



FACTORS AFFECTING STUDENT LEARNING ACHIEVEMENT WITH E-LEARNING AS MODERATING VARIABLES

FAKTOR-FAKTOR YANG MEMPENGARUHI PRESTASI BELAJAR SISWA DENGAN VARIABEL MODERATING E-LEARNING

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Abstract

This research aims to determine the effect of FoMO, Academic Stress, and Academic Burnout partially and simultaneously on Student Learning Achievement with the Use of Besmart e-learning as a moderating variable during the Covid-19 Pandemic. The population in this research were 258 students majoring in accounting education at YSU. Data collection techniques using a questionnaire. Test the validity of the instrument using the Product Moment correlation with 49 valid items and 5 falling items and the reliability test using Cronbach's Alpha formula with the results of the variables FoMO, Academic Stress, and the Use of Besmart e-learning being very reliable and Academic Burnout reliable. The analysis prerequisite test includes normality test, linearity test, multicollinearity test, and heteroscedasticity test. Hypothesis testing consists of multiple regression and moderated regression analysis. The results of this research are FoMO has no effect on Student Learning Achievement during the Covid-19 Pandemic, Academic Stress has a negative effect on Student Learning Achievement during the Covid-19 Pandemic, and Academic Burnout has a negative effect on Student Learning Achievement during the Covid-19 Pandemic.

Keywords: Student Learning Achievement, FoMO, Academic Stress, Academic Burnout, e-learning Besmart

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh FoMO, Stres Akademik, dan Kejenuhan Akademik secara parsial dan simultan terhadap Prestasi Belajar Siswa dengan Pemanfaatan e-learning Besmart sebagai variabel moderasi pada masa Pandemi Covid-19. Populasi dalam penelitian ini adalah mahasiswa jurusan pendidikan akuntansi di UNY yang berjumlah 258 orang. Teknik pengumpulan data menggunakan kuesioner. Uji validitas instrumen menggunakan korelasi Product Moment dengan 49 butir valid dan 5 butir gugur serta uji reliabilitas menggunakan rumus Cronbach's Alpha dengan hasil variabel FoMO, Stres Akademik, dan Penggunaan Besmart e-learning sangat reliabel dan Kelelahan Akademik dapat diandalkan. Uji prasyarat analisis meliputi uji normalitas, uji linieritas, uji multikolinearitas, dan uji heteroskedastisitas. Pengujian hipotesis terdiri dari analisis regresi berganda dan analisis regresi moderat. Hasil dari penelitian ini adalah FoMO tidak berpengaruh terhadap Prestasi Belajar Siswa pada masa Pandemi Covid-19, Stres Akademik berpengaruh negatif terhadap Prestasi Belajar Siswa pada masa Pandemi Covid-19, dan Academic Burnout berpengaruh negatif terhadap Prestasi Belajar Siswa pada masa pandemi Covid-19.



Kata Kunci : Prestasi Belajar Siswa, FoMO, Stres Akademik, Kejenuhan Akademik, e-learning Bsmart

INTRODUCTION

Education is an asset for a nation. It is divided into five levels in Indonesia. Each level of education has its quality measurement. The term that is often used for this measurement is learning achievement. Knowing student learning achievement can indicate the quality of knowledge mastered by students and information material in educational innovation (Arifin, 1991). Therefore, learning achievement is one of the important elements in education.

Apart from education, student learning achievement is also important in other matters. Although having student learning achievement does not guarantee success in one's life, in reality, student learning achievement is always used in the requirements to continue to the next level, either continuing studies or looking for work. For example, in the context of college students, student learning achievement is expressed in the form of GPA (Grade Point Average). A minimum GPA is often a requirement to register for a company's work. This is because the GPA is a summary of the student's academic performance during their college years. This is in line with Anjani's research (2018) which found that the higher the student learning achievement, the higher the job relevance. That is, high student learning achievement will deliver individuals according to the competencies they have learned during college.

At Yogyakarta State University, student learning achievement (GPA) is defined as the average value of learning outcomes that describe the achievement of student competencies from the first semester to the last semester taken cumulatively (YSU Academic Regulation, 2019). YSU is very concerned about the GPA of its students, in Article 11 of the YSU Academic Regulations it is stated that there is a minimum GPA that must be possessed by students to be able to take the Final Project. Final Project Requirements for diploma programs are at least 2.50, while for undergraduate programs the minimum GPA is 2.75 (PAK YSU, 2019). Student Learning Achievements are quantitative and qualitative achievements of students who are assessed based on performance during the learning process. Student learning achievement will generally be measured by the Grade Point Average (GPA). Widya Ningrum (2013) mentions the same thing, that student learning achievement can be seen through the GPA. A high GPA indicates a student's success in his studies. Student learning achievement can decrease if the influencing factors are not optimal. There are two factors that lead to high or low GPA, namely internal and external factors.

