



The Effects of Emotional Intelligence, Self-Efficacy, and Online Learning on College Stress, with Motivation as an Intervening Variable (Study on Accounting Study Program Students at Muhammadiyah University of Sidoarjo)

Cynthia Tamara Surya

Faculty of Business Law and Social Sciences, Muhammadiyah University of Sidoarjo
tamaracynthia03@gmail.com

Sigit Hermawan

Faculty of Business Law and Social Sciences, Muhammadiyah University of Sidoarjo
sigithermawan@umsida.ac.id

Nurasik

Faculty of Business Law and Social Sciences, Muhammadiyah University of Sidoarjo
nurasik@umsida.ac.id

Ruci Arizanda Rahayu

Faculty of Business Law and Social Sciences, Muhammadiyah University of Sidoarjo
ruci_rahayu@umsida.ac.id

Abstract

Investigating the direct effects of emotional intelligence, self-efficacy, and online learning on accounting students' college stress. It also seeks to understand the role indirectly through motivation as an intervening variable in this relationship. This study uses a quantitative methodology and uses primary data. Respondents are given questionnaires to complete to collect data. This study population consisted of accounting students from the 2018 academic year. Probability sampling with simple random sampling is used as the sampling technique. The research sample, which was determined by the Slovin formula, consisted of 149 participants from Sidoarjo's Muhammadiyah University's Accounting Program. The structural equation model (SEM) approach to data analysis was applied, and the tool SmartPLS version 3.2.9 was used. Data analysis is done using the stages of the outer and inner models. According to the study's findings, emotional intelligence and self-efficacy have no discernible influence on college stress. On the other hand, college stress is significantly impacted by motivation and online learning. Emotional intelligence, self-efficacy, and online learning also have a big impact on motivation. It has been demonstrated to attenuate the effects of emotional intelligence, self-efficacy, and online learning on college stress.

Keywords: Emotional Intelligence, Self Efficacy, Online Learning, College Stress, and Motivation

INTRODUCTION

Education is a fundamental right that can be enjoyed by every Indonesian citizen. It is an effort undertaken by individuals to develop their potential through the process of learning.

Education plays a crucial role in society, encompassing various layers of the population, from children to adults, and aims to enhance the quality of the current younger generation to be able to adapt the changing times.

Higher education is the highest level of education in the Indonesian national education system, aiming to produce quality and intellectual collegers who can contribute to a better future for the country (Nizam, 2020). Therefore, collegers not only need to possess hard and soft skills but also have open and broad thinking, as well as good attitudes and personalities, to have a wide perspective in addressing global issues.

As a group of young individuals pursuing education at the university level, collegers have the primary task of learning, particularly to understand knowledge, self-regulate, socialize, and develop leadership skills to achieve success. However, they often experience stress due to the competitive learning environment and the need to meet academic expectations. Long-term stress can reduce collegers' academic effectiveness and lead to negative behaviors, which affect their physical and mental health. Emotional intelligence is one factor that can have an impact on stress. Emotional intelligence, as explained in psychological literature, is a personality trait that affects the perception and emotional response to stressful situations. It involves understanding one's own emotions and those of others, self-motivation, and managing emotions in relationships. Emotional intelligence plays a significant role in life success because success is not solely determined by intellectual or academic intelligence but also by the ability to manage emotions.

Self efficacy is another aspect that causes pupils to experience college stress. Believing in one's capacity to pass the academic work can support efforts to reach objectives, but it can also act as a roadblock. Due to the demanding nature of their coursework, collegers frequently face college stress; as a result, they must acquire the confidence that they can manage those demands. Self efficacy is the conviction that one can exert control over oneself and other circumstances (Bandura, 1997).

The shift to online learning, especially in Covid-19 pandemic era, is also an element influencing colleger stress. With the implementation of stay-at-home policies, universities have transitioned from face-to-face learning to online learning. However, this shift presents various challenges for collegers, such as poor internet connectivity, limited data packages, distractions while studying at home, difficulties in understanding lowerons, and inadequate preparation from instructors.

Motivation, particularly achievement motivation, is closely related to education. Achievement motivation is the desire to strive for the best performance, solve problems, and excel in tasks. It is an important aspect to examine in the context of education. Factors influencing achievement motivation can be categorized into intrinsic and extrinsic factors. Intrinsic factors include set goals, desired expectations, high self-esteem, fear of success, and inherent potential. Extrinsic factors include situational factors, group norms, and performance-related risks. Collegers who can improve their academic skills are more likely to succeed in school and feel lower worry about it. College stress decreases with increasing achievement motivation while increasing college stress can result from poor achievement drive.

Higher education institutions, like Sidoarjo's Muhammadiyah University, have introduced online learning utilizing tools including e-learning, Zoom, Google Meet, and WhatsApp groups as a result of the COVID-19 epidemic. However, collegers face various challenges through online learning, such as internet connectivity issues and inadequate

resources. These challenges can contribute to college stress among collegers as they are unable to fully participate in the learning process.

The study completed by (Asmoro, 2013) titled "The Influence of Emotional Intelligence, Spiritual Intelligence, and Learning Behavior on College Stress among Accounting Collegers (Case Study at Universitas Pembangunan Nasional 'Veteran' East Java)" is an expansion of the research. Emotional IQ served as an independent variable in the prior study. Self efficacy and online learning are added as independent variables in the current research. The population and sample employed here-collegers from the Sidoarjo's Muhammadiyah University's 2018 batch of the accounting program-is another distinction between it and the earlier research. The Structural Equation Modeling (SEM) approach will be used with the SmartPLS 3.2.9 program to examine the research data. Regarding the effects of emotional intelligence and self efficacy on college stress, the study's findings are contradictory. Due to the discrepancy of the findings from earlier studies, motivation is introduced as an intervening variable in this study. It is also well documented that online learning affects how stressful school is. This research intends to investigate the relationship between college stress and emotional intelligence, self efficacy, and online learning in collegers in the Accounting Program at Sidoarjo's Muhammadiyah University.

THEORITICAL FRAMEWORK AND HYPOTHESIS

Emotional Intelligence

Because success is not just defined by intellectual or academic intelligence but also by the capacity to control emotions, emotional intelligence plays a significant part in life success. Emotional intelligence, as defined by (Goleman,2005), is the capacity to properly manage emotions, both within oneself and in interpersonal relationships (Zakiah, 2013). Psychologists John Mayer from the University of New Hampshire and Peter Salovey from Harvard University initially discussed emotional intelligence in 1990. Salovey and Mayer define emotional intelligence, or EQ as it is more often known, as "that aspect of social intelligence that entails the capacity to keep track of one's sentiments and emotions as well as those of others, to distinguish between them, and to utilize this knowledge to inform one's decisions and behavior" (Manizar, 2016). According to (Zakiah, 2013) emotional intelligence consists of five components as follows: (1) Self Awareness, or the capacity to identify one's own emotions and utilize them to guide one's own judgments, as well as having a high opinion of oneself and a high level of self-assurance. (2) Self-Regulation, which is the ability to handle one's own emotions in a way that positively impacts task performance, being sensitive to one's conscience, being able to delay gratification until a goal is achieved, and being able to quickly recover from emotional pressure. (3) Motivation, which is the ability to harness desires to constantly generate enthusiasm and energy to achieve better conditions, as well as being able to take initiative and act effectively. (4) Empathy, which is the ability to feel what others feel, understand others' perspectives, foster trusting relationships, and adapt to various types of individuals; and (5) Social Skills, which is the ability to handle emotions effectively when interacting with others, being influential, leading, negotiating, resolving conflicts, and collaborating in teams.

