Unraveling the Impact of Self-Efficacy, Computer Anxiety, Trait Anxiety, and Cognitive Distortions on Learning Mind Your Own Business: The Student Perspective

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ABSTRACT

The purpose of this study was to determine the effect of self-efficacy, computer anxiety, trait anxiety, and cognitive distortions on student interest in learning Mind Your Own Business (MYOB). This research is a quantitative study using raw data obtained from questionnaires and data analysis in this study used multiple linear regression and data collection techniques in the form of questionnaires in this study. The data obtained were analyzed by f-test, t-test, and multiple linear regression analysis. The results showed that partially the self-efficacy variable affected students’ interest in learning MYOB, computer anxiety had an effect on student interest in learning MYOB, trait anxiety had an effect on students’ interest in learning MYOB, and cognitive distortions had an effect on students’ interest in learning MYOB. The practical implication of this research is that important to ensure that students have good self-efficacy, low anxiety levels, and no cognitive deviations in them.

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1. INTRODUCTION

Computer accounting entrepreneurship subject is one of the subjects in the Vocational High School majoring in accounting entrepreneurship that is studied by students. The application commonly used in computer accounting entrepreneurship is MYOB (Mind Your Own Business). MYOB is a computer accounting entrepreneurship application in the process of inputting daily transaction data until the presentation of financial reports. MYOB accounting entrepreneurship is accounting entrepreneurship software specifically designed for Small and Medium Enterprises, and also accounting entrepreneurship software that is part of the accounting entrepreneurship curriculum [1]. MYOB is a procedure for recording the bookkeeping of a business, business, or other business activities easily, quickly, accurately, and efficiently [2].

Journal homepage: https://att.aptisi.or.id/index.php/att
The existence of accounting entrepreneurship computer lessons is intended so that students can combine technological developments with the field of accounting entrepreneurship science which is useful for facilitating the work of accounting entrepreneurship cycles on various types of businesses. The MYOB accounting entrepreneurship course is considered an important subject for accounting entrepreneurship students. It also means that students who perform well in financial accounting entrepreneurship and English are more likely to score higher in MYOB accounting entrepreneurship [3].

Experiencing pleasure serves as an indirect source of comfort and security when engaging with computer technology, consequently fostering a heightened interest among accounting entrepreneurship students in utilizing such technology. The enthusiasm for learning denotes an individual’s inclination towards enjoyment without external pressure, leading to transformations in knowledge, skills, and behavior [4]. Strong interest in learning will lead to action with perseverance and sincerity, and not giving up easily. Conversely, if the interest in learning is not high, then the action will be lazy, careless, and unmotivated. Interest in learning is defined as a tendency to focus attention, accompanied by a sense of pleasure that is often present in learning [5]. In this context, students’ enthusiasm for acquiring MYOB skills involves a proactive approach, marked by sustained effort, intrinsic motivation, and a voluntary commitment to learning MYOB without external pressure.

Based on observations made by researchers on students, data were obtained related to interest in MYOB lessons that most students did not have an interest in learning MYOB. Here the authors suspect that there are factors that influence it, namely self-efficacy, computer anxiety, trait anxiety, and cognitive distortions. The author assumes that these four factors are closely related to a student’s self which can have an effect on their interest in connecting directly with a computer system (in this case, namely MYOB).

Students’ expertise, especially in using and mastering accounting entrepreneurship software, will likely have its own added value in dealing with the world of work that requires someone not to stutter in technology. Students who have a positive attitude towards computers will find it easier to operate the MYOB accounting entrepreneurship computer [6]. However, many students experience anxiety and anxiety in using computers so they feel that learning the MYOB accounting entrepreneurship computer is something difficult. Conversely, students who are not skilled in computers will likely have a negative impact on the MYOB learning process and will have an impact on achieving low scores. With the emergence of computer anxiety among students, it has an impact on their interest in studying the MYOB accounting entrepreneurship computer. Students should be familiar with accounting entrepreneurship software and develop literacy, critical thinking, and analytical skills, as these elements are important assets against competition [7].

