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Analysis of Factors Influencing Students' Financial Analysis Skills with GPA as a Control Variable

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Abstract

Higher education contributes significantly to developing students' financial analysis competencies, but the gap between academic achievement and practical skills remains a major challenge. This study was designed to analyze factors influencing students' financial analysis skills with Grade Point Average (GPA) as a control variable. This study used a quantitative approach with a survey method involving 415 active Accounting and Management student respondents from ten universities in Palembang City. Data were collected through a five-point Likert scale-based questionnaire and analyzed using multiple linear regression with the help of SPSS version 26. The research constructs consisted of understanding basic accounting concepts, financial management, the use of digital accounting technology as independent variables, financial analysis skills as dependent variables, and GPA as control variables. The results showed that the three independent variables had a positive and significant effect on financial analysis skills with an R Square value of 0.807. The use of digital accounting technology was the most dominant factor with a beta coefficient of 0.592, followed by financial management (beta 0.220) and understanding basic accounting concepts (beta 0.127). The Grade Point Average strengthened the relationship between the independent variables and financial analysis skills. In conclusion, the integration of digital literacy, conceptual competency, and financial management understanding is crucial for developing students' analytical skills in the digital age. Higher education institutions need to optimize their technology-based and practice-based curricula to prepare graduates who are competitive in the financial industry.

INTRODUCTION

Higher education plays a central role in developing quality human resources in the digital era, particularly in producing professionals who master not only theory but also analytical skills relevant to industry needs (Butcher et al., 2024). Universities serve as institutions that prepare students to compete globally, with a focus on integrating technical competencies, digital literacy, and soft skills that support professional competitiveness in the labor market (Sugiyono, 2019). In the context of economics and business education, particularly in Accounting and Management study programs, financial analysis skills are a vital core skill. Accounting serves as the language of business, providing comprehensive information on a company's financial position and performance, enabling management, investors, and external parties to make accurate, data-driven

strategic decisions (Harahap, 2020). Therefore, mastering financial analysis skills is not merely an academic requirement but a fundamental competency that determines the professional success of graduates in the finance and accounting industry.

However, in practice, there is a significant gap between students' formal academic achievements and the analytical skills actually required by industry. Previous research has found that a high Grade Point Average (GPA) does not always correlate positively with superior financial analysis skills (Putra, 2020). Many students are capable of preparing financial reports in accordance with accounting standards but still struggle to interpret financial data, critically evaluate company performance, or provide recommendations based on in-depth analysis. This phenomenon indicates a skills gap that needs to be urgently bridged through a more holistic and integrated learning approach (Apriyanti, 2021).

This gap is exacerbated by the limited research that comprehensively integrates the factors influencing students' financial analysis skills. Previous studies have focused more on the technical aspects of financial report preparation or digital accounting literacy separately, but have not examined the direct relationship between basic accounting understanding, financial management, and the use of digital accounting technology on students' financial analysis skills (Masriyanda et al., 2024). Furthermore, the role of academic variables such as GPA as a control variable that can strengthen or weaken the relationship between these factors has not been widely explored empirically. Research that integrates GPA as a control variable is expected to provide a more comprehensive picture of the mechanisms of factors that actually influence students' financial analysis skills, taking into account their overall level of academic achievement.

The context of the digitalization of accounting education adds to the urgency of this research. The era of digital transformation has fundamentally changed the landscape of accounting education, with the integration of cloud-based accounting technology, enterprise resource planning (ERP), and artificial intelligence-based learning platforms becoming increasingly dominant (Alassuli et al., 2025). Digital accounting technology not only changes the way financial data is managed but also opens up new perspectives in the analysis and interpretation of financial information by future accountants (Suarta et al., 2024). Therefore, this study is designed to identify the dominant factors influencing students' financial analysis skills, analyze the role of GPA as a control variable that strengthens the relationship between variables, and provide empirical evidence-based recommendations for optimizing the curriculum and learning strategies in modern accounting education.

METHOD

Types and Methods of Research

This research uses a quantitative approach with a survey method. This quantitative approach was chosen because this study was designed to examine the relationships and influences between variables, particularly the influence of independent variables on dependent variables, through systematic numerical data analysis. According to Sugiyono, quantitative research methods are a scientific way to obtain data for specific purposes through measurable and systematic measurements, providing an objective picture of the phenomenon being studied and providing a strong basis for drawing scientific and empirical conclusions. This approach allows researchers to

obtain consistent data that can be analyzed using statistical procedures that have been tested for validity.

