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THE EFFECT OF ACADEMIC ENVIRONMENT AND FINANCIAL LITERACY ON THE ACCOUNTING COMPETENCE OF VOCATIONAL SCHOOL STUDENTS IN DKI JAKARTA WITH SELF-EFFICACY AS A MEDIATING VARIABLE

Shofiany[1], Ari Saptono[2], Suparno[3]
[1]*Universitas Negeri Jakarta, Indonesia*
[2]*Universitas Negeri Jakarta, Indonesia*
[3]*Universitas Negeri Jakarta, Indonesia*
Email: anni40609@gmail.com, arisaptono@unj.ac.id, suparno@unj.ac.id

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Abstract

Shofiany. 1716823012. The Impact of Academic Environment and Financial Literacy on the Accounting Skills Competence of Vocational High School Students in DKI Jakarta, with the mediating variable being self-efficacy. thesis. Jakarta State University, Faculty of Economics and Business, Master of Economics Education, 2025. Using self-efficacy as a mediating variable, this study seeks to examine the influence of the academic environment and financial literacy on the accounting skills competency of vocational high school students in DKI Jakarta. The fundamental basis of this research is on the significance of the learning environment's quality and financial literacy skills in developing students' proficiency in accounting, particularly in an era marked by increasingly intense job competition. The employed research methodology was a quantitative approach utilizing a survey technique. The research cohort comprised 207 pupils from three public vocational institutions in Jakarta, chosen through proportional random sampling. A questionnaire that has been verified for correctness and consistency was used to gather information. The data was examined employing partial least squares structural equation modeling, or PLS-SEM. The findings demonstrated that the academic environment exerted a positive and significant influence on students' self-efficacy and proficiency in accounting skills. It was also demonstrated that financial literacy improved competence through self-efficacy, both directly and indirectly. Furthermore, the connection between the academic setting and financial literacy on accounting skills competence is strengthened by self-efficacy acting as a mediating element. These results suggest that raising the quality of the educational setting and strengthening financial literacy need to be carried out continuously to improve students' competency in the field of accounting.

1. INTRODUCTION

In Indonesia, vocational education particularly at the vocational high school (SMK) level—is vital for providing students with the essential skills required for employment. Data from the Ministry of Education, Culture, Research, and Technology shows that the total number of SMK students in Indonesia in 2023 exceeded 5.1 million. Approximately 27% of these students selected disciplines related to business and management, including accounting.

Accounting minors at SMK are among the most sought-after academic programs, due to the demand for competent accountants within the business and industrial sectors. At vocational institutions, students are not only provided with foundational theoretical knowledge in accounting but also acquire practical skills in preparing financial reports, conducting audits, and managing various administrative functions within a business environment. This program is designed to prepare graduates who are equipped to enter the workforce or pursue further advanced studies.

Of the more than 520 vocational schools in Jakarta, 87 are located in West Jakarta, 32 in Central Jakarta, 69 in South Jakarta, 75 in East Jakarta, and 40 in North Jakarta that offer Accounting and Financial Institutions majors, with thousands of students enrolled in accounting programs. Several leading vocational schools in Jakarta also collaborate with private companies and government agencies to provide internship programs and professional certifications for accounting students, enabling graduates to enter the workforce immediately with skills that meet industry requirements.

In the vocational school curriculum for accounting and financial institutions, accounting subjects are usually divided into several core subjects such as Basic Accounting, Financial Accounting, Tax Accounting, and Auditing. These subjects are arranged in stages, starting from an introduction to basic principles to the application of accounting in companies (Ayu Nurmala et al., 2014Furthermore, students are instructed in the use of accounting software, such as MYOB or Accurate, to enhance their technical proficiency. In addition to accounting courses, students also undertake subjects related to financial institutions, management, and economics, which serve to broaden their knowledge and deepen their understanding of financial management. In addition to emphasising theoretical knowledge and technical competencies, the vocational school curriculum for Accounting and Financial Institutions also highlights practical work experience through industrial placements (PKL) or apprenticeships at pertinent companies. These apprenticeships are designed to offer students practical experience in employing accounting principles within a professional setting. Thus, the placement of accounting subjects within the vocational school curriculum is highly strategic, as it encompasses theoretical, technical, and practical components, all of which are essential in preparing students to become proficient experts in the fields of finance and accounting.)