The use of computer programs in learning often creates pressure (stress) in students. One of the psychological pressures experienced by students is computer anxiety, which refers to students’ fear and discomfort in using computers [8]. When a person’s emotional state when interacting with a computer reduces the benefits of using a computer, then that person can be said to be anxious about the computer. Computer anxiety is defined as an individual’s emotional fear of computers when using or interacting with a computer [9]. Computer anxiety is an important barrier affecting computer use, which ultimately affects students’ academic activities [10]. People who reported moderate to high levels of computer anxiety were found to perform worse on tests involving computer use compared to those with lower levels of computer anxiety [11]. Computer anxiety is a negative emotional feeling or evaluation that occurs when a person is faced with a real or imagined task that requires the use of a computer or other computer-mediated technology [12]. Computer anxiety comes along with the development of information technology, where the use of computers has begun to be applied in various aspects of life.

Computer anxiety is associated with two responses in an individual’s attitude towards computer use, a positive response in which the individual believes that the presence of technology makes it easier to use and does not require excessive effort, and a negative response in which the individual feels intimidated and make them afraid to use it [13]. The decisive factor influencing the success or failure of a computer technology system lies primarily in the user’s attitude toward its utilization. User attitude encompasses cognitive, affective, and behavioral components, with an optimistic outlook being strongly shaped by the perceived ease of use of computers. This perception, in turn, is influenced by various factors, namely self-efficacy, computer anxiety, and perceived enjoyment.

Self-efficacy is a belief in one’s ability to succeed in a particular assignment, course, or field of study and is an aspect of motivation [14]. Self-efficacy refers to a person’s perceived ability to perform certain actions or actions and is different from functional abilities [15]. Self-efficacy plays an important role because it has a significant impact on the thoughts, emotions, and behaviors involved in influencing oneself [16]. The different
abilities or beliefs of each student in learning the MYOB accounting entrepreneurship computer can influence students’ interest in learning MYOB. Perceived self-efficacy is important in one’s academic achievement, vocational choice, and social and/or job involvement [17]. Confidence in the abilities of students will certainly have a positive effect in increasing the student’s learning interest. If students are sure that they will certainly be able to contribute in increasing their interest in learning, but when students feel insecure or unsure of their abilities, it will cause students to tend to have no interest in that matter [18].

Next is related to trait anxiety. Trait anxiety has been conceptualized as a tendency to perceive non-threatening situations as threatening and to experience exaggerated fear responses [19]. Trait anxiety is defined as the tendency to frequently experience high levels of anxiety and worry in stressful situations [20]. Trait anxiety refers to the tendency to react anxiously to internal stimuli or external events [21]. Trait anxiety represents a relatively persistent tendency to report worries and fears about perceived environmental threats [22]. Trait anxiety is generally related to attentional bias towards external threat sources [16]. When students have an attention bias, where they think that by connecting directly to a computer system program (such as MYOB) they can be negatively affected such as decreased health (such as in the eyes), from this bias so they have no interest in learning MYOB.

Cognitive distortions are errors in reasoning caused by negative intuitive thoughts that are not based on evidence [23]. Cognitive distortions have been described as logical misinterpretations of situations, including selective abstract focus, overgeneralization, individuation, catastrophic thinking, and all-or-nothing thinking [24]. Cognitive distortions were strong predictors of students’ beliefs that words cause harm and the number of reasons they chose to support use that triggered warnings [25]. Cognitive distortions play a central role in the development, maintenance, and treatment of many mental disorders [26]. When cognitive distortions occur in students, they will think negatively and think that learning MYOB is not important, because of these cognitive distortions they do not have a high interest in learning MYOB.