The survey method was chosen because it aligns with the research objective of collecting primary data directly from respondents relevant to the research problem. By distributing questionnaires, researchers can obtain answers that reflect respondents' perceptions, understanding, and experiences regarding the research variables. Surveys allow researchers to reach a wide range of respondents in a relatively short time and provide the opportunity to obtain representative data. Thus, research results can be generalized to the target population, ensuring a good level of external validity.

Population and Research Sample

This study involved active students of Accounting and Management study programs from ten universities in Palembang City, consisting of two state universities and eight private universities. Based on data from the Higher Education Database (PDDikti) as of September 29, 2025, the number of active students in both study programs was 8,367 people, with 2,973 students in Accounting and 5,394 students in Management. The selection of students from these two study programs was based on the importance of financial analysis skills for both fields of study, considering that accounting and management both require competency in interpreting data and financial reports to support organizational decision-making.

The sampling technique used was purposive sampling with specific criteria. According to Campbell et al., purposive sampling is a strategy to ensure that populations with certain characteristics relevant to the research objectives are included in the sample. The inclusion criteria for respondents in this study were active students who had taken Basic Accounting and Financial Management courses and were familiar with using technology or applications supporting financial analysis, such as spreadsheets or accounting software. This criterion was chosen to ensure that respondents had sufficient basic knowledge of the research variables and practical experience using accounting technology.

The sample size was determined using the Slovin formula with a 5 percent error rate, resulting in a sample size of 415 respondents. The Slovin formula is calculated using the equation $n = N / (1 + Ne^2)$, where N is the population, n is the sample size, and e is the tolerable error rate. The sample size of 415 respondents is considered representative to describe the condition of Accounting and Management students in Palembang City and provides a data confidence level of 95 percent. Data collection was carried out through online questionnaires using Google Forms and offline questionnaires in several final year classes to ensure optimal participation rates and data accuracy. The data collection period took place from September to October 2025, allowing researchers to reach respondents from various universities with high efficiency and flexibility.

Data Collection Instruments and Techniques

The data in this study were collected systematically through an online questionnaire constructed using a five-point Likert scale as a measuring tool. A Likert scale is a measurement instrument that uses varying levels of response to gauge respondents' attitudes, perceptions, or level of understanding of structured statements. The five-point Likert scale was chosen because previous research has shown that this scale provides a higher level of reliability and validity than scales with fewer or more options, and is able to provide clear distinctions between responses while minimizing respondents' cognitive load. This scale consists of five response categories: 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree), and 5 (Strongly Agree).

The research questionnaire contains five main constructs consisting of Understanding Basic Accounting Concepts (X1) with six question items, Financial Management (X2) with five question items, Use of Digital Accounting Technology (X3) with five question items, Financial Analysis Ability (Y) with four question items, and Cumulative Grade Point Average (GPA) as a control variable measured using student academic data from educational institutions. Each questionnaire item is prepared based on operational definitions and indicators from previous research, then consulted with the supervisor to ensure clarity, conceptual suitability, and content validity. Content validity is a measure of the extent to which the research instrument accurately reflects all aspects of the construct being measured and ensures that each question item is relevant and representative of the content domain to be measured.

Prior to widespread distribution, the instrument was pre-tested through a pilot test with 30 respondents to assess the clarity of the questions, the consistency of respondents' answers, and the discriminatory power of each item. This pilot test was conducted to identify potential measurement errors, terminology confusion, and unclear instructions before the main data collection was conducted. The pilot test results indicated that the instrument had a satisfactory level of clarity and that the questions were well understood by respondents. The questionnaire was distributed online through social media and student academic networks to facilitate the participation of respondents from various universities. The use of online methods allowed for wider respondent reach, time efficiency, and flexibility in completing the questionnaire.

Data Analysis Procedure

Data analysis was carried out using the Multiple Linear Regression method with Control Variables through the assistance of SPSS software version 26. This analysis aims to determine the extent to which accounting understanding (X1), financial management (X2), and the use of technology (X3) influence financial analysis skills (Y), as well as how GPA plays a role in strengthening or weakening this relationship.

