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## Self-Efficacy, Computer Anxiety, Trait Anxiety, and Cognitive Distortions Influence Students' Interest in Learning Mind Your Own Business

**Blasius Erik Sibarani**

Department of Science in Accounting, Gadjah Mada University, Yogyakarta, Indonesia  
Corresponding Author: [blasiuseriksibarani@mail.ugm.ac.id](mailto:blasiuseriksibarani@mail.ugm.ac.id)

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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 students' interest in learning Mind Your Own Business (MYOB). This research is a quantitative study using raw data obtained from questionnaires and data analysis. This study used multiple linear regression and data collection techniques in the form of questionnaires. 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 influenced students' interest in learning MYOB, trait anxiety had an impact on students' interest in learning MYOB, and cognitive distortions affected students' interest in learning MYOB. The practical implication of this research is that it is essential to ensure that students have good self-efficacy, low anxiety levels, and no cognitive deviations.

**Keywords:** cognitive distortions, computer anxiety, self-efficacy, trait anxiety

### INTRODUCTION

Computer accounting subject is one of the subjects in the Vocational High School majoring in accounting that is studied by students. The application commonly used in computer accounting is MYOB (Mind Your Own Business). MYOB is a computer accounting application in the process of inputting daily transaction data until the presentation of financial reports. MYOB Accounting is accounting software specifically designed for Small and Medium Enterprises, and accounting software that is part of the accounting curriculum (Sriyono, 2017). MYOB is a procedure for recording the bookkeeping of a business, business, or other business activities easily, quickly, accurately, and efficiently (Utama & Pratama, 2021).

The existence of accounting computer lessons is intended so that students can combine technological developments with the field of accounting science which is useful for facilitating the work of accounting cycles on various types of businesses. The MYOB Accounting course is considered an important subject for accounting students. It also means that students who perform well in financial accounting and English are more likely to score higher in MYOB Accounting (Syofriani et al., 2018).

Experiencing pleasure serves as an indirect source of comfort and security when engaging with computer technology, consequently fostering a heightened interest among accounting 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 (Yusrizal et al., 2019). Shofwan et al. (2021) 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 (Setiawan et al., 2020). 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 influence their interest in connecting directly with a computer system (in this case, namely MYOB).

Students' expertise, especially in using and mastering accounting 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 computer. However, many students experience anxiety and anxiety in using computers, so they feel that learning the MYOB accounting computer is something difficult. Conversely, students who are not skilled in computers will likely hurt the MYOB learning process and will have an impact on achieving low scores. The emergence of computer anxiety among students has an impact on their interest in studying the MYOB accounting computer. Students should be familiar with accounting software and develop literacy, critical thinking, and analytical skills, as these elements are important assets against competition (Biduri et al., 2021).

The use of computer programs in learning often creates pressure (stress) in students. One of the psychological pressures experienced by students is computer anxiety. Kannan et al. (2016) refer to computer anxiety when students are afraid and uncomfortable using computers. 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 (Yan, 2018). Computer anxiety is an important barrier affecting computer use, which ultimately affects students' academic activities (Oribhabor, 2020). 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 (Andrews et al., 2018). 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 (Ivan & Schiau, 2016). 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 (Sriningsih et al., 2018). 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 (Marshman et al., 2018). Self-efficacy refers to a person's perceived ability to perform certain actions or actions and is different from functional abilities (Malinauskas, 2017). Self-efficacy plays an important role because it has a significant impact on the thoughts, emotions, and behaviors involved in influencing oneself (Black et al., 2018). The different abilities or beliefs of each student in learning the MYOB accounting computer can have an influence on students' interest in learning MYOB. Perceived self-efficacy is important in one's academic achievement, vocational choice, and social and/or job involvement (Simões et al., 2017; Cikriki & Odaci, 2016). 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 to 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.