To date, very little research has explored the role of self-efficacy, computer anxiety, trait anxiety, and cognitive distortions in students’ interest in learning MYOB, nor have improvement programs been developed that focus on self-efficacy, computer anxiety, trait anxiety, cognitive distortions to increase students’ interest in learning MYOB. From the background described above, the purpose of this study was to determine the extent to which self-efficacy influences students’ interest in learning the MYOB accounting entrepreneurship computer, to determine the extent to which computer anxiety affects students’ interest in learning MYOB accounting entrepreneurship computers, to determine the effect of trait anxiety on students’ interest in learning MYOB, and to determine the effect of cognitive distortions on students’ interest in learning MYOB.

This research will provide several contributions. First, this research will provide an overview related to students’ interest in learning MYOB [27]. Second, this research will provide a new theory related to the psychological side of students that influences interest in learning MYOB. Third, this research will provide new knowledge for related educators and students that influence their interest in learning MYOB so that in the future it can be input for educators and students alike [28]. Fourth, this research will be the first study to discuss students’ interest in learning MYOB which is related to the psychological side [29].

This article is structured as follows: the next section discusses the methods used in research. Then the next section presents the result and discussion. The last part is the conclusions, limitations, suggestions, and practical implications of the study [30].

2. RESEARCH METHODS

The data utilized in this research is categorized as primary data, specifically derived from respondents through the administration of questionnaires [31]. Data collection techniques refer to the methods employed to gather the necessary information in research, and in this study, questionnaires serve as the principal method for data collection. These questionnaires will be distributed among the research sample to obtain the required data [32]. This study focuses on the perspective of students university, hence the research subjects are students [33]. Researchers distributed questionnaires to students using Google Forms and then provided two weeks for them to respond to the questionnaire. The number of questionnaires returned by respondents will determine the sample size for this study [34]. Prior to disseminating the survey, the researcher initially carried out a pilot study to evaluate the comprehensibility of the questionnaire content and to verify its accuracy [35]. The preliminary stage of an extensive research protocol frequently includes a pilot study, a smaller-scale inquiry aimed at providing insights and improving the primary study [36]. To ensure the quality of the data, a validity
A test is conducted to assess its accuracy, and a reliability test is employed to gauge the dependability of the data [37]. Additionally, the study incorporates multiple linear regression analysis, specifically the t (partial) test, to assess the individual impact of independent variables on the dependent variable [38].

### 2.1. Hypotheses

Furthermore, a coefficient of determination test is executed to quantify the extent of influence the independent variables exert on the dependent variable [39]. Based on the information presented in the introduction, the research hypothesis is as follows:

**Hypothesis 1: self-efficacy effect on students’ interest in learning MYOB**

- $H_0 = 0$ Self-efficacy does not affect students’ interest in learning MYOB
- $H_1 \neq 0$ Self-efficacy effect on students’ interest in learning MYOB

**Hypothesis 2: computer anxiety effect on students’ interest in learning MYOB**

- $H_0 = 0$ Computer anxiety does not affect students’ interest in learning MYOB
- $H_1 \neq 0$ Computer anxiety effects on students’ interest in learning MYOB

**Hypothesis 3: trait anxiety effect on students’ interest in learning MYOB**

- $H_0 = 0$ Trait anxiety does not affect students’ interest in learning MYOB
- $H_1 \neq 0$ Trait anxiety effects on students’ interest in learning MYOB

**Hypothesis 4: cognitive distortions effect on students’ interest in learning MYOB**

- $H_0 = 0$ Cognitive distortions does not affect students’ interest in learning MYOB
- $H_1 \neq 0$ Cognitive distortions effect on students’ interest in learning MYOB

Here the author presents the research model:

![Research Model](image)

**Figure 1. Research Model**

The test criterion is that $H_0$ is rejected if the significance value is less than the significant level value or $\alpha$ (0.05) and the calculation of the t-test values.

