

The Influence of Perceived Mathematical Literacy on Accounting Self-Efficacy

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Abstrak

Penelitian ini bertujuan untuk menginvestigasi pengaruh persepsi literasi matematis terhadap efikasi diri mahasiswa akuntansi. Pendekatan kuantitatif korelasional digunakan dalam penelitian ini dengan melibatkan 65 responden yang dipilih melalui teknik purposive sampling. Pengumpulan data dilakukan menggunakan kuesioner berskala Likert. Uji validitas dan reliabilitas mengonfirmasi bahwa seluruh butir instrumen persepsi literasi matematis dan efikasi diri layak digunakan. Uji prasyarat menunjukkan bahwa data berdistribusi normal dan memiliki hubungan linear yang signifikan. Analisis korelasi Pearson menunjukkan hubungan yang kuat dan positif antara persepsi literasi matematis dan efikasi diri. Lebih lanjut, regresi linear sederhana menghasilkan persepsi literasi matematis berpengaruh secara signifikan terhadap efikasi diri. Temuan ini mengindikasikan bahwa persepsi literasi matematis yang lebih tinggi dapat meningkatkan kepercayaan diri mahasiswa dalam menyelesaikan tugas-tugas akuntansi. Penelitian ini menyiratkan bahwa pengintegrasian persepsi literasi matematis ke dalam desain kurikulum dapat memperkuat efikasi diri, motivasi, dan kompetensi mahasiswa. Dengan demikian, persepsi literasi matematis tidak hanya berfungsi sebagai landasan untuk memahami konsep akuntansi, tetapi juga sebagai faktor psikologis yang mendukung pembelajaran yang efektif.

Kata Kunci: Mahasiswa akuntansi; persepsi literasi matematis; analisis kuantitatif; efikasi diri.

Abstract

This study investigates the influence of mathematical literacy perception on the self-efficacy of accounting students. A quantitative correlational design was employed, involving 65 respondents selected through purposive sampling. Data were collected using a Likert-scale questionnaire. Instrument testing confirmed that all items were valid and reliable for mathematical literacy perception and for self-efficacy. Prerequisite analyses demonstrated that the data were normally distributed and exhibited a significant linear relationship. The Pearson correlation analysis revealed a strong, positive relationship between the two variables. Furthermore, simple linear regression yielded that mathematical literacy perception significantly predicts self-efficacy. These findings suggest that a higher perception of mathematical literacy enhances students' confidence in completing accounting tasks. Consequently, integrating mathematical literacy perception into the curriculum is recommended to strengthen students' self-efficacy, motivation, and competence. Thus, mathematical literacy perception serves not only as a cognitive foundation for understanding accounting concepts but also as a crucial psychological factor supporting effective learning.

Keywords: Accounting students; mathematical literacy perception; quantitative analysis; self-efficacy.

I. INTRODUCTION

The increasingly complex landscape of the business and financial sectors necessitates accounting graduates to possess advanced analytical and quantitative capabilities (Wallu et al., 2024). Self-efficacy constitutes a fundamental attribute that accounting students must possess to navigate the escalating demands of the workforce. One factor believed to significantly influence this capability is mathematical literacy, defined as the ability to comprehend, interpret, and apply mathematical concepts within relevant contexts. In this regard, mathematical literacy serves as a foundational competency supporting the comprehension of accounting concepts and practices (Fitriyana & Sari, 2021; Qolbi & Afriansyah, 2024). Mathematical literacy encompasses more than mere arithmetic ability; it entails logical reasoning, graphical comprehension, and the application of mathematical concepts in real-world situations (NCTM, 2000). This implies that mathematical literacy involves not only the mastery of formulas and calculations but also logical, analytical, and critical thinking skills, which are crucial in the processes of recording, processing, and analyzing financial data. Accounting students are expected to demonstrate proficiency in preparing financial statements, analyzing transactions, and understanding various aspects of taxation and financial decision-making (Muliyadi, 2016). Many of these activities necessitate mathematical skills, such as linear functions, supply and demand analysis, tax and subsidy calculations, as well as the concepts of

limits and derivatives within an economic context (Triyanto & Lestari, 2020).

Within the accounting context, mathematical literacy refers to the student's ability to: 1) apply mathematical concepts (algebra, percentages, statistics, numerical logic) in accounting calculations; 2) interpret figures and symbols in financial statements (balance sheets, income statements, cash flows, financial ratios); 3) correlate mathematical calculations with economic decisions (asset valuation, cost analysis, profit projection); and 4) communicate calculation results through accounting reports intelligible to management, auditors, and investors. Consequently, mathematical literacy in accounting extends beyond arithmetic proficiency to include analytical and interpretive skills that reinforce students' self-efficacy in completing accounting tasks.

