HALAMAN PENGESAHAN

Yang bertanda tangan di bawah ini telah membaca naskah publikasi dengan judul:

PENGARUH KECERDASAN EMOSIONAL, PERILAKU BELAJAR DAN BUDAYA TERHADAP TINGKAT PEMAHAMAN AKUNTANSI DENGAN METODE PEMBELAJARAN SEBAGAI VARIABEL PEMODERASI (Studi Empiris pada Mahasiswa Akuntansi di Universitas Muhammadiyah Surakarta)

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Penandatanganan berpendapat bahwa naskah publikasi tersebut memenuhi syarat untuk di terima.

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INFLUENCE OF EMOTIONAL INTELLIGENCE, LEARNING BEHAVIOR AND CULTURAL TO THE LEVEL UNDERSTANDING OF ACCOUNTING WITH THE LEARNING METHOD AS A MODERATING VARIABLE

(Empirical Study on Accounting Students at the Muhammadiyah University of Surakarta)

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ABSTRACT

The purpose of this research is to analyze the influence of emotional intelligence, learning behavior, culture to the level understanding of accounting with the learning method as moderating variables in Muhammadiyah University of Surakarta.

This research used a sample of 100 students. The sampling method using convenience sampling method is take method sampel from populasion (people or moment) that a easy meet. Data analysis tools used in the research is moderating regression analysis.

These results indicate that 1) emotional intelligence, learning behavior, emotional intelligence with learning methods as moderating, behavioral learning with the learning method as moderating do not have a significant influence to the level understanding of accounting 2) culture and culture with learning methods as moderating have significant positive influence to the level understanding of accounting.

Keywords: Emotional Intelligence, Behavior Learning, Culture, Learning Method, Level Understanding of Accounting
A. BACKGROUND OF STUDY

Education is a top priority for the nation of Indonesia because education can improve the quality of intelligence of the individual. In the world of education are many things that must be considered to create qualified students who can understand the lessons given by lecturers, especially in terms of systems delivered by teachers teaching in the weight room of lessons delivered. One factor that can support the success of higher education is the attitude and mental accounting student in developing his personality. Emotional intelligence (Goleman, 2000) is the ability to perceive, understand and effectively apply the power and sensitivity of emotions as a source of energy, information, connections and human influence. With this capability, the student will be able to know who he is, to control himself, to motivate him, to empathize with the surrounding environment and social skills that will improve the quality of their understanding of accounting due to the learning process based on the student's own consciousness.

In addition to the emotional intelligence, learning behaviors of students consisting of a habit to follow the lessons, the habit of reading books, visits to the library, and the habits of the exam was very, very important role in supporting the development of country programs. Therefore, the behavior of learning is habits learning conducted by individuals repeatedly that it becomes a habit or take spontaneously. Learning behavior is not perceived as a burden, but rather as a necessity (Hanifa and Syukriy, 2001).

In addition to emotional intelligence and learning behavior, culture is the collective programming of the mind which distinguishes one group or category people from the another person (Hofstede, 1984). Hofstede (1984) in Sholihah (2013) empirically identified five cultural dimensions which can be distinguished. Dimensions of individualism vs. collectivism is, large vs small power power, strong vs. weak uncertainty avoidance, maskuline vs. feminity, short term vs. long-term orientation. Hofstede (1984) argues that all five dimensions has implications for the learning approach in cultural patterns in the community so far reflect the cultural patterns of the learning environment.

In the Framework of Development of Accounting Education Research issued by the American Accounting (AAA) who expressed a need for specialized research in accounting education regarding demographics influence on students' academic achievement. Therefore, the scope of basic demographics were diempiriskan corresponding previous research that says that turns the cultural factor is one dimension of the demographic able to influence the level of understanding of accounting which states that there are a lot of cultural differences in behavior, but equally valid, ways of thinking, understanding, and behave culture.