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 (Raymond & Serietà, 2017). Trait anxiety is defined as the tendency to frequently experience high levels of anxiety and worry in stressful situations (Wu et al., 2021). Trait anxiety refers to the tendency to react anxiously to internal stimuli or external events (Spielberger, 2019). Trait anxiety represents a relatively persistent tendency to report worries and fears about perceived environmental threats (Santangelo et al., 2016). Trait anxiety is generally related to attentional bias towards external threat sources (Berggren & Derakshan, 2013). 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 (Covin et al., 2011). Cognitive distortions have been described as logical misinterpretations of situations, including selective abstract focus, overgeneralization, individuation, catastrophic thinking, and all-or-nothing thinking (Bowes et al., 2020). 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 (Celniker et al., 2022). Cognitive distortions play a central role in the development, maintenance, and treatment of many mental disorders (Morrison et al., 2022). 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 computer, to determine the extent to which computer anxiety affects students' interest in learning MYOB accounting 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. 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. Fourth, this research will be the first study to discuss students' interest in learning MYOB which is related to the psychological side. 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.

## RESEARCH METHODS

The data utilized in this research is categorized as primary data, derived explicitly from respondents by administering questionnaires. 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. To ensure the quality of the data, a validity test is conducted to assess its accuracy, and a reliability test is employed to gauge the dependability of the data. 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. Furthermore, a coefficient of determination test is executed to quantify the extent of influence the independent variables exert on the dependent variable. 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**

H0 = 0 Self-efficacy does not affect students' interest in learning MYOB

H1 ≠ 0 Self-efficacy effect on students' interest in learning MYOB

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

H0 = 0 Computer anxiety does not affect students' interest in learning MYOB.

H1 ≠ 0 Computer anxiety effects on students' interest in learning MYOB

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

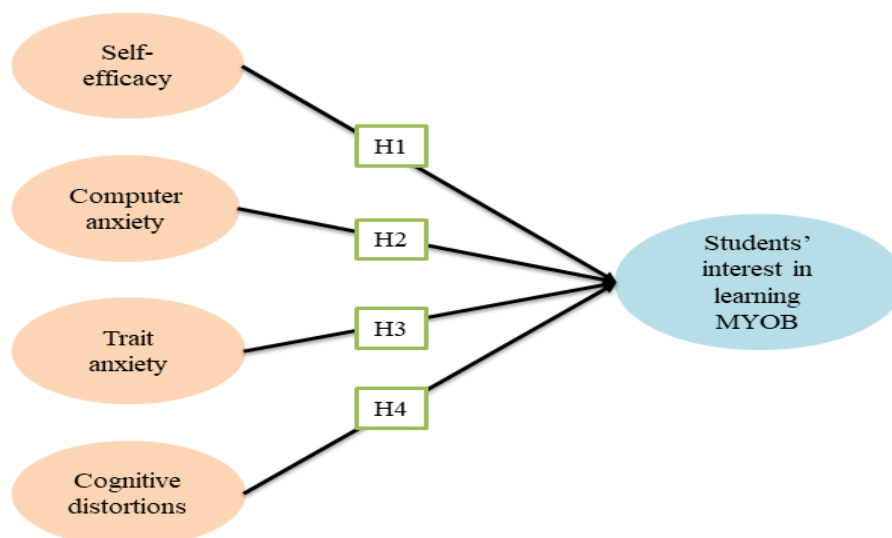
H0 = 0 trait anxiety does not affect students' interest in learning MYOB

H1 ≠ 0 trait anxiety effects on students' interest in learning MYOB

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

H0 = 0 cognitive distortions do not affect students' interest in learning MYOB.

H1 ≠ 0 cognitive distortions effect on students' interest in learning MYOB



**Figure 1. Research Model**

The test criterion is that H0 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.

## RESULTS AND DISCUSSION

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. In this study, the validity assessment employed the Pearson and product-moment correlation techniques, wherein each item's score is correlated with the total score to evaluate its effectiveness. Based on the research results, the significant 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 clear and understandable and has the same interpretation, even though it is delivered at different times and in front of other respondents. Table 1 shows the results of the reliability test.