Widodo and Wahyudin (2018) assert that mathematical literacy refers to an individual's ability to access, understand, use, and apply mathematical concepts and procedures to solve problems across various life contexts—personal, social, academic, and professional. This literacy transcends basic calculation capabilities; it involves logical, analytical, and critical thinking skills that enable an individual to: 1) interpret data in graphs, tables, and diagrams (Wahyuni, Suwarno, & Afdhila, 2024); 2) utilize mathematical symbols and notations appropriately (Tito, Muhtadi, & Sukirwan, 2024); 3) develop problem-solving strategies based on real-world situations (Masfufah & Afriansyah, 2022); 4) evaluate the accuracy and relevance of numerical information (Sofyan, Puspitasari,

& Maryani, 2025); and 5) communicate effectively using mathematical language (Sari et al., 2023). In higher education, particularly for accounting students, mathematical literacy acts as a vital foundation for grasping economic and financial concepts, such as linear functions. Viewed as a cognitive ability, the OECD (PISA, 2019) posits that mathematical literacy encompasses content (e.g., graphs, functions, algebra), processes (reasoning, problem-solving), and contexts (real-life, economics). Furthermore, the OECD defines mathematical literacy as an individual's capacity to formulate, employ, and interpret mathematical concepts in various contexts. In accounting, this literacy provides the basis for understanding financial ratio calculations, cost analysis, asset depreciation, and profit projections. Students with robust mathematical literacy are likely to master number-based accounting material more readily.

Mathematical literacy should not be limited to individual definitions and capacities; it must also extend to how such literacy is perceived by students. Therefore, it is crucial to emphasize that mathematical literacy in accounting education relates not only to technical abilities but also to students' perceptions of said literacy. It is further elucidated that in accounting education, the importance lies not only in mathematical literacy skills per se but also in the students' possession of a perception of mathematical literacy. The perception of mathematical literacy reflects students' beliefs, assessments, and views regarding the role of mathematics in supporting their success in accounting

courses. Students holding a positive perception of mathematical literacy tend to exhibit greater self-efficacy and are capable of linking mathematical skills to accounting problem-solving. Conversely, negative perceptions can diminish motivation and heighten the risk of failure in advanced courses. Accounting proficiency involves the ability to understand, record, analyze, and report financial information in accordance with accounting principles and standards (Arens, Elder, & Beasley, 2014). This capability encompasses technical aspects (recording, reporting) and analytical aspects (interpretation of financial data). According to learning theory, learning occurs through mental processes such as comprehension, analysis, and application (Wisman, 2020). However, reality indicates that some students still struggle with the quantitative aspects of accounting. This raises the question of whether students' existing mathematical literacy is sufficient to support their self-efficacy.

According to Bandura (1986), self-efficacy is an individual's belief in their capability to execute tasks. Students' perception of mathematical literacy influences their assessment of their own capabilities. If students perceive their mathematical literacy as strong, their self-efficacy in facing accounting tasks increases. Furthermore, Bandura states that self-efficacy is a person's belief regarding their ability to organize and execute the courses of action required to attain designated types of performances.

This study focuses on the perception of mathematical literacy, specifically how

students evaluate, comprehend, and interpret the role of mathematical literacy in supporting their success in the accounting field. This implies that mathematical literacy must be understood comprehensively, including how students view and assess its role in accounting learning. This perception reflects students' beliefs regarding the significance of mathematical skills in supporting accounting education. Students with a positive perception of mathematical literacy tend to possess higher self-efficacy, feel more capable of tackling advanced accounting courses, and are more confident in connecting mathematical concepts with accounting practices. Conversely, negative perceptions can decrease motivation and increase the risk of failure in courses demanding high analytical skills.

It is further elucidated that enhanced self-efficacy in mathematics contributes directly to optimal academic achievement. Students with strong convictions regarding their mathematical abilities tend to be more confident in facing learning challenges, more persistent in solving problems, and capable of developing effective problem-solving strategies. Thus, mathematics self-efficacy not only impacts better learning outcomes but also reinforces student motivation and persistence during the learning process (Zakariya, 2022). Empirical data indicate that weaknesses in mathematics, particularly numerical logic, contribute significantly to the difficulties accounting students face in advanced courses. Research in Indonesia has found that mathematics learning outcomes directly

influence accounting learning outcomes, and students with low mathematical abilities tend to fail or experience difficulties in advanced-level accounting courses (Cahya & Listiadi, 2021). Similarly, research at the State Polytechnic of Banjarmasin demonstrated a significant relationship between mathematics learning outcomes and accounting learning outcomes. Students with low mathematical proficiency tend to have poor accounting learning outcomes (Priyougie, Haq, & Permanasari, 2021).