In addition to the emotional intelligence, learning behavior and culture, methods of teaching and learning is one of the guidelines for faculty
in planning and implementing learning activities. In connection with the limitations of the traditional teaching model, improvement needs to be done both in the learning process. HELTS 2003-2010 issued by the Directorate General of Higher Education in April 2003 gave a mandate that one of them is the application of the principle of Student-Centered Learning (SCL) in the learning process. There are a variety of learning methods for student learning center and three of them are small group discussions, case-based learning and cooperative learning. This learning method is an alternative that is offered to address the weaknesses found in traditional learning models.

Referring to the explanation mentioned above, this study was intended to analyze the influence of emotional intelligence, learning behavior, the culture of the level of understanding of accounting as well as the influence of the learning method as moderating variables that affect the relationship of emotional intelligence, learning behavior, the culture of the level of understanding of accounting.

B. LITERATURE AND DEVELOPMENT OF HYPOTHESES

Contingency is a condition or situation that is expected to happen, but probably will not happen (Oxford dictionary). Through a contingency approach allows to evaluate other variables that may affect the relationship between emotional intelligence, learning behavior and culture to the level of understanding of learning as a method of accounting with moderating or intervening variables that will give effect to be strong and clear.

Understanding Accounting

According to the American Accounting Association in Lutfi (2007) defines accounting as "a process identification, measure and report economic information, to allow for research and a clear and unequivocal decision for those who use such information". Melandy and Aziza (2006), understanding of accounting is an ability of a person to know and understand about accounting. Understanding this accounting can be measured from the value of the courses include Introduction Accounting 1, Introduction Accounting 2, Intermediate Financial Accounting 1, Intermediate Financial Accounting 2, Advanced Financial Accounting, Auditing 1, Auditing 2, Accounting Theory. The subject is a subject in which there are elements that describe the general accounting.

1. Emotional intelligence to the level understanding of accounting

According to the traditional sense, intelligence is the ability to read, write and count which is the skill of words and numbers that are the focus on formal education (schools), and indeed direct a person to achieve success in the academic field. Big Indonesian Dictionary (2002) in Kennedy (2010) defines emotion as overflow feelings grow and recede in a short time as well as the state and the psychological and physiological reactions such as joy, sadness, compassion and love.
According to Goleman (2000) that emotional intelligence is the ability to perceive, understand effectively in the implementation of the power and sensitivity of emotions as a source of energy, information, connections and influence human. Students will be able to know who he is, to control himself, to motivate him, to empathize with the surrounding environment and have the skills to socialize with students themselves based capabilities to improve their understanding of accounting. This ability to support students in achieving the goals and ideals. Based on the description above can be hypothesized as follows:

**Hₐ₁**: Influence of Emotional Intelligence to the Level Understanding of Accounting.

2. **Learning behavior to the level understanding of accounting**

Learning is a process that is carried out by someone from not knowing to knowing, of not understanding be understood, and so on, to obtain changes in behavior better overall result of its interaction with its environment. Learning behavior is often also called habit learning is a process of learning by individuals repeatedly that it becomes automatic or spontaneous. This behavior will affect the learning achievement (Hanifa and Syukriy, 2001).

Matters relating to good learning behavior can be seen from the habit of following the lesson, the habit of reading books, visits to the library and custom face exams (Suwardjono, 2004). Therefore, with good learning behavior will lead to an understanding of the lessons maximum. Conversely, the impact of learning unsightly behavior will lead to an understanding of the lessons are less than the maximum. Based on the description above can be hypothesized as follows:

**Hₐ₂**: Influence of learning behavior to the level understanding of accounting.

3. **Culture to the level of understanding of accounting**

Culture can be defined as the collective programming of the mind which distinguishes the members of one human group from another (Hofstede, 1980: 25). Gray argues that sharing cultural values in accounting shared values, which in turn affects the nature of the nation's accounting system (Doupnik & Tsakumis, 2004). According Belkaoui (2002) in Sholihah (2013) culture is essentially determine the process under consideration / decision in accounting. He also mentioned that culture, associated with accounting because it can be viewed as an intermediary / median. Based component quoted from Sholihah (2013) as follows: Individualism vs. collectivism, Large vs small power, Strong vs. weak uncertainty avoidance, Masculine vs. femininity, Short-term vs. long-term orientation is associated with accounting can be viewed as an intermediary / median. Based on the description above can be hypothesized as follows:

**Hₐ₃**: Influence of culture to the level understanding of accounting.
4. Influence learning methods to the relationship between emotional intelligence, learning behavior and culture with level understanding of accounting

There are many factors that can affect the emotional intelligence, learning behavior and culture of this study was to ascertain whether the effect of how full the learning method on the ability of students in the understanding of accounting.

According Mutmainah (2008) Learning is a process of interaction of learners with educators and learning resources in a learning environment. Learning can be defined as well as the activities programmed in facilitating the design, empowering, enabling, to make students active learning, which emphasizes on learning resources. Indriaty (2013) suggested that the method of teaching is the way the teacher used to make contact with students during the course of teaching. Learning methods can be considered as a tool to create teaching and learning process.

HELTS 2003-2010 issued by the Directorate General of Higher Education in April 2003 gave a mandate that one of them is the application of the principle of Student-Centered Learning (SCL) in the learning process. Higher Education (2005) There are a variety of learning methods for Student learning center and three of them, namely the Small Group Discussion (SGD), Case-Based Learning (CBL), Cooperative Learning (CL).

Emotional intelligence (Goleman, 2000) is the ability to perceive, understand and effectively apply the power and sensitivity of emotions as a source of energy, information, connections and influence human. In addition to the emotional intelligence, learning behaviors of students consisting of a habit to follow the lessons, the habit of reading books, visits to the library, and the habits of the exam was very, very important role in supporting the development of country programs. Empirical appropriate scope of any demographic basis of previous studies, which states that turns the cultural factor is one dimension of the demographic able to influence the level of understanding of accounting which states that there are a lot of cultural differences in behavior, but equally valid, ways of thinking, understanding, and behavior culture. Based on the description above can be hypothesized as follows:

- **Ha₄**: Influence learning method to the relationship between emotional intelligence with level understanding of accounting
- **Ha₅**: Influence learning method to the relationship between the behavior learning with level understanding of accounting
- **Ha₆**: Influence learning method to the relationship between the cultural level understanding of accounting
C. METHODS

1. Type of research, population and sample

In this study, the type of data used is the type of primary data obtained from respondents in the form of a questionnaire which data is obtained directly from the object of research. The population in this study was a student of accounting at the University of Muhammadiyah Surakarta class of 2011, 2012, and 2013. The study sample was taken from the end of the level accounting student class of 2011.

2. The sampling technique

How to sampling using probability sampling, also called the method of selecting a random sample (randomly sampling method). This is a convenience sampling method. Convenience sampling is a method of sampling from a population (persons or events) for which data are easily found.

3. Data Collection Methods

Methods of data collection in this study is a survey method. Data were collected through a survey by distributing questionnaires to the respondents either through intermediaries or given directly to the individual concerned.

4. Operational Research Variables and Definitions

a. Independent variables

1) Emotional Intelligence

Measuring instrument used to measure the variables of emotional intelligence is by using a questionnaire that was adopted from Melandy and Aziza (2006), which was developed into five dimensions: Self awareness, self regulation, motivation, empathy and social skills. The instruments used in the indicators above using five Likert scale questionnaire for items that contain the values that support a positive (favorable items) scoring: (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) agree and (5) Strongly Agree and to a questionnaire containing the values that support the negative (unfavorable items) scoring: (5) Strongly Disagree, (4) Disagree, (3) Neutral, (2) agree and (1) Strongly Agree.

