



EXAMINING ACCOUNTING STUDENTS' UNDERSTANDING OF GENERAL KNOWLEDGE OF THE STATEMENT OF FINANCIAL ACCOUNTING STANDARDS (PSAK) 210

Rosa Nikmatul Fajri¹⁾, Nabila Yoshi Prasetyaningtyas²⁾

^{1,2} Magister of Management, Widya Mataram University, Indonesia

¹ rosaceacealya@gmail.com(*), Rosaceacealya@gmail.com, ² nabilayoshi14@gmail.com

ARTICLE HISTORY

Received:

June 6, 2026

Revised

June 23, 2026

Accepted:

June 29, 2026

Online available:

June 29, 2026

Keywords:

Accounting, General Knowledge, PSAK 210

*Correspondence:

Name: Rosa Nikmatul Fajri

E-mail: rosaceacealya@gmail.com

Editorial Office

Ambon State Polytechnic

Center for Research and

Community Service

Ir. M. Putuhena Street, Wailela-

Rumahtiga, Ambon

Maluku, Indonesia

Postal Code: 97234

ABSTRACT

Introduction: This study has a long-term objective of identifying and assessing the level of understanding achieved by students after reading PSAK, particularly the general knowledge contained in PSAK 210. The specific objectives of this research are (1) to inform the formulators and developers of PSAK 210 so that they can take into account the readers' level of understanding when formulating future PSAKs, and (2) to encourage improvements in language structure to ensure clarity and readability.

Methods: This study employs a quantitative approach to numerically measure the level of understanding and to provide appropriate solutions aimed at achieving a deeper understanding of the general principles in PSAK 210. To support this approach, two methods were used: (1) distributing questionnaires both offline and online, and (2) conducting in-depth interviews.

Results: The results of the analysis show that accounting students in the Yogyakarta region fall into several. Level of Understanding categories from the Understanding Index (tables 2 and 3). And then, the level of understanding from data analysis is the "highly understood" category scoring 85,7%, the "not understood" category scoring 5,7%, and the "understood" category scoring 8,6%.

INTRODUCTION

Conceptually, Financial Accounting Standards (SAK) reflect a theoretical framework that encompasses accounting methods and procedures aimed at supporting appropriate economic decision-making by stakeholders (Sardjan & Basra, 2023).

The primary objective of implementing SAK is to create uniformity and transparency in national financial reporting. With these standards in place, all parties using financial statements can conduct economic evaluations based on information that is presented objectively and in a standardized manner. Therefore, SAK functions not only as a

technical guideline but also as a tool to promote good and accountable financial governance (Purba, Simaremare, Harefa, Siburian, & Putri Aruan, 2025).

The issues related to the general understanding of Financial Accounting Standards (PSAK), both in the past and present, are relatively similar. These include an imbalance between the availability of accounting job opportunities and the number of accounting graduates, limited understanding of PSAK, inadequate educational facilities, and low learning motivation. This is related to what Novi (2017) stated that this study shows that there is no guarantee that students from vocational high schools majoring in accounting (SMEA Accounting) who have received more accounting lessons at school are able to understand the basic accounting course well compared to students from Madrasah Aliyah who have received the least amount of accounting lessons at school.

Human resources' understanding of PSAK significantly influences job performance, the disclosure process in financial statements, and the smooth implementation of accounting recording procedures. In practice, challenges related to the general knowledge of PSAK persist. This relates to the opinion of Aksan et al. (2021) that accounting students as prospective accountants are required to have strong communication and analytical skills in order to maintain and examine financial accounts and profit and loss reports, as well as to propose solutions for businesses experiencing financial difficulties.

One example can be seen in the implementation of PSAK 23 at PT Sempoa. The company continues to face obstacles due to the presence of manual processes that hinder reporting effectiveness. In addition, differences in capacity across branches create challenges in disseminating the latest accounting regulations, as human resources' understanding remains uneven and requires additional training across all branches (Maharani & Bagraff, 2025).

The study by Fitaloka et al. (2022) titled *Analysis of Students' Level of Understanding of PSAK No. 101 on Sharia Financial Statements (A Study on Sharia Accounting Students at IAIN Syaikh Abdurrahman Siddik Bangka Belitung)*, used several indicators, namely the indicators of understanding/knowing, memorization, differentiation, providing examples, and presentation. The results concluded that the overall average across each indicator of students' level of understanding falls into the low category, with a mean score of 2.50. In terms of the average index percentage, this corresponds to "Not Understanding" at 49.96%, indicating that students of the Sharia Accounting Study Program have a low level of understanding of PSAK No. 101 on Sharia Financial Statements.

Based on the issues described above regarding PSAK, this study differentiates itself from previous research by focusing on PSAK 210 concerning Events After the Reporting Period, particularly on the aspect of general knowledge. This research aims to analyze the level of accounting students' understanding of the general knowledge of PSAK 210 and to identify solutions to improve their level of understanding. The title of this study is *Examining Accounting Students' Understanding of General Knowledge of the Statement of Financial Accounting Standards (PSAK) 210*.