The goal of accounting vocational education is to provide students the information and abilities required in the workplace, such as financial reporting, budget management, taxation, and auditing. Previous studies have emphasized that accounting competencies are highly demanded by companies and financial institutions to ensure operational efficiency and compliance with financial regulations. Helmiyati et al. (2020) argue that accounting skills form the foundation of business decision-making across small, medium, and large enterprises, as accurate financial records and reports enable organizations to evaluate performance, forecast growth, and formulate long-term strategies. In line with this, several studies highlight that mastery of accounting theory and practice, proficiency in accounting software, and financial analysis skills significantly enhance graduates' employability and competitiveness in the labor market. Furthermore, vocational education programs, particularly in accounting majors, are designed to equip students with practical and job-ready competencies, enabling graduates to directly enter the workforce or pursue further education in related fields such as management and business. Prior research generally concludes that vocational school graduates who possess strong accounting competencies tend to have a competitive advantage as contrast to those who lack practical abilities. However, in spite of the growing body of literature emphasising the significance of accounting competencies and vocational education outcomes, few studies explicitly investigate how these competencies are cultivated and aligned with industry requirements within vocational schools in Jakarta. Furthermore, existing research predominantly concentrates on overall employability outcomes, rather than examining the influence of institutional support, curriculum delivery, or industry partnerships in enhancing accounting competencies. Therefore, this study seeks to resolve this research void by investigating the impact of the academic environment on the accounting competence of vocational school students in DKI Jakarta".

2. LITERATURE REVIEW

2.1 Theoretical and Conceptual Background

2.1.1 Social Learning Theory

Social Learning Theory is a psychological framework devised by Albert Bandura (Bandura, 1977), which underscores the significant role of observation and imitation in the process of learning. This theory asserts that individuals can acquire new behaviours not solely through direct experience but also by observing the behaviours of others and the resulting outcomes. The fundamental principle of this theory is that the learning process takes place through social interaction, whereby individuals replicate the behaviours of models they observe, whether from parents, peers, or public figures. Therefore, observing the actions of others serves as an effective method for acquiring and enhancing new abilities.

2.2 Empirical Review and Hypothesis

2.2.1 Academic Environment on Accounting Competency of Vocational High School Students in Jakarta.

The academic environment has consistently been shown to be a critical factor in the development of the accounting competence of vocational high school students in previous studies. Sudiyanto (2019) discovered that students' accounting competencies are substantially improved by supportive learning conditions, which cultivate

critical thinking skills. In the same vein, Ekaviana and Nurkhin (2016) found that students' accounting competence and future orientation are positively influenced by school environment factors, such as learning facilities and teacher student interactions. A more comprehensive comprehension of accounting concepts among vocational students is facilitated by an academic environment that is conducive to learning, as evidenced by effective teaching methods, positive interactions with instructors, and adequate learning facilities. Students are also motivated to become more actively involved in the learning process and to develop a greater sense of confidence in their ability to comprehend accounting subjects when they receive academic support in the form of guidance, mentoring, and access to learning resources.

Additionally, research conducted by JPEPA (2022) underscores that students' work readiness is substantially enhanced by vocational competencies when they are sustained by structured industrial work practices and reinforced by self-efficacy. This implies that the academic environment not only directly influences accounting competency but may also indirectly influence it through psychological factors such as self-efficacy, underscoring the significance of incorporating mediating variables into vocational education research.

H1: The accounting skills competency of vocational high school pupils in Jakarta is significantly and positively impacted by the academic environment.