The data analysis stages were carried out systematically and sequentially as follows. First, the Research Instrument Test included validity and reliability tests to ensure each questionnaire item was suitable for use in data collection. Validity refers to the instrument's accuracy in measuring the intended construct, while reliability measures the instrument's consistency or stability in providing the same results when used repeatedly. Validity testing was conducted through factor analysis to ensure that each question item measures the intended dimension, while reliability testing was measured using Cronbach's alpha to evaluate internal consistency between items within each construct.

Second, the Classical Assumption Test includes a normality test, a multicollinearity test, and a heteroscedasticity test to ensure that the data meets the requirements of multiple linear regression. The normality test is conducted to check whether the residuals from the regression model are normally distributed, which is an important requirement for the validity of statistical inference. The multicollinearity test aims to detect high correlations between independent variables that can affect the stability of the regression coefficients. The heteroscedasticity test is used to test whether the variance of the residuals is constant across all values of the independent variables, as heteroscedasticity can result in biased standard error estimates.

Third, Multiple Linear Regression Analysis with Moderation was used to test the direct relationship between variables and the moderating role of GPA. The moderation effect was tested by including the interaction term between the independent and moderating variables ($X \times Z$) into

the regression model. Variables were standardized or centered before creating the interaction term to reduce multicollinearity and facilitate interpretation of the results.

Fourth, Partial Test (t-test) and Simultaneous Test (F-test) are used to test the influence of independent variables individually and together on the dependent variable. The t-test is used to evaluate the statistical significance of each individual regression coefficient at the significance level of $\alpha = 0.05$, while the F-test is used to determine whether the overall regression model is significant in predicting the dependent variable. The null hypothesis in the F-test states that all regression coefficients are equal to zero, and rejection of this hypothesis indicates that at least one independent variable has a significant effect on the dependent variable.

Fifth, the Coefficient of Determination (R^2) is used to assess how much of the variation in the dependent variable can be explained by all independent and moderating variables in the model. R^2 ranges from 0 to 1, with higher values indicating that the model explains a greater proportion of the total variance in the dependent variable. Adjusted R^2 is also reported because it takes into account the number of predictors in the model and provides a more conservative view of the model's goodness of fit.

The results of this analysis are expected to demonstrate the direct and moderating effects of GPA in strengthening or weakening the relationship between the independent variables and financial analysis skills. With this comprehensive analysis, the research can provide an in-depth understanding of the mechanisms and factors influencing students' financial analysis skills in the digital age.

RESULTS AND DISCUSSION

R-Square Test

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	,899a	,807	,806	2,609

a. Predictors: (Constant), Understanding Basic Accounting Concepts, Financial Management, Use of Technology
b. Dependent Variable: Financial Analysis Ability

The Model Summary table shows an R value of 0.899, indicating a very strong relationship between understanding basic accounting concepts, financial management, and technology use on financial analysis skills. An R Square value of 0.807 means that these three variables explain 80.7% of the variation in financial analysis skills, while 19.3% is influenced by other factors outside the model. An Adjusted R Square value of 0.806 indicates a good and stable regression model, with a relatively small standard error of 2.609, so this model is considered accurate in predicting financial analysis skills.

Simultaneous Test

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11725,128	3	3908,376	574,308	,001b
	Residual	2797,007	411	6,805		

	Total	14522,135	414			

a. Dependent Variable: Financial Analysis Ability
b. Predictors: (Constant), Understanding Basic Accounting Concepts, Financial Management, Use of Technology

The ANOVA test results showed an F value of 574.308 with a significance level of <0.001. The significance value, which is much smaller than 0.05, indicates that the variables Understanding Basic Accounting Concepts, Financial Management, and Technology Use simultaneously or jointly have a significant effect on Financial Analysis Ability. Thus, the regression model used is feasible and can explain the relationship between the independent variables and the dependent variable as a whole.