LITERATURE REVIEW

Accounting students, as prospective accountants, are required to possess strong communication and analytical skills in order to maintain and examine financial accounts and income statements, as well as to propose solutions for businesses experiencing financial difficulties (Aksan et al., 2021).

Accounting is the art of recording, classifying, and summarizing, in a precise manner, transactions and events that are at least of a financial nature, as expressed in monetary terms, and interpreting the results thereof (Suryahadi, 2018).

One of the core learning materials received by accounting students during their academic studies is Financial Reporting. Financial Reporting materials generally discuss the Statement of Financial Accounting Standards (PSAK) as the primary guideline for the presentation and disclosure of financial statements. In general, according to PSAK Online, several types of conventional PSAK can be seen in Table 1.

Table 1. Types of PSAK

| No | PSAK | Subject |
|----|----------|--|
| 1 | PSAK 201 | Presentation of Financial Statements |
| 2 | PSAK 207 | Cash Flow Statements |
| 3 | PSAK 234 | Interim Financial Statements |
| 4 | PSAK 227 | Separate Financial Statements |
| 5 | PSAK 108 | Operating Segments |
| 6 | PSAK 224 | Related Party Disclosures |
| 7 | PSAK 210 | Events After the Reporting Period |
| 8 | PSAK 221 | Effects of Changes in Foreign Exchange Rates |
| 9 | PSAK 240 | Investment Property |
| 10 | PSAK 202 | Inventories |
| 11 | PSAK 228 | Investments in Associates |
| 12 | PSAK 216 | Fixed assets |
| 13 | PSAK 226 | Accounting and Reporting for Retirement Benefit Programs |
| 14 | PSAK 238 | Intangible Assets |
| 15 | PSAK 103 | Business Combinations |
| 16 | PSAK 219 | Employee Benefits |
| 17 | PSAK 208 | Accounting Policies, Changes in Accounting Estimates, and Errors |
| 18 | PSAK 223 | Loan Fees |
| 19 | PSAK 328 | Accounting for General Insurance Contracts |
| 20 | PSAK 336 | Accounting for Life Insurance Contracts |
| 21 | PSAK 338 | Business Combinations of Entities Under Common Control |
| 22 | PSAK 212 | Income Taxes |
| 23 | PSAK 236 | Impairment of Assets |
| 24 | PSAK 232 | Financial Instruments: Presentation |
| 25 | PSAK 102 | Share-based Payments |
| 26 | PSAK 239 | Financial Instruments: Recognition and Measurement |
| 27 | PSAK 233 | Profit Per Share |
| 28 | PSAK 237 | Provisions, Contingent Liabilities, and Contingent Assets |
| 29 | PSAK 105 | Non-current Assets Held for Sale and Discontinued Operations |
| 30 | PSAK 107 | Financial Instruments: Disclosures |
| 31 | PSAK 220 | Accounting for Government Grants and Disclosure of Government Assistance |
| 32 | PSAK 104 | Insurance Contracts |
| 33 | PSAK 229 | Financial Reporting in Hyperinflationary Economies |
| 34 | PSAK 106 | Exploration and Evaluation of Mineral Resources |
| 35 | PSAK 110 | Consolidated Financial Statements |
| 36 | PSAK 111 | Joint Arrangements |
| 37 | PSAK 112 | Disclosure of Interests in Other Entities |
| 38 | PSAK 113 | Fair Value Measurement |
| 39 | PSAK 241 | Agriculture |
| 40 | PSAK 370 | Accounting for Tax Amnesty Assets and Liabilities |

| | | |
|----|----------|---------------------------------------|
| 41 | PSAK 109 | Financial Instruments |
| 42 | PSAK 115 | Revenue from Contracts with Customers |
| 43 | PSAK 116 | Leases |

PSAK 210 requires that an entity shall not prepare financial statements on a going concern basis if events after the reporting period indicate that the application of the going concern assumption is no longer appropriate.

In their study, Septyan and Julianto (2017) found that an increase in the level of understanding and knowledge reduces the challenges faced by students. The understanding index used in processing the interview data is presented in Table 2.

Table 2. Understanding Index

| No | Index | Description |
|----|---------------|--------------------|
| 1 | 25,00 - 64,99 | Not Understanding |
| 2 | 65,00 - 76,60 | Less Understanding |
| 3 | 76,61 - 88,30 | Understanding |
| 4 | 88,31 – 100 | Very Understanding |

Source : PermenPANRB No.14 of 2017

Referring to the discussion above, the level of understanding can be measured using indicators adopted from the study conducted by Putra (2015), as presented in Table 3 below.