However, in early March 2020 Indonesian education had to adapt to the Covid-19 pandemic. Minister of Education and Culture Nadiem Anwar Makarim issued Circular No. 4 of 2020 concerning the Implementation of Education in the Coronavirus Disease Emergency Period. In the circular letter, it is stated that learning activities cannot be carried out face-to-face until the next circular is issued. The existence of the outbreak requires education to be carried out remotely to reduce disease transmission. The existence of learning transformation causes learning achievement to decline in the aggregate. Jumeri, Director General of Early Childhood Education, Primary and Secondary Education of the Ministry of Education and Culture (2020) stated that "Academically, there is certainly a decline in student learning outcomes" (Kemendikbud.go.id). During the pandemic, student internal factors became the main factor in the decline in learning achievement, especially psychological factors (Livana, Mubin, & Basthomi, 2020).

Online learning requires students to frequently interact with cell phones, laptops, or other online learning devices. All information related to learning will be channelled through the device. Dependence on accessing online learning tools triggers the Fear of Missing Out (FoMO) phenomenon. FoMO is a term for a person's appendix to his cellphone (Buglass et al, 2017).



FoMO will make it difficult for someone to leave their phone. Someone who has FoMO will have a low level of satisfaction and well-being in life (Jood, 2017). Anxiety about missing out on new information has a negative impact on oneself.

In addition, the use of online learning triggers increased stress among students. Olejnik and Holschuh (2016) describe Academic Stress as a response that arises because there are too many demands and tasks that must be done by students. According to research conducted by Afrijar and Rostome, it was found that 48.3% of students experienced mild stress, 42.6% of students experienced moderate stress, and 8.5% of students experienced severe stress (Wahyu et al, 2020). Academic Stress can have a major impact on a student's campus life. There are 32% of students who are state to experience Academic Stress, resulting in college not finishing (dropping out) or lower results (Kadapatti & Vijayalaxmi, 2012). In addition, it is find that learning assignments are the major cause of stress for Indonesian students (Livana, Mubin, & Basthomi, 2020).

The assignments given by educators are indeed more than normal conditions. This is due to the lack of interactive activities that can be done in the online learning process. Educators provide many assignments to replace activities that are usually carried out in offline learning. Fatigue due to the many tasks that must be done is common during the Covid-19 pandemic. As a result of fatigue, students will not be able to focus on learning and absorb learning optimally. Feelings of Academic Burnout will be followed by a decrease in Student Learning Achievement (Zhang Gan, 2007:1530). Yu, Chae, and Chang (2016) describe Academic Burnout consists of physical, emotional, and psychological fatigue caused by fatigue, frustration, distance from studies, stress, helplessness, and cynicism due to academic overload.

Based on initial observations in April 2021 conducted on students majoring in Accounting Education Class of 2019 Faculty of Economics, YSU, it was found that there were data that were in line with the general description of students. The observations were made by distributing questionnaires to 15 students. Observation results show that all students use Besmart e-learning during online learning. There are 40% of students who experienced a decrease in GPA during the Covid-19 pandemic, to be precise from semester 2 to semester 3. Then, 80% of students felt FoMO, 67% of students felt Academic Stress, and 47% of students felt Academic Burnout during online learning during the pandemic. Covid-19.

The Use of Besmart e-learning could minimized the negative impact of online learning transformation during the Covid-19 pandemic. Besmart has features that could made it easier for students to access learning, from notifications, schedules, course management, and others. Besmart is used in learning during the Covid-19 pandemic by all students of the Faculty of Economics, YSU. Based on observational data, it was found that all students majoring in Accounting Education, Faculty of Economics, YSU used Besmart e-learning, but there were still problems with FoMO (80%), Academic Stress (67%), and Academic Burnout (47%). These was contrary to the ideal conditions of using Besmart e-learning which should made it easier for students when learning online. Therefore, further research was needed on the effect of using Besmart e-learning during the Covid-19 pandemic on student learning achievement.

Previously, there were no studies discussing FoMO, Academic Stress, and Academic Burnout on Student Learning Achievement during the Covid-19 pandemic using the Besmart e-learning platform as a moderating variable. Research that has been done so far has focused more on the psychological impact of students, for example, the relationship between self-control and FoMO (Wulandari, 2020) and the effect of Academic Stress on the adversity quotient (Pangestu, 2019). There is still little literature that discusses the effect of these three variables on learning achievement. Even though the data states that these variables have a role in decreasing student learning achievement during the Covid-19 pandemic. Therefore, the researcher believes that research that discusses the effect of FoMO, Academic Stress, and



Academic Burnout on Student Learning Achievement by using the Besmart e-learning platform as a moderating variable is important to study.