Self Efficacy

The degree to which a person has faith or confidence in their ability to organize, carry out tasks, complete goals, produce results, and take the necessary actions to develop

particular abilities is known as self efficacy. Self efficacy, as stated by (Bandura ,1986), is the conviction that one can accomplish a work completely. According to (Santrock,2007), self efficacy is the conviction that one can exert control over events and result in desirable results. (Niu,2010) asserts that the relationship between the external environment, regulatory mechanisms, individual capabilities, experiences, and education leads to self efficacy (Hermawan & Biduri, 2019). (Alwisol, 2009) states that self efficacy is an assessment of whether one can perform actions that are good or bad, right or wrong, and whether they can do them as required. (Bandura, 1997) identified three parts of self efficacy, including: (1) Level, which is a person's assessment of the level of a task or problem they must solve. (2) Strength, which is the degree to which a person believes strongly that they can complete a task or solve a problem; (3) Generality, which is the amount to which a person can apply their belief and competence generally to experiences and tasks that are comparable to those they have had.

Self efficacy that drives individuals to actively engage in activities accelerates the development of competence. Conversely, self efficacy that leads individuals to avoid environments and activities slows down the development of competence and protects negative self-perceptions regarding constructive changes that can build individuals. If this happens, individuals will face difficulties in self-development (Hermawan & Biduri, 2019).

Online Learning

Information technology is a main component of the learning ways when it comes to online learning. Collegers can learn more extensively, more diversely, and with more variety thanks to this online learning system. The system's resources allow collegers to learn without regard to boundaries of time, place, or distance. In addition to linguistic content, online learning resources also include a variety of interactive, visual, and audio components. Online learning is a type of learning activity that, in accordance with (Mustofa,2019), makes use of the internet or other electronic networks to offer educational content, facilitate interactions, and support learning activities (Lubis, Ramadhani, & Rasyid, 2021). Computer labs, laptops, and internet-connected smartphones can all be used for this kind of learning. Using services like WhatsApp, Telegram, Zoom, Google Meet, and Google Classroom, teachers and collegers can participate in synchronous learning with the use of these resources (Fitriah, 2020). Online learning can be assessed using metrics such colleger replies, material comprehension, efficacy, and the utilization of online learning in teaching and learning activities, claim (Andiarna & Kusumawati, 2020).

Online learning, often known as technology-based learning, has significantly advanced the field of education. There are benefits and drawbacks to this learning approach that need be taken into account. We will look at some of the benefits and drawbacks of online learning in this essay. The easy login method is one benefit of online learning. This enables using an e-learning platform to begin online learning for collegers simpler. Within the e-learning system, collegers can quickly access the given learning materials. Due to the materials' accessibility, collegers can study them on their own time and at any location. Additionally, collegers submit and finish their tasks online using Google Docs or online forms. Collegers can submit assignments electronically without printing or mailing them, which is efficient and economical. The ability to learn anywhere and at any time is another benefit. According to their needs and convenience, collegers can learn anywhere and at any time. This offers independence and adaptability that conventional teaching approaches do not.

However, there are a number of drawbacks to online learning that must be taken into account. One of them is the lack of communication between collegers and teachers, as well

as within the collegger body. The development of values and social components through class learning can be obstructed by the absence of direct connection. Online learning does not fully achieve the direct interpersonal connection that takes place in traditional learning. Additionally, there is a propensity for online learning to prioritize business-related topics while ignoring academic or social ones. In online learning, the emphasis on results and effectiveness can obscure the significance of fostering social skills and upholding moral principles. Online learning also has a tendency to prioritize training over education through the teaching and learning process. Learning that is goal-oriented and competency-based may downplay the significance of education in developing understanding, critical thinking, and problem-solving skills. Finally, individuals who lack strong learning motivation may find it difficult to succeed in online learning. The desire for children to learn autonomously can be diminished by the lack of direct engagement and internal support from teachers and classmates.

College Stress

College stress refers to the mental and emotional pressure, tension, or stress that arises from the demands within the academic environment. Almost all colleggers experience college stress because they spend a significant amount of their time in the academic setting. High expectations from parents, teachers, professors, and even colleggers themselves often lead to significant pressure on colleggers. Therefore, college stress is related to the expectations placed by parents, teachers/professors, and the colleggers themselves. According to (Wijanarko & Fachrudin, 2018), college stress is a condition in which a collegger is unable to neutralize the situation or circumstances, resulting in the inability to focus on learning. Colleggers' quality of life and academic success are negatively impacted by college stress. Academic performance and quality of life can be impacted by poorly handled college stress (Burhanudin, 2017). (Dussakur, Junaidi, & Hariri, 2022) assert that markers of college stress, such as boredom, interpersonal relationships, relationships with instructors, conflicts among classmates, and ties with parents, can be used to quantify it.

Motivation

As the driving force behind conduct, motivation involves mechanisms to activate and guide behavior toward predetermined goals. According to (Santrock, 2007) viewpoint, motivation is a process that gives behavior energy, direction, and perseverance. Therefore, motivated conduct is active, focused, and long-lasting. According to (Sardiman, 2000), learning motivation is an internal driving force that provides direction and enthusiasm through learning activities to achieve learning goals. Learning motivation can be categorized into two categories: intrinsic motivation and extrinsic motivation (Subagiyo, 2019). According to (Subagiyo, 2019), the indicators that can be used to measure learning motivation are as follows: (1) Presence of desire and a will to succeed, individuals who have a high willingness to master the material and achieve high grades in learning activities. (2) Presence of a need for learning, individuals who feel a need for learning activities. (3) Presence of hopes and aspirations for the future, individuals who have hopes and dreams related to the subject matter. (4) Presence of rewards in learning, individuals who are motivated by rewards or recognition from professors or people around them for their learning achievements; and (5) Presence of interesting activities in learning, individuals who find learning activities interesting to participate in.

Conceptual framework

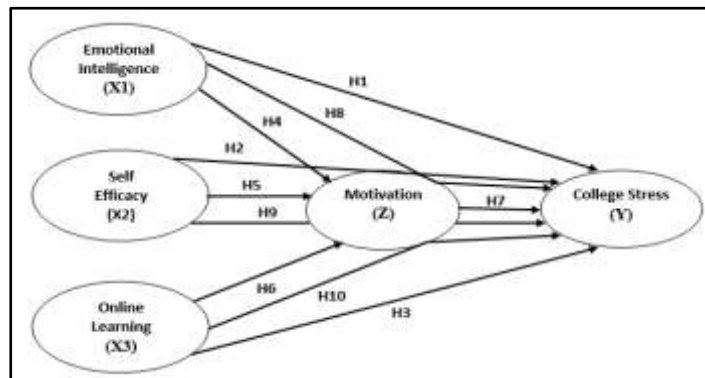


Figure 1. Conceptual framework

Hypothesis

H1: Emotional Intelligence has an influence on College Stress.