Table 3. Understanding Index

| No | Description | Contributor(s) |
|----|----------------------------|---|
| 1 | Memorizing | Ngalim Purwanto (1997) |
| 2 | Differentiating | Ngalim Purwanto (1997) |
| 3 | Presenting | Ngalim Purwanto (1997) |
| 4 | Understanding | Anas Sudijono (1998) and Sudaryono (2012) |
| 5 | Explaining and Describing | David Krathwohl (2002) and Shodiq Abdullah (2012) |
| 6 | Giving Examples | Shodiq Abdullah (2012) |
| 7 | Concluding and Summarizing | David Krathwohl (2002) and Shodiq Abdullah (2012) |

The research framework used in this study can be seen in Figure 1 below.

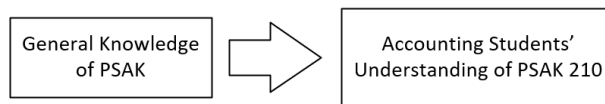


Figure 1. Research Framework

RESEARCH METHODS

Watson (2015) states that quantitative research encompasses the entire spectrum. Similar criteria are applied to verify, calculate, and analyze data across all types of measurement. Quantitative research can be regarded as a way of thinking about the world, based on a deductive approach in which measurement is carried out through analysis and conclusions are subsequently drawn.

The main objective of a quantitative research design is to test the extent to which one or more independent variables predict the dependent variable. Quantitative research involves data collection using instruments that have been tested for validity and reliability. Some items are easy to measure, such as height and weight; however, other abstract items, such as what people think or how they feel, are more difficult to measure (Soesana et al., 2023).

In quantitative research, samples are taken to enable generalization to the population. The results of this study are not intended to describe the attitudes and knowledge of all individuals, but rather to explain phenomena within existing frameworks. The determination of the number of respondents is flexible, meaning that researchers may

increase or decrease the number of respondents during the research process as needed (Asrulla, Risnita, Jailani, & Jeka, 2023).

This study uses a Likert scale as a measurement instrument to assess social phenomena, attitudes, and individual opinions, where variables are measured and translated into indicators to construct items in the form of questions or statements (Sugiyono, 2022). In addition, the Likert scale is used to capture attitudes or responses through statements of agreement or disagreement. This scale is generally classified at the ordinal level of measurement (Hamid & Prasetyowati, 2022). In this study, a six-point Likert scale is used to assess respondents' general knowledge of PSAK.

RESULT AND ANALYSIS

RESULT

This study successfully obtained responses from 22 respondents. The demographic statistics of the respondents analyzed, as presented in Table 4, indicate that all respondents are accounting students (100%). In terms of age distribution, 40.9% of respondents are aged 18–21 years, 40.9% are aged 22–24 years, and the remaining 18.2% are over 25 years old. Regarding the length of study, 63.6% of respondents have completed 3–4 semesters, followed by 31.8% who have completed 1–2 semesters, and 4.5% who have completed 5–6 semesters. No respondents have completed more than six semesters. In terms of educational level, the majority of respondents (95.5%) are undergraduate (bachelor's degree) students, while 4.5% are enrolled in diploma (D3) programs.

Table 4. Respondent Demographics

| Category | Number of Respondents | Percentage (%) |
|------------------------|-----------------------|----------------|
| Study Program | | |
| Accounting | 22 | 100 |
| Non- Accounting | 0 | 0 |
| Age | | |
| 18–21 Years | 9 | 40.9 |
| 22–24 Years | 9 | 40.9 |
| ≥ 25 Years | 4 | 18.2 |
| Study Duration | | |
| 1–2 Semesters | 7 | 31.8 |
| 3–4 Semesters | 14 | 63.6 |
| 5–6 Semesters | 1 | 4.5 |
| > 6 Semesters | 0 | 0 |
| Education Level | | |
| Diploma (D3) | 1 | 4.5 |
| Bachelor's (S1) | 21 | 95.5 |

The responses obtained from the questionnaires were then processed, and the results are presented in Table 5.

Table 5. Analysis of Respondents' Answers

| Indicator | Total | Percentage (%) | Indicator | Total | Percentage (%) | Indicator | Total | Percentage (%) |
|-----------|-------|----------------|-----------|-------|----------------|-----------|-------|----------------|
| P1 | 124 | 124 | P13 | 110 | 110 | P25 | 107 | 107 |
| P2 | 109 | 109 | P14 | 111 | 111 | P26 | 103 | 103 |
| P3 | 119 | 119 | P15 | 109 | 109 | P27 | 81 | 81 |
| P4 | 120 | 120 | P16 | 97 | 97 | P28 | 81 | 81 |
| P5 | 122 | 122 | P17 | 100 | 100 | P29 | 82 | 82 |
| P6 | 121 | 121 | P18 | 103 | 103 | P30 | 105 | 105 |
| P7 | 43 | 43 | P19 | 98 | 98 | P31 | 105 | 105 |
| P8 | 33 | 33 | P20 | 107 | 107 | P32 | 102 | 102 |

| | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| P9 | 99 | 99 | P21 | 103 | 103 | P33 | 103 | 103 |
| P10 | 113 | 113 | P22 | 107 | 107 | P34 | 102 | 102 |
| P11 | 115 | 115 | P23 | 106 | 106 | P35 | 102 | 102 |
| P12 | 105 | 105 | P24 | 108 | 108 | | | |

ANALYSIS

1. Analysis P1

A score of 124% indicates that, in the indicator of general knowledge of conventional PSAK, accounting students in the Yogyakarta region can be considered to have a good understanding. According to PermenPANRB No. 14 of 2017, this falls under the “very understanding” category, and based on Sudijono (1998) and Sudaryono (2012), these students meet the “understanding” criterion.

