



# Assessing the Role of Educational Background and Basic Accounting Training in Enhancing Accounting Understanding among Pre-Employment Card Participants, Wave 62

Theresia Y Samben <sup>(1\*)</sup> Nur Arini Susanti <sup>(2)</sup> Atia Kirana <sup>(3)</sup>

<sup>(1,2,3)</sup>STIE Amkop Makassar, Makassar City, South Sulawesi, Indonesia

Received: Desember 4, 2025 Accepted: Januari 4, 2026  
Available online: January 10, 2026

\*Corresponding author.  
E-mail addresses: [Theresia.y.samben@gmail.com](mailto:Theresia.y.samben@gmail.com)

	Abstract
<p><b>Keywords:</b> Educational Background; Basic Accounting Training; Prakerja card; Accounting Understanding</p> <p><b>Conflict of Interest Statement:</b> The author(s) declares that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.</p> <p>Copyright © 2023 POVREMA. All rights reserved.</p>	<p><b>Purpose:</b> This study aims to examine the influence of educational background and Basic Accounting training on the level of accounting understanding among Kartu Prakerja participants batch 62.</p> <p><b>Research Design and Methodology:</b> The study employs a descriptive qualitative research design. Data were collected through observation, interviews, and documentation. The informants consisted of Kartu Prakerja participants batch 62 who had attended Basic Accounting training provided by the Skill Academy training institution.</p> <p><b>Findings and Discussion:</b> The findings reveal that educational background plays an important role in shaping participants' accounting understanding. In addition, Basic Accounting training significantly improves participants' comprehension of accounting concepts, particularly in basic accounting principles, financial bookkeeping, financial statement preparation, adjusting entries, and financial report visualization. Participants reported increased confidence in performing simple financial records and were able to prepare financial statements in accordance with basic accounting procedures.</p> <p><b>Implications:</b> These findings imply that Basic Accounting training is effective in enhancing accounting competence and practical financial skills among Kartu Prakerja participants. Therefore, such training programs should be continuously developed and optimized to support workforce readiness and financial literacy.</p>

## Introduction

The government plays a strategic role in improving the quality of human resources as a key effort to address increasingly complex economic challenges in the era of globalization and digital transformation. Human resources are central to economic development, as their knowledge, skills, and competencies directly influence productivity, innovation, and competitiveness. Continuous improvement of human resource quality therefore becomes an essential agenda in national development, particularly through education, training, and skill enhancement programs. One of the government's initiatives in the field of training and skills development is the Kartu Prakerja program.

According to its official website, the Kartu Prakerja program is a training scholarship program aimed at improving job competencies and entrepreneurial skills. Empirical evidence supports the effectiveness of this program, as data from Statistics Indonesia show that 88.9% of Kartu Prakerja beneficiaries reported an improvement in their work-related skills after participating in the program (BPS, 2020).

In its implementation, basic accounting training has emerged as one of the most popular courses offered under the Kartu Prakerja program. This popularity reflects the growing awareness among participants of the importance of financial knowledge, particularly in relation to financial recording, reporting, and sound financial management. Basic accounting knowledge is especially crucial for prospective entrepreneurs, financial administration workers, and individuals seeking to improve their ability to manage personal or business finances effectively. Through basic accounting training, participants are expected to gain an understanding of fundamental accounting concepts, such as the accounting cycle, classification of accounts, and basic bookkeeping principles, as well as develop the ability to prepare simple financial statements. Ultimately, this training is intended to enhance participants' financial literacy and support more informed economic decision-making.

Despite the growing participation in accounting-related training, research focusing specifically on the Kartu Prakerja training context, particularly in the field of accounting, remains limited. Most previous studies have concentrated on business actors, such as micro, small, and medium enterprises (MSMEs), or on formal workplace and institutional training settings. These studies may not fully capture the unique characteristics of Kartu Prakerja participants, who represent a diverse segment of society with varying educational backgrounds, employment statuses, and learning experiences. Such diversity may result in differences in participants' ability to understand and absorb accounting materials delivered through online training platforms. Educational background is therefore suspected to play an important role in influencing participants' level of comprehension, especially when dealing with accounting concepts that require logical reasoning and numerical skills.