II. METHOD

This study employed a quantitative correlational approach designed to examine the relationship between mathematical literacy perception and the self-efficacy of accounting students. This methodological approach was selected for its capacity to objectively identify the direction and magnitude of the relationship between variables through statistical analysis.

The population for this study comprised students from the Accounting Study Program at Universitas Advent Surya Nusantara. The sample was selected using purposive sampling, a technique involving the selection of respondents based on specific criteria (Sugiono, 2017). In this study, the inclusion criteria required students to have completed courses in Economic Mathematics (*Matematika Ekonomi*) and Basic Accounting. A total of 65 respondents participated in the study.

The research instrument utilized a questionnaire with a 5-point Likert scale, comprising items designed to measure two primary variables: mathematical literacy

perception and accounting ability. Prior to data collection, the instrument underwent validity and reliability testing. The results of the validity and reliability tests are presented in Table 1. Based on the validity test results for the mathematical literacy perception instrument, all items demonstrated Corrected Item-Total Correlation values exceeding the validity threshold of 0.30. This indicates that each questionnaire item possesses adequate correlation strength with the total score, thereby confirming its empirical validity. In other words, each item consistently measures aspects relevant to the construct of literacy perception. This robust validity reinforces the confidence that the instrument effectively captures the dimensions of literacy intended in this study. Furthermore, the reliability test results indicated that the instrument yielded a reliability coefficient above 0.70, classifying it within the high category. This signifies that the instrument possesses good internal consistency, ensuring the generation of stable and reliable data upon repeated measurement.

Table 1.
Results of the Mathematical Literacy Perception Validation Test

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
K1	31.54	16.659	.303	.521	.751
K2	31.68	15.222	.535	.636	.723
K3	31.63	15.237	.402	.491	.740
K4	31.65	14.920	.424	.456	.737
K5	31.74	16.196	.374	.597	.743
K6	31.89	16.379	.430	.588	.739
K7	31.98	15.984	.414	.543	.739
K8	32.05	14.857	.477	.719	.729
K9	31.89	15.066	.447	.631	.733

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
K10	31.72	14.391	.438	.482	.737

The results of the validity and reliability tests for student self-efficacy are presented in Table 2. The validity analysis revealed that all questionnaire items exhibited Corrected Item-Total Correlation values surpassing the validity threshold of 0.30. This indicates that each item within the self-efficacy questionnaire maintains a sufficient correlation with the total score, thereby establishing its empirical validity. Furthermore, reliability testing demonstrated that the instrument yielded a coefficient exceeding 0.80, classifying it within the high reliability category. This signifies that the student self-efficacy instrument possesses robust internal consistency, capable of producing stable and reliable data across repeated measurements.

Table 2.
Results of the Student Self-efficacy Validation Test

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
K1	36.85	16.820	.509	.898	.811
K2	36.65	18.107	.419	.479	.820
K3	36.75	17.470	.524	.949	.811
K4	36.78	16.265	.609	.475	.801
K5	36.71	16.148	.583	.672	.803
K6	36.71	15.866	.514	.641	.813
K7	36.58	16.278	.585	.566	.803
K8	36.58	17.559	.431	.484	.819
K9	36.80	17.038	.442	.517	.819
K10	36.78	17.234	.543	.974	.809

Subsequently, data analysis was conducted using descriptive analysis, Pearson correlation, and simple linear regression. Descriptive analysis was employed to observe data distribution and trends, whereas Pearson correlation was utilized to assess the strength of the relationship between variables. Finally, simple linear regression analysis was applied to quantitatively determine the influence of the independent variable on the dependent variable.

III. RESULT AND DISCUSSION

This study aims to investigate the relationship between mathematical literacy perception and student self-efficacy. The analysis revealed a strong, positive relationship between the two variables. The Pearson correlation test yielded a value of $r = 0.759$, indicating that higher mathematical literacy perception corresponds to higher student self-efficacy. To further elucidate the relationship between these variables, the Pearson correlation test results are presented below:

Table 3.
Results of Pearson Correlation Test between Literacy Perception and Accounting Ability

		Self- efficac y	Perception of Mathematic al Literacy
Pearson Correlatio n	Accounting Skills	1.000	.759
	Perception of Mathematic al Literacy	.759	1.000
N	Accounting Skills	65	65
	Perception of Mathematic	65	65

	Self- efficac y	Perception of Mathematic al Literacy

The normality test results indicated significance values of 0.207 for the mathematical literacy perception variable and 0.201 for the student self-efficacy variable. Both values exceed the 0.05 threshold, leading to the conclusion that the data are normally distributed, as shown in Table 4. This finding indicates that the data distribution satisfies a critical assumption of regression analysis: normality. Consequently, the regression model employed avoids parameter estimation bias, ensuring a more valid interpretation of the analysis. Data normality also reinforces the validity of analyzing the relationship between mathematical literacy perception and student self-efficacy using simple regression.