H2: Self Efficacy has an influence on College Stress.

H3: Online Learning has an influence on College Stress.

H4: Emotional Intelligence has an influence on Motivation.

H5: Self Efficacy has an influence on Motivation.

H6: Online Learning has an influence on Motivation.

H7: Motivation has an influence on College Stress.

H8: Emotional Intelligence can affect College Stress with Motivation as an Intervening Variable.

H9: Self Efficacy can affect College Stress with Motivation as an Intervening Variable.

H10: Online Learning can affect College Stress with Motivation as an Intervening Variable.

RESEARCH METHOD

This study is a quantitative research. According to (Hermawan & Amirullah, 2016), quantitative research is a study that tests hypothesis and examines relationships between variables. The independent (X) also the dependent (Y) variable are the variables being examined in this study, with an intervening variable (Z) acting as a intervening variable. College stress is the dependent variable; motivation is the intervening variable; and the independent factors are emotional intelligence, self efficacy, and online learning. In order to gather information or respondent data for this study, questionnaires are distributed to participants. This research relies on original data gathered from Accounting Study Program Students from The University of Muhammadiyah of Sidoarjo's Class of 2018.

Population of this research consisted of 237 participants in the 2018 Accounting Program class at Muhammadiyah University in Sidoarjo. Researchers selected class 2018 students because owing to the covid-19 pandemic, students learned online from the fifth semester (odd) to the eighth semester (even). The sample is chosen using simple random sampling, a probability sampling strategy. The sample size for the study is determined by the researchers using Slovin's method, which results in a sample size of 149 participants. The surveys are distributed using Google Forms and are graded on a Likert Scale off 1-5 (Strongly Disagree-Strongly Agree).

PLS-SEM (Partial Least Squares Structural Equation Modeling) which makes use of the SmartPLS 3.2.9 program, was employed for the study's data analysis. Analyses of the external

and internal models as well as hypothesis testing (bootstrap) using route coefficients and indirect effects are all included in SEM investigations.

RESULT AND DISCUSSION

Outer Model Analysis

Convergent Validity is a measurement based on the load factor value of each construction indicator and the Average Variance Extracted value (AVE). The load factor value of an exterior model that is > 0.7 is then declared valid; if it is < 0.7 , it is declared incorrect and will be removed. The AVE value is valid when > 0.5 . Based on table 1, elimination has been carried out on invalid indicators so that the data has been qualified: factor loading value > 0.7 and AVE value $> 0,5$. Then data from emotional intelligence, self-efficacy, online learning, college stress, and motivation have good validity.

Table 1. Loading Factor & Average Variance Extracted (AVE)

| Variable | Indicator | Loading Factor | AVE | Result |
|----------------------------|-----------|----------------|-------|--------|
| X1- Emotional Intelligence | X1.2 | 0,833 | 0,668 | Valid |
| | X1.3 | 0,806 | | Valid |
| | X1.4 | 0,815 | | Valid |
| | X1.5 | 0,815 | | Valid |
| X2-Self Efficacy | X2.2 | 0,761 | 0,628 | Valid |
| | X2.3 | 0,753 | | Valid |
| | X2.4 | 0,828 | | Valid |
| | X2.6 | 0,826 | | Valid |
| X3-Online Learning | X3.1 | 0,855 | 0,721 | Valid |
| | X3.5 | 0,871 | | Valid |
| | X3.6 | 0,846 | | Valid |
| | X3.7 | 0,823 | | Valid |
| Y-College Stress | Y.1 | 0,872 | 0,700 | Valid |
| | Y.2 | 0,861 | | Valid |
| | Y.3 | 0,835 | | Valid |
| | Y.4 | 0,850 | | Valid |
| | Y.5 | 0,760 | | Valid |
| Z-Motivation | Z.2 | 0,862 | 0,725 | Valid |
| | Z.3 | 0,874 | | Valid |
| | Z.5 | 0,853 | | Valid |
| | Z.6 | 0,867 | | Valid |
| | Z.7 | 0,797 | | Valid |

Discriminant Validity can be fulfilled if the correlation value of the variable to the variable itself is larger than the correlation value of all other variables. Additionally, discriminant validity can be evaluated by comparing the extracted square root and flat variants ($\sqrt{\text{AVE}}$) of each structure. The value $\sqrt{\text{AVE}}$ is said to be a good discriminant validity when ($\sqrt{\text{AVE}}$) for each construction is greater than the correlation between construction and other construction. Based on the explanations in tables 2 and 3, it is possible to infer that the design indicator or variable in this research satisfied the discriminant validity test criteria.

Table 2. Cross Loading

| Indicator | X1- Emotional Intelligence | X2-Self Efficacy | X3- Online Learning | Y- College Stress | Z- Motivation | Result |
|-----------|----------------------------|------------------|---------------------|-------------------|---------------|--------|
| X1.2 | 0,833 | 0,592 | 0,550 | 0,528 | 0,649 | Valid |
| X1.3 | 0,806 | 0,585 | 0,535 | 0,510 | 0,596 | Valid |
| X1.4 | 0,815 | 0,560 | 0,541 | 0,543 | 0,626 | Valid |
| X1.5 | 0,815 | 0,604 | 0,576 | 0,542 | 0,606 | Valid |
| X2.2 | 0,578 | 0,761 | 0,612 | 0,536 | 0,558 | Valid |
| X2.3 | 0,605 | 0,753 | 0,530 | 0,571 | 0,610 | Valid |
| X2.4 | 0,582 | 0,828 | 0,585 | 0,542 | 0,677 | Valid |
| X2.6 | 0,512 | 0,826 | 0,609 | 0,634 | 0,639 | Valid |
| X3.1 | 0,535 | 0,584 | 0,855 | 0,635 | 0,627 | Valid |
| X3.5 | 0,628 | 0,631 | 0,871 | 0,694 | 0,651 | Valid |
| X3.6 | 0,617 | 0,644 | 0,846 | 0,645 | 0,712 | Valid |
| X3.7 | 0,501 | 0,637 | 0,823 | 0,619 | 0,673 | Valid |
| Y.1 | 0,549 | 0,627 | 0,652 | 0,872 | 0,661 | Valid |
| Y.2 | 0,587 | 0,609 | 0,603 | 0,861 | 0,658 | Valid |
| Y.3 | 0,516 | 0,536 | 0,565 | 0,835 | 0,622 | Valid |
| Y.4 | 0,602 | 0,603 | 0,703 | 0,850 | 0,738 | Valid |
| Y.5 | 0,453 | 0,633 | 0,658 | 0,760 | 0,630 | Valid |
| Z.2 | 0,624 | 0,642 | 0,628 | 0,689 | 0,862 | Valid |
| Z.3 | 0,689 | 0,712 | 0,671 | 0,664 | 0,874 | Valid |
| Z.5 | 0,622 | 0,696 | 0,724 | 0,768 | 0,853 | Valid |
| Z.6 | 0,694 | 0,682 | 0,702 | 0,622 | 0,867 | Valid |
| Z.7 | 0,597 | 0,602 | 0,608 | 0,625 | 0,797 | Valid |