Based on these conditions, this study aims to explore the role of educational background and basic accounting training in improving accounting understanding among Kartu Prakerja Wave 62 participants. By examining participants from different educational backgrounds, this research seeks to provide empirical evidence on how effectively basic accounting training enhances accounting comprehension within the Kartu Prakerja program. The findings are expected to contribute to the development of more inclusive and effective training strategies, as well as provide valuable input for policymakers and training providers in improving the quality and impact of accounting education within government-supported workforce development programs.

## **Literature Review**

### *Human Capital Theory*

Human Capital Theory, as proposed by Becker (1986), explains that individuals possess inherent potential and qualities that can be enhanced through deliberate investments in education, skills development, knowledge acquisition, and health. Such investments are viewed as a form of capital accumulation because they increase an individual's productivity and capacity to generate economic value. Human capital can therefore be defined as the accumulation of knowledge, skills, competencies, and intellectual abilities owned by individuals within a population, which collectively contribute to a country's economic growth and social development.

In the context of accounting training, Human Capital Theory provides a strong theoretical foundation for understanding the importance of skill development programs. Basic accounting training represents an investment in human capital that is expected to improve participants' technical competencies, particularly in understanding accounting concepts, performing financial recording, and preparing basic financial statements. As participants' accounting knowledge and skills improve, their human capital is strengthened, which in turn enhances their employability, productivity, and capacity

to manage financial resources effectively, whether in personal, organizational, or entrepreneurial settings..

### *Educational Background*

Educational background is a factor that plays an important role in influencing an individual's level of ability to understand a particular field of knowledge. Education is a conscious and planned effort to create learning environments and processes that provide learners with opportunities to actively develop their potential.

Educational background is an important factor that influences an individual's ability to understand and master a particular field of knowledge. Through education, individuals are equipped with fundamental cognitive frameworks, learning habits, and analytical skills that support their capacity to comprehend new information. Education itself is a conscious and planned effort to create learning environments and learning processes that enable learners to actively develop their potential, including intellectual, personal, and social capacities.

Educational background refers to the experiences and competencies an individual has acquired through various learning programs or levels of education, both formal and informal (Fitriani, 2019). These educational experiences shape the way individuals process information, solve problems, and adapt to new knowledge domains. In modern society, education plays a crucial role in the development of human resources, as it contributes positively to cognitive abilities, behavioral patterns, and practical skills. Individuals with more diverse or higher educational backgrounds tend to have stronger learning readiness and analytical abilities, which may facilitate a better understanding of structured and technical subjects such as accounting.

### *Basic Accounting Training*

Training is a process that involves a series of deliberate actions carried out in the form of assistance provided to workers by professional trainers within a certain period of time, with the aim of improving participants' work abilities in specific job fields in order to enhance effectiveness and productivity within an organization (Nadeak, 2019).

According to Lohanda (2017), accounting training is an effort to improve and develop the accounting capabilities of individuals in order to achieve expertise, competence, and skills that can be effectively utilized for organizational or company development. Meanwhile, Sa'adah et al. (2025) define accounting training as training conducted with the objective of providing a basic understanding of the accounting skills required in the accounting field.

### *Accounting Understanding*

According to the *Kamus Besar Bahasa Indonesia* (KBBI), understanding refers to the process, method, or act of comprehending or making something comprehensible. Accounting understanding is reflected in an individual's ability to comprehend accounting-related topics obtained through training (Erawati & Ambri, 2023).

Nurhasanah (2019) defines accounting understanding as the extent to which an individual masters accounting knowledge, ranging from understanding transaction processes and recording to the preparation of financial statements that are useful for parties who require such information.

## **Research Design and Methodology**

This study employs a qualitative descriptive approach, as it seeks to reveal facts or realities related to a social phenomenon in order to provide an objective and systematic description of conditions, situations, or issues encountered in the research context. The qualitative approach is considered appropriate because it allows the researcher to explore participants' experiences, perceptions, and understanding in depth, particularly in relation to the learning process and outcomes of training programs. Qualitative research methods are used to examine phenomena in their natural settings, where researchers act as the main instruments of data collection. Data are collected through triangulation, which involves a combination of data collection techniques to enhance the credibility and validity of the findings. Data analysis is conducted inductively and qualitatively, and the research

findings emphasize meaning, interpretation, and understanding rather than statistical generalization (Sugiyono, 2019).