This finding is consistent with the results of Nurwahidah et al. (2025), which show that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes, both through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that is relevant to the needs of the Islamic finance industry.

However, it would be preferable for the score to be limited to or slightly above 100%, because according to Krathwohl (2002, as cited in Putra, 2015), such a level indicates that accounting students have achieved knowledge at the levels of remembering, memorizing, and recalling.

In conclusion, the analysis of P1 shows that accounting students understand the general knowledge of conventional (type of PSAK) : PSAK 201, PSAK 207, PSAK 234, PSAK 227, PSAK 108, PSAK 224, PSAK 210, PSAK 221, PSAK 240, PSAK 202, PSAK 228, PSAK 216, PSAK 226, PSAK 238, PSAK 103, PSAK 219, PSAK 208, PSAK 223, PSAK 328, PSAK 336, PSAK 338, PSAK 212, PSAK 236, PSAK 232, PSAK 102, PSAK 239, PSAK 233, PSAK 237, PSAK 105, PSAK 107, PSAK 220, PSAK 104, PSAK 229, PSAK 106, PSAK 110, PSAK 111, PSAK 112, PSAK 113, PSAK 241, PSAK 370, PSAK 109, PSAK 115, PSAK 116 of the core learning materials received by accounting students during their academic studies is Financial Reporting and Financial Accounting Standards (PSAK), both in the past and present, are relatively similar. PSAK through the abilities to remember, memorize, and recall.

2. Analysis P2

A score of 109% indicates that, in the indicator of general knowledge that PSAK is established by the Indonesian Institute of Accountants (IAI), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Krathwohl (2002) and Abdullah (2012), the students meet the criteria of being able to explain and describe.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be limited to or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved understanding at the levels of explaining, describing, and summarizing.

In conclusion, the analysis of P2 shows that accounting students understand that PSAK is established by IAI through their ability to explain, describe, and summarize.

3. Analysis P3

A score of 119% indicates that, in the indicator of general knowledge regarding recognition in PSAK, accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be limited to or slightly above 100%, because according to Krathwohl (2002, as cited in Putra, 2015), this indicates that accounting students have achieved the analytical level, with indicators such as classifying, differentiating, and organizing.

In conclusion, the analysis of P3 shows that accounting students understand the concept of recognition in PSAK through their ability to differentiate, classify, and organize.

4. Analysis P4

A score of 120% indicates that, in the indicator of general knowledge regarding definitions in PSAK, accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be limited to or slightly above 100%, because according to Krathwohl (2002, as cited in Putra, 2015), this indicates that accounting students have reached the analytical level, with indicators such as classifying, differentiating, and organizing.

In conclusion, the analysis of P4 shows that accounting students understand the definitions in PSAK through their ability to differentiate, classify, and organize.

5. Analysis P5

A score of 122% indicates that, in the indicator of general knowledge regarding disclosure in PSAK, students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be limited to or slightly above 100%, because according to Krathwohl (2002, as cited in Putra, 2015), this indicates that accounting students have reached the analytical level, with indicators such as classifying, differentiating, and organizing.

In conclusion, the analysis of P5 shows that accounting students understand disclosure in PSAK through their ability to differentiate, classify, and organize.

6. Analysis P6

A score of 121% indicates that, in the indicator of general knowledge regarding measurement in PSAK, accounting students in the Yogyakarta region demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to present.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be limited to or slightly above 100%, because according to Krathwohl (2002, as cited in Putra, 2015), this indicates that accounting students have achieved the level of understanding, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P6 shows that accounting students understand measurement in PSAK through their ability to present, explain, describe, and summarize.

7. Analysis P7

A score of 43% indicates that, in the indicator of PSAK in written form (in general terms), accounting students demonstrate a lack of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “Not Understanding” category.

This finding is consistent with the study by Fitaloka et al. (2022), which states that the overall average across each indicator of students’ level of understanding falls into the low category, with a mean score of 2.50, or an average index percentage categorized as “Not Understanding” at 49.96%, regarding students’ understanding of PSAK No. 101 on Sharia Financial Statements.

In conclusion, the analysis of P7 suggests that it is necessary to improve the score from 43% toward 100%, so that accounting students who are currently categorized as not understanding can develop a proper understanding that PSAK is not only available in printed form but also in digital formats, through enhanced knowledge. Based on Krathwohl (2002, as cited in Putra, 2015), this is important for fulfilling indicators such as differentiating, remembering, recalling, and memorizing.