Based on the problems that have been disclosed, the researcher wants to examine the factors that affect student learning achievement associated with FoMO, Academic Stress, and Academic Burnout. In addition to these 3 factors, the researcher added a moderating variable, namely the Use of Besmart e-learning. Therefore, the researcher took the title “Psychological Factor Affect Student Learning Achievement with Besmart as Moderating Variable”

METHODS

This research is ex-post-facto research where this research examines variables whose events have occurred before the research was carried out. Researchers only reveal facts based on the measurement of symptoms that already exist in respondents (Suharsimi Arikunto, 2013: 17). This research aims to determine the effect of the independent variables FoMO, Academic Stress, and Academic Burnout on the dependent variable of Student Learning Achievement with the Use of Besmart e-learning as a moderating variable. The approach used in this research is a quantitative approach that analyzes the data with statistical techniques in the form of numbers using statistics.

This research was conducted at the Faculty of Economics, Yogyakarta State University, which is located at Jalan Colombo Yogyakarta No. 1, Karang Malang, Caturtunggal, Depok, Sleman, DIY. Data collection was carried out in April-May 2021. The population in this research were students Yogyakarta State University, Faculty of Economic, Accounting Education Departement 2019 totaling 258 students with the following details:

Table 1. Research Population

Class	Total Student
S1 Accounting Education U 2019	27
S1 Accounting Education A 2019	37
S1 Accounting U 2019	33
S1 Accounting A 2019	34
S1 Accounting B 2019	45
D4 Accounting A 2019	41
D4 Accounting B 2019	41
Jumlah	258

Students of the 2019 Accounting Education Department are students who experience the full use of online learning, especially Besmart e-learning. In addition, students from the class of 2019 tend to be in the same type of subject, namely theory. Meanwhile, 2018 and 2017 students have taken many practical courses, making it difficult to compare between study programs within the department. To determine the number of samples of this research, according to Sugiyono (2003: 62) it can be done using the Slovin formula. The desired level of confidence is 95% with an error rate of 5% so that in a total population of 258 people, the number of samples is 157 people.

Questionnaires were used to obtain direct data from respondents by answering questions or written statements regarding the effect of FoMO, Academic Stress, and Academic Burnout on Student Learning Achievement with Use of Besmart e-learning as a moderating variable. The development of this instrument is taken from the theoretical framework that is compiled and then described in the form of indicators. The indicator is then translated back into the form of a statement, which uses two alternative statements, namely a positive statement and a negative statement. In this study, after the questionnaires have been collected from the



respondents, a score will be given based on the research system that has been established. The alternative answers used in this study are in accordance with the scale used, namely the Likert scale, the answer choices from very positive to very negative include SS (Strongly Agree), S (Agree), TS (Disagree), and STS (Strongly Disagree). The making of the Likert scale questionnaire in this study has a scale of 4, with a value range of 1 to 4.

Before the instrument is used in research, the instrument must be tested first. It aims to obtain information about the validity and reliability of the instrument. Instrument testing was conducted at YSU. Based on the total number of respondents, 30 were taken randomly to be used as samples for the instrument test. Based on the results of the instrument trial, it can be seen that the FoMO questionnaire consists of 8 statements, the Academic Stress questionnaire consists of 16 statements, the Academic Burnout questionnaire consists of 14 statements, and the Besmart e-learning Use questionnaire consists of 16 statements. After testing 30 students, it can be seen that for the FoMO questionnaire there were no statement items that were rejected, while for the Academic Stress questionnaire there was 1 statement that was declared invalid, for the Academic Burnout questionnaire there were 3 statements that were declared invalid, and for the Use of Questionnaire Besmart e-learning contains 1 statement item which is declared invalid. Based on the results of the reliability test each variable is more than 0.600, so the instrument in this research is declared reliable.

Research Instrument Trial Test

Before the instrument is used in research, the instrument must be tested first. It aims to obtain information about the validity and reliability of the instrument. Instrument testing was conducted at YSU. According to Suharsimi (2005:161), the research subject was used as a test subject and at the same time research subjects. Based on the total number of respondents, 30 were taken randomly to be used as samples for the instrument test.

Based on the results of the instrument trial, it can be seen that the FoMO questionnaire consists of 8 statements, the Academic Stress questionnaire consists of 16 statements, the Academic Burnout questionnaire consists of 14 statements, and the Besmart e-learning Use questionnaire consists of 16 statements. After testing 30 students, it can be seen that for the FoMO questionnaire there were no statement items that were rejected, while for the Academic Stress questionnaire there was 1 statement that was declared invalid, for the Academic Burnout questionnaire there were 3 statements that were declared invalid, and for the Use of Questionnaire Besmart e-learning contains 1 statement item which is declared invalid. Based on the results of the reliability test each variable is more than 0.600, so the instrument in this research is declared reliable.