In qualitative research, sources of information are obtained from informants or key participants who are closely related to the research problem and are considered capable of providing in-depth and relevant information in accordance with the research objectives and context (Sugiyono, 2014). In this study, informants are selected from the population of Kartu Prakerja Wave 62 participants who have participated in and completed the online Basic Accounting training provided by the Skill Academy training institution. A total of five informants are involved in this research. These informants consist of Basic Accounting training participants who are selected purposively to represent diverse educational backgrounds and learning experiences. Through their perspectives, this study seeks to capture insights into the learning process, challenges encountered, and the level of accounting understanding gained during the training program.

## **Findings and Discussion**

### *Findings*

#### *The Role of Educational Background in Accounting Understanding*

The interview results indicate a clear diversity of educational backgrounds among the five informants involved in this study. The first and second informants come from an accounting background, having completed undergraduate studies in Accounting with coursework directly related to the discipline, including introductory accounting, financial accounting, auditing, cost management, and taxation. The third informant holds a bachelor's degree in Agribusiness and has only been exposed to accounting through a basic accounting course. The fourth informant has a non-accounting educational background, holding a bachelor's degree in Arabic Language Education and having no prior exposure to accounting studies. Meanwhile, the fifth informant has a vocational high school (SMK) educational background. This variation reflects the heterogeneous educational profiles of participants enrolled in the Basic Accounting training program.

The interview findings reveal that informants with educational backgrounds closely related to accounting generally found it easier to understand the Basic Accounting training materials. Participants who were not accounting majors but had previously taken basic accounting courses possessed foundational knowledge that helped them follow the training content more effectively. In contrast, participants from non-accounting backgrounds reported experiencing greater difficulty in understanding the material, particularly at the initial stages of the training. Nevertheless, despite these challenges, all participants acknowledged that the Basic Accounting training provided substantial benefits and contributed positively to their understanding of financial recording and management.

Further analysis shows that the types of challenges encountered differed between participants with accounting and non-accounting educational backgrounds. Participants with accounting backgrounds tended to face more technical challenges, such as ensuring the accuracy of journal entries, preparing balanced financial statements, and managing the breadth and detail of the material presented. On the other hand, participants from non-accounting backgrounds experienced more fundamental difficulties, including understanding basic accounting concepts, interpreting accounting terminology, classifying accounts, and comprehending recording procedures, all of which required additional time and effort to master.

These differences can be explained by participants' prior educational exposure to accounting. Those with an accounting background were already familiar with accounting concepts, principles, and terminology, resulting in challenges that were primarily technical rather than conceptual. Conversely, participants from non-accounting backgrounds lacked prior accounting knowledge, leading to greater conceptual difficulties, such as understanding unfamiliar terms, account positions, and the interrelationships among accounting topics. Overall, these findings suggest that participants' initial educational readiness plays a significant role in shaping both the ease of learning and the nature of challenges encountered during the Basic Accounting training program.

### *The Role of Basic Accounting Training in Accounting Understanding*

The interview results indicate that, overall, the instructional methods and training content provided an effective learning experience for participants. The delivery of material was generally clear and structured, and the use of real transaction examples combined with hands-on practice played an important role in facilitating participants' understanding. These practical approaches helped participants, including those without an accounting background, to gradually grasp basic accounting concepts and apply them in simple financial recording tasks. Overall, the training materials were perceived as comprehensive, relevant to participants' needs, and effective in supporting the learning process and enhancing accounting understanding.

Based on the interview findings, it can be concluded that the Basic Accounting training made a positive contribution to improving participants' accounting comprehension. Participants reported that the training enabled them to understand fundamental accounting principles, basic financial bookkeeping, the preparation of general journals and adjusting journals, as well as the compilation of simple financial statements. These learning outcomes indicate that the training succeeded in achieving its primary objective of strengthening participants' foundational accounting competencies.

Furthermore, training sessions that incorporated exercises, practice questions, and simulation problems were particularly beneficial in building participants' confidence, especially among those from non-accounting backgrounds. Through repeated practice, participants became more comfortable reading, interpreting, and processing financial data. For participants with prior accounting education, the training functioned as reinforcement and revision of previously learned concepts, leading to a more solid and optimal understanding. However, the findings also reveal that some participants still experienced difficulties with certain topics, particularly in preparing adjusting journals and adapting to accounting terminology presented in English, suggesting the need for additional support or enrichment in these areas.