Table 3. Comparison of AVE Root Values with Correlations between Other

| Variable | X1- Emotional Intelligence | X2-Self Efficacy | X3- Online Learning | Y- College Stress | Z- Motivation | Result |
|----------------------------|----------------------------|------------------|---------------------|-------------------|---------------|--------|
| X1- Emotional Intelligence | 0,817 | | | | | Valid |
| X2-Self Efficacy | 0,716 | 0,793 | | | | Valid |
| X3-Online Learning | 0,673 | 0,736 | 0,849 | | | Valid |
| Y-College Stress | 0,649 | 0,721 | 0,764 | 0,837 | | Valid |
| Z-Motivation | 0,758 | 0,785 | 0,785 | 0,794 | 0,851 | Valid |

Composite Reliability, It is used to assess a variable's real dependability. To be considered dependable, the composite dependability must be > 0.7 . If a variable has a total reliability value > 0.7 , it indicates that the variables used in this research are trustworthy. Cronbach's Alpha is used to determine the lowest or lowest limit of a variable's dependability value. Cronbach's alpha also contributes to the strength of combined reliability findings. Cronbach's alpha must be > 0.6 to be considered trustworthy. If Cronbach's alpha number for each variable is > 0.6 , the variable used in this research is reliable and acceptable. Table 4 shows that all variables in this research have Cronbach's alpha value > 0.6 and have a

composite reliability value > 0,7. The variables of this research have thus fulfilled the criteria of the reliability test, and the variable in this research has acceptable reliability.

Table 4. Cronbach's Alpha and Composite Reliability

| Variable | Cronbach's Alpha | Composite Reliability | Result |
|----------------------------|------------------|-----------------------|----------|
| X1- Emotional Intelligence | 0,834 | 0,889 | Reliable |
| X2-Self Efficacy | 0,802 | 0,871 | Reliable |
| X3-Online Learning | 0,871 | 0,912 | Reliable |
| Y-College Stress | 0,892 | 0,921 | Reliable |
| Z-Motivation | 0,905 | 0,929 | Reliable |

Inner Model Analysis

R-Square (R²) is used to explain the influence of specific exogenous latent variables on endogenous latent variables to determine if they have substantive effects. The categories of R² values indicate 0.75 (strong), 0.50 (moderate), and 0.25 (weak).

Table 5. R-Square and Adjusted R-Square Values

| Variable | R Square | R Square Adjusted |
|------------------|----------|-------------------|
| Y-College Stress | 0,690 | 0,682 |
| Z-Motivation | 0,748 | 0,743 |

The R² (R Square) value of College Stress (Y) is 0.690, as can be seen from the table above. This shows that the variables Emotional Intelligence (X1), Self Efficacy (X2), Online Learning (X3), and Motivation (Z) contribute 0.690 or 69% to the variable College Stress (Y). Other variables not examined in this study are responsible for the remaining 31% (obtained from 100% - 69%) of the results.

Additionally, the intervening variable Motivation (Z), which has an R² (R Square) value of 0.748, is a variable. This demonstrates that the factors Motivation (Z) contribute 0.748 or 74.8% to the variables Emotional Intelligence (X1), Self Efficacy (X2), and Online Learning (X3). The remaining 25.2% (obtained from 100% - 74.8%) are due to other factors that are outside the purview of this study. The R-square values for the variables College Stress (Y) and Motivation (Z) both fall into the moderate group in light of the aforementioned arguments.

Predictive Relevance (Q²) is used to validate the model and measure how well the model produces conservative values. The model is considered good and predictable if the Q² value is greater than 0, whereas the model is considered not predictable if the Q² value is lower than 0.

$$Q^2 = 1 - (1 - R^2_1) \times (1 - R^2_2)$$

$$Q^2 = 1 - (1 - 0,690) \times (1 - 0,748)$$

$$Q^2 = 1 - (0,310) \times (0,252)$$

$$Q^2 = 1 - 0,078$$

$$Q^2 = 0,922$$

Explanation:

Q²: Predictive relevance value.

R²₁: R-square value for College Stress (Y) variable.

R²₂: R-square value for Motivation (Z) variable.

The calculation and analysis resulted in a Q² score of 0.922, which indicates that the structural model and the suggested variables can account for 92.2% of the variation in the study's data. Other factors outside the purview of this research model are responsible for the

remaining 7.8%. Given that this description can fully explain 92.2%, it can be said that the structural model created here.

Hypothesis Testing

Using path coefficients and indirect effects to analyze the data, PLS bootstrapping was used in this study to evaluate the hypothesis .

The Path Coefficient is used to determine whether there is a direct association between independent variables and dependent variables, independent variables and intervening factors, and intervening variables and dependent variables. The basis for hypothesis testing is the T statistic and P values of each investigated hypothesis. A hypothesis is judged to be accepted if it has a T statistic value > 1.96 (T table) and a significance criterion of P values 0.05 or 5%.

Table 6. Path Coefficient Analysis Results

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values | Result |
|---|---------------------|-----------------|----------------------------|--------------------------|----------|----------|
| X1- Emotional Intelligence -> Y- College Stress | 0,010 | 0,013 | 0,080 | 0,122 | 0,903 | Rejected |
| X1- Emotional Intelligence -> Z- Motivation | 0,294 | 0,299 | 0,072 | 4,067 | 0,000 | Accepted |
| X2-Self Efficacy -> Y- College Stress | 0,154 | 0,156 | 0,105 | 1,461 | 0,145 | Rejected |
| X2-Self Efficacy -> Z- Motivation | 0,310 | 0,309 | 0,087 | 3,580 | 0,000 | Accepted |
| X3- Online Learning -> Y- College Stress | 0,317 | 0,313 | 0,104 | 3,045 | 0,002 | Accepted |
| X3- Online Learning -> Z- Motivation | 0,359 | 0,356 | 0,076 | 4,707 | 0,000 | Accepted |
| Z- Motivation -> Y- College Stress | 0,417 | 0,415 | 0,117 | 3,571 | 0,000 | Accepted |

Using Table 6, the outcomes from the hypothesis testing may be interpreted as follows:

1. There is little connection between college stress (Y) and emotional intelligence (X1). While the T statistic value of 1.222 is lower than the T table value of 1.96 ($1.222 < 1.96$), the P value of 0.903 is greater than the significance level of 0.05 ($0.903 > 0.05$). Therefore, it is untrue to say that emotional intelligence affects how stressed out collegers are about school.
2. It is clear that emotional intelligence (X1) has a major impact on motivation (Z). The P value of 0.000 is lower than the significance level of 0.05 ($0.000 < 0.05$), while the T statistic value of 4.067 exceeds the T table value of 1.96 ($4.067 > 1.96$). Consequently, the theory that suggests emotional intelligence has an impact on motivation is acknowledged.
3. Self efficacy (X2) has no appreciable impact on college stress (Y). The P value of 0.145 is higher than the significance level of 0.05 ($0.145 > 0.05$), while the T statistic value of 1.461 is smaller than the T table value of 1.96 ($1.461 < 1.96$). The idea that self efficacy has an effect on college stress is thus rejected.

