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Analysis of Learning Difficulties of Accounting Students in Understanding Adjustment Journal Materials at Vocational Schools

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Abstract

Adjustment journals are one of the accounting materials that are often considered difficult by students. This material requires a high understanding of concepts, analytical skills, and precision, so that there are still many students who have difficulty in understanding the adjustment journal material. This study aims to analyze the factors that affect students' learning difficulties in understanding the adjustment journal material and teachers' strategies in overcoming these difficulties. The research method used is qualitative with a case study approach. The subjects in this study were 12 students majoring in accounting and 2 teachers who taught accounting, selected using purposive sampling techniques. Data were collected through interviews, observations, and documentation. The data were then analyzed using the Miles and Huberman analysis model, which includes data collection, data reduction, data presentation, and conclusion drawing. The results of the study show that students' learning difficulties are influenced by internal and external factors. Internal factors include suboptimal understanding of basic concepts, low concentration and precision, student characteristics, analytical difficulties, and conceptual difficulties. Meanwhile, external factors include the role of teachers, learning methods, high levels of material complexity, and material that is both procedural and conceptual and requires high precision. In overcoming these learning difficulties, teachers apply several strategies, namely peer tutor strategies and remedial learning strategies with an individualized approach.

Keywords: Learning Difficulties; Adjustment Journal; Accounting Students.

INTRODUCTION

The Education Curriculum in Vocational High Schools (SMK) is designed to equip students with competencies that are relevant to the needs of the world of work. The curriculum currently used is the independent curriculum. This curriculum focuses on developing students' interests and talents in the learning process in the classroom (Sari & Gumiandari, 2022). In the context of accounting learning, the curriculum requires students not only to understand theory, but also to be able to apply accounting concepts accurately and systematically so that the success of the implementation of the independent curriculum is highly dependent on the achievement of competencies that students must master through the learning process in the classroom (Rahmadani et al., 2025).

Accounting learning at SMK is designed so that students not only understand the concept, but also be able to apply the stages of preparing financial statements correctly. In this learning, students are required to have the ability to understand the flow of the accounting cycle starting from the stage of identifying proof of transactions, making records, identifying adjustment transactions to compiling financial statements (Palangda et al., 2025). This competency shows that accounting learning not only emphasizes mastery of theory, but also process skills and practical application that students must master gradually and continuously as part of the learning outcomes and objectives of accounting learning at vocational schools.

In the accounting cycle, the preparation of adjustment journal paragraphs (AJP) is one of the skills that must be mastered by students majoring in accounting. Adjustment journals play an important role in ensuring that revenues and expenses are recorded in the appropriate period and that financial statements are presented reasonably (Rohmawati et al., 2025). However, in practice in the field, adjustment journal material is often considered more complex than other accounting materials, so students need analytical skills and precision in working on adjustment journals (Melinda, 2022) If the skills of preparing adjustment journals are not mastered well, this will certainly have an impact on the achievement of students' overall learning competencies in accounting subjects (Afanililah et al., 2023).

Adjustment journal material requires students to be able to analyze and understand relatively complex processes. Students must be able to identify accounts that need to be adjusted, determine the appropriate approach, calculate adjustment values, and correctly assign debit and credit positions (Fristy, 2025). Adjustment journals are closely related to other stages in the accounting cycle. Errors at one stage in the accounting cycle can lead to errors in the next stage and have an impact on inaccuracies in compiling financial statements (Rohmawati, 2024). Therefore, students are required to be able to have high accuracy and analytical skills in working on the accounting cycle. The characteristics of the material that require precision and understanding of the process are what make the adjustment journal a relatively difficult material for students.

Based on interviews obtained from accounting teachers at SMKN 1 Kedawung, there are still many students who have difficulty learning in understanding and compiling adjustment journals. These learning difficulties can be seen from the inability of students to determine the accounts that need to be adjusted, move the nominal transaction data, analyze transaction data and calculate transaction data (Hariani & Andriani, 2022). This ability shows that the ability to prepare student adjustment journals is still not optimal and has the potential to hinder the achievement of expected accounting competencies. Learning difficulties were also found in research conducted by (Fatimah et al., 2025) showed the results that most of the students of SMAN 3 Palembang had difficulty learning in understanding several accounting topics, especially balance sheet materials, ledgers, adjustment journals and reversal journals.