### 3. RESULT AND DISCUSSION

#### 3.1. Results

Validity pertains to the degree of precision and accuracy exhibited by the measuring instrument, in this instance, the questionnaire, in fulfilling its role of measurement [40]. In this study, the validity assessment employed the Pearson and product-moment correlation technique, wherein each item’s score is correlated with the total score to evaluate its effectiveness [41]. Based on the research results, the significance value of each self-efficacy index, computer anxiety, trait anxiety, cognitive distortions, and student interest in learning MYOB is less than 0.05, so the data used in this study is categorized as valid.
A reliability test is conducted to show how consistent the measurement is. A good statement is a statement that is clear and understandable and has the same interpretation, even though it is delivered at different times and in front of different respondents. The following table shows the results of the reliability test:

### Table 1. Reliability test

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach’s alpha</th>
<th>Limit value of Cronbach’s alpha</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Efficacy</td>
<td>0.757</td>
<td>0.60</td>
<td>Reliable</td>
</tr>
<tr>
<td>Computer Anxiety</td>
<td>0.735</td>
<td>0.60</td>
<td>Reliable</td>
</tr>
<tr>
<td>Trait Anxiety</td>
<td>0.726</td>
<td>0.60</td>
<td>Reliable</td>
</tr>
<tr>
<td>Cognitive Distortions</td>
<td>0.778</td>
<td>0.60</td>
<td>Reliable</td>
</tr>
<tr>
<td>Student Interest in Learning MYOB</td>
<td>0.668</td>
<td>0.60</td>
<td>Reliable</td>
</tr>
</tbody>
</table>

Based on the reliability test table above, it can be seen that the value of Cronbach’s alpha is greater than 0.60 so it can be concluded that the statement of each variable meets the level of reliability value.

### Table 2. t test

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized</th>
<th>Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>14.936</td>
<td>12.703</td>
<td></td>
<td>1.176</td>
<td>0.246</td>
</tr>
<tr>
<td>Self-Efficacy</td>
<td>0.932</td>
<td>0.157</td>
<td>0.625</td>
<td>5.951</td>
<td>0.000</td>
</tr>
<tr>
<td>Computer Anxiety</td>
<td>1.043</td>
<td>0.417</td>
<td>-0.263</td>
<td>-2.500</td>
<td>0.018</td>
</tr>
<tr>
<td>Trait Anxiety</td>
<td>1.010</td>
<td>0.453</td>
<td>-0.255</td>
<td>-2.378</td>
<td>0.027</td>
</tr>
<tr>
<td>Cognitive Distortions</td>
<td>1.023</td>
<td>0.402</td>
<td>-0.231</td>
<td>-3.485</td>
<td>0.000</td>
</tr>
</tbody>
</table>

Based on the data presented in the table above, the results of hypothesis testing are as follows:

1. **Self-efficacy on Student Interest in Learning MYOB:**
   The influence of self-efficacy on student interest in learning MYOB is evident through the significance value (0.000 < 0.05), and the calculated t value surpasses the critical t table value (5.951 > 1.976). Therefore, the null hypothesis (H\(_0\)) is rejected, signifying that self-efficacy indeed affects student interest in learning MYOB.

2. **Computer Anxiety on Student Interest in Learning MYOB:**
   The impact of computer anxiety on student interest in learning MYOB is indicated by the significance value (0.018 < 0.05), however, the t value is negative (-2.500) which indicates that computer anxiety have a negative effect on student interest in learning MYOB. Consequently, H\(_0\) is rejected, suggesting that computer anxiety influences student interest in learning MYOB.

3. **Trait Anxiety on Student Interest in Learning MYOB:**
   Trait anxiety’s effect on student interest in learning MYOB is reflected in the significance value (0.027 < 0.05), however, the t value is negative (-2.378) which indicates that trait anxiety have a negative effect on student interest in learning MYOB. The rejection of H\(_0\) implies that trait anxiety has an impact on student interest in learning MYOB.