Analysis Prerequisite Test

a. Normality Test

Normality test aims to determine the data from each variable normally distributed or not. To test it, a non-parametric statistical test was carried out by Kolmogorov Smirnov through the SPSS Statistics 25.0 computer application program. Variables are said to be normal if the value of Kolmogorov Smirnov and Unstandardized Residual Asymp. Sig (2-tailed) > 0.05 and vice versa.

b. Linearity Test

Linearity test is used to determine whether there is a linear relationship between the independent variable and the dependent variable. To determine the linearity relationship in this study, the F test at a significant level of 5% was used. If F_{count} is less than or equal to F_{table} , it means that the relationship between criteria and predictors is linear and if F_{count} is greater than F_{table} , it means that the relationship between criteria and predictors is not linear



with a significance level of 5%.

c. **Multicollinearity Test**

Multicollinearity test is used to determine whether or not multicollinearity occurs between one independent variable and another independent variable. The statistical technique used is the Product Moment Correlation. The condition for the absence of multicollinearity can be seen from the variance inflation factor (VIF) column. If the tolerance value is > 0.10 and the VIF value is < 10 , it can be concluded that there is no multicollinearity between the independent variables in the regression equation (Ghozali, 2016: 106). However, if the tolerance value is $< 10\%$ and the VIF value is > 10 , it can be concluded that there is multicollinearity between the independent variables in the regression equation.

d. **Heteroscedasticity Test**

The heteroscedasticity test aims to assess whether there is an inequality of variance from the residuals for all observations in the linear regression model. The condition for continuing the regression analysis must be met with the condition that there is no heteroscedasticity. If the value of Sig. < 0.05 , this indicates the occurrence of heteroscedasticity, and vice versa if the value of Sig. > 0.05 then there is no heteroscedasticity.

Hypothesis Testing

Hypothesis testing in this study used multiple linear regression analysis and moderated regression analysis. Multiple regression analysis was used to test the independent variables on the dependent variable. Multiple regression analysis was used to test hypotheses one to four, namely the Effect of FoMO, Academic Stress, and Academic Burnout on Learning Achievement during the Covid-19 pandemic. Furthermore, moderated regression analysis was used to examine the effect of the moderator variable on the relationship of the independent variable to the dependent variable. Moderated regression analysis was used to test hypotheses five to eight, namely the effect of FoMO, Academic Stress, and Academic Burnout on Student Learning Achievement by using Besmart e-learning as a moderating variable.

FINDINGS AND DISCUSSION

Findings

The data from the research consists of the dependent variable, namely Student Learning Achievement (Y), the independent variable is FoMO (X_1), Academic Stress (X_2), and Academic Burnout (X_3), and the moderating variable is the Use of Besmart e-learning (Z). The frequency table of each variable are presented.

Based on Student Learning Achievement data obtained through a questionnaire in the form of a 3rd semester GPA of Accounting Education students, the maximum value is 4 and the minimum value is 3. Furthermore, the analysis is carried out to obtain the mean value of 3.66, median of 3.68, mode of 3.5, and the foreign exchange standard are 0.18. The number of interval classes is determined by the formula $1 + 3.3 \log 157$, the result is 5.23 rounded up to 5. The data range $(4-3) = 1$, while the class length is obtained from the range data divided by the number of class intervals $(1/5) = 0.2$. The frequency distribution of Student Learning Achievement can be seen in the following table:

**Table 2. Frequency Distribution of Student Learning Achievement Variable Data**

No	Interval	F	%
1	3,00-3,20	5	3,2%
2	3,21-3,40	9	5,7%
3	3,41-3,60	38	24,2%
4	3,61-3,80	74	47,2%
5	3,81-4,00	31	19,7%
Total		157	100%

Source: Primary Data that has been processed

FoMO variable data was obtained through a questionnaire consisting of 8 statements with a total of 157 students as respondents. There are 4 alternative answers where the highest score is 4 and the lowest score is 1. Based on the results of the data analysis of the FoMO variable, the highest score is 30 and the lowest score is 8, with a mean value of 19.4, median of 19, mode of 20, and standard deviation of 4.4. The number of interval classes is determined by the formula $K = 1 + 3.3 \log 157$, the result is 5.23, rounded to 5. The data range $(30 - 8) = 22$, while the class length is obtained from the data range divided by the number of interval classes $(22 / 5) = 4.4$ rounded to 5. The frequency distribution of FoMO can be seen in the following table:

Table 3. Frequency Distribution of FoMO

No	Interval	Lower limit	Upper limit	F	%
1	8-12	7,5	12,5	9	5,7%
2	13-17	12,5	17,5	41	26,1%
3	18-22	17,5	22,5	75	47,8%
4	23-27	22,5	27,5	26	16,6%
5	28-32	27,5	32,5	6	3,8%
Total				157	100%