2) Learning Behavioral

Measuring instrument used to measure the behavioral variables studied is by using a questionnaire that was adopted from Marita, et al (2008), which was developed into four dimensions, namely: the habit following to the lesson, the habit reading books, visits to the library and habit for the exam. The instruments used in the indicators above using five Likert scale questionnaire for items that contain the values that support a positive (favorable items)
scoring: (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) agree and (5) Strongly Agree and to a questionnaire containing the values that support the negative (unfavorable items) scoring: (5) Strongly Disagree, (4) Disagree, (3) Neutral, (2) agree and (1) Strongly Agree.

3) Culture

Measuring instruments used to measure cultural variables is to use the questionnaire adopted from Sholihah (2013), which was developed into five dimensions, namely: Individualism vs. collectivism, Large vs small power, Strong vs. weak uncertainty avoidance, Masculine vs. femininity, Short term vs. long term orientation. The instruments used in the indicators above using five Likert scale questionnaire for items that contain the values that support a positive (favorable items) scoring: (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) agree and (5) Strongly Agree and to a questionnaire containing the values that support the negative (unfavorable items) scoring: (5) Strongly Disagree, (4) Disagree, (3) Neutral, (2) agree and (1) Strongly Agree.

b. Dependent variable

1) The level understanding of accounting

Understanding this accounting can be measured from the value of the courses include Introduction Accounting 1, Introduction Accounting 2, Intermediate Financial Accounting 1, Intermediate Financial Accounting 2, Advanced Financial Accounting, Auditing 1, Auditing 2, Theory Accounting and Behavior Accounting.

c. Moderating variable

1) Learning method (student center learning)

Measuring instrument used to measure the variables of learning methods using a questionnaire adopted from Nastiti (2014). The instruments used in the indicators above using five Likert scale questionnaire for items that contain the values that support a positive (favorable items) scoring: (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) agree and (5) Strongly Agree and to a questionnaire containing the values that support the negative (unfavorable items) scoring: (5) Strongly Disagree, (4) Disagree, (3) Neutral, (2) agree and (1) Strongly Agree.
D. DATA ANALYSIS
1) Test Data Quality
   a. Validity
      The research instrument can be valid if the value is significantly less than the significance level of 0.05. Test the validity of this study using the formula correlation product moment pearson.
   b. Test Reliability
      The results are used to measure reliability by using techniques cronbrach's alpha. A variable can be reliable if the value of Cronbach's alpha > 0.60.
2) Classical Assumption Test
   a. Normality Test
      Normality test in this study using the Kolmogorov-Smirnov test. Basis for making normal if the value > 0.05, then the regression model to meet normal. From Table Normality Test Results that Asymp.Sig. (2-tailed) was worth 0.291 may exceed the 0.05 level so that it can be stated regression models meet the normal assumptions.
   b. Test Multikoloniaritas
      Multikoloniaritas test in this study can be seen from the VIF and tolerance values. Cut-off value which is commonly used to show no tolerance value > multikoloniarity is 0.10 or equal to the value of VIF < 10. From the table it can be seen that all the independent variable has a value of 0.10 > tolerance and VIF < 10 so otherwise it does not happen multikoloniaritas.
   c. Test Heteroskedasitisitas
      Heteroskedasitisitas test aims to test whether the regression model occurs inequality variance of residuals of the observations to other observations remain. In this study heterokedasitisitas test using test Glejser.
3) Hypothesis Testing
   a. Regression Analysis
      Multiple linear regression analysis in this study is used to see the influence of independent variables on the dependent variable.