4. Self efficacy (X2) significantly affects motivation (Z). The P value of 0.000 is lower than the significance level of 0.05 ($0.000 < 0.05$), while the T statistic value of 3.580 exceeds the T table value of 1.96 ($3.580 > 1.96$). As a result, it is believed that self efficacy has an impact on motivation.
5. There is a sizable impact of online learning (X3) on college stress (Y). The P value of 0.002 is lower than the significance level of 0.05 ($0.002 < 0.05$), and the T statistic value of 3.045 exceeds the T table value of 1.96 ($3.045 > 1.96$). As a result, the premise that online learning has an impact on college stress is accepted.
6. There is a sizable impact of online learning (X3) on motivation (Z). The P value of 0.000 is lower than the significance level of 0.05 ($0.000 > 0.05$), and the T statistic value of 4.707 exceeds the T table value of 1.96 ($4.707 > 1.96$). Therefore, it can be inferred that online learning has a considerable impact on motivation, and the hypothesis indicating such influence is accepted.
7. Motivation (Z) also has a substantial impact on college stress (Y). The P value of 0.000 is lower than the significance level of 0.05 ($0.000 > 0.05$), while the T statistic value of 3.571 exceeds the T table value of 1.96 ($3.571 > 1.96$). As a result, it can be said that motivation has a considerable impact on college stress, and the hypothesis indicating motivation's influence on college stress is accepted.

The indirect effect approach is used to investigate the indirect effects of independent factors on the dependent variable through a third variable. Hypothesis are tested based on the T statistic and P values of each tested hypothesis. A intervening influence is present if the hypothesis has a T statistic value > 1.96 (T table) and a significant level of P values 0.05 or 5%.

Table 7. Indirect Effect Analysis Results

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values | Result |
|---|---------------------------|-----------------------|----------------------------------|---------------------------------|----------|----------|
| X1-Emotional Intelligence -> Z- Motivation -> Y-College Stress | 0,123 | 0,125 | 0,048 | 2,575 | 0,010 | Accepted |
| X2-Self Efficacy -> Z- Motivation -> Y- College Stress | 0,129 | 0,127 | 0,049 | 2,618 | 0,009 | Accepted |
| X3-Online Learning -> Z- Motivation -> Y- College Stress | 0,149 | 0,148 | 0,055 | 2,721 | 0,007 | Accepted |

The conclusions listed below can be formed in light of the indirect testing results in Table7:

1. Motivation (Z) as an intervening variable in the relationship between emotional intelligence (X1) to college stress (Y). The P value of 0.010 is lower than the significance level of 0.05 ($0.010 > 0.05$), and the T statistic value of 2.575 exceeds the T table value of 1.96 ($2.57 > 1.96$). As a result, the theory that emotional intelligence might affect college stress by using motivation as an intervening variable.
2. Motivation (Z) as an intervening variable in the relationship between self efficacy (X2) to college stress (Y). The P value of 0.009 is lower than the significance level of 0.05 ($0.009 < 0.05$), while the T statistic value of 2.618 exceeds the T table value of

1.96 ($2.618 > 1.96$). Therefore, it is agreed that the idea that self efficacy can influence college stress by using motivation as an intervening variable.

3. Motivation (Z) acts as an intervening variable in the relationship between online learning (X3) to college stress (Y). The P value of 0.007 is lower than the significance level of 0.05 ($0.007 > 0.05$), and the T statistic value of 2.721 exceeds the T table value of 1.96 ($2.721 > 1.96$). As a result, the theory that online learning might reduce college stress by using motivation as an intervening variable.

Discussion

The Effect of Emotional Intelligence on College Stress of Accounting Collegers at Sidoarjo's Muhammadiyah University

According to the test results, there is no statistically significant link between college stress and emotional intelligence among accounting collegers at the Sidoarjo's Muhammadiyah University. This is demonstrated by the fact that the P value of 0.903 is more than the significance threshold of 0.05 ($P \text{ value } 0.903 > 0, 05$) and that the T statistic value of 1.222 is lower than the T table value of 1.96 ($T \text{ statistic } 1.222 < T \text{ table } 1.96$). As a result, it can be concluded that the emotional intelligence of accounting collegers at Sidoarjo's Muhammadiyah University has little impact on how stressed out they are about their academic work. The research hypothesis was thus refuted.

This research result are consistent with those of (Asmoro, 2013) investigation, which revealed no connection between emotional intelligence and collegers' levels of college stress. Similar findings were reported in a study by (Ningtyas, 2012) that discovered emotional intelligence had minimal impact on collegers' levels of college stress.

The Effect of Self Efficacy on College Stress of Accounting Collegers at Sidoarjo's Muhammadiyah University

Based on the test findings, it was shown that self efficacy had no discernible influence on the level of college stress that accounting collegers at Sidoarjo's Muhammadiyah University experience. This is demonstrated by the T statistic value of 1.461 ($T \text{ statistic } 1.461 < T \text{ table } 1.96$), which is lower than the T table value of 1.96, and the P value of 0.145 ($P \text{ value } 0.145 > 0.05$), which is greater than the significance level of 0.05. As a result, the hypothesis that self efficacy has an impact on college stress is disproved. In this situation, the lack of a major influence can be linked to a number of additional factors, including both internal and external ones that contribute to collegers' strong perceptions about their inability to handle stress. In the age of globalization, it is critical for pupils to grow in self-confidence. This finding are consistent with those of (Maulida & Darminto, 2022), which likewise found no connection between colleger self efficacy and college stress through the Covid-19 epidemic. Similar findings were found by (Sulistyowati, 2016), who found no connection between stress levels and collegers working on their theses and self efficacy.

The Effect of Online Learning on College Stress of Accounting Collegers at Sidoarjo's Muhammadiyah University

The T statistic value for this test, which assessed how online learning affected college stress, was 3.045; this value was higher than the T table value of 1.96 ($T \text{ statistic } 3.045 > T \text{ table } 1.96$). The P value is also 0.002 ($P \text{ value } 0.002 < 0.05$), which is lower significant than 0.05. The results of this study indicate that accounting collegers at Sidoarjo Muhammadiyah University experience much lower college stress as a result of participating in online learning.

Collegers with poor self efficacy frequently retain self-doubt, exhibit greater resignation and apathy, and encounter challenges slowly because they focus on their prior mistakes. Low

self efficacy may have underlying causes that have not yet been discovered. Because collegers already have self efficacy, this study found that overcoming college stress takes more than simply that. However, in order to boost kids' self efficacy and prepare them to take on obstacles in their academics, support from parents and others close to them is necessary. Consequently, the study's theory is accepted.