4. **Cognitive Distortions on Student Interest in Learning MYOB:**
   The influence of cognitive distortions on student interest in learning MYOB is supported by the significance value (0.000 < 0.05), however, the t value is negative (-3.485) which indicates that cognitive distortions have a negative effect on student interest in learning MYOB. The rejection of H\(_0\) indicates that cognitive distortions play a role in influencing student interest in learning MYOB.
Table 3. F test

<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>Regression</td>
<td>434.005</td>
<td>4</td>
<td>217.002</td>
<td>22.049</td>
<td>0.000b</td>
</tr>
<tr>
<td>Residual</td>
<td>462.575</td>
<td>146</td>
<td>9.842</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>896.580</td>
<td>150</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: student interest in learning MYOB
b. Predictors: (Constant), Self-Efficacy, Computer Anxiety, Trait Anxiety, Cognitive Distortions

Derived from the data presented in the table, the outcomes of the hypothesis testing indicate that collectively, self-efficacy, computer anxiety, trait anxiety, and cognitive distortions exert a significant influence on students’ interest in learning MYOB. This conclusion is drawn from the calculated f-value of 22.049, surpassing the critical f-table value of 3.19. Additionally, the significance value of 0.000 < 0.05 further supports the conclusion, affirming that the joint impact of these factors is statistically significant.

Table 4. Coefficient of Determination

<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>0.696a</td>
<td>0.584</td>
<td>0.462</td>
<td>3.137</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Self-Efficacy, Computer Anxiety, Trait Anxiety, Cognitive Distortions

Based on the table above, it is known that the R square value is 0.584, this implies that the effect of the independent variable simultaneously on the dependent is 58.4% (0.584 × 100%) and the remaining 41.6% is influenced by other factors outside the variables studied.

3.2. Discussion

3.2.1. Self-Efficacy

Self-efficacy has a positive significant effect on student interest in learning MYOB, so this shows that self-efficacy is an important factor in supporting the process of student interest in learning MYOB. This effect can be seen from the t value of 5.951 which is greater than the table value of 1.976 and a significance value of 0.000 which is smaller than the significant level value (0.05). This is supported by the research of [38] who consistently prove that factors such as influence/emotions and self-efficacy influence students’ approaches to learning. Based on this, the authors assume that good self-efficacy will definitely make students want to learn MYOB because, with self-efficacy, students have their own approach to learning MYOB.

As stated by [39] self-efficacy is the belief that people have in their own abilities, and this tendency is influenced by user attitudes (attitudes toward use), which will affect students’ beliefs about how well they assess their ability to perform tasks. Performing tasks required to achieve a specific outcome (self-efficacy). This implies that self-confidence in their ability to do something or is called self-efficacy, will also foster students’ interest in learning to apply MYOB, so it means that the theory supports the results of this study.

Due to higher self-efficacy expectations, students with high self-efficacy expectations perceive their failure experiences as challenges rather than threats [40]. Research from [41] proved that the students faced challenges and needed to regulate their metacognition, only self-efficacy (β = 0.193, p < 0.001) and interest (β = 0.303, p < 0.001) were significant predictors. Furthermore, the results of this study are also supported by another theory from [19] which states that Interest, as a key motivational variable, can lead to a higher level of self-efficacy and self-regulation. This study shows that self-efficacy affects interest in learning MYOB because high self-efficacy causes students to have high motivation in learning something which will ultimately affect interest in learning MYOB.

3.2.2. Computer Anxiety

Computer anxiety has a negative significant effect on student interest in learning MYOB, so this shows that computer anxiety is an important factor in providing a stimulus to student interest in learning MYOB. This effect can be seen from the t value of -2.500 and the significance value of 0.018 which is smaller than the significant level value (0.05).
The results of this study are in line with research conducted by previous researchers which proves that there is a direct correlation between computer anxiety and computer use. Then the results of this study are supported by the theory from [42] computer anxiety as a different and measurable affective variable, characterized as the fear experienced by some individuals when interacting with computers. From this, it can be concluded that there is an influence of computer anxiety on students’ interest in using accounting entrepreneurship software which is of course related to computer use when operating MYOB. Computer anxiety may be a more extrinsic burden because it overcomes negative emotions and negative thoughts about computers. This means that if a student feels burdened or feels other negative emotions when interacting with a computer, it will affect his inclination (interest) in learning MYOB.