The problem of learning difficulties in adjustment journal material has various factors that affect it. The urgency of assessing students' learning difficulties in adjustment journal materials is strengthened by empirical data from previous research conducted by (Nanda & Handayani, 2025) showed the results that learning difficulties were influenced by two factors, namely internal and external factors. Internal factors that include motivation aspects are the biggest obstacle, which is 62.25% (High category), on the other hand, according to research (Sriwedari et al., 2022) show that learning interests, talents, motivation, independent learning and campus environment significantly affect learning difficulties. Meanwhile, in the external factor of learning media, it occupies the highest category of 61.55% (high category). In addition, according to (V. W. Putri & Budiyanto, 2023) The results of the study show that the difficulties experienced by students majoring in financial accounting and class X and XI institutions are students having difficulty analyzing transactions to be recorded in journals and students have difficulty calculating nominals in journals. From these two problems, students get unsatisfactory grades both in doing assignments and daily exams.

Based on a study on previous research on learning difficulties, according to research (Wulan et al., 2024) It is known that the factors that affect the difficulty of learning accounting materials are internal factors in the form of intelligence, interest and motivation. Meanwhile, external factors in the form of schools and families affect students' learning difficulties. Various previous studies have discussed the factors that affect the learning difficulties of accounting students. Meanwhile, an in-depth study related to the analysis of accounting students' learning difficulties in understanding the journal material is still limited and needs to be studied further. Based on these conditions, this study aims to provide a more comprehensive and in-depth understanding of the factors of learning difficulties for accounting students in understanding the adjustment journal material and how teachers' strategies in overcoming these learning difficulties.

This research addresses this gap by providing a more comprehensive and in-depth understanding of the factors causing learning difficulties for accounting students in understanding adjustment journal material and how teachers' strategies can overcome these difficulties. Specifically, this study aims to analyze the internal and external factors influencing students' learning difficulties and to identify the strategies teachers employ to address these challenges. The findings of this research are expected to contribute to the development of more effective learning strategies and improved learning outcomes, as well as to provide practical guidance for teachers and future researchers in the field of accounting education.

METHOD

This study uses a qualitative method with a case study approach. This case study approach is used to examine in depth the learning difficulties of accounting students in understanding adjustment journal material. Through the case study approach, researchers can obtain a comprehensive understanding based on data sources, namely observations, interviews, and documentation. This research was carried out at SMKN 1 Kedawung, involving 12 accounting students in Grade 11 and 2 accounting teachers who were selected using *purposive sampling* techniques. The research data were collected through interviews, observations, and documentation, then analyzed using the Miles and Huberman analysis model, which included data collection, data reduction, data presentation, and conclusion drawing.

RESULTS AND DISCUSSION

Based on the results of interviews and observations, it is shown that the difficulty of learning accounting students in understanding the journal material is caused by various factors. These factors include internal factors and external factors that are interrelated in influencing students' understanding in understanding the adjustment journal material. In addition, this study also found strategies that teachers apply to overcome learning difficulties experienced by students.

1. Internal Factors that affect students' learning difficulties

Internal factors are factors that come from within students that can affect the learning process and outcomes. This factor is related to the condition, ability, and characteristics of students in understanding the material studied. Based on the results of the study, it shows that understanding of basic concepts, lack of concentration, accuracy, student characteristics, analytical difficulties and numerical difficulties are internal factors that arise from within students.

Understanding Basic Concepts

The first factor that affects learning difficulties is the low understanding of basic concepts. In the conceptual aspect, students still have difficulty in understanding the basic concept of accounting in a comprehensive and meaningful way. This was revealed from the results of the interview:

> "The first thing is, understand the basics first, then let it go there. If we don't know the basics, it's also difficult to continue. Because we don't know at all. So it is necessary to strengthen the basis again" (Informant 7).

The limitations of conceptual understanding can be seen from the results of observations that show that students find it difficult to determine accounts, distinguish account names and choose debit or credit positions. Students tend not to be able to relate the concepts that have been learned to their direct application, so students often make mistakes. This finding is strengthened by the teacher's statement that if you do not understand the basic concept of accounting, then it will be difficult to understand the next material, including the adjustment journal material. In line with research (Soemarna et al., 2025) shows that Factors that cause learning difficulties components raw input became the highest factor consisting of understanding basic concepts, learning interests, learning motivation, learning awareness, and student attitudes.