The results of this study are consistent with those of (Andiarna & Kusumawati, 2020) study, which found that collegers' levels of college stress through the Covid-19 pandemic were greatly lowered by online learning. This is also consistent with (Rofiah, 2021), which demonstrates how online learning affects collegers' levels of college stress in various campus settings.

The Effect of Emotional Intelligence on Motivation of Accounting Collegers at Sidoarjo's Muhammadiyah University

The T statistic value for this test, which measured the impact of emotional intelligence on motivation, was 4.067, above the T table value of 1.96 (T statistic 4.067 > T table 1.96). Additionally, the P value is 0.000, which is lower significant than the threshold of 0.05 (P value 0.000 < 0.05). Based on the analysis's findings, it can be said that emotional intelligence significantly affects accounting collegers at Sidoarjo's Muhammadiyah University's motivation. Consequently, the study's theory is accepted.

This research are consistent with those of (Nurlaeliah, Prasetyo, & Firmansyah, 2021), who proposed that emotional intelligence affects learning motivation. Additionally, this study supports the findings of (Alkadri, Dahen, & Verawati, 2021), which showed that emotional intelligence significantly affects collegers' motivation to learn.

The Effect of Self Efficacy on Motivation of Accounting Collegers at Sidoarjo's Muhammadiyah University

Based on the findings of the experiment investigating the relationship between motivation and self efficacy, it is known that the T statistic value achieved in this test is 4.067, exceeding the T table value of 1.96 (T statistic 4.067 > T table 1.96). Additionally, the P value is 0.000, which is lower significant than the 0.05 level (P value 0.000 < 0.05). Based on the results of this investigation, it can be said that collegers' self efficacy significantly affects their motivation in the Sidoarjo's Muhammadiyah University's accounting program. Consequently, the study's hypothesis can be accepted.

This conclusion is consistent with (Puspitasari, Lasan, & Setiyowati, 2021), which demonstrates a substantial and favorable association between self efficacy and colleger accomplishment motivation. Additionally, this is consistent with (Yulyani, 2021), which demonstrates that self-efficacy positively and significantly affects learning motivation.

The Effect of Online Learning on Motivation of Accounting Collegers at Sidoarjo's Muhammadiyah University

The findings of testing the impact of online learning on motivation show that the T statistic value in this test is 4.707, exceeding the T table value of 1.96 (T statistic 4.707 > table 1.96). Additionally, the P value is 0.000, which is not as significant as the 0.05 cutoff (P value 0.000 < 0.05). Based on the results of this investigation, it can be said that collegers in the Sidoarjo's Muhammadiyah University's accounting department are significantly more motivated as a result of their participation in online learning. As a result, the study's hypothesis can be accepted.

Online learning is crucial in mitigating a drop in academic performance among collegers in the Sidoarjo's Muhammadiyah University accounting program through the Covid-19 outbreak. High colleger motivation is necessary to promote active engagement in learning

activities, though, for online learning to be effective. This result is consistent with study by (Ardianti & Rosy, 2021), which demonstrates a strong impact of online learning on collegers' motivation. This research also supports that of (Sari & Trisnawati, 2021), who found that e-learning positively and significantly affects collegers' enthusiasm to learn.

The Effect of Motivation on College Stress among Accounting Collegers at Sidoarjo's Muhammadiyah University

Based on the results of testing of motivation on college stress, it is known that the T statistic score on the exam was 3.571, exceeding the T table value of 1.96 (T statistic $3.571 > T$ table 1.96). Additionally, the P value is 0.000, which is not as significant as the 0.05 cutoff (P value $0.000 < 0.05$). According to the findings of this research, motivated collegers at Muhammadiyah University of Sidoarjo's accounting program experience a significant reduction in college stress. Thus, it is possible to accept the research hypothesis.

In the context of learning, motivation and stress can affect one another in a reciprocal manner. Stress that is properly controlled can motivate collegers to learn more. This result is consistent with study by (Rahmawati, 2021), which demonstrates a strong impact of college stress among collegers on achievement motivation. The association between motivation and stress levels in collegers who completed their final project was also underlined by research by (Seto, Wondo, & Mei, 2020). Stress and collegers' motivation to learn are significantly correlated, according to research done by (Lutfianawati, Dalfian, & Kahar, 2021). Additionally, a study conducted by (Indriyani & Handayani, 2018) uncovers a significant connection between college stress and achievement motivation among collegers who work while studying in collage.

The Effect of Emotional Intelligence on College Stress with Motivation as an Intervening Variable among Accounting Collegers at Sidoarjo's Muhammadiyah University

Based on test results examining the relationship between emotional intelligence and college stress, with motivation acting as an intervening variable, it was discovered that the T statistic value in the test is 2.575, surpassing the T table value of 1.96 (T statistic $2.575 > T$ table 1.96). Additionally, the P value is 0.010, which is lower than the significance level of 0.05 (P value $0.010 < 0.05$). Therefore, based on the analysis's findings, it can be said that collegers at the Sidoarjo's Muhammadiyah University's accounting program can experience lower college stress by having higher emotional intelligence, with motivation acting as an intervening variable. As a result, the study's hypothesis can be accepted.

Unstable emotional states among accounting Collegers at Sidoarjo's Muhammadiyah University can lead to increased susceptibility to offense and anger, ultimately resulting in a greater mental burden and college stress. However, through the presence of motivation, collegers can be encouraged and supported in achieving success and performing tasks effectively, thereby reducing the level of stress experienced through their studies. This discovery aligns with the study conducted by (Nafiati, 2015), which demonstrates a significant positive influence of emotional intelligence on collegers' college stress. It follows that emotional intelligence in pupils might loweren and reduce college stress. This result is also consistent with research by (Rahmawati, 2021), which showed a strong correlation between collegers' college stress and accomplishment motivation.

The Effect of Self Efficacy on College Stress with Motivation as an Intervening Variable among Accounting Collegers at Sidoarjo's Muhammadiyah University

Based on the test results examining the impact of self efficacy on college stress, with motivation as an intervening variable, it was determined that the T statistic value in the test

is 2.618, exceeding the T table value of 1.96 (T statistic 2.618 > T table 1.96). Furthermore, the P value is 0.009, which is lower than the significance level of 0.05 (P value 0.009 < 0.05). Consequently, based on these analysis findings, it can be inferred that self efficacy can influence college stress with motivation as an intervening variable among accounting program collegers at Muhammadiyah University in Sidoarjo. Hence, the hypothesis proposed in this study can be accepted.

Accounting Collegers at Sidoarjo's Muhammadiyah University who possess a high level of self efficacy are capable of independently facing challenges. Their strong belief in their abilities, coupled with their motivation to overcome the pressures they encounter, results in lower levels of college stress. This discovery is consistent with the research by (Utami, Rufaidah, & Nisa, 2020), which demonstrates a significant influence of self efficacy on college stress among collegers. As self efficacy increases, college stress decreases. The result also consistent with studies by (Lutfianawati et al., 2021), which show a strong link between stress and collegers' enthusiasm to learn.