8. Analysis P8

A score of 33% indicates that, in the indicator of PSAK in the form of soft files available on the Indonesian Institute of Accountants (IAI) website, accounting students demonstrate a lack of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “Not Understanding” category.

This finding is consistent with the study by Fitaloka et al. (2022), which states that the overall average across each indicator of students’ level of understanding falls into the low category, with a mean score of 2.50, or an average index percentage categorized as “Not Understanding” at 49.96%, regarding students’ understanding of PSAK No. 101 on Sharia Financial Statements.

In conclusion, the analysis of P8 suggests that it is necessary to improve the score from 33% toward 100%, so that accounting students who are currently categorized as not understanding can develop a proper understanding that PSAK is not only available as soft files on the IAI website, but also in printed form and widely distributed across universities. According to Krathwohl (2002, as cited in Putra, 2015), this is important for fulfilling indicators such as differentiating, remembering, recalling, and memorizing.

9. Analysis P9

A score of 99% indicates that, in the indicator that PSAK exists in both written and online forms (in general terms), accounting students demonstrate a very high level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

In conclusion, the analysis of P9 suggests that it would be beneficial to improve the score from 99% to 100%, even though 99% already falls within the “very understanding” category. This 1% increase may further enhance students’ knowledge and understanding of PSAK in both written and digital forms.

To achieve a perfect level of understanding, according to Krathwohl (2002, as cited in Putra, 2015), accounting students should strengthen their competencies in differentiating, remembering, recalling, and memorizing concepts related to PSAK in both written and online formats.

10. Analysis P10

A score of 113% indicates that, in the indicator that PSAK 201 is included in SAK regarding the presentation of financial statements, accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be limited to or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that accounting students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P10 shows that accounting students understand that PSAK 201 is included in SAK through their ability to explain, describe, and summarize.

11. Analysis P11

A score of 115% indicates that, in the indicator that PSAK 207 is included in SAK regarding cash flow statements (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be limited to or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P11 shows that accounting students understand that PSAK 207 is included in SAK through their ability to explain, describe, and summarize.

12. Analysis P12

A score of 105% indicates that, in the indicator that PSAK 234 is included in SAK regarding interim financial reporting (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be limited to or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P12 shows that accounting students understand that PSAK 234 is included in SAK through their ability to differentiate, classify, and organize.

13. Analysis P13

A score of 110% indicates that, in the indicator that PSAK 227 is included in SAK regarding separate financial statements (in general terms), students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be limited to or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that accounting students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P13 shows that accounting students understand that PSAK 227 is included in SAK through their ability to explain, describe, and summarize.

14. Analysis P14

A score of 111% indicates that, in the indicator that PSAK 108 is included in SAK regarding operating segments (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be limited to or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P14 shows that accounting students understand that PSAK 108 is included in SAK through their ability to explain, describe, and summarize.

15. Analysis P15

A score of 109% indicates that, in the indicator that PSAK 210 is included in SAK regarding events after the reporting period (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be limited to or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P15 shows that accounting students understand that PSAK 210 is included in SAK through their ability to explain, describe, and summarize.

16. Analysis P16

A score of 97% indicates that, in the indicator that PSAK 221 is included in SAK regarding the effects of changes in foreign exchange rates (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Fitaloka et al. (2022), which states that the overall average across each indicator of students’ level of understanding falls into the low category, with a mean score of 2.50, or an average index percentage categorized as “Not Understanding” at 49.96%, regarding students’ understanding of PSAK No. 101 on Sharia Financial Statements.

In conclusion, the analysis of P16 suggests that it would be beneficial to improve the score from 97% to 100% in order to further enhance accounting students’ understanding of PSAK 221 within SAK, particularly regarding the effects of changes in foreign exchange rates. This improvement aligns with the comprehension criteria proposed by Krathwohl (2002, as cited in Putra, 2015), which include the ability to explain, describe, and summarize.

17. Analysis P17

A score of 100% indicates that, in the indicator related to investment property in PSAK (in general terms), accounting students demonstrate a very high level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, maintaining the score at or above 100% is important, as according to Krathwohl (2002, as cited in Putra, 2015), this reflects that accounting students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P17 shows that accounting students understand investment property in PSAK through their ability to explain, describe, and summarize.

18. Analysis P18

A score of 103% indicates that, in the indicator related to inventories in PSAK (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be maintained at or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that accounting students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P18 shows that accounting students understand inventories in PSAK through their ability to explain, describe, and summarize.

19. Analysis P19

A score of 98% indicates that, in the indicator that PSAK 228 is included in SAK regarding investments in associates and joint ventures (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Fitaloka et al. (2022), which states that the overall average across each indicator of students’ level of understanding falls into the low category, with a mean score of 2.50, or an average index percentage categorized as “Not Understanding” at 49.96%, regarding students’ understanding of PSAK No. 101 on Sharia Financial Statements.