Lack of understanding of concepts causes students to tend to memorize the completion steps without understanding the meaning and process of recording done. As a result, students often make mistakes when faced with questions that are different from the examples given by the teacher (Permana et al., 2025). Students who have a good conceptual understanding have the ability to relate material concepts to real-world situations that allow students to complete the material more holistically. Therefore, it is hoped that students will be able to improve their understanding of basic accounting concepts so that they can complete the adjustment journal material well.

Low Concentration and Precision

Low concentration can be seen from students' mistakes when journaling so that it has an impact on students' difficulties in following the steps to solve problems systematically. Meanwhile, the lack of accuracy results in miscalculations even though students already understand the material. Observations in the classroom also reinforce this finding, where students also skip stages or make mistakes when journaling. This was revealed from the results of the interview:

> "Most of the time when calculating the balance, sometimes someone jumps like that. At the time of the calculation, just time is on the calculator. The cause is lack of focus, lack of concentration" (Informant 1).

The statement shows that students often experience miscalculations caused by a lack of focus and concentration thus. This was also felt by other students who said:

> "Usually I am not careful in reading about my father. So I have to focus on continuing to be more careful about the form of the question and what the account is" (Informant 2).

Based on these two statements, it can be seen that low concentration and accuracy are one of the internal factors that affect students' learning difficulties in adjustment journal materials. Therefore, a lack of concentration and precision in reading questions or calculating nominals can cause students to be prone to making mistakes in doing the questions.

Low concentration causes students to have difficulty receiving information that is conveyed well so that students have difficulty understanding the material thoroughly. In line with research (Asiah et al., 2025) Factors that cause learning difficulties both from internal factors include lack of concentration and undisciplined study habits. The same goes for research (A. L. Putri & Sari, 2025) stated that students' learning difficulties were caused by low logical thinking skills, lack of concentration when studying and lack of seriousness in doing assignments.

Lack of precision indicates weaknesses in the information processing stage. Even though students have received information, a lack of caution leads to errors in the calculation process or determining the account correctly. This condition shows that the mistakes experienced by students are not only caused by a lack of understanding of concepts, but also a lack of optimal cognitive ability in managing information. These results are in line with research (Meiatun et al., 2022) stated that the factor causing students' learning difficulties is the lack of accuracy of students in calculating and when doing problems. The same goes for research (Suleman et al., 2024) stated that the difficulty of learning accounting is influenced by difficulties in remembering the basic concepts of accounting in the material, lack of understanding of the material and thoroughness.

Student Characteristics

Student characteristics are one of the internal factors that affect the learning process. Research has identified that the majority of students have a tendency towards kinesthetic learning styles, where students are more likely to understand the material through hands-on practice. These characteristics have important implications for the ideal learning design for this group of students. This was revealed from the results of the interview:

> "If my learning style is more effective when it is practiced immediately after the teacher gives an explanation. This way I can understand the material more quickly" (Informant 4),

Students tend to understand the material more easily through hands-on activities than just listening to theoretical explanations from the teacher, so students need direct involvement in the learning process. The findings are also supported by the results of documentation where students look more active and easily understand the material when given the opportunity to work on the questions directly rather than just listening to explanations from the teacher. The results of the documentation are presented in the following image:

Figure 1 The process of learning hands-on practice

The characteristics of students who tend to favor kinesthetic learning styles indicate that they find it easier to understand the material through hands-on practice than theoretical explanations. This statement is reinforced by the teacher's statement that the student prefers hands-on learning to theoretical explanations alone which makes it difficult for students so that the teacher provides real examples that exist in their daily lives. Student statements and teacher statements are in line with research (Abrory et al., 2024) shows the results that students like the learning method by practicing their knowledge directly when studying accounting. Therefore, without direct practice, accounting material will be more difficult to understand. This shows that learning that does not involve hands-on activities and practice can cause students to have difficulty understanding the material.