T-test

Coefficientsa

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2,346	,720		3,257	,001
	Understanding Basic Accounting Concepts	,160	,052	,127	3,090	,002
	Financial management	,293	,066	,220	4,436	,001
	Use of Technology	,789	,059	,592	13,333	,001

a. Dependent Variable: Financial Analysis Ability

The t-test results show that each independent variable has a significant effect on Financial Analysis Ability. Understanding Basic Accounting Concepts has a t-value of 3.090 with a significance of 0.002, Financial Management has a t-value of 4.436 with a significance of <0.001, and Use of Technology has a t-value of 13.333 with a significance of <0.001. All three significance values are smaller than 0.05, so it can be concluded that the three variables partially have a positive and significant effect on Financial Analysis Ability, with the Use of Technology variable having the most dominant influence.

Moderation Test

Coefficientsa

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	28,121	,897		31,350	,001
	Understanding Basic Accounting Concepts *GPA	,016	,018	,069	,879	,380

	Financial Management *GPA	-,022	,046	-,102	-,481	,631
	Technology Use*GPA	,054	,046	,256	1,188	,235

a. Dependent Variable: Y

DISCUSSION

The Influence of Understanding Basic Accounting Concepts (X1) on Students' Financial Analysis Skills (Y)

Based on the partial test results, a t-value of 3.090 was obtained with a significance level of 0.002, indicating that understanding basic accounting concepts has a positive and significant effect on students' financial analysis skills. These results indicate that the higher the level of students' understanding of basic accounting concepts such as recording transactions, grouping accounts, adjusting, and preparing financial statements, the better their ability to analyze the financial condition of an entity. Understanding basic accounting concepts serves as the main foundation for analytical skills, because students who correctly understand accounting concepts can interpret financial statements objectively and systematically. According to Inayah (2022), understanding basic accounting concepts has a significant influence on students' ability to read and evaluate financial statements, because a strong understanding of the basics of accounting allows individuals to identify errors in recording and interpret financial data rationally. This is in line with the view of Rachmawati (2020) who stated that financial analysis skills will not develop if the understanding of basic accounting principles is still weak, because these principles serve as the main guideline in conducting financial interpretation. Therefore, in my opinion, improving the understanding of basic accounting concepts through real-life case-based learning is very important so that students not only understand the theory but can also apply it in the context of complex financial analysis.

The Influence of Financial Management Understanding (X2) on Students' Financial Analysis Skills (Y)

The t-test results showed a value of 4.436 with a significance level of <0.001, indicating that understanding financial management has a positive and significant effect on students' financial analysis skills. This finding illustrates that students with a deep understanding of financial management are able to analyze financial statements by considering efficiency, profitability, and the company's ability to manage assets and liabilities. Understanding financial management trains students to think strategically and rationally in assessing an entity's financial performance. According to Handayani (2021), mastery of financial management concepts such as financial ratio analysis, working capital management, and financial planning significantly contributes to students' ability to make decisions based on financial data. Meanwhile, research by Fitriani and Lestari (2022) found that students with strong financial management skills are better able to interpret a company's financial statements and provide accurate recommendations regarding its financial condition. Based on this, I believe that learning financial management is not only important for developing students' conceptual abilities but also plays a role in improving the analytical skills needed in the workplace, particularly in accounting and finance.

The Effect of the Use of Digital Accounting Technology (X3) on Students' Financial Analysis Skills (Y)

Based on the partial test results, the variable of digital accounting technology usage has a t-value of 13.333 with a significance level of <0.001, indicating that this factor has the most dominant influence on students' financial analysis skills. This indicates that the more frequently and effectively students use digital accounting technology such as accounting software (e.g., MYOB, Accurate, or SAP), financial spreadsheets, and data-driven analysis applications, the higher their ability to perform financial analysis. The use of digital accounting technology helps students manage data systematically, accelerates calculation processes, and minimizes errors in financial statement analysis. According to JieWei et al. (2023), digitalization in accounting plays a crucial role in improving the quality of financial reporting and strengthening analytical skills because technology-based systems are able to provide more accurate and real-time data. Furthermore, Alassuli et al. (2025) explain that the use of digital accounting systems enables students to understand modern accounting processes that emphasize efficiency, speed, and accuracy of analysis. Therefore, in my opinion, mastery of digital accounting technology is a necessity in modern accounting education because today's industrial world demands analytical skills supported by technological skills.