<table>
<thead>
<tr>
<th>Variabel</th>
<th>Koefisien</th>
<th>t_hitung</th>
<th>t_tabel</th>
<th>Sig.</th>
<th>kesimpulan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>31,199</td>
<td>1,671</td>
<td>1,985</td>
<td>0,101</td>
<td></td>
</tr>
<tr>
<td>Emotional intelligence</td>
<td>0,601</td>
<td>1,171</td>
<td>1,985</td>
<td>0,247</td>
<td>Ha unaccepted</td>
</tr>
<tr>
<td>Learning behavior</td>
<td>-0,377</td>
<td>-0,984</td>
<td>1,985</td>
<td>0,330</td>
<td>Ha unaccepted</td>
</tr>
<tr>
<td></td>
<td>0.607</td>
<td>2.512</td>
<td>1.985</td>
<td>0.015</td>
<td>Ha accepted</td>
</tr>
<tr>
<td>-----------------</td>
<td>-------</td>
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<td>-------------</td>
</tr>
<tr>
<td>Learning method</td>
<td>0.067</td>
<td>0.117</td>
<td>1.985</td>
<td>0.907</td>
<td></td>
</tr>
<tr>
<td>Emotional intellegence with a learning method as a moderating variable</td>
<td>-0.018</td>
<td>-1.128</td>
<td>1.985</td>
<td>0.265</td>
<td>Ha unaccepted</td>
</tr>
<tr>
<td>Learning behaviour with a learning method as a moderating variable</td>
<td>0.012</td>
<td>0.974</td>
<td>1.985</td>
<td>0.335</td>
<td>Ha unaccepted</td>
</tr>
<tr>
<td>Culture with a learning method as a moderating variable</td>
<td>0.015</td>
<td>2.154</td>
<td>1.985</td>
<td>0.036</td>
<td>Ha accepted</td>
</tr>
<tr>
<td>F Statistik</td>
<td>9.465</td>
<td></td>
<td></td>
<td>0.000</td>
<td></td>
</tr>
<tr>
<td>Adjusted R</td>
<td>0.510</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary Data Treated SPSS

From the results of multiple linear regression analysis using SPSS regression equation can be obtained as follows:

\[ Y = 31.199 + 0.601 \text{KE} - 0.377 \text{PB} + 0.607 \text{BD} + 0.067 \text{MP} - 0.018 \text{KE.MP} + 0.012 \text{PB.MP} + 0.015 \text{BD.MP} + e \]

Specification:
- \( Y \) : Variable Level Understanding Accounting
- \( B \) : Regression Coefficients
- \( KE \) : Variable Emotional Intelligence
- \( PB \) : Variable Learning Behavior
- \( BD \) : Variable Culture
- \( MP \) : Variable Learning Methods
- \( E \) : Error

The results of the above analysis, it can be concluded as follows:

a. Coefficient constant of 31.199 with positive parameters indicate that a higher level understanding of accounting is supported with emotional intelligence, learning behavior, culture and learning methods.
b. Coefficient regression Emotional intelligence indicates a positive coefficient of 0.601 in order to know that emotional intelligence increases the level understanding of accounting.

c. Coefficient regression learning behavior indicated a negative coefficient of -0.377 in order to know that the learning behavior decrease the level understanding of accounting.

d. Coefficient Cultural regression shows a positive coefficient of 0.607 can thus be seen that increasing the level of understanding of accounting culture.

e. Coefficient regression learning method indicate a positive coefficient of 0.067 in order to know that the learning method increase the level understanding of accounting.

f. Coefficient regression learning method to the emotional intelligence indicate a negative coefficient of -0.018 in order to know that the learning method can decrease the relationship between emotional intelligence to the level understanding of accounting.

g. Coefficient regression learning method to the learning behavior indicate a positive coefficient of 0.012 in order to know the learning method can increase the relationship between the learning behavior to the level understanding of accounting.

h. Coefficient regression learning method to the culture indicate a positive coefficient of 0.015 in order to know the learning method can increase the relationship between the culture to the level understanding of accounting.

b. Significant Simultaneous Test (Test F)