Table 4.
One-Sample Kolmogorov-Smirnov Test

		X (Perception of Mathematica l Literacy)	Y (Self- efficacy)
N		65	65
Normal Parameters ^a	Mean	35.3077	40.9692
	Std. Deviatio n	4.31539	4.05805
Most Extreme Differences	Absolute	.132	.133
	Positive	.132	.133
	Negative	-.129	-.083
Kolmogorov -Smirnov Z		1.065	1.071
Asymp. Sig. (2-tailed)		.207	.201

Subsequently, the linearity test yielded a significance value of 0.000. As this value is less than 0.05, it can be concluded that a significant linear relationship exists

between mathematical literacy perception and student self-efficacy, as demonstrated in Table 5. Thus, the assumptions of normality and linearity are met, allowing the simple regression analysis to proceed.

Table 5.
ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Y * X	Between Groups (Combined)	734.420	18	40.801	5.874	.000
	Linearity	356.256	1	356.256	51.289	.000
	Deviation from Linearity	378.164	17	22.245	3.203	.001
	Within Groups	319.519	46	6.946		
	Total	1053.938	64			

Furthermore, the results of the simple linear regression analysis indicate that mathematical literacy perception significantly influences self-efficacy. Simple linear regression is utilized to measure the influence of the independent variable—in this case, the understanding of mathematical literacy—on the dependent variable (Creswell, 2014; Sugiyono, 2017). The linear regression results are presented in Table 6. The obtained regression equation is:

$$Y = 13.057 + 0.774X$$

This implies that for every one-unit increase in mathematical literacy perception, self-efficacy increases by 0.774 units. The constant value of 13.057 represents the predicted self-efficacy score when mathematical literacy perception is at zero.

Table 6.
Coefficients^a

Model		Standardized Coefficients		t	Sig.
		Unstandardized Coefficients			
		B	Std. Error	Beta	
1	(Constant)	13.05	2.98		

Model		Standardized Coefficients		t	Sig.
		Unstandardized Coefficients			
		B	Std. Error	Beta	
	Perception of Mathematical Literacy	.779	.084	.759	4.380

The contribution or influence exerted by mathematical literacy perception on self-efficacy is determined by the coefficient of determination (R^2). The obtained contribution is 57.6%, as shown in Table 7. This indicates a substantial contribution of mathematical literacy perception to self-efficacy, leading to the conclusion that the literacy variable plays a pivotal role in shaping student accounting competence. This finding aligns with financial literacy theory, which posits that an understanding of basic financial concepts can enhance an individual's ability to manage accounting information effectively. These results also offer practical implications for curriculum development and literacy-based learning

strategies within higher education, particularly in the field of accounting.

Table 7.
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.759 ^a	.576	.570	2.77851

IV. CONCLUSION

Based on the empirical analysis, this study concludes that mathematical literacy perception exerts a positive and significant influence on the self-efficacy of accounting students. It is evident that a robust understanding of mathematical concepts, ranging from linear functions and calculus (limits and derivatives) to economic applications like supply and demand, taxation, and subsidies, contributes substantially to enhancing students' capabilities in preparing financial statements, analyzing transactions, and grasping the quantitative aspects of accounting. Consequently, mathematical literacy is proven to be a critical foundation for developing analytical and logical accounting competencies.

This research offers distinct novelty by rigorously examining the relationship between mathematical literacy perception and self-efficacy within the Indonesian higher education context, an area previously underexplored. The findings contribute to the academic literature by providing empirical evidence that advocates for a more integrative curriculum bridging mathematics and accounting.

In light of these findings, several recommendations are proposed. First, from a pedagogical perspective, there is a critical need for deeper integration

between mathematical and accounting curricula, utilizing contextual learning approaches that explicitly link mathematical concepts to accounting practices. Second, students are encouraged to actively enhance their mathematical literacy through independent learning and the utilization of supplementary resources to achieve a more profound comprehension of accounting materials. Finally, future research should expand upon this study by incorporating additional variables, such as learning motivation or the integration of technology in accounting education, to provide a more holistic perspective.

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