Analytical Difficulties

Analytical difficulties can be seen from students' inability to analyze questions and determine the accounts that need to be adjusted. Some students revealed that they still experience confusion in determining the right account, especially when there are transactions that have almost similar characteristics. This was revealed from the results of the interview:

> "The obstacle that I experienced in compiling an adjustment journal was that the analysis and grouping of the accounts used was sometimes still not precise and not in accordance with what it should be" (Informant 4).

This quote shows that students have difficulty analyzing transactions and determining which accounts need to be adjusted, so students often make mistakes in grouping accounts in the adjustment journal.

The analytical difficulties experienced by students can be seen from the inability to analyze questions, determine debit and credit positions and determine accounts that need to be adjusted.

(Sanwani et al., 2025) stated that the difficulties of student learning in the field of accounting include difficulties in analyzing transactions that will be entered into the journal, whether it is in debit or credit and difficulties in analyzing transactions to adjust balances that are not in accordance with the adjustment journal. Students often experience confusion when it comes to identifying transactions and determining appropriate record-keeping, especially on transactions that have almost similar characteristics such as prepaid expenses and prepaid income. This condition shows that students are not able to connect the information contained in the questions with the accounting concepts studied.

Numerical Difficulties

Numerical difficulties can be seen from the students' inability to make calculations on the adjustment journal material. Students experience difficulties when faced with problems that involve gradual and complex calculations such as the calculation of asset depreciation and income tax returns. This was revealed from the results of the interview:

> "The most difficult thing is the corporate income tax. Because the calculation is not bad, we have to calculate gross income, all sorts of things" (Informant 10).
>
> "If what makes it confusing is dividends and taxes because the calculation is a bit complicated and must be thorough" (Informant 1)

Both statements can be found that students experience numerical difficulties in completing adjustment journal material. This difficulty is shown by the inability of students to perform calculations involving several stages and the need for high precision in determining the results of calculations. Students' learning difficulties are also seen during observation, where students experience obstacles in learning adjustment journal material. These results are supported by documentation in the form of students' daily practice values so as to strengthen the findings which show that there are still some students who have not reached optimal understanding.

The numerical difficulties experienced by students show that the calculation aspect is also an obstacle in learning. Numerical difficulties can be seen from the students' inability to make calculations on the adjustment journal material. Students tend to have difficulties in calculations especially those involving complex numbers and involve gradual calculations such as fixed asset depreciation calculations, taxes and other calculation transactions. (Hidayah et al., 2025) Concluding that there are still many students who experience errors in determining account names, classifying and determining debit or credit positions and lack of precision when calculating transaction data.

2. External Factors Affecting Students' Learning Difficulties

External factors are factors that come from outside the student that can affect the learning process. This factor is related to the role of the teacher, the learning process and the characteristics of the material that students learn. Based on the results of the study, external factors also contribute to the emergence of student learning difficulties in understanding the adjustment journal material.

The Role of Teachers and Learning Methods

External factors that affect students' learning difficulties in understanding accounting materials are the role of teachers and learning methods. From the teacher's aspect, it was found that the teacher's explanation was not completely easy for students to understand. In addition, there are differences in students' understanding of the material influenced by different teachers. Students revealed that at the beginning of the learning they had difficulty understanding the material, but after the change of teachers, students' understanding became better. From the aspect of learning methods, it was found that learning was dominated by lecture methods or direct explanations. Students stated that teachers generally explained the material directly accompanied by questions and answers, practice questions and the use of media such as PPT. This approach is considered less than optimal, especially for students with kinesthetic learning styles that require active involvement and hands-on experience. This was revealed from the results of the interview:

> "If it's a teacher, I don't understand if the teacher explains, either from the explanation or from the way it is presented" (Informant 9).

The role of teachers in learning also affects the turnover of teachers who have different teaching characteristics. As conveyed by the students, namely:

> "At first, it's a different teacher, so it's not clear what the previous teacher was. If the current one is not bad, it can be noticed so that the students understand" (Informant 3).

Based on these two statements, it is known that the role of teachers contributes to students' learning abilities. Teachers who provide clear, systematic explanations and teach material from basic concepts are able to help students understand the material well. On the other hand, the lack of explanation and assistance from teachers causes students to tend to have difficulty understanding the material.