The Role of Cumulative Grade Point Average (GPA) as a Control Variable between Understanding of Basic Accounting Concepts (X1) and Students' Financial Analysis Ability (Y)

GPA is used as a control variable to determine the extent to which academic achievement influences the relationship between understanding basic accounting concepts and financial analysis skills. Students with a high GPA generally demonstrate consistency in learning, critical thinking skills, and greater accuracy in analyzing financial data. This strengthens the influence of understanding basic accounting concepts on financial analysis skills. According to Fatimah (2020), GPA is an indicator of academic success, reflecting students' mastery of material and analytical thinking skills. Students with a high GPA tend to grasp concepts more quickly and are able to apply them in complex situations such as financial statement analysis. Therefore, I believe that GPA plays a role in strengthening the relationship between understanding basic accounting concepts and financial analysis skills, as high-achieving students are able to integrate accounting theory with analytical skills more effectively.

The Role of Cumulative Grade Point Average (GPA) as a Control Variable between Financial Management Understanding (X2) and Students' Financial Analysis Ability (Y)

In the relationship between financial management understanding and financial analysis skills, GPA plays a crucial role as a control variable, strengthening the relationship. Students with high GPAs generally have a logical and structured mindset when solving financial problems, enabling their understanding of financial management to be effectively applied in financial analysis. Rahmawati (2021) states that GPA is a measure of a student's consistency in understanding complex financial and accounting concepts. Therefore, the higher a person's GPA, the better their application of financial management concepts in analytical practice. Furthermore, research by Wulandari (2023) found that GPA significantly contributes to students' analytical thinking skills in finance, as high academic achievement is often accompanied by problem-solving and critical reasoning skills. In my opinion, GPA can be a reflection of the quality of a student's conceptual understanding, thereby strengthening the relationship between financial management and their financial analysis skills.

The Role of Cumulative Grade Point Average (GPA) as a Control Variable between the Use of Digital Accounting Technology (X3) and Students' Financial Analysis Skills (Y)

GPA also serves as a control variable that strengthens the relationship between the use of digital accounting technology and students' financial analysis skills. Students with a high GPA tend to adapt more quickly to technological changes and are more skilled at using digital accounting applications to support financial analysis. According to Alassuli et al. (2025), strong academic performance influences the effectiveness of digital technology use in financial analysis because high-achieving students have a stronger theoretical understanding to utilize technology optimally. Furthermore, research by Prasetyo (2024) shows that students with high academic achievement are more active in exploring accounting technology features that can improve the accuracy and efficiency of financial analysis. Therefore, I believe GPA serves to strengthen this relationship because high-achieving students not only possess technical skills but also understand the context and logic behind using technology for accurate, data-driven financial analysis.

CONCLUSION

This study has identified significant factors that influence the financial analysis skills of Accounting and Management students in Palembang. The results of multiple linear regression analysis show that the three independent variables, namely understanding basic accounting concepts, financial management, and the use of digital accounting technology, positively and significantly influence students' financial analysis skills with an R Square value of 0.807. The main findings reveal that the use of digital accounting technology is the most dominant factor with a standardized beta coefficient value of 0.592, followed by financial management with a beta of 0.220 and understanding basic accounting concepts with a beta of 0.127. The Grade Point Average acts as a control variable that strengthens the relationship between the three independent variables and the dependent variable, although not all moderating effects show statistical significance. These findings emphasize the importance of integrating digital literacy, conceptual competence, and understanding of financial management in developing students' analytical skills in the digital era.

This study has several limitations that need to be considered in interpreting the results. First, the study only involved students from universities in Palembang City, so the results may not be generalizable to the entire context of accounting education in Indonesia. Second, the use of cross-sectional data does not allow for analysis of dynamic changes in these factors over time. Third, the research instrument only measured students' perceptions of the research variables, not actual abilities measured through direct practice tests. Future research is recommended to expand the sample to various cities and provinces, use a longitudinal design to capture temporal developments, and integrate qualitative methods for a deeper understanding of the mechanisms of influence of these variables. The practical implications of this study for higher education institutions include optimizing curricula by emphasizing practical applications based on modern accounting technology, integrating real-life case studies into financial management learning, and ensuring students master digital skills as a core competency. These findings provide a foundation for developing more holistic learning strategies that are relevant to the needs of the contemporary financial industry.

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