Source: Primary Data that has been processed

Academic Stress variable data was obtained through a questionnaire consisting of 8 statements with a total of 157 students as respondents. There are 4 alternative answers where the highest score is 4 and the lowest score is 1. Based on the results of the data analysis of the Academic Stress variable, it can be obtained the highest score of 60 and the lowest score of 18, with a mean value of 41.81, a median of 42, a mode of 43, and standard deviation of 7.14. The number of interval classes is determined by the formula $K = 1 + 3.3 \log 157$, the result is 5.23, rounded to 5. The data range $(60 - 18) = 42$, while the class length is obtained from the data range divided by the number of interval classes $(42 / 5) = 8.4$ rounded to 9. The distribution of Academic Stress frequency can be seen in the following table:

**Table 4. Distribution of Academic Stress Frequency**

No	Interval	Lower limit	Upper Limit	F	%
1	18-26	17,5	26,5	5	3,18%
2	27-35	26,5	35,5	21	13,38%
3	36-44	35,5	44,5	80	50,96%
4	45-53	44,5	53,5	40	25,48%
5	54-62	53,5	62,5	11	7,01%
Total				157	100%

Source: Primary Data that has been processed

Data on the Academic Burnout variable was obtained through a questionnaire consisting of 8 statements with a total of 157 students as respondents. There are 4 alternative answers where the highest score is 4 and the lowest score is 1. Based on the results of the data analysis of the Academic Burnout variable, the highest score is 44 and the lowest score is 11, with a mean value of 24.3, a median of 24, a mode of 25, and standard deviation of 4.84. The number of interval classes is determined by the formula $K = 1 + 3.3 \log 157$, the result is 5.23, rounded to 5. The data range $(44-11) = 33$, while the class length is obtained from the data range divided by the number of interval classes $(33/5) = 6.6$ rounded to 7. The distribution of the Academic Burnout frequency can be seen in the following table:

Table 5. Distribution of Academic Burnout Frequency

No	Interval	Lower limit	Upper limit	F	%
1	11-17	10,5	17,5	11	7,01%
2	18-24	17,5	24,5	68	43,31%
3	25-31	24,5	31,5	66	42,04%
4	32-38	31,5	38,5	11	7,01%
5	39-45	38,5	45,5	1	0,64%
Total				157	100%

Source: Primary Data that has been processed

Variable data on the Use of Besmart e-learning was obtained through a questionnaire consisting of 8 statements with a total of 157 students as respondents. There are 4 alternative answers where the highest score is 4 and the lowest score is 1. Based on the results of the data analysis of the Besmart e-learning variable, the highest score is 60 and the lowest score is 29, with a mean value of 47.57, median of 46, mode of 45, and the standard deviation of 6.87. The number of interval classes is determined by the formula $K = 1 + 3.3 \log 157$, the result is 5.23, rounded to 5. The data range $(60-29) = 31$, while the class length is obtained from the data range divided by the number of interval classes $(31/5) = 6.2$ rounded up to 7. The frequency distribution of Besmart e-learning usage can be seen in the following table:



Table 6. Frequency distribution of Use of Besmart e-learning

No	Interval	Lower limit	Upper limit	F	%
1	29-35	28,5	35,5	7	4,46%
2	36-42	35,5	42,5	21	13,38%
3	43-49	42,5	49,5	78	49,68%
4	50-56	49,5	56,5	28	17,83%
5	57-63	56,5	63,5	23	14,65%
Total				157	100%

Source: Primary Data that has been processed

Table 7. Summary of Normality Test Results

N	Sign.count	Sign	Result	Information
157	0,067	0,05	Sign.hitung>Sign.	Normal

Source: Primary data that has been processed

Based on the table above, the calculated significance level is more than the significance level, which is $0.067 > 0.05$ so it can be concluded that the data used in this research is stated to be normally distributed.

Table 8. Summary of Linearity Test Results

No	Variable		F _{count}	F _{table}	Conclusion
	Independent	Dependent			
1	X ₁	Y	1,011	1,64	Linear
2	X ₂	Y	1,209	1,55	Linear
3	X ₃	Y	1,362	1,64	Linear
4	Z	Y	1,480	1,57	Linear

Source: Primary data that has been processed

The table shows that the Fcount of each variable is smaller than Ftable with a significance level of 5%. This applies to all independent variables to the dependent variable, so it can be concluded that all independent variables to the dependent variable have a linear relationship.