**Table 1. Reliability test**

Variable	Cronbach's alpha	Limit value of Cronbach's alpha	Description
Self-Efficacy	0,757	0,60.	Reliable
Computer Anxiety	0.735	0,60.	Reliable
Trait Anxiety	0,726	0,60	Reliable
Cognitive Distortions	0,778	0,60	Reliable
Students' Interest in Learning MYOB	0,668	0,60.	Reliable

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**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14,936	12,703		1,176	,246
	Self-Efficacy	,932	,157	,625	5,951	,000
	Computer Anxiety	1,043	,417	,263	2,500	,018
	Trait Anxiety	1,010	,453	,255	2,378	,027
	Cognitive Distortions	1.023	,402	,231	3,485	,000

a. Dependent Variable: Students' Interest in Learning MYOB

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

### 1. Self-efficacy and Students' Interest in Learning MYOB:

The influence of self-efficacy on students' 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 (H0) is rejected, signifying that self-efficacy affects students' interest in learning MYOB.

**2. Computer Anxiety and Students' Interest in Learning MYOB:**

The impact of computer anxiety on students' interest in learning MYOB is indicated by the significance value (0.018 < 0.05), and the calculated t value exceeds the critical t table value (2.500 > 1.976). Consequently, H0 is rejected, suggesting that computer anxiety influences students' interest in learning MYOB.

**3. Trait Anxiety on Students' Interest in Learning MYOB:**

Trait anxiety's effect on students' interest in learning MYOB is reflected in the significance value (0.027 < 0.05), with the calculated t value surpassing the critical t table value (2.378 > 1.976). The rejection of H0 implies that trait anxiety has an impact on students' interest in learning MYOB.

**4. Cognitive Distortions on Students' Interest in Learning MYOB:**

The influence of cognitive distortions on students' interest in learning MYOB is supported by the significance value (0.000 < 0.05), and the calculated t value is greater than the critical t table value (3.485 > 1.976). The rejection of H0 indicates that cognitive distortions play a role in influencing students' interest in learning MYOB.

**Table 3. F test**

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	434,005	4	217,002	22,049	,000 <sup>b</sup>
	Residual	462,575	146	9,842		
	Total	896,580	150			

a. Dependent Variable: students' interest in learning MYOB

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

Derived from the data presented in Table 3, 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**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,696 <sup>a</sup>	,584	,462	3,137

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

Based on Table 4, 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.

**Self-Efficacy**

Self-efficacy significantly affects students' Interest in learning MYOB, so this shows

that self-efficacy is an essential factor in supporting the process of learning MYOB. This effect can be seen from the t value of 5.951, which is more significant than the table value of 1.976, and a significant value of 0.000, smaller than the significant level value (0.05). This is supported by the research of Schmidt (2020) and Zakariya et al. (2022), who consistently prove that influence/emotions and self-efficacy influence students' approaches to learning. Based on this, the authors assume that good self-efficacy will make students want to learn MYOB because, with self-efficacy, students have their approach to learning MYOB.

As Listiadi and Subroto (2017) state, self-efficacy is people's belief in their abilities. 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 self-efficacy, will also foster students' Interest in learning to apply MYOB, so the theory supports this study's results.

Due to higher self-efficacy expectations students with high self-efficacy expectations perceive their failure experiences as challenges rather than threats (Weng et al., 2009). Research from Bai et al. (2020) proved that the students faced challenges and needed to regulate their metacognition; only self-efficacy ( $\beta = .193$ ,  $p < 0.001$ ) and Interest ( $\beta = .303$ ,  $p < 0.001$ ) were significant predictors. Furthermore, the results of this study are also supported by another theory from Tin (2016), which states that Interest, as a critical 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 to learn something, ultimately affecting Interest in learning MYOB.

### **Computer Anxiety**

Computer anxiety has a significant effect on students' Interest in learning MYOB, so this shows that computer anxiety is an essential factor in providing a stimulus to students' Interest in learning MYOB. This effect can be seen from the t value of 2.500, which is more significant than the table value of 1.976, and the significance value of 0.018, which is smaller than the significance 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 (Ayar et al., 2018; Baturay et al., 2017). Computer anxiety is 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 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 thoughts about computers (Stiller & Koster, 2016). 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 (Jeon, 2017). 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 mainly as a feeling of doubt about computers (Schlebusch, 2018). Computer anxiety affects an individual ability to understand and use computers realistically (Liao et al., 2018). The higher the anxiety of computer operating, the greater the tendency to procrastinate academically (Rahardjo et al., 2013). Beyond impacting students' inclination to utilize accounting software, computer anxiety reflects the credibility of

students. Computer anxiety, characterized by an individual's anxious disposition, manifests in fear and anticipation. The findings of this research affirm that computer anxiety plays a role in shaping students' enthusiasm for learning MYOB.