People suffering from computer anxiety disorder may encounter feelings of apprehension about the unfamiliar, frustration, potential embarrassment, fear of failure, and disappointment. These emotions may result in a tendency to avoid using computers [43]. As a result of anxiety in computers, it has an impact on students’ willingness to learn MYOB. Computer anxiety introduces itself as part of general anxiety and appears mostly as a feeling of doubt about computers. Computer anxiety affects the level of individual ability to understand and use computers realistically. The higher the anxiety of operating a computer, the greater the tendency to procrastinate academically. Beyond impacting students’ inclination to utilize accounting entrepreneurship software, computer anxiety reflects the credibility of students. Computer anxiety, characterized by an individual’s anxious disposition, manifests in two dimensions: fear and anticipation. The findings of this research affirm that computer anxiety plays a role in shaping students’ enthusiasm for learning MYOB. Computer anxiety can be a significant barrier in the development of students’ interest in MYOB application due to negative perceptions of MYOB application and the use of technology in learning in general.

3.2.3. Trait Anxiety

Trait anxiety has a negative significant effect on student interest in learning MYOB, so this shows that trait anxiety is an important factor in providing a stimulus to student interest in learning MYOB. This effect can be seen from the t value of -2.378 and the significance value of 0.027 which is smaller than the significant level value (0.05).

Individuals with high levels of general trait anxiety are characterized by a general tendency to be vigilant to a variety of threatening situations. Individuals with high levels of general trait anxiety tend to extend mental representations of stressful events beyond their actual presence. High trait anxious individuals will show maladaptive patterns of fear learning. Individuals with high trait anxiety are more prone to state anxiety due to increased subjective evaluation or insecurity about potential threats.

Trait anxiety denotes an individual’s inclination to undergo anxiety across various life events and situations, representing a stable behavioral and cognitive pattern categorized as a personality trait. Anxiety-prone individuals may find it challenging to maintain mindful attention to the present moment. Those with elevated trait anxiety demonstrated increased distraction on tasks and faced difficulties disengaging from distracting stimuli. Additionally, individuals with high trait anxiety, indicating a heightened predisposition to respond negatively to stress, tended to exhibit biased activation in the right frontal cortex. This activation suggests withdrawal motivations associated with fear, dissociation, and avoidance.

This study proves that trait anxiety influences students’ interest in learning MYOB. A person’s high trait anxiety will lead to low interest in learning MYOB, whereas when a student’s trait anxiety is low, it will increase interest in learning MYOB. With someone’s anxiety when they use a computer it produces a bias in their minds that makes them not interested in learning MYOB.

3.2.4. Cognitive Distortions

Cognitive distortions have a negative significant effect on student interest in learning MYOB, so this shows that trait anxiety is an important factor in providing a stimulus to student interest in learning MYOB. This effect can be seen from the t value of -3.485 and a significance value of 0.000 which is smaller than the significant level value (0.05).

Cognitive distortions form a fundamental element of major depression, meaning that cognitive distortions have a depressive effect on someone when they want to learn this results in students’ unwillingness to learn MYOB which affects their interests. Cognitive distortions refer to irrational beliefs or inaccurate perceptions concerning oneself or the surrounding environment, which can contribute to impulsive and aggressive behavior and addictive disorders. Consequently, due to these cognitive distortions, certain individuals are prone to en-
countering negative automatic thoughts [29]. With cognitive deviations and one’s perception related to whether or not learning MYOB is important, this will have an impact on a student’s personal interest in learning MYOB.

Cognitive distortion represents misguided thought patterns that influence aberrant behaviors and contribute to their persistence. Cognitive distortions as loosely related errors in human decision-making that are related to misperceptions of individual abilities. Cognitive distortions that lead to unhealthy emotional experiences, nonfunctional behavior, and low self-acceptance of the individuals. Activation of cognitive distortions is seen as a maladaptive response caused by discrepancies among individuals’ expectations of reality. From this it can be seen that the existence of cognitive distortions makes a person feel unimportant to learn a new field as a result of bias or deviations in his cognition.