The role of teachers has a contribution to determining the success of students in understanding the material such as the way the teacher explains the material, the way of delivering and providing guidance to students are factors that affect the level of student understanding. This condition causes students to have difficulty absorbing the material completely in the learning process, which has an impact on the lack of optimal student understanding of the material. These findings are in line with research (Asmawan & Rismawati, 2020) which states that teachers' teaching methods are less diverse in learning methods make it easy for students to feel bored and do not understand what the teacher is explaining. The same goes for research (Manjo et al., 2025) The factor that affects learning difficulties is the role of the teacher in the learning process which is not optimal because the teacher explains the material is not very specific.

The learning method was found that learning was still dominated by the method of lectures or direct explanations. The use of lecture methods in accounting learning is basically necessary to explain basic concepts to students. However, if the method is used continuously without being balanced with other methods, then learning becomes less than optimal. This is due to the characteristics of students who tend to have a kinesthetic learning style and like discussions, so they need active involvement in the learning process.

The incompatibility between the learning methods used and the characteristics of students causes students to be less actively involved which ultimately has an impact on the emergence of difficulties in understanding the material. (A. L. Putri & Sari, 2025) Concluding that if the learning method applied is not in accordance with the student's learning style, then learning will be less effective so that it will be difficult to understand the material well. The same goes for research (V. W. Putri & Budiyanto, 2023) stating that the teacher's learning method is very important where the teacher must prepare interesting learning methods so that students are not easily bored, bored, and sleepy during accounting lesson hours.

In addition, the research (Hariani & Andriani, 2022) suggest to the teacher to create an interesting module. If the modules used during the learning process are not boring and foster a sense of joy for students, then the module can increase the efficiency of the learning process so that it can overcome students' learning difficulties. With interesting modules, students should be more active in learning and must prepare themselves before learning the adjustment journal begins.

High Levels of Material Complexity

Students revealed that adjustment journal material has many different types of transactions and question forms so that students must understand various information at one time. This was revealed from the results of the interview:

> "The most difficult thing is the adjustment journal because you can't go straight to the task force. So it must be analyzed first, the rest of it is used, so you must also understand the formulas. For example, if it is a general journal, we immediately determine that this is in debit and this is in credit" (Informant 7).

This quote reveals that adjustment journals have a high level of difficulty as they involve a lot of numbers, calculations and analysis of transactions. The complex characteristics of the material are supported by the results of interviews which show that the adjustment journal is the most difficult material to understand compared to other materials in the accounting cycle. This can be seen in table 1, namely:

Table 1 Accounting cycle materials that are considered the most difficult according to students

No	The most difficult material in the accounting cycle	Number of students	Percentage
1	Adjustment journal	5	41,7%
2	Financial statements	3	25%
3	Cash flow	3	25%
4	Profit and loss	1	8,3%
	Total	**12**	**100%**

This table shows that most students have difficulties in adjusting journal material with a percentage of (41.7%), followed by financial statements and cash flow each having a percentage (25%) and profit and loss material having the lowest percentage of difficulty (8.3%).

The high level of complexity of the material is one of the characteristics of adjustment journal material that causes students to have difficulty learning. The complexity of the material can be seen from the many types of adjustment transactions and the interconnectedness between concepts that students must understand at one time. This condition causes students to easily experience confusion in understanding the content of the problem or determining the steps to complete. These findings show that the more complex the material studied, the higher the cognitive demands that students must process. The results of this study are supported by research (Shamsudin et al., 2023) which states that accounting is seen as a technical and structured field because it involves many calculations and quite complex recording rules. This condition causes students to have difficulties in understanding and solving accounting problems.

The high complexity of the material coupled with the low concentration of students leads to an increase in the cognitive load experienced by students. As a result, students have difficulty understanding, analyzing and completing the adjustment journal material. These findings are reinforced by research (Sholihah, 2022) concluding that if students receive too much information or material obtained in a short time, it will cause a cognitive burden that hinders the learning process. Research (Sagoro et al., 2023) It also shows that the complexity of the material causes the cognitive load of students to increase. The more complex the material, the higher the cognitive load felt by students.