In conclusion, the analysis of P19 suggests that it would be beneficial to improve the score from 98% to 100% in order to further enhance accounting students’ understanding of PSAK 228 within SAK, particularly regarding investments in associates and joint ventures. This improvement aligns with the comprehension criteria proposed by Krathwohl (2002, as cited in Putra, 2015), which include the ability to explain, describe, and summarize.

20. Analysis P20

A score of 107% indicates that, in the indicator that PSAK 216 is included in SAK regarding property, plant, and equipment (in general terms), students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be maintained at or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P20 shows that accounting students understand property, plant, and equipment within PSAK 216 through their ability to explain, describe, and summarize.

21. Analysis P21

A score of 103% indicates that, in the indicator that PSAK 226 is included in SAK regarding accounting and reporting for retirement benefit programs (in general terms), students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be maintained at or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P21 shows that accounting students understand PSAK 226 within SAK regarding accounting and reporting for retirement benefit programs through their ability to explain, describe, and summarize.

22. Analysis P22

A score of 103% indicates that, in the indicator that PSAK 238 is included in SAK regarding intangible assets (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be maintained at or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P22 shows that accounting students understand PSAK 238 within SAK regarding intangible assets through their ability to explain, describe, and summarize.

23. Analysis P23

A score of 106% indicates that, in the indicator that PSAK 103 is included in SAK regarding business combinations (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be maintained at or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P23 shows that accounting students understand PSAK 103 within SAK regarding business combinations through their ability to explain, describe, and summarize.

24. Analysis P24

A score of 108% indicates that, in the indicator that PSAK 238 is included in SAK regarding operating segments (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be maintained at or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P24 shows that accounting students understand PSAK 238 within SAK regarding operating segments through their ability to explain, describe, and summarize.

25. Analysis P25

A score of 107% indicates that, in the indicator that PSAK 208 is included in SAK regarding accounting policies, changes in accounting estimates, and errors (in general terms), students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be maintained at or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P25 shows that accounting students understand PSAK 208 within SAK regarding accounting policies, changes in accounting estimates, and errors through their ability to explain, describe, and summarize.

26. Analysis P26

A score of 103% indicates that, in the indicator that PSAK 223 is included in SAK regarding borrowing costs (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be maintained at or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P26 shows that accounting students understand PSAK 223 within SAK regarding borrowing costs through their ability to explain, describe, and summarize.

27. Analysis P27

A score of 81% indicates that, in the indicator that PSAK 328 is included in SAK regarding accounting for general insurance contracts (in general terms), accounting students demonstrate an adequate level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Fitaloka et al. (2022), which states that the overall average across each indicator of students’ level of understanding falls into the low category, with a mean score of 2.50, or an average index percentage categorized as “Not Understanding” at 49.96%, regarding students’ understanding of PSAK No. 101 on Sharia Financial Statements.

In conclusion, the analysis of P27 suggests that it would be beneficial to improve the score from 81% to 100% in order to further enhance students’ level of understanding of PSAK 328 within SAK, particularly regarding accounting for general insurance contracts. This improvement aligns with the comprehension criteria proposed by Krathwohl (2002, as cited in Putra, 2015), which emphasize the ability to explain, describe, and summarize.

28. Analysis P28

A score of 81% indicates that, in the indicator that PSAK 336 is included in SAK regarding accounting for life insurance contracts (in general terms), students demonstrate an adequate level of understanding. According to

PermenPANRB No. 14 of 2017, this falls within the “understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Fitaloka et al. (2022), which states that the overall average across each indicator of students’ level of understanding falls into the low category, with a mean score of 2.50, or an average index percentage categorized as “Not Understanding” at 49.96%, regarding students’ understanding of PSAK No. 101 on Sharia Financial Statements.

In conclusion, the analysis of P28 suggests that it would be beneficial to improve the score from 81% to 100% in order to further enhance students’ level of understanding of PSAK 336 within SAK, particularly regarding accounting for life insurance contracts. This improvement aligns with the comprehension criteria proposed by Krathwohl (2002, as cited in Putra, 2015), which emphasize the ability to explain, describe, and summarize.

29. Analysis P29

A score of 82% indicates that, in the indicator that PSAK 338 is included in SAK regarding business combinations of entities under common control (in general terms), students demonstrate an adequate level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Fitaloka et al. (2022), which states that the overall average across each indicator of students’ level of understanding falls into the low category, with a mean score of 2.50, or an average index percentage categorized as “Not Understanding” at 49.96%, regarding students’ understanding of PSAK No. 101 on Sharia Financial Statements.

In conclusion, the analysis of P29 suggests that it would be beneficial to improve the score from 82% to 100% in order to further enhance students’ level of understanding of PSAK 338 within SAK, particularly regarding business combinations of entities under common control. This improvement aligns with the comprehension criteria proposed by Krathwohl (2002, as cited in Putra, 2015), which emphasize the ability to explain, describe, and summarize.