F test is used to test the regression model used fit or not (Ghozali, 2011). In Table 8 it can be seen from the significant F value of 0.000 or 0.05 < Fhitung < Ftable of 9.465 > 2.53 (k-1; nk). Simultaneous significance test (Test F) in this study showed independent variables have an influence on the dependent variable.

b. Test coefficient of determination (R²)

R² test is used to determine how much influence the independent variable on the dependent variable. From the calculation of Table obtained Adjusted R-Square 51%. It can be stated that 51% of the dependent variable can be explained by the independent variables. While the remaining 49% of the dependent variable explained by other variables that are not included in the model under study.

c. Test statistics (t-test)

Significant test of individual parameters (t test) showed how far the influence of individual independent variables in explaining the dependent variable. In this analysis used α = 0.05 and table = 1,985 (α / 2:
n-k). If sig < 0.05 then Ho is rejected, otherwise sig > 0.05 then Ho is accepted.

The results of the t test above shows:

i. Emotional intelligence variables obtained Ho received t_count < t_table (1.117 <1.989) then it indicates that emotional intelligence variable has no significant influence to the level understanding of accounting because t.sig (0.247) is greater than 0.05 (α) then significantly variable Emotional intelligence is not a positive influence to the level understanding of accounting.

ii. Learning behavior variables obtained Ho received t_count < t_table (-0.984 <1.989) then this indicates that the variable learning behavior has no significant influence to the level understanding of accounting because t.sig (0.330) is greater than 0.05 (α) then significantly variable learning behavior has no influence to the level understanding of accounting.

iii. Variables Cultural obtained Ho rejected t_count > t_table (2.512 > 1.989) then this indicates that cultural variables have a significant influence on the level of understanding of accounting for t.sig (0.015) is smaller than 0.05 (α) then significantly variable culture positive effect on the level of understanding of accounting.

iv. Variable learning methods to the relationship between emotional intelligence with level understanding of accounting obtained Ho received t_count < t_table (-1.128 <1.989) then this indicates that the learning methods do not influence a significant relationship between emotional intelligence to the level understanding of accounting for t.sig (0.265) more greater than 0.05 (α) then learning methods do not significantly influence to the relationship between emotional intelligence with level understanding of accounting.

v. Variable learning methods to the relationship between learning behavior with level understanding of accounting obtained Ho received t_count < t_table (0.974 <1.989) then this indicates that the learning methods do not influence a significant relationship between learning behavior with level understanding of accounting because t.sig (0.335) is greater than 0.05 (α), the learning method does not significantly influence the positive relationship between learning behavioral with level understanding of accounting.

vi. Variable learning methods to the relationship between culture with level understanding of accounting obtained Ho refused t_count > t_table (2.154 > 1.989) then this indicates that the learning method significantly influence to the relationship between the culture with level understanding of accounting because t.sig (0.036) is less than 0.05 (α), the learning method
significantly influence a positive relationship between culture with level understanding of accounting.

E. DISCUSSION

1. Emotional intelligence to the level understanding of accounting

Hypothesis 1 stated Emotional intelligence no significant positive influence to the level understanding of accounting. every student needs to get used to face the challenges that his ability and sensitivity will improve the quality of their understanding of accounting due process based on the student's own consciousness.

Thus the results of this test can be concluded that emotional intelligence does not significantly influence the level of understanding of accounting. The results are consistent with results of previous studies conducted by Melandy, et al (2007) and Marita, et al (2008).

2. Learning behavior to the level understanding of accounting

Hypothesis 2 stated learning behavior no significant influence to the level understanding of accounting. This is caused student who does not focus on the material that is being explained by the lecturer, while in the habit of reading books do not prepare students for a lecture before classes begin and more interested in reading a book besides the accounting books, students do not use spare time to read a book accounting in the library and students to learning irregularly.

Thus the results of this test can be concluded that the learning behavior does not significantly influence the level understanding of accounting. The results of this study are not consistent with previous studies conducted Rachmi (2010) and Hariyoga and Suprianto (2011).