### *Discussion*

#### *The Role of Educational Background in Accounting Understanding*

Based on the research findings, educational background plays a significant role in shaping the level of accounting understanding among Kartu Prakerja Wave 62 participants. This finding aligns with earlier interview results, which revealed clear differences in participants' ease of understanding, learning pace, and types of challenges encountered during the Basic Accounting training. Participants with relevant educational backgrounds, particularly those holding a bachelor's degree in Accounting, demonstrated a stronger and more immediate understanding of the training materials. Their prior exposure to accounting concepts, terminology, and financial reporting practices enabled them to connect new information with existing knowledge structures, thereby facilitating more efficient learning.

Participants from non-accounting majors who had previously studied basic accounting were also able to follow the training effectively, although their comprehension developed more gradually. This group benefited from their foundational accounting knowledge, which served as a cognitive bridge between unfamiliar concepts and practical applications introduced during the training. In contrast, participants with no accounting background required more time and effort to understand basic accounting principles, terminology, and recording procedures. Despite these initial difficulties, the findings from the previous section indicate that the instructional methods – particularly the use of real transaction examples and hands-on practice – helped these participants progressively build understanding and confidence, demonstrating that the training remained beneficial across different educational backgrounds.

Furthermore, differences in educational background influenced not only the level of understanding but also the nature of challenges faced by participants. Accounting graduates tended to encounter more technical challenges, such as ensuring accuracy in journal entries, maintaining balance in financial statements, and managing detailed accounting information. Meanwhile, participants from non-accounting backgrounds experienced greater conceptual challenges, including difficulties in

understanding basic accounting concepts, interpreting accounting terminology, and classifying accounts correctly. These patterns are consistent with earlier findings, which showed that participants' initial readiness and prior knowledge significantly affect how they engage with and respond to training materials.

From a theoretical perspective, these findings can be explained through Human Capital Theory, which emphasizes that prior investments in education enhance individuals' capacity to acquire and process new skills. Participants with accounting-related educational backgrounds have already accumulated human capital in the form of accounting knowledge and skills, allowing them to absorb training content more efficiently. Conversely, participants without such backgrounds begin with lower levels of accounting-specific human capital, resulting in a steeper learning curve. However, the positive outcomes reported by all participants suggest that the Basic Accounting training effectively functioned as an investment in human capital, helping to reduce competency gaps among participants with diverse educational profiles.

These findings are also consistent with Supapto (2025), who examined the educational levels of financial staff and found that educational background significantly influences the understanding of financial statements. Employees with accounting education tend to demonstrate stronger accounting comprehension, while those with non-accounting backgrounds and limited training experience constraints in understanding accounting information. The present study extends these findings to the context of government-sponsored online training, demonstrating that while educational background influences the depth and speed of learning, well-designed accounting training programs can still provide meaningful learning outcomes for participants from varied educational backgrounds.

Overall, this discussion highlights the importance of considering educational background in the design and implementation of accounting training within the Kartu Prakerja program. Tailoring instructional strategies, such as providing introductory modules or additional conceptual support for participants without accounting backgrounds, may further enhance learning effectiveness and ensure more equitable outcomes across participant groups.

### *The Role of Basic Accounting Training in Accounting Understanding*

Based on the research findings, it can be concluded that educational background plays an important role in the accounting understanding of *Kartu Prakerja* Wave 62 participants. Participants with relevant educational backgrounds, such as a bachelor's degree in Accounting, found it easier to understand the training materials due to their prior knowledge and experience. Participants from non-accounting majors who had previously studied basic accounting were still able to follow the training, although their level of understanding developed more gradually. Meanwhile, participants with no accounting background required more time to comprehend basic concepts, accounting terminology, and recording procedures, yet they still benefited from the training.

## **Conclusion**

Based on the research findings, the Basic Accounting training plays a significant role in improving the accounting understanding of *Kartu Prakerja* Wave 62 participants, regardless of their educational background. Although participants' initial levels of understanding varied according to their prior education, the training functioned as an effective learning intervention that helped bridge knowledge gaps and enhance participants' accounting competencies. This indicates that the training program served not only as a complementary learning experience for participants with accounting backgrounds but also as a foundational learning platform for those without prior exposure to accounting.