30. Analysis P30

A score of 119% indicates that, in the indicator that PSAK 212 is included in SAK regarding income taxes (in general terms), accounting students demonstrate a high level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be maintained at or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P30 shows that accounting students understand PSAK 212 within SAK regarding income taxes through their ability to explain, describe, and summarize.

31. Analysis P31

A score of 105% indicates that, in the indicator that PSAK 236 is included in SAK regarding impairment of assets (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the

application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be maintained at or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P31 shows that accounting students understand impairment of assets within PSAK 236 through their ability to explain, describe, and summarize.

32. Analysis P32

A score of 102% indicates that, in the indicator that PSAK 232 is included in SAK regarding financial instruments: presentation (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be maintained at or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P32 shows that accounting students understand PSAK 232 within SAK regarding financial instruments: presentation through their ability to explain, describe, and summarize.

33. Analysis P33

A score of 103% indicates that, in the indicator that PSAK 102 is included in SAK regarding share-based payments (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be maintained at or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P33 shows that accounting students understand PSAK 102 within SAK regarding share-based payments through their ability to explain, describe, and summarize.

34. Analysis P34

A score of 102% indicates that, in the indicator that PSAK 239 is included in SAK regarding financial instruments: recognition and measurement (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the

application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be maintained at or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P34 shows that accounting students understand PSAK 239 within SAK regarding financial instruments: recognition and measurement through their ability to explain, describe, and summarize.

35. Analysis P35

A score of 102% indicates that, in the indicator that PSAK 233 is included in SAK regarding earnings per share (in general terms), accounting students demonstrate a good level of understanding. According to PermenPANRB No. 14 of 2017, this falls within the “very understanding” category, and based on Purwanto (1997, as cited in Putra, 2015), the students meet the criterion of being able to differentiate.

This finding is consistent with the study by Nurwahidah et al. (2025), which shows that students have positive perceptions and understanding of PSAK 103 on Salam Accounting, with an average response score of 4.23 (rounded to 4). This is supported by structured learning processes through lectures and academic assignments, as well as the application-based teaching approaches used by lecturers. The high level of positive perception reflects the success of a curriculum that aligns with the needs of the Islamic finance industry.

However, it would be preferable for the score to be maintained at or slightly above 100%, as according to Krathwohl (2002, as cited in Putra, 2015), this indicates that students have achieved the level of comprehension, with indicators such as explaining, describing, and summarizing.

In conclusion, the analysis of P35 shows that accounting students understand PSAK 233 within SAK regarding earnings per share through their ability to explain, describe, and summarize. Based on the data analysis above, the results are summarized in the following table.

Tabel 6. Percentage of Level of Understanding

| Level of Understanding | Number of Indicators | Percentage (%) |
|------------------------|----------------------|----------------|
| Not Understanding | 2 | 5,7 |
| Understanding | 3 | 8,6 |
| Very Understanding | 30 | 85,7 |

CONCLUSION

Based on the analysis and data processing regarding the level of accounting students’ understanding of general knowledge of the Statement of Financial Accounting Standards (PSAK) 210, it was found that the majority of students fall into the “Very Understanding” category, accounting for 85.7% across 30 indicators. This is followed by the “Understanding” category at 8.6% across 3 indicators, and the “Not Understanding” category at 5.7% across 2 indicators. These classifications are based on the criteria outlined in PermenPANRB No. 14 of 2017.

This high level of understanding is the result of structured learning processes, including lectures, academic assignments, and applied teaching approaches. A curriculum that is relevant and aligned with the needs of accounting practice also contributes to students’ understanding of financial accounting standards. These findings are consistent with previous studies indicating that systematic teaching of PSAK can enhance students’ perceptions and understanding. Overall, this study confirms that adequate understanding of PSAK serves as an important foundation for students’ academic development and prepares them for professional roles in accounting and finance. The findings also suggest the need to maintain the current level of understanding while improving the comprehension of less proficient students through strategies such as memorization, conceptual reinforcement, and participation in PSAK-related training programs organized by the Indonesian Institute of Accountants (IAI).

The limitation of this study lies in the respondents, who are accounting students in the Yogyakarta region without distinction of educational level, such as diploma (D3), undergraduate (S1), master’s (S2), or doctoral (S3) students.

Future research is recommended to include a larger and more diverse sample in order to obtain more robust data for interpreting students' level of understanding.