2.2.2 Financial Literacy and Accounting Skills Competence of Vocational High School Students in Jakarta.

In order to enhance the accounting proficiency of vocational high school students, financial literacy is indispensable. It incorporates the understanding of fundamental financial principles, such as budgeting, saving, investing, and debt management, which provide a fundamental foundation for students to effectively implement their accounting knowledge (Ahmad et al., 2019). This relationship is supported by prior research: Oktariswan and Maria (2024) emphasize that financial literacy improves students' financial management skills within accounting curricula, while Efriyenti, Hikmah, and Khadijah (2023) observe that financial literacy bolsters students' accounting proficiency when combined with practical accounting tools like MYOB and data processing. In the same vein, Alkurnia, Susilaningsih, and Sudiyanto (2019) suggest that financial literacy, in conjunction with critical thinking, enhances students' ability to execute accounting tasks with precision. It is hypothesized that the accounting competence of vocational high school students in Jakarta is positively and statistically significantly influenced by financial literacy, as indicated by these findings.

H2: The accounting skills competency of vocational high school students in Jakarta is positively and statistically significantly influenced by financial literacy.

2.2.3 Self-efficacy has a positive and significant effect on the accounting skills competency of vocational high school students in Jakarta.

The accounting proficiency of vocational high school students is significantly influenced by self-efficacy. It pertains to students' assurance in their ability to successfully complete tasks and achieve academic goals, which fosters a greater level of diligence and commitment to the study of accounting. (Dewi, 2024). Aprilia, Takidah, and Zulaihati (2025) discovered that academic self-efficacy has a positive impact on learning outcomes in accounting programs, while Yanuar and Wahono (2023) emphasized that self-efficacy increases students' confidence and proactivity in overcoming academic challenges. This relationship is supported by prior research. Ultimately, students who possess a higher level of self-efficacy are more likely to actively participate in their learning, persist in their efforts to comprehend accounting concepts, and pursue solutions to challenges, thereby enhancing their accounting proficiency.

H3: The accounting competency of vocational high school pupils in Jakarta is significantly and positively influenced by self-efficacy.

2.2.4 The Influence of the Academic Environment on Financial Literacy.

The academic environment is essential for the development of students' financial literacy, as it facilitates a variety of educational activities and interactions within the school environment. Through the curriculum, training programs, and extracurricular activities, a conducive academic environment offers students the opportunity to acquire and comprehend financial concepts (Arquero, Fernández-Polvillo, & Jiménez-Cardoso, 2024; Kadoya & Khan, 2020). Compen, De Witte, and Schelfhout (2019) have demonstrated that students' financial knowledge and abilities are improved by the implementation of practice-based learning approaches, qualified and competent instructors, and adequate learning facilities. These factors collectively establish an environment that fosters the application of financial concepts, critical thinking, and active learning, thereby enhancing students' financial literacy competencies.

H4: Financial literacy is significantly and positively impacted by the academic environment.

2.2.5 The influence of the academic environment on the self-efficacy of vocational high school students in Jakarta.

Students' self-efficacy, which is defined as their assurance in their ability to effectively achieve their goals, is substantially influenced by the academic environment. and fulfill academic obligations (Saputra, Suarni, & Dantes, 2020). A constructive relationship with instructors and peers, adequate access to educational facilities, and a

comfortable learning atmosphere are all characteristics of a positive and supportive academic environment, which in turn fosters students' confidence in their academic pursuits (Wahono, Nirbito, & Wahyono, 2020). Tentama, Merdiaty, and Subardjo (2019) have found that students are more motivated to improve their skills, actively participate in learning, and pursue higher academic achievements when they perceive strong support from their academic environment. This, in turn, enhances their self-efficacy and preparedness for future employment.

H5: The self-efficacy of vocational high school pupils in Jakarta is significantly and positively impacted by the academic environment.