Table 9. Summary of Multicollinearity Test Results

Variable	Collinearity Statistics		Conclusion
	Tolerance	VIF	
X ₁	0,784	1,275	Multicollinearity does not occur
X ₂	0,542	1,843	
X ₃	0,577	1,734	
Z	0,863	1,159	

Source: Primary data that has been processed

If using $\alpha/\text{tolerance} = 10\%$ or 0.10 , then $VIF = 10$. The table shows that the calculated VIF ($VIF X_1 = 1.275$, $VIF X_2 = 1.843$, $VIF X_3 = 1.734$, and $VIF Z = 1.159$) $< VIF 10$ and all the tolerances of the independent variables above 0.10 can be concluded that there is no multicollinearity between the independent variables.



Table 10. Summary of Heteroscedasticity Test Results

		Unstandardized Residual
FoMO	Correlation Coefficient	.072
	Sig. (2-tailed)	.373
	N	157
Academic Stress	Correlation Coefficient	.021
	Sig. (2-tailed)	.796
	N	157
Academic Burnout	Correlation Coefficient	.118
	Sig. (2-tailed)	.143
	N	157
Use of Besmart e-learning	Correlation Coefficient	-.017
	Sig. (2-tailed)	.829
	N	157

Source: Primary data that has been processed

Based on table 5, it is known that the significance value of the independent variables FoMO (0.373), Academic Stress (0.796), Academic Burnout (0.143), and the Use of Besmart e-learning (0.829) is greater than 0.05, then the variable does not occur heteroscedasticity.

Table 11. Results of Testing the First Hypothesis – The Fourth Hypothesis

Variable	Regression Coefficients	rxly	Sig.
X ₁	-0,000053	-0,001	0,987
X ₂	-0,006	-0,227	0,004
X ₃	-0,008	-0,230	0,004
	0,006		
X ₁ .X ₂ . X ₃	-0,005	0,285	0,005
	-0,006		

Source: Primary Data that has been processed

The results of multiple regression analysis show that the correlation coefficient (r) is negative at -0.001. The coefficient of determination (r^2) was 0.00. This means that FoMO does not affect changes to Student Learning Achievement during the Covid-19 Pandemic. The significance value of 0.987 is greater than > 0.05 probability, so it can be concluded that H_0 is accepted and H_a is rejected. This shows that there is no effect of FoMO on Student Learning Achievement. Based on the calculations and explanations, the first hypothesis which states that there is a negative effect of FoMO on Student Learning Achievement during the Covid-19 Pandemic is not supported by this research. The results of this research are in line with the results of Aisafiti's (2021) research which states that basically, FoMO cannot have an absolute negative or positive impact because the content is seen by students also varies in each individual.

The results of multiple regression analysis show that the correlation coefficient (r) is negative at -0.227. The coefficient of determination (r^2) is 0.052. This means that Academic Stress affects 5.2% of changes to student learning achievement during the Covid-19 pandemic. The significance value of 0.004 is smaller than < 0.05 probability, so it can be concluded that H_0 is rejected and H_a is accepted. This shows that there is an effect of Academic Stress on Student Learning Achievement. The regression equation can be expressed in the following regression equation:

$$Y = -0,006 X_2 + 3,897$$



The equation shows that the regression coefficient value is negative at 0.006, which means that if the value of Academic Stress (X_2) increases by one unit, then Student Learning Achievement (Y) decreases by 0.006. Based on the calculations and explanations, the second hypothesis which states that there is a negative effect of Academic Stress on Student Learning Achievement during the Covid-19 Pandemic is supported by this research.

The results of multiple regression analysis show the correlation coefficient (r) is negative at -0.023. The coefficient of determination (r^2) is 0.053. This means that Academic Burnout affects 5.3% of changes to Student Learning Achievement during the Covid-19 Pandemic. The significance value of 0.004 is smaller than < 0.05 probability, so it can be concluded that H_0 is rejected and H_a is accepted. This shows that there is an effect of Academic Burnout on Student Learning Achievement. The regression equation can be expressed in the following regression equation:

$$Y = -0,008 X_3 + 3,864$$

The equation shows that the regression coefficient value is negative at 0.008, which means that if the Academic Burnout (X_3) value increases by one unit, then Student Learning Achievement (Y) decreases by 0.008. Based on the calculations and explanations, the third hypothesis which states that there is a negative effect of Academic Burnout on Student Learning Achievement during the Covid-19 Pandemic is supported by this research.

The results of multiple regression analysis show a positive correlation coefficient (r) of 0.285. The results of the regression analysis show that the coefficient of determination (r^2) is 0.081. This means that FoMO, Academic Stress, and Academic Burnout simultaneously affect 8.1% of changes to student learning achievement during the Covid-19 pandemic. The results of the regression analysis show that the significance value of 0.005 is smaller than $<$ probability 0.05, so it can be concluded that H_0 is rejected and H_a is accepted. This shows that there is an effect of FoMO, Academic Stress, and Academic Burnout simultaneously on Student Learning Achievement. Based on the calculations and explanations, the fourth hypothesis which states that there is a negative effect of the FoMO, Academic Stress, and Academic Burnout variables simultaneously on Student Learning Achievement during the Covid-19 Pandemic is not supported by this research.