The findings regarding the high complexity of adjustment journal materials are also strengthened by the results of research showing that adjustment journals are the most difficult material for students to understand compared to other materials in the accounting cycle. This can be seen from the highest percentage of difficulties in the accounting cycle. These findings are in line with (Day, 2023) stated that one of the accounting materials that students consider difficult is the adjustment journal material. Judging from the average classical completeness for the adjustment journal material is 67%. This is very low compared to other materials whose average classical completeness is above 75%.

Procedural and Conceptual

The characteristics of adjustment journal material are procedural and conceptual. Students must not only understand the basic concepts of accounting, but also must follow the completion steps systematically. In the completion process, students must analyze transactions, determine accounts, nominals, and record adjustment journals in order so that students must follow the settlement process appropriately. This was revealed from the results of the interview:

> "The most difficult part is that the burden is paid in advance and the part of the way is the method, the approach method is between the balance sheet approach and the expense approach."

The statement shows that the adjustment journal material has procedural and conceptual characteristics. Students are required to understand the underlying concepts of using the balance sheet approach and the income approach, as well as follow the completion steps in accordance with accounting recording procedures. The findings are also supported by the results of documentation in the form of Learning Implementation Plans (RPP) and accounting learning materials that show the stages of accounting completion that must be completed sequentially, starting from proof of transactions to the preparation of financial statements. The documentation is presented in figure 2, namely:

	Pertemuan ke-2	Tujuan Pembelajaran ke 1 dan 3
	Memahami	Guru memberikan apersepsi dengan menampilkan video tahap pengikhtisaran & pelaporan siklus akuntansi perusahaan dagang. • **Tahap 1 : Mengorientasi murid pada masalah** ✓ Murid diajak berdiskusi untuk merumuskan pertanyaan-pertanyaan terkait tahap pengikhtisaran & pelaporan siklus akuntansi perusahaan dagang **(komunikasi)** • **Tahap 2 : Merencanakan penyelesaian masalah (kolaborasi)** Setiap kelompok diberikan langkah-langkah dalam mengerjakan LKPD yang meliputi: ✓ Neraca saldo ✓ Jurnal penyesuaian ✓ Jurnal penutup ✓ Neraca setelah penutupan ✓ Laporan keuangan

Figure 2 Learning Implementation Plan (RPP)

The characteristics of adjustment journal material are procedural and conceptual. Conceptually, students are required to understand basic concepts such as account classification, debit and credit positions and the relationship between transactions. However, understanding concepts alone is not enough because students also have to follow the completion steps systematically. The procedural nature of the adjustment journal material can be seen from the process of compiling the adjustment journal which must be done sequentially, starting from reading questions, analyzing transactions, determining accounts that need to be adjusted to recording correctly. This condition causes students who understand theory to not necessarily be able to solve problems correctly when doing direct practice. Similar things were also found in the study (Koten et al., 2025) stated that students had difficulty learning in completing the basic accounting equation material due to their lack of ability to analyze transactions, lack of accuracy in calculating numbers and difficulties in determining debit or credit positions.

Requires High Precision

Lack of accuracy causes students to often experience errors in the recording and calculation process. This shows that accuracy is an important aspect in understanding and completing adjustment journal material. This was revealed from the results of the interview:

> "Usually I am not careful in reading about my father. So I have to focus on continuing to be more careful about the form of the question and what the account is. If the most difficult

thing is the burden of being paid in advance because I usually like to be fooled, for example, it should be the month before you should use this account. It turns out that I use this account" (Informant 2)

Requiring high precision is indispensable in every stage of accounting completion. Students must be thorough starting from reading transactions, analyzing questions, determining accounts to making calculations. Lack of accuracy can lead to note-taking errors that impact the overall answer. These findings are supported by research (Dewi & Sylvia, 2024) concluding that the adjustment journal is a journal that is made due to nominal changes on an account and requires high precision in the processing process. The combination of complex material, procedural and conceptual nature and requires high precision makes adjustment journal material one of the difficult materials in accounting learning. The results of this study are in line with the research (Fatimah et al., 2025) states that many students are confused in completing the accounting cycle at the adjustment journal stage because it requires more complex and complex analytical skills.