2.2.6 Financial Literacy and Self-Efficacy of Vocational School Students in Jakarta.

Previous research has underscored the critical role that self-efficacy plays as a mediator between students' financial literacy, the classroom environment, and their abilities. According to Kistyanto, Rasi, Surjanti, and Aji (2020), self-efficacy substantially mediates the relationship between financial literacy and SME performance. This suggests that individuals who are more confident in their abilities are more adept at employing their financial knowledge. In a similar vein, Rastiti, Widjaja, and Handayati (2021) demonstrated that the entrepreneurial intentions of vocational students are influenced by self-efficacy, which serves as a mediator between the familial environment, entrepreneurship education, and economic literacy. This implies that the influence of educational and environmental factors is amplified by the self-assurance of students.

Additionally, Kartawinata et al. (2021) found that the effective utilization of financial knowledge is facilitated by students' financial self-efficacy, which functions as a mediator between financial inclusion and financial literacy. The significance of self-efficacy in the development of financial and academic literacy is emphasized by all of these discoveries.assistance, implying that it may even serve as a mediator in the development of accounting proficiency among vocational students.

H6: Financial literacy has a substantial and positive effect on the self-efficacy of vocational high school pupils in Jakarta.

2.2.7 The Influence of Academic Environment on the Accounting Competence of Vocational High School Students in Jakarta

The relationship between the academic environment and the accounting competence of vocational high school pupils is mediated by self-efficacy. Previous research has demonstrated that students' self-efficacy can be improved by a supportive academic environment, which is defined by positive interactions with instructors, access to adequate learning facilities, and a conducive learning climate (Yuliwarni, Susanti, & Zulaihati, 2021; Harwati & Yanto, 2017). The confidence of students in completing tasks and achieving academic objectives is bolstered when they perceive strong support from their academic environment (Sariwulan, Widodo, NS, & Agung, 2020). Consequently, their accounting competence is enhanced. This implies that self-efficacy is a critical psychological factor that mediates the impact of the academic environment on the practical accounting skills of students.

H7: The accounting competency of vocational high school pupils in Jakarta is influenced by the academic environment through the mediation of self-efficacy.

2.6.8 The Effect of Financial Literacy on the Accounting Skills Competence of Vocational High School Students in Jakarta

Self-efficacy functions as an intermediary variable in the association between financial literacy and accounting proficiency among students in vocational high schools. Financial literacy equips students with essential knowledge and skills in money management, investing, and personal financial planning, thereby enhancing their comprehension and application of accounting principles (Lopus, Amidjono, & Grimes, 2019; Aliah, Rizkina, & Harianty, 2024). When students demonstrate a high level of financial literacy, they generally exhibit greater confidence in analysing and managing financial data, thereby strengthening their self-efficacy. This enhanced self-efficacy ultimately reinforces their capacity to execute accounting tasks with accuracy and efficiency (Saptono, 2016), underscoring its essential function as a mediator between financial literacy and accounting competence.

H8: Financial literacy mediates the influence of the academic environment on the accounting skills of vocational high school students in Jakarta.

3. RESEARCH METHODOLOGY

Purposive sampling, a method in which researchers select participants based on specific characteristics pertinent to the objectives of the study, was employed in this investigation. This method was selected because it enables researchers to identify pupils who satisfy the criteria pertinent to the study's objectives. The criteria applied in this instance comprised current students specializing in accounting and institutional finance, matriculated at SMK 3 Jakarta, SMK Negeri 21, and SMK Negeri 44 Jakarta. By employing purposive sampling, the researcher can ensure that the sample consists of individuals with appropriate educational backgrounds, thereby facilitating the collection of comprehensive and pertinent data on the relationship between the academic environment and financial literacy, self-efficacy, and accounting competence.The capability of SmartPLS to represent research models using route diagrams is one of its advantages. This method not only makes analysis more straightforward, but it also makes it

possible for researchers to quickly recognize and understand the correlations between variables. Additionally, this visualization might help explain the findings to stakeholders or in research reports. The idea that an influencing variable (exogenous/independent) directly affects the affected variable (endogenous/dependent) is investigated using direct effect analysis.