The results of this research state that FoMO, Academic Stress, and Academic Burnout simultaneously have no negative effect on Learning Achievement during the Covid-19 pandemic. FoMO, Academic Stress, and Academic Burnout are both internal factors that exist in humans which are relatively negatively perceived. However, FoMO in this research has the concept of anxiety about missing information in general, not only on learning. This shows that the high level of FoMO of respondents does not necessarily have a negative effect on Student Learning Achievement so that the results of the study can be found that FoMO has a positive value in the regression equation ($0.006 X_1$) different from Academic Stress ($-0.005 X_2$) and Academic Burnout ($-0.006 X_3$) which is negative. Based on the theory and research that has been put forward, it can be concluded that FoMO, Academic Stress, and Academic Burnout simultaneously have no negative effect on Student Learning Achievement during the Covid-19 pandemic.



Table 12. Results of Testing the Fifth Hypothesis

Information	1.1	1.2	1.3
Equation	$3,661 + 0X_1$	$3,664 + 0X_1 + 0Z$	$3,180 + 0,025X_1 + 0,010Z - 0,001X_1Z$
Coefficient	0	0	0,025
		0	0,010
			-0,001
Sig.	0,987	0,987	0,219
		0,978	0,230
			0,212
t – Statistik	-0,016	-0,016	1,235
		-0,027	1,205
			-1,254
R ²	0	0	0,010

Source: Primary Data that has been processed

In equation 1.1 it can be seen that the regression coefficient value is 0 which means that FoMO has no effect on Student Learning Achievement during the Covid-19 Pandemic Period. R² 0 means that there is no effect of FoMO on Student Learning Achievement during the Covid-19 Pandemic. In equation 1.2, based on the table, it is shown that the regression coefficient of the X₁ variable is 0, which means that FoMO has no effect on Student Learning Achievement during the Covid-19 Pandemic. The value of the regression coefficient for the Z variable is 0. A non-valued coefficient means that there is no relationship between the Use of Besmart e-learning and FoMO. Based on regression equation 1.3, the Use of Besmart e-learning has a positive coefficient value, meaning that students who have a high level of Besmart e-learning use have a stronger effect than students who have low levels of Besmart e-learning use. X₁*Z is an interaction model between FoMO and the Use of Besmart e-learning which produces a significance value of 0.212 which is greater than the reference level of significance of 0.05 so that the Besmart e-learning use variable is not a moderating variable in the effect of FoMO on Student Learning Achievement during the Covid-19 Pandemic. 19. Based on the analysis, it can be concluded that the fifth hypothesis, namely the Use of Besmart e-learning weakens the relationship of FoMO to student learning achievement cannot be supported, which means that students with high levels of Besmart e-learning use, the effect of FoMO on student learning achievement during the pandemic Covid-19 will not be affected, and vice versa. Thus the fifth hypothesis is not supported by this research.

Table 13. Results of Testing the Sixth Hypothesis

Information	2.1	2.2	2.3
Equation	$3,897 - 0,006X_2$	$3,890 - 0,006X_2 + 0Z$	$3,328 + 0,008X_2 + 0,011Z + 0,000X_2Z$
Coefficient	-0,006	-0,006	0,008
		0	0,011
			0
Sig.	0,004	0,004	0,542
		0,942	0,288
			0,286
t – Statistik	-2,902	-2,894	0,612
		0,073	1,066
			-1,072
R ²	0,052	0,052	0,059

Source: Primary Data that has been processed

In equation 2.1 it can be seen that the regression coefficient value is -0.006, which means that Academic Stress has a negative effect on Student Learning Achievement during the Covid-19 Pandemic Period. R² 0.052 means that there is an effect of Academic Stress on Student Learning Achievement during the Covid-19 Pandemic, which is 5.2%. In equation 2.2, based on the table, it is shown that the regression coefficient of the X² variable is -0.006, which means that



Academic Stress has a negative effect on Student Learning Achievement during the Covid-19 Pandemic. The value of the regression coefficient for the variable Z is 0. A non-valued coefficient means that there is no relationship between the Use of Besmart e-learning and Academic Stress. Based on the regression equation 2.3, the Use of Besmart e-learning does not have a coefficient value, meaning that students who have a high level of Besmart e-learning use do not have a stronger effect than students who have low levels of Besmart e-learning use. X^2*Z is an interaction model between Academic Stress and the Use of Besmart e-learning which produces a significance value of 0.286 greater than the reference level of significance of 0.05 so that the Besmart e-learning use variable is not a moderating variable in the effect of FoMO on Student Learning Achievement during the Covid Pandemic. Based on the analysis, it can be concluded that the sixth hypothesis, namely the Use of Besmart e-learning weakens the relationship between Academic Stress and Student Learning Achievement, cannot be supported, which means that students with high levels of Besmart e-learning use, the effect of Academic Stress on student learning achievement The Covid-19 Pandemic period will not be affected, and vice versa. Thus the sixth hypothesis is not supported by this research.