3. Teachers' strategies in overcoming learning difficulties

Based on the results of interviews with the 11th grade accounting teacher, the teacher stated that students still had difficulties in understanding the adjustment journal material, especially at the stage of question analysis, determining the accounts that needed to be adjusted and having difficulty understanding the basic concepts of accounting. Therefore, in overcoming learning difficulties experienced by students, teachers apply various kinds of learning strategies that are tailored to student conditions such as student characteristics and the type of difficulties that arise. This was revealed from the results of the interview:

"Usually, I create study groups so that students are more daring to ask questions through peer tutors, especially those whose houses are close to each other" (Teacher 1).

The above statement shows that teachers apply peer tutoring strategies through the formation of study groups. This strategy helps students understand the material through discussion and cooperation with peers. In addition to the peer tutor strategy, the teacher also applies different strategies, as revealed during the interview, namely:

"I usually see what the student's difficulties are, then a question and answer session and I will explain again, if I still don't understand I give case examples exercises and give additional guidance outside of class hours" (Teacher 2).

The statement shows that teachers apply remedial learning strategies with an individualized approach. This strategy is carried out through re-explanations, providing practice questions and additional guidance according to the difficulties experienced by students.

Teachers' perceptions of students' learning difficulties are in line with the results of interviews with students, where the main difficulty lies in the ability to analyze questions, understand basic concepts and determine accounts. This shows that there is consistency between the student's learning experience and the teacher's observation in the classroom. (Beribe, 2025) stated that students often face challenges in completing accounting materials such as difficulties in distinguishing different types of accounts, numerical calculation errors, lack of understanding of debit and credit mechanisms and errors in identifying adjustment accounts. Based on the difficulties found, teachers apply several strategies to overcome students' learning difficulties so that it is easy to understand the adjustment journal material.

Group learning with peer tutor strategies aims to create a more comfortable learning environment so that students are more courageous to ask questions when they have difficulty understanding the material. With peer tutors, students feel more comfortable asking questions to friends so that the understanding process becomes more optimal. The results of this study are in line with the research (Rohmawati, 2024) which shows the results that peer tutor learning strategies can improve students' understanding of the adjustment journal material. In addition, students are also motivated to participate in group discussions, be more active and think critically. Based on these findings, teachers not only play the role of delivering material, but also as facilitators who are able to identify students' difficulties and implement appropriate learning strategies.

The next strategy carried out by teachers is to be carried out in stages which begins with the identification of students' difficulties, then continues with re-explanations and practice questions. Providing case examples plays an important role in training students' analytical skills, especially in adjustment journal materials that are conceptual and procedural. After that, the teacher will hold additional guidance outside of class hours so that the teacher can focus on students who are still experiencing difficulties. Previous research (Martodiryo et al., 2023) The results show that the way to overcome balance learning difficulties is that students must practice often doing problems, often ask friends and teachers if there is material they do not understand. Thus, the learning strategies applied by teachers are able to be an effective solution in overcoming student learning difficulties that have been identified previously.

CONCLUSION

Based on the results of the study, it can be concluded that the learning difficulties of accounting students in understanding the adjustment journal material are caused by internal and external factors. Internal factors that affect students' learning difficulties include a suboptimal understanding of basic accounting concepts, low concentration and accuracy, student characteristics in the learning process, analytical difficulties, and numerical difficulties. External factors that affect students' learning difficulties include the role of teachers, learning methods, high complexity of the material, and content that is both procedural and conceptual and requires high precision, all of which pose challenges for students in understanding and completing adjustment journal material. Teachers apply peer tutoring strategies by forming study groups to help students understand the material through discussions with peers, while remedial learning is carried out through re-explanation, practice questions, and additional guidance according to the needs and level of difficulty of individual students.

This study has limitations in that it has not examined in depth the effectiveness of peer tutoring strategies and remedial learning with an individualized approach in overcoming students' learning difficulties. Based on these limitations, it is recommended that future researchers examine the effectiveness of these learning strategies so that their contribution to improving students' understanding of adjustment journal material can be determined. In addition, teachers are encouraged to continue developing learning methods that suit the characteristics of their students, and to maintain and optimize the application of peer tutoring and remedial learning to support students who experience learning difficulties. Students, meanwhile, are encouraged to be more active in strengthening their understanding of basic accounting concepts, improving concentration and accuracy when working on problems, and making use of group discussion activities to aid their understanding of adjustment journal material.

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