4. RESULT AND DISCUSSION

4.1 Result

After processing the data using statistical analysis techniques with SmartPLS software, the next step is to test the hypotheses to determine the influence between the variables that have been established in the study. This hypothesis testing aims to examine whether there is a significant influence between the variables.

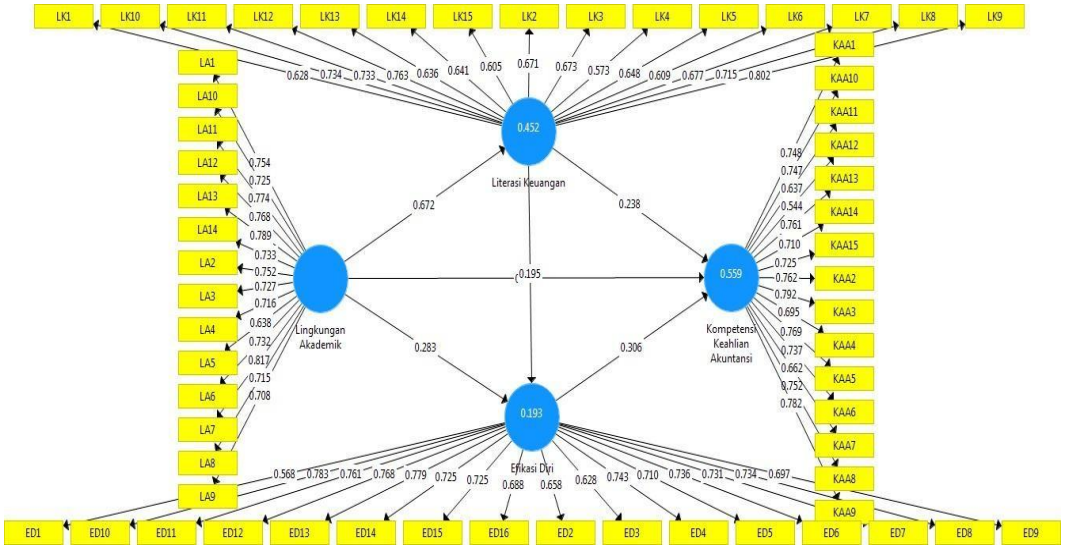


Figure 1. Conceptual Model of the Study

Source: Authors (2025)

The t-test results for the SEM-PLS model indicate that the majority of the paths between variables exhibit t-statistics exceeding 1.96, signifying their significance at a 95% confidence level. The transition from the academic environment to financial literacy is characterised by a t-statistic value of 6.787, signifying that the academic setting exerts a substantial influence on students' financial literacy. Similarly, the path from the academic environment to self-efficacy, with a value of 3.551, and from the academic environment to accounting skill competence, with a value of 2.796, indicates that a supportive learning environment can foster an enhancement in students' financial knowledge, confidence, and proficiency in the field of accounting. Furthermore, the pathway from financial literacy to self-efficacy exhibits a t-statistic of 1.912, approaching the significance threshold (1.96), with an established p-value of 0.034. This suggests that financial literacy indirectly affects competence via self-efficacy. Meanwhile, the direct pathway from financial literacy to accounting competence exhibits An enhanced capacity to employ accounting concepts in practical contexts is associated with a higher level of financial literacy among students, as evidenced by a statistically significant t-statistic value of 2.796.

The t-statistic of 6.220 indicates that self-efficacy is a highly significant predictor of accounting competency, with self-efficacy being the primary influence. This underscores the assertion that professional competence, particularly in the field of accounting, is contingent upon students' self-assurance in their capabilities. Consequently, to enhance the academic performance of vocational high school pupils in the accounting field, it is essential to enhance self-efficacy by fostering a conducive learning environment and promoting literacy development

4.2 Discussion

4.2.1 The Influence of Academic Environment on Accounting Competence

The academic environment has a significant and favorable impact on the accounting abilities of students, as evidenced by a coefficient of 0.355, a t-statistic of 4.222, and a significance level of 0.000, according to the study's findings. The caliber of the academic environment has a substantial influence on the accounting skills of students, as evidenced by the coefficient of 0.355. When the t-statistic exceeds 1.96 and the p-value is significantly lower than 0.05, this effect is considered statistically significant. As a result, it is possible to assert that a supportive academic environment, which encompasses a favorable learning atmosphere, proficient instructor assistance, and adequate facilities, may significantly enhance students' ability to develop accounting skills.