This study proves that cognitive distortions influence on students’ interest in learning MYOB. With the presence of one’s cognitive distortions, there will be no interest in learning MYOB, whereas when there are no cognitive distortions of a student, it will increase interest in learning MYOB. With someone’s cognitive bias when they first want to use a computer or learn computer applications (such as MYOB) resulting in a deviation from the true meaning in their cognitive domain that makes them not interested in learning MYOB.

4. CONCLUSION

Based on the results of hypothesis testing and discussion of the research results, it can be concluded that self-efficacy affects student interest in learning MYOB, computer anxiety affects student interest in learning MYOB, trait anxiety affects student interest in learning MYOB and cognitive distortions affect student interest in learn MYOB. The results of this study indicates that a person’s psychological aspects can influence a student’s interest in trying or using the latest technology. Self-efficacy makes someone confident in the actions they will take and will be able to overcome the obstacles they face. This is inversely proportional to the anxiety experienced by a person, because the presence of anxiety in a person will make him or her not dare to use new technology and experience anxiety when they stares at the computer screen for a long time. Lastly, someone who has cognitive distortions means that there is an inaccurate assessment of something, for example “there is no point in using MYOB because my goal is not to become an accountant, so I don’t need to understand MYOB”. The existence of a paradigm like this will make a student not intend to study MYOB.

This research certainly has limitations, the first is data collection through questionnaires which of course has its own drawbacks. Second, the indicators used in research to compile statements in the questionnaire still cannot provide a good picture. Third, the studies described in the discussion section still need additional depth and detail. Fourth, this study did not use control variables which might have an impact on the research results. Fifth, this study only used a sample from one university so that it could not represent students as a whole, therefore in the future, the demographics of respondents should be expanded. Lastly, the author realizes that there are shortcomings in exploring how the interaction between these variables affects students’ interest in learning so that in the future more in-depth generalizations are needed. The author recommends caution in interpreting the research findings due to the limitations of the study.

Based on the research results and research limitations above, the authors put forward several suggestions, namely for students, a student does not need to worry about operating a computer and also a student must have good self-efficacy, trait anxiety, and cognitive distortions. In addition, future researchers are expected to provide a wider range of new developments such as increasing the number of samples and research variables (such as control, mediating, and moderating variables) as well as adding indicators in research and also being able to add data analysis used. The author recommends using methods other than quantitative such as experimental designs and case studies. The author also suggests that future research use Technology Acceptance Model (TAM) theory to look at the factors that influence an individual to use technology. Finally, based on the findings, future research could focus on developing and evaluating intervention programs aimed at increasing self-efficacy and reducing computer anxiety and trait anxiety among students. The results of this study are expected to be developed and useful in the future.

The practical implication of this research is that students have good self-efficacy, low anxiety levels, and no cognitive deviations in them, which will help to increase their interest in learning MYOB. Besides that, teachers, students, and parents need to ensure the continuity of this situation. By incorporating these practical implications, educational institutions can contribute to creating a supportive and conducive environment for students to develop a keen interest in learning MYOB, ultimately enhancing their skills and proficiency in accounting entrepreneurship software.
5. DECLARATIONS

5.1. Author Contributions
Conceptualization: B.E.S.; Methodology: B.A.; Software: B.E.S.; Validation: C.A. and D.A.P.H.; Formal Analysis: B.E.S.; Resources: B.A. and D.A.P.H.; Writing Original Draft Preparation: B.E.S. and C.A.; Writing Review and Editing: B.E.S. and C.A.; All authors, B.E.S., C.A., B.A., and D.A.P.H., have read and agreed to the published version of the manuscript.

5.2. Data Availability Statement
The data are not publicly available due to their containing information that could compromise the privacy of research participants.

5.3. Funding
The authors declare that the research was conducted without any commercial or financial relationships that could be construed as a potential conflict of interest.

5.4. Institutional Review Board Statement
Not applicable.

5.5. Informed Consent Statement
Not applicable.

5.6. Declaration of Competing Interest
The authors declare that the research was conducted without any commercial or financial relationships that could be construed as a potential conflict of interest.

REFERENCES