REFERENCES

- Abdullah, S. (2012). *Evaluasi Pembelajaran : Konsep Dasar, Teori, dan Aplikasi*. Semarang: Pustaka Rizki Putra.
- Aksan, D. R. I., Sugianti, F. A., Darussalam, A. Z., Zunaidi, A., Azizi, M., Syarifuddin, S., ... Maulana, A. (2021). *Akuntansi Syariah*. Bandung: Widina Media Utama.
- Asrulla, A., Risnita, R., Jailani, M. S., & Jeka, F. (2023). Populasi dan Sampling (Kuantitatif), Serta Pemilihan Informan Kunci (Kualitatif) dalam Pendekatan Praktis. *Jurnal Pendidikan Tambusai*, 7(3), 26320–26332. <https://doi.org/10.31004/jptam.v7i3.10836>
- Fitaloka, D. G., Wulpiah, W., & Marheni, M. (2022). Analisis Tingkat Pemahaman Mahasiswa Terhadap PSAK No.101 Laporan Keuangan Syariah (Studi Pada Mahasiswa Akuntansi Syariah IAIN Syaikh Abdurrahman Siddik Bangka Belitung). *JYRS: Journal of Youth Research and Studies*, 3(1), 46–60. <https://doi.org/10.32923/jyrs.v3i1.2493>
- Hamid, A., & Prasetyowati, R. A. (2022). *Metodologi Penelitian Kualitatif, Kuantitatif dan Eksperimen*. Malang: Literasi Nusantara.
- Krathwohl, D. R. (2002). A Revision of Bloom's Taxonomy: An Overview. *Theory Into Practice*, 41(4), 212–218. https://doi.org/10.1207/s15430421tip4104_2
- Maharani, N. T., & Bagraff, H. A. (2025). Analisis Penerapan PSAK 23 terhadap Pengakuan Pendapatan dan Laporan Keuangan PT Sempoa SIP Indonesia. *Jurnal Cendekia Ilmiah*, 4(6). <https://doi.org/10.56799/jceki.v4i6.10834>
- Novi, E. (2017). Analisis Tingkat Pemahaman Mahasiswa Akuntansi Terhadap Konsep Dasar Akuntansi Setelah Pemberlakuan IFRS. *Jurnal Al-Iqtishad*, 10(1), 1. <https://doi.org/10.24014/jiq.v10i1.3109>
- Nurwahidah, Idayanti, R., & Muis, M. (2025). Persepsi Pemahaman Mahasiswa Terhadap PSAK 103 Akuntansi Salam (Studi Empiris pada Mahasiswa Program Studi Akuntansi Syariah Fakultas Ekonomi dan Bisnis Islam IAIN Bone). *Journal Scientific of Mandalika (JSM)*, 6(7), 1959–1967. <https://doi.org/10.36312/10.36312/vol6iss7pp1958-1967>
- Purba, I. E., Simaremare, R., Harefa, H. J., Siburian, S., & Putri Aruan, H. M. G. (2025). Standar Akuntansi Keuangan (SAK) di Indonesia. *Economics and Digital Business Review*, 6(2), 1636–1643. <https://doi.org/10.37531/ecotal.v6i2.2725>
- Purwanto, N. (1997). *Prinsip-Prinsip dan Teknik Evaluasi Pengajaran*. Bandung: Remaja Rosdakarya.
- Putra, P. (2015). Analisis Tingkat Pemahaman Mahasiswa Terhadap Pernyataan Standar Akuntansi Keuangan Syariah PSAK-Syariah. *JRAK: Jurnal Riset Akuntansi Dan Komputerisasi Akuntansi*, 6(1), 38–50. <https://doi.org/10.33558/jrak.v6i1.828>
- Sardjan, B., & Basra. (2023). Penerapan Standar Akuntansi Keuangan (SAK) dalam Penyusunan Laporan Keuangan pada PT. Mandiri Perkasa Utama di Makassar. *Jurnal Ilmiah Neraca : Ekonomi Bisnis, Manajemen, Akuntansi*, 6(2), 30–38. <https://doi.org/10.56070/jinema.v6i2.80>
- Septyan, K., & Julianto, W. (2017). Urgensi Fiqih Muamalah dalam Mata Kuliah Akuntansi Syariah. *Jurnal Akuntansi Syariah*, 1(2), 300–310. Retrieved from <https://ejournal.isnjbengkalis.ac.id/index.php/jas/article/view/119>
- Soesana, A., Subakti, H., Karwanto, Fitri, A., Kuswandi, S., Sastri, L., ... Lestari, H. (2023). *Metodologi Penelitian Kualitatif* (1st ed.). Medan: Yayasan Kita Menulis.
- Sudaryono. (2012). *Dasar-Dasar Evaluasi Pembelajaran*. Yogyakarta: Graha Ilmu.
- Sudijono, A. (1998). *Pengantar Evaluasi Pendidikan*. Jakarta: Raja Grafindo.
- Sugiyono. (2022). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (2nd ed.). Yogyakarta: Alfabeta. Retrieved from <https://www.scribd.com/document/691644831/Metode-Penelitian-2022-SUGIYONO>
- Suryahadi, M. (2018). Perlakuan Akuntansi Pendapatan Bagi Hasil Pembiayaan Musyarakah Pada PT. Bank Syariah Mandiri Cabang Dumai. *Jurnal Akuntansi Syariah*, 2(2), 259–287. Retrieved from <https://www.ejournal.isnjbengkalis.ac.id/index.php/jas/article/view/146>
- Watson, R. (2015). Quantitative research. *Nursing Standard*, 29(31), 44–48. <https://doi.org/10.7748/ns.29.31.44.e8681>