3. Culture to the level understanding of accounting

Hypothesis 3 stated there was a significant positive influence of culture on the level of understanding of accounting. This is caused on each student is responsible for themselves, their friends and family, other than that the student is able to protect and help his weak in terms of understanding the accounting subjects, in addition, students are able to handle stress and anxiety in the face of the course material and assignments regarding the understanding of accounting courses, students also apply social values in order to maintain their quality of life and students are always eager and patient to achieve long-term success.

Thus the results of this test can be concluded that the culture positive and significant effect on the level of understanding of accounting. The results are consistent with the results of research conducted by Ward (2012) culturally significant influence on the level of understanding of accounting.
4. Influence Learning methods the relationship between Emotional Intelligence, learning behavior and culture to the Level Understanding of Accounting

Hypothesis 4 stated learning methods do not influence to the relationship between emotional intelligence with level understanding of accounting. This is due to the learning method based learning student center has not been able to influence the emotional intelligence of each student in the ability to know who he is, to control himself, to motivate him, to empathize with the surrounding environment and social skills that will improve the quality of their understanding of accounting due to the learning process based on the awareness of the students themselves. Thus the results of this test can be inferred learning method does not influence the relationship between emotional intelligence with level understanding of accounting.

Hypothesis 5 stated learning methods do not influence to the relationship between cultural with level understanding of accounting. This is due to the learning method based learning student center has not been able to influence the behavior of students who do not learn to focus on the material that is being explained by the lecturer, student habits that do not prepare the lecture materials before classes begin and students are more interested in reading a book besides the accounting books, student who do not use their spare time to read books in the library and student understanding of accounting that tend to learn irregular. So that the student center learning, learning methods have not been able to change the pattern of student learning in understanding course material accounting for the better. Thus the results of this test can be inferred learning methods do not influence a significant positive to the relationship between learning behavior with level understanding of accounting.

Hypothesis 6 states learning methods influence to the relationship between culture with level understanding of accounting. This is due to the learning method based learning student center that consists of a small group discussions, case-based learning and cooperative learning culture can influence the level of understanding of accounting students as students are able to protect his weak in terms of understanding the accounting subjects, in addition to the students able to deal with stress and feelings of anxiety in the face of the course material and assignments on an understanding of accounting courses, students also apply social values in order to maintain the quality of student life and always passion and patience to achieve long-term success. So that the student center of learning methods to foster learning and active learning habits honed on student self, a sense of responsibility of individuals and groups of students, ability and cooperation between students and students' social
skills. Thus the results of this test can be concluded learning methods can affect a significant positive relationship between the culture of the level of understanding of accounting.

In general, the results of this study are consistent with the results of research conducted by Mutmainah (2008).

F. Conclusion
a. These results indicate that emotional intelligence, learning behavior, emotional intelligence with learning methods as moderating, behavioral learning with learning method as moderating do not have a significant influence to the level of understanding of accounting. This is caused by the self-awareness of students in her abilities and behaviors learned in understanding the course of understanding of accounting.
b. These results indicate that the culture and the culture of learning methods as moderating have significant positive influence on the level of understanding of accounting. This is caused student center learning methods to foster learning and active learning habits hone the students' personality, sense of responsibility and cooperation between groups of students.

G. Limitations of Research
In the implementation of this study course there are limitations experienced, but this limitation does not reduce the expected benefits to be achieved. These limitations include:
a. Limitations in this study only distribute questionnaires at Muhammadiyah University of Surakarta.
b. The sample used in this study only uses 100 respondents. The limited total of samples can result in less than optimal research results.

H. Suggestions
From the results of this study can be submitted suggestions author as follows:
a. Samples can further expand its research and future research areas in addition to using the questionnaire can also be added to the interview method to describe the real situation.
b. Future studies may add other variables that affect the level of understanding of accounting for the results achieved can be maximum.
BIBLIOGRAPHY