4.2.2 The Effect of Financial Literacy on Accounting Competence

The coefficient of 0.185, t-statistic of 2.577, and significance level of 0.005 demonstrate that financial literacy has a positive and significant impact on the accounting abilities of students. When the t-statistic exceeds 1.96 and the p-value is less than 0.05, the effect is deemed statistically significant. Consequently, it is possible to infer that students who possess a high level of financial literacy are more adept at comprehending and implementing accounting concepts, thereby enhancing their accounting proficiency. Financial literacy is indispensable for vocational high school students to enhance their accounting abilities.

4.2.3 The Effect of Self-Efficacy on Accounting Competence

The test results suggest that self-efficacy has a positive and significant impact on the accounting skills of students, as evidenced by a coefficient of 0.332, a t-statistic of 5.881, and a p-value of 0.000. If the t-statistic is significantly greater than 1.96 and the p-value is significantly small (0.000), this effect is considered statistically significant. Consequently, it can be argued that students who exhibit higher levels of self-efficacy i.e., confidence in their ability to comprehend and apply accounting principles are more proficient in the subject. The level of accounting proficiency that vocational high school students exhibit is significantly influenced by their self-efficacy.

4.2.4 The Influence of Academic Environment on Financial Literacy

The results of the Smart PLS research suggest that the academic environment has a significant and beneficial impact on the financial literacy of students. With a coefficient of 0.527, a t-statistic of 7.059, and a p-value of 0.000, the correlation between these two variables is statistically significant at the 95% confidence level. This demonstrates how the quality of a student's educational environment, which encompasses factors such as teacher support, resource availability, and a positive learning environment, influences their financial literacy. The curriculum, instruction, and relevant extracurricular activities provide students with the opportunity to investigate and understand financial concepts within a suitable academic framework.

4.2.5 The Influence of Academic Environment on Self-Efficacy

The findings show that the academic environment has a statistically significant and positive impact on student self-confidence, as evidenced by a coefficient of 0.315, a t-value of 3.495, and a p-value of 0.000. Student self-confidence will increase by 0.315 units for every one-unit increase in the academic environment, which includes factors such as teacher support, a friendly classroom atmosphere, and access to educational resources, according to the coefficient of 0.315. This effect is considered statistically significant if the t-value exceeds 1.96 and the p-value is very low. As a result, students' confidence in their ability to achieve academic goals, especially in accounting, increases along with their more positive perceptions of their academic environment.

4.2.6 The Effect of Financial Literacy on Self-Efficacy

The test results show that financial literacy has a statistically significant and positive impact on students' self-confidence, as evidenced by a coefficient of 0.168, a t-value of 1.937, and a significance level of 0.027. Students' self-confidence increases by 0.168 units for every one-unit increase in financial literacy, as indicated by a correlation of 0.168. This effect can be considered statistically significant if the t-value exceeds 1.96 and the p-value is less than 0.05. Thus, it can be concluded that a more comprehensive understanding of financial literacy can increase students' confidence in their ability to solve personal problems and overcome financial obstacles, thereby influencing their trust in their educational experience.

4.2.7 The Influence of Academic Environment on Accounting Competence through Self-Efficacy

The results of the test indicate that the academic environment indirectly influences accounting knowledge through the mediating variable of self-efficacy. The coefficient value of 0.105 indicates that the quality of the academic environment has a positive impact on the self-efficacy of students, which in turn affects their accounting proficiency. This effect is statistically significant, as evidenced by the t-statistic of 2.801 and the p-value of 0.003, both of which are less than 0.05. As a result, the notion that self-efficacy mediates the impact of the academic environment on accounting competence may be recognized.

