to shape self-confidence (self-efficacy). If the environment does not provide positive models or successful experiences, the effect of emotional intelligence cannot be optimized. These results indicate that even though students have emotional intelligence, without appropriate environmental support, this ability is not sufficient to strengthen the understanding of financial statements. In contrast to Ismi and Rina (2022) who found a significant effect of emotional intelligence on accounting understanding, these results confirm that the moderating effect of the environment does not always improve the relationship.

The Influence of Intellectual Intelligence on Understanding Financial Report Concepts with Environmental Conditions as a Moderating Variable.

Based on the results of the hypothesis testing, it can be seen that the intellectual intelligence variable with environmental conditions as a moderating variable does not affect the understanding of financial reporting concepts. This can be seen from the regression coefficient value, where the calculated T value is smaller than the T table (-0.143 < 1.985), and the significance value is 0.887 > 0.05. The test shows no significant moderating effect of environmental conditions. Bandura's 1997 theory in Rustika (2012) emphasizes that personal-environmental interactions in reciprocal determinism are important for developing cognitive potential. High intellectual intelligence needs to be supported by a learning environment that provides mastery experiences so that students are confident in their abilities. The results of this study indicate that the respondents' environment did not sufficiently facilitate these experiences, so the effect of intellectual intelligence did not increase significantly. These results contradict Rasyid (2021), who found that intellectual intelligence had a significant positive effect on accounting understanding. The addition of moderating variables in this study indicates that the environment does not always strengthen the effect of intellectual intelligence.

The Influence of Adversity Intelligence on Understanding Financial Report Concepts with Environmental Conditions as a Moderating Variable.

Based on the results of the hypothesis testing, it can be seen that the Adversity Intelligence variable with environmental conditions as a moderating variable does not affect the variable of understanding the concept of financial reporting. This can be seen from the regression coefficient value, where the calculated T value is smaller than the T table (-0.851 < 1.985), and the significance value is 0.397 > 0.05. The results of the study indicate no significant effect when environmental conditions are included as a moderator. From Bandura's 1997 perspective as quoted by Rustika (2012), the environment functions as a source of verbal persuasion and a model in facing challenges. If the environment does not provide support and examples of effective coping strategies, students' adversity intelligence will not develop optimally to improve understanding of financial reporting concepts. This explains why the interaction between AQ and environmental conditions is not significant. These results differ from the findings of Ismi and Rina (2022) who showed that adversity has a significant effect on accounting

understanding. The environmental moderating factor in this study did not provide a reinforcing effect.

The Influence of Learning Behavior on Understanding Financial Report Concepts with Environmental Conditions as a Moderating Variable.

Based on the results of the hypothesis testing, it can be seen that the learning behavior variable with environmental conditions as a moderating variable does not affect the variable of understanding the concept of financial statements. This can be seen from the regression coefficient value, where the calculated T value is smaller than the T table (0.012 > 1.985), and the significance value is 0.991 > 0.05. The test shows that learning behavior moderated by environmental conditions does not have a significant effect. Based on Bandura (1997) in Rustika (2012), effective learning behavior requires self-efficacy reinforced by a supportive environment. An environment that does not provide positive feedback or learning models prevents students' learning behavior from being internalized into confidence in their academic abilities, so it does not have a significant impact on understanding financial statements. These results are in line with Hanif and Dyah (2023) who found that learning behavior does not significantly influence accounting understanding. Environmental factors do not change this relationship in the context of this study.

The Influence of Emotional Intelligence, Intellectual Intelligence, Adversity Intelligence and Learning Behavior Simultaneously on Understanding Financial Report Concepts with Environmental Conditions as a Moderating Variable.

Based on the results of the hypothesis testing, it can be seen that the variables of emotional intelligence, intellectual intelligence, Adversity intelligence and learning behavior with moderation of environmental conditions simultaneously have a significant effect on the variable of understanding the concept of financial statements. This can be seen from the regression coefficient value, where the calculated F value is greater than the F table (6.484 > 2.196), and the significance value is 0.000 < 0.05. This means that the four variables with moderation of environmental conditions play an important and mutually supportive role in shaping the understanding of the concept of financial statements by accounting study program students in Lamongan Regency. Emotional intelligence reflects the ability of students to recognize, understand, manage, and express their own emotions and build social relationships effectively. Intellectual intelligence reflects the ability to think logically, solve problems, reason, and understand complex accounting information. Adversity intelligence reflects the mental resilience of students

in facing academic challenges, time pressure, failure, and uncertainty. Learning behavior reflects the habits, attitudes, and strategies used by students in undergoing the learning process. Environmental conditions reflect external factors that influence students' learning processes, including family atmosphere, social support, campus environment, and learning culture.

LIMITATION & FURTHER RESEARCH

The limitations of the study are those characteristics of design or methodology that impacted or influenced the interpretation of the findings from your research. Further research should suggest the number of gaps in our knowledge that follow from our findings or to extend and further test of the research.

AUTHOR CONTRIBUTION

Author: Conceptualisation and Research Design, Data Collection, Methodology, Supervision, Writing Entire Paper, Conceptualisation, Data Collection and Analysis, Editing and Layouting. All Authors have read the final version of the paper.

Declaration of interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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CONCLUSIONS

Based on the results of research on accounting students in Lamongan Regency, it was found that intellectual intelligence and learning behavior have a positive and significant influence on the understanding of financial reporting concepts. This indicates that logical and analytical thinking skills, as well as structured and consistent learning habits, significantly support students' understanding of financial reporting. Meanwhile, emotional intelligence and adversity quotient did not show a significant direct influence, indicating that affective aspects and individual resilience in facing difficulties have not optimally influenced academic ability in this context. Furthermore, environmental conditions as a moderating variable were unable to strengthen the relationship between the independent variables and the understanding of financial reporting concepts. However, all four variables simultaneously contributed positively to the understanding of financial reporting concepts. These findings underscore the importance of strengthening students'

cognitive aspects and learning behaviors and creating a supportive academic environment to improve accounting competency at the tertiary level.

LIMITATION & FURTHER RESEARCH

This research only focuses on public services and on a small sample so that it can be developed further on a larger sample by discussing in more depth regarding digital adaptation in an organization that is still rarely researched, especially in public services.

AUTHOR CONTRIBUTION

Declaration of interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper. This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors.

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