### **Trait Anxiety**

Trait anxiety has a significant effect on students' Interest in learning MYOB, so this shows that trait anxiety is an essential factor in providing a stimulus to students' Interest in learning MYOB. This effect can be seen from the t value of 2.378, which is more significant than the table value of 1.976, and the significance value of 0.027, which is smaller than the significance 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 (Berggren & Derakshan, 2013). Individuals with high levels of general trait anxiety tend to extend mental representations of stressful events beyond their actual presence (Trumello et al., 2018). High-trait anxious individuals will show maladaptive patterns of fear learning (Haaker et al., 2015). Individuals with high trait anxiety are more prone to state anxiety due to increased subjective evaluation or insecurity about potential threats (Peng et al., 2022).

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 (Saviola et al., 2020). 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 (Chandler et al., 2022). 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 (Glier et al., 2022).

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.

### **Cognitive Distortions**

Cognitive distortions have a significant effect on students' Interest in learning MYOB, so this shows that trait anxiety is an essential factor in providing a stimulus to students' Interest in learning MYOB. This effect can be seen from the t value of 3.485, which is more significant than the table value of 1.976, and a significance value of 0.000, smaller than the significance level value (0.05).

Cognitive distortions form a fundamental element of significant depression (Beck & Bredemeier, 2016), 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, these cognitive distortions make specific individuals prone to encountering negative automatic thoughts (Morrison et al., 2022). Cognitive deviations and one's perception of whether learning MYOB is essential will impact a student's Interest in learning MYOB.

Cognitive distortion represents misguided thought patterns that influence aberrant behaviors and contribute to their persistence (Pace et al., 2021). Cognitive distortions are loosely related errors in human decision-making related to misperceptions of individual abilities (Goodie & Fortune, 2013). Cognitive distortions lead to unhealthy emotional



experiences, nonfunctional behavior, and low self-acceptance of individuals (Çayir & Kalkan, 2018). Activation of cognitive distortions is seen as a maladaptive response caused by discrepancies among individuals' expectations of reality (Kostoglou & Pidgeon, 2016). From this, cognitive distortions make a person feel unimportant in learning a new field due to bias or deviations in his cognition.

This study proves that cognitive distortions influence students' Interest in learning MYOB. With the presence of one's cognitive distortions, there will be no interest in learning MYOB. In contrast, when a student has no cognitive distortions, it will increase Interest in learning MYOB. Someone's cognitive bias when they first want to use a computer or learn computer applications (such as MYOB) results in a deviation from the true meaning in their cognitive domain, which makes them not interested in learning MYOB.

## CONCLUSION

Based on the results of hypothesis testing and discussion of the research results, it can be concluded that self-efficacy affects students' interest in learning MYOB, computer anxiety affects students' interest in learning MYOB, trait anxiety affects students' interest in learning MYOB, and cognitive distortions affect students' interest in learning MYOB. This research certainly has limitations; the first is data collection through questionnaires, which, of course, has its drawbacks. Second, the indicators used in research to compile statements in the questionnaire still cannot provide a good picture. Third, the studies in the discussion section still need additional depth and detail. Fourth, this study did not use control variables, which might impact the research results.

The authors put forward several suggestions based on the research results and limitations above. Students do not need to worry about operating a computer and must have good self-efficacy, trait anxiety, and cognitive distortions. In addition, future researchers are expected to provide a broader range of new developments, such as increasing the number of samples and research variables (such as control variables), adding indicators in research, and being able to add data analysis. The results of this study are expected to be developed and valuable in the future.

The practical implication of this research is that students have good self-efficacy, low anxiety levels, and no cognitive deviations, which will help 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 create a supportive and conducive environment for students to develop a keen interest in learning MYOB, ultimately enhancing their skills and proficiency in accounting software.

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