4.2.8 The Impact of Financial Literacy on Accounting Proficiency via Self-Efficacy

The results of the test suggest that self-efficacy functions as a mediating variable between financial literacy and accounting abilities. The coefficient value of 0.056 indicates that financial literacy may enhance the self-efficacy of students, thereby enhancing their accounting skills. The t-statistic of 1.833 and a p-value of 0.034, which are both below the threshold of 0.05, indicate that the impact is statistically significant. The hypothesis posits that the relationship between financial literacy and its outcomes is regulated by self-efficacy.

5. CONCLUSION

Theoretical Implications: By highlighting the mediation role of personal self-efficacy, this study advances our theoretical understanding of how financial literacy and the academic environment affect accounting proficiency among students in vocational schools. It highlights the significance of human capital theory and self-efficacy theory in elucidating how students' self-assurance fosters the efficient application of accounting knowledge.

Practical Implications: The results emphasize the need of creating a nurturing learning environment, providing excellent financial literacy instruction, and raising students' self-efficacy via guiding, mentorship, and hands-on learning for vocational schools. These techniques may improve students' accounting skills and better prepare them for the demands of the job.

Future Research Directions: Prospective studies may investigate other mediating or moderating variables, such as motivation, emotional intelligence, or digital literacy, within the nexus of academic environment, financial literacy, and accounting competence. Comparative analyses across different regions or longitudinal studies may offer additional understanding of the enduring effects of these factors on students' career trajectories.

Several inferences that show the correlations between the variables in this research may be made based on the outcomes of the data analysis and discussion. These conclusions summarize the main results showing that self-efficacy, financial literacy, and the academic environment all have a major impact on the accounting skills competence of Jakartan vocational high school students.

1. The academic environment has a direct effect on accounting skills competency. A supportive learning environment directly encourages students to improve their accounting skills. This shows that the quality of teaching, an active classroom atmosphere, and learning facilities influence the extent to which students understand and master accounting material.
2. Financial literacy has a direct effect on accounting skills competency. Students with good financial literacy demonstrate a deeper understanding of accounting concepts. The financial knowledge they acquire helps them translate accounting theory into real-world practice, such as in preparing reports or financial analysis.
3. Self-efficacy has a direct effect on Accounting Competence. Students' belief in their own abilities plays a significant role in their success in learning accounting. Confident students will be more motivated to try, complete accounting problems, and develop the skills needed in this field.
4. The academic environment has a positive effect on financial literacy. A supportive learning environment, such as teacher involvement, adequate facilities, and a conducive classroom atmosphere, contributes to improving students' ability to understand financial concepts. When students learn in an environment that encourages active participation, they are more open to financial literacy material that is applicable in everyday life.
5. The academic environment has a positive effect on self-efficacy. Students in a good academic environment tend to have greater confidence in their abilities. Teacher support and positive learning conditions help students feel more capable of completing academic tasks and facing learning challenges, especially in accounting lessons.
6. Financial literacy has a positive effect on self-efficacy. A good understanding of personal financial management not only provides knowledge but also increases students' self-confidence. When students feel capable of managing their own finances, they are more confident in making decisions and solving problems, both inside and outside the academic context.
7. The academic environment indirectly influences accounting skills through self-efficacy. A supportive environment builds students' self-efficacy, which in turn improves their accounting skills. This means that although the environment does not directly influence learning outcomes, it shapes the self-confidence that forms the basis of accounting skills.
8. Financial literacy indirectly influences Accounting Competence through Self-Efficacy. Financial literacy strengthens students' self-efficacy, which ultimately supports the improvement of their accounting abilities. Although its influence is not as strong as the direct route, financial understanding still plays an important role in building confidence in applying accounting concepts.

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