The Effect of Online Learning on College Stress with Motivation as an Intervening Variable among Accounting Collegers at Sidoarjo's Muhammadiyah University

Based on the test results examining the effects of online learning on college stress, with motivation acting as an intervening variable, it was determined that the T statistic value in the test is 2.721, surpassing the T table value of 1.96 (T statistic 2.721 > T table 1.96). Moreover, the P value is 0.007, which is lower than the significance level of 0.05 (P value 0.007 < 0.05). Based on the analysis's findings, it is possible to draw the conclusion that students in the Muhammadiyah University of Sidoarjo's accounting department can use motivation as an intervening variable to influence college stress. As a result, the study's hypothesis can be accepted.

Collegers studying accounting at Sidoarjo's Muhammadiyah University may experience increased college stress as an outcome of the implementation of online learning through pandemic last time. Collegers must be more independent in their academic pursuits as they go from face-to-face instruction to online instruction. In order to improve their enthusiasm to actively participate in online learning without feeling burdened, collegers must feel no pressure. High motivation is crucial in assessing how well collegers are learning. This study is in line with that done by (Andiarna & Kusumawati, 2020), who found that online learning had a substantial impact on collegers' grades of college stress through Covid-19 pandemic. In order to alleviate college stress among collegers, online learning needs proper assistance in terms of infrastructure, facilities, as well as the preparedness and skills of instructors. This finding is consistent with study by (Indriyani & Handayani, 2018), which found a link between college stress and motivation to accomplish among working collegers. It might be inferred that lowering college stress results in working collegers being more motivated to achieve their goals.

CONCLUSIONS

Learned on the earlier discussed data analysis and debate, this study has produced a number of results. These are the inferences that can be made from this study:

1. Emotional Intelligence does not affect College Stress among Accounting Program Collegers at Sidoarjo's Muhammadiyah University. Therefore, the first hypothesis of this study is rejected.
2. Self Efficacy does not influence College Stress among Accounting Program Collegers at Sidoarjo's Muhammadiyah University. Hence, the second hypothesis of this study is also rejected.
3. Online Learning has an impact on College Stress among Accounting Program Collegers at Sidoarjo's Muhammadiyah University. Thus, the third hypothesis here is accepted.
4. Emotional Intelligence influences Motivation among Accounting Program Collegers at Sidoarjo's Muhammadiyah University. Thus, the fourth hypothesis of this study is accepted.
5. Self Efficacy influences Motivation among Accounting Program Collegers at Sidoarjo's Muhammadiyah University. So, the fifth hypothesis here is accepted.
6. Online Learning influences Motivation among Accounting Program Collegers at Sidoarjo's Muhammadiyah University. Thus, the sixth hypothesis of this study is accepted.
7. Motivation influences College Stress among Accounting Program Collegers at Sidoarjo's Muhammadiyah University. Hence, the seventh hypothesis of this study is accepted.
8. Motivation can act as an intervening variable between Emotional Intelligence and College Stress among Accounting Program Collegers at Sidoarjo's Muhammadiyah University. So, the eighth hypothesis here is accepted.
9. Motivation can act as an intervening variable among Self Efficacy and College Stress among Accounting Program Collegers at Sidoarjo's Muhammadiyah University. Thus, the ninth hypothesis of this study is accepted.
10. Motivation can act as an intervening variable between Online Learning and College Stress among Accounting Program Collegers at Sidoarjo's Muhammadiyah University. So, the ten hypothesis here is accepted.

There are a number of recommendations that may be made for next researchers in light of the aforementioned conclusions. To diversify the research findings, it is advised that the next study include more factors, raise the sample size, and engage collegers from other universities than Sidoarjo's Muhammadiyah University. Additionally, it is suggested to use interviewing techniques when collecting data to get more precise and thorough information.

ACKNOWLEDGMENTS

For the completion of this research, we as the researchers would like to say our gratitude to Accounting Students of the Faculty of Business, Law, and Social Sciences of Universitas Muhammadiyah Sidoarjo, who are willing to be our respondents as object and research takes place.

REFERENCES

- Alkadri, T., Dahren, L. D., & Verawati, R. (2021). Pengaruh Kecerdasan Emosional, Kepercayaan Diri, Penguatan Positif, dan Lingkungan Teman Sebaya Terhadap Hasil Belajar Siswa Kelas XI IPS Melalui Motivasi Sebagai Variabel Intervening Di SMAN 1 Airpura Kabupaten Pesisir Selatan. *Jurnal Horizon Pendidikan*, 1(2), 232–249.

- Alwisol. (2009). *Psikologi Kepribadian*. Malang: UMM Press.
- Andiarna, F., & Kusumawati, E. (2020). Pengaruh Pembelajaran Daring terhadap Stres Akademik Mahasiswa Selama Pandemi Covid-19. *Jurnal Psikologi*, 16(2), 139. <https://doi.org/10.24014/jp.v16i2.10395>
- Ardianti, F. F., & Rosy, B. (2021). Pengaruh pembelajaran daring terhadap motivasi belajar siswa kelas 12 otkp 2 di SMKN 1 Surabaya. *EcoSocio : Jurnal Ilmu Dan Pendidikan Ekonomi-Sosial*, 5(2), 73–83. Retrieved from <http://194.59.165.171/index.php/ECS/article/view/710>
- Asmoro, T. A. (2013). Pengaruh Kecerdasan Emosional, Kecerdasan Spiritual Dan Perilaku Belajar Terhadap Stres Kuliah Mahasiswa Akuntansi (Studi Kasus Pada Mahasiswa Akuntansi Universitas Pembangunan Nasional “Veteran” Jawa Timur) (UNIVERSITAS PEMBANGUNAN NASIONAL “VETERAN” JAWA TIMUR). UNIVERSITAS PEMBANGUNAN NASIONAL “VETERAN” JAWA TIMUR. Retrieved from http://eprints.upnjatim.ac.id/5671/1/file_1.pdf
- Bandura, A. (1997). Self-Efficacy: The Exercise of Control. *Journal of Cognitive Psychotherapy*, Vol. 13, pp. 158–166. New York: Freeman and Company. <https://doi.org/10.1891/0889-8391.13.2.158>
- Burhanudin, B. (2017). Pengaruh Kecerdasan Emosional Terhadap Stres. *Efektif Jurnal Ekonomi Dan Bisnis*, 8(1). Retrieved from <http://e-journal.janabadra.ac.id/index.php/jurnalefektif/article/download/427/317>
- Dussakur, Junaidi, & Hariri. (2022). Pengaruh Kode Etik Belajar, Kecerdasan Emosional, Dan Kecerdasan Spiritual Terhadap Stres Kuliah Mahasiswa Akuntansi. *E-Jra*, 11.
- Fitriah, M. (2020). Transformasi Media Pembelajaran pada Masa Pandemi Covid-19. Retrieved January 22, 2022, from www.liputan6.com website: <https://www.liputan6.com/citizen6/read/4248063/opini-transformasi-media-pembelajaran-pada-masa-pandemi-covid-19>
- Hermawan, S., & Amirullah. (2016). Metode Penelitian Bisnis: Pendekatan Kuantitatif & Kualitatif. In *Metode Penelitian Bisnis Bandung*.
- Hermawan, S., & Biduri, S. (2019). *Akuntansi Keperilakuan*. Sidoarjo: Indomedia Pustaka.
- Indriyani, S., & Handayani, N. S. (2018). Stres Akademik Dan Motivasi Berprestasi Pada Mahasiswa Yang Bekerja Sambil Kuliah. *Jurnal Psikologi*, 11(2), 153–160. <https://doi.org/10.35760/psi.2018.v11i2.2260>
- Lubis, H., Ramadhani, A., & Rasyid, M. (2021). Stres Akademik Mahasiswa dalam Melaksanakan Kuliah Daring Selama Masa Pandemi Covid 19. *Psikostudia : Jurnal Psikologi*, 10(1), 31–39. <https://doi.org/10.30872/psikostudia>
- Lutfianawati, D., Dalfian, D., & Kahar, M. M. (2021). Hubungan Stres Dengan Motivasi Belajar Pada Mahasiswa Fakultas Kedokteran Universitas Malahayati Angkatan 2018. *MAHESA : Malahayati Health Student Journal*, 1(2), 92–100. <https://doi.org/10.33024/mahesa.v1i2.3763>
- Manizar, E. (2016). Mengelola Kecerdasan Emosi. *Tadrib: Jurnal Pendidikan Agama Islam*, 2(2), 198–213.
- Maulida, R. I., & Darminto, E. (2022). Hubungan Antara Stres Akademik Covid-19 , Self - Efficacy dan Motivasi Belajar di Sekolah Menengah Atas. 6(2), 261–272. <https://doi.org/10.26539/terapeutik.621183>
- Nafiati, D. A. (2015). Lingkungan Belajar dan Kecerdasan Emosional Sebagai Faktor Yang Mempengaruhi Stres Kuliah Mahasiswa. *Cakrawala : Jurnal Penelitian Dan Wacana Pendidikan*, 9(1), 8–12.