The findings show that the structure and delivery of the Basic Accounting training contributed substantially to participants' learning outcomes. The use of clear explanations, real transaction examples, and practical exercises enabled participants to translate abstract accounting concepts into concrete applications. For participants with no accounting background, these instructional methods were particularly important in facilitating conceptual understanding and reducing learning barriers.

As discussed in the previous section, hands-on practice and simulation exercises helped participants gradually become familiar with accounting terminology, account classification, and basic recording procedures.

For participants with prior accounting education, the Basic Accounting training functioned as reinforcement and consolidation of previously learned concepts. The training refreshed participants' understanding of fundamental accounting principles, improved their accuracy in financial recording, and strengthened their ability to prepare journals and financial statements. This reinforcement effect contributed to more optimal comprehension and increased confidence in applying accounting knowledge in practical contexts.

Overall, these findings suggest that Basic Accounting training is an effective tool for improving accounting understanding among participants with diverse educational backgrounds. While educational background influences the speed and depth of comprehension, the training itself plays a crucial role in developing participants' accounting skills and knowledge. This underscores the importance of well-designed training programs within the Kartu Prakerja initiative, particularly those that combine conceptual explanations with practical application to accommodate participants with varying levels of prior knowledge.

## Acknowledgment

The author would like to express sincere gratitude to all informants who willingly participated in this study and provided valuable insights and information that greatly contributed to the completion of the research. Their openness and cooperation were essential in achieving the research objectives. The author also extends heartfelt appreciation to family and colleagues for their continuous encouragement, support, and constructive feedback throughout the research process and the completion of this study.

## References

- Becker, G. S. (1986). Oculomotor, trochlear, and abducens nerves penetrated by cerebral vessels: Microanatomy and possible clinical significance. *Archives of Neurology*, 43(1), 58-61. <https://doi.org/10.1001/archneur.1986.00520010054022>
- Chuzairi, A. (2021). Pengaruh pelatihan dan pendampingan akuntansi terhadap peningkatan pemahaman akuntansi dalam penyusunan laporan keuangan UMKM (Studi kasus pada UMKM Budi Mulya Desa Berakit). *Al-Khidmah: Jurnal Pengabdian dan Pendampingan Masyarakat*, 1(2), 105-228.
- Erawati, T., & Ambri, A. P. (2023). Kecerdasan intelektual pada tingkat pemahaman mahasiswa akuntansi. *Jurnal Ilmiah Wahana Pendidikan*, 9(9), 329-337. <https://doi.org/10.5281/zenodo.7952543>
- Fitriani, E. (2019). Persepsi masyarakat Bajo tentang pentingnya pendidikan formal di Kelurahan Watolo Kecamatan Mawasangka Kabupaten Buton Tengah. *Jurnal Penelitian Pendidikan Geografi*, 4(1). <https://doi.org/10.36709/jppg.v4i1.5598>
- Lohanda, D. (2017). *Pengaruh tingkat pendidikan, pemahaman akuntansi, dan pelatihan penyusunan laporan keuangan terhadap pelaporan keuangan UMKM berdasarkan SAK ETAP (Undergraduate thesis). Universitas Negeri Yogyakarta.*
- Nadeak, B. (2019). *Manajemen pelatihan dan pengembangan*. Buku materi pembelajaran manajemen pelatihan dan pengembangan. <http://repository.uki.ac.id/id/eprint/1308>
- Nurhasanah. (2019). Pengaruh pemahaman akuntansi dan penerapan sistem informasi akuntansi terhadap kualitas laporan keuangan pada UMKM (Studi kasus pada UMKM sektor konveksi di Kecamatan Cibeunying Kaler). *Medium*, 7-19.
- Sa'adah, L., Siyah, P. A. S., & Murtiningtyas, T. (2025). [Judul artikel tidak tersedia]. *Jurnal*, 9, 15-24.

- Sugiyono. (2014). *Memahami penelitian kualitatif*. Alfabeta.
- Sugiyono. (2019). *Metode penelitian kuantitatif, kualitatif, dan R&D (2nd ed.)*. Alfabeta.
- Supapto, S. (2025). *Peran pendidikan dan pelatihan akuntansi dalam meningkatkan pemahaman laporan keuangan pegawai rumah sakit*. *Jurnal*, 4(2), 47-55.
- .