- Ningtyas, D. W. (2012). *Pengaruh Perilaku Belajar Dan Kecerdasan Emosional Terhadap Stres Kuliah Mahasiswa Akuntansi (Studi Kasus: Mahasiswa Akuntansi Universitas Kristen Petra Surabaya)*. UNIVERSITAS PEMBANGUNAN NASIONAL "VETERAN" JAWA TIMUR.
- Nizam. (2020). Optimalisasi Pembelajaran Daring dalam Merdeka Belajar. Retrieved January 22, 2022, from dikti.kemdikbud.go.id website: <https://dikti.kemdikbud.go.id/kabar-dikti/kabar/optimalisasi-pembelajaran-daring-dalam-merdeka-belajar/>
- Nurlaeliah, R., Prasetyo, T., & Firmansyah, W. (2021). Pengaruh Kecerdasan Emosional Terhadap Motivasi Belajar Peserta Didik Sekolah Dasar Gugus III Kecamatan Caringin. *Edukasi*, 13(01), 37–54.
- Puspitasari, Y., Lasan, B. B., & Setiyowati, A. J. (2021). Hubungan Dukungan Sosial dan Efikasi Diri terhadap Motivasi Berprestasi Siswa SMA. *Jurnal Pembelajaran, Bimbingan, Dan Pengelolaan Pendidikan*, 1(10), 838–846. <https://doi.org/10.17977/um065v1i102021p838-846>
- Rahmawati, R. A. (2021). Pengaruh Motivasi Berprestasi Dan Efikasi Diri Terhadap Stres Akademik Pada Mahasiswa Yang Mengerjakan Skripsi Di Fakultas Psikologi UIN Malang. UNIVERSITAS ISLAM NEGERI MAULANA MALIK IBRAHIM MALANG.
- Rofiah, S. (2021). Pengaruh Pembelajaran Online terhadap Stres Akademik Siswa Di SMA Negeri 1 Kapanjen. *Jurnal Consulenza : Jurnal Bimbingan Konseling Dan Psikologi*, 4(1), 41–47. <https://doi.org/10.36835/jcbkp.v4i1.970>
- Sari, Y. I., & Trisnawati, N. (2021). Analisis Pengaruh E-Learning dan Kesiapan Belajar Terhadap Minat Belajar Melalui Motivasi Belajar Sebagai Variabel Intervening Mahasiswa Program Beasiswa FLATS di Surabaya pada Masa Pandemi Covid-19. *Jurnal Kependidikan: Jurnal Hasil Penelitian Dan Kajian Kepustakaan Di Bidang Pendidikan, Pengajaran Dan Pembelajaran*, 7(2), 346. <https://doi.org/10.33394/jk.v7i2.3736>
- Seto, S. B., Wondo, M. T. S., & Mei, M. F. (2020). Hubungan Motivasi Terhadap Tingkat Stress Mahasiswa Dalam Menulis Tugas Akhir (Skripsi). *Jurnal Basicedu*, 4(3), 733–739. <https://doi.org/10.31004/basicedu.v4i3.431>
- Subagiyo, E. P. (2019). *Pengaruh Kecerdasan Emosional Terhadap Motivasi Belajar Pada Siswa SMA*. Universitas Muhammadiyah Malang.
- Sulistyowati, M. (2016). *Hubungan Self Efficacy Dengan Stres Mahasiswa Yang Sedang Mengerjakan Skripsi* (UNIVERSITAS MUHAMMADIYAH MALANG; Vol. 152). UNIVERSITAS MUHAMMADIYAH MALANG. Retrieved from file:///Users/andreaataquez/Downloads/guia-plan-de-mejora-institucional.pdf%0Ahttp://salud.tabasco.gob.mx/content/revista%0Ahttp://www.revisitaalad.com/pdfs/Guias_ALAD_11_Nov_2013.pdf%0Ahttp://dx.doi.org/10.15446/revfacmed.v6n3.60060.%0Ahttp://www.cenetec.
- Utami, S., Rufaidah, A., & Nisa, A. (2020). Kontribusi Self-Efficacy Terhadap Stres Akademik Mahasiswa Selama Pandemi Covid-19 Periode April-Mei 2020. *TERAPUTIK: Jurnal Bimbingan Dan Konseling*, 4(1), 20–27. <https://doi.org/10.26539/teraputik.41294>
- Wijanarko, T. N., & Fachrudin, K. A. (2018). Kajian Empiris Atas Perilaku Belajar, Kecerdasan Emosional, Efikasi Diri Terhadap Stres Kuliah Mahasiswa Akuntansi Pada Universitas Di Daerah Istimewa Yogyakarta. *Jurnal REKSA: Rekayasa Keuangan, Syariah Dan Audit*, 3(1), 88. <https://doi.org/10.12928/j.reksa.v3i1.29>
- Yulyani, R. D. (2021). *Pengaruh Efikasi Diri Terhadap Kemandirian Belajar Dengan Motivasi Belajar Sebagai Variabel Intervening*. 6(1).
- Zakiah, F. (2013). *Pengaruh Kecerdasan Intelektual, Kecerdasan Emosional Dan Kecerdasan Spiritual Terhadap Pemahaman Akuntansi*. Universitas Jember.