Table 14. Results of Testing the Seventh Hypothesis

Information	3.1	3.2	3.3
Equation	$3,864 - 0,008X_3$	$3,971 - 0,009X_3 - 0,002Z$	$3,370 + 0,015X_3 + 0,010Z + 0X_3Z$
Coefficient	-0,008	-0,009 -0,002	0,015 0,010 0
Information	3.1	3.2	3.3
Sig.	0,004	0,003 0,374	0,436 0,292 0,202
t – Statistik	-2,936	-3,066 -0,891	0,781 1,058 -1,282
R ²	0,053	0,058	0,068

Source: Primary Data that has been processed

In equation 3.1 it can be seen that the regression coefficient value is -0.008, which means that Academic Burnout has a negative effect on Student Learning Achievement during the Covid-19 Pandemic Period. R^2 0.053 means that there is an effect of Academic Burnout on Student Learning Achievement during the Covid-19 Pandemic, which is 5.3%. In equation 3.2, based on the table, it is shown that the regression coefficient for the X_3 variable is -0.009, which means that Academic Burnout has a negative effect on Student Learning Achievement during the Covid-19 Pandemic. The value of the regression coefficient of the Z variable is -0.002. A negative coefficient means that there is a negative relationship between the Use of Besmart e-learning and Academic Burnout. Based on regression equation 3.3, the Use of Besmart e-learning does not have a coefficient value, meaning that students who have a high level of Besmart e-learning use do not have a stronger effect, and vice versa. X_3*Z is an interaction model between Academic Burnout and the Use of Besmart e-learning which produces a significance value of 0.202 which is greater than the reference level of significance of 0.05 so that the Besmart e-learning use variable is not a moderating variable in the effect of Academic Burnout on Student Learning Achievement during the Pandemic Covid-19. Based on the analysis, it can be concluded that the seventh hypothesis, namely the Use of Besmart e-learning weakens the effect of the Academic Burnout relationship on Student Learning Achievement, cannot be supported, which means that students with high levels of Besmart e-learning use, the Effect of Academic Burnout on Student Learning Achievement during the Covid-19 Pandemic



Period will not be affected and vice versa. Thus the seventh hypothesis is not supported by this research.

Table 15. Results of Testing the Eighth Hypothesis

Information	4.1	4.2	4.3
Equation	$3,899 + 0,006X_1 - 0,005X_2 - 0,006X_3$	$3,959 + 0,006 X_1 - 0,005 X_2 - 0,006X_3 - 0,001Z$	$3,527 + 0,013 X_1 - 0,002X_2 - 0,001X_3 + 0,002Z + 0X_1X_2X_3Z$
Coefficient	0,006 -0,005 -0,006	0,006 -0,005 -0,006 -0,001	0,013 -0,002 -0,001 0,002 0
Sig.	0,005	0,010	0,013

Source: Primary Data that has been processed

In equation 4.1, it can be seen that the regression coefficient values are 0.006 (FoMO), -0.005 (Academic Stress), and -0.006 (Academic Burnout), which means that FoMO has a positive effect, while Academic Stress and Academic Burnout have a negative effect on Student Learning Achievement during the Pandemic. Covid-19. R^2 0.081 means that there is a joint effect of FoMO, Academic Stress, and Academic Burnout on Student Learning Achievement during the Covid-19 Pandemic, which is 8.1%. In equation 4.2, based on the table, it is shown that the regression coefficient of variable X(1,2,3) is 0.006 (FoMO), -0.005 (Academic Stress), and -0.006 (Academic Burnout) which means that FoMO has a positive effect, while Academic Stress and Academic Burnout has a negative effect on Student Learning Achievement during the Covid-19 Pandemic. The value of the regression coefficient of the Z variable is -0.001. A negative coefficient means that there is a negative relationship between the Use of Besmart e-learning and FoMO, Academic Stress, and Academic Burnout. Based on regression equation 4.3, the Use of Besmart e-learning has a negative coefficient value, meaning that students who have a high level of Besmart e-learning use have a stronger effect than students who have a low level of Besmart e-learning use. $X_1 * X_2 * X_3 * Z$ is an interaction model between FoMO, Academic Stress, and Academic Burnout with the Use of Besmart e-learning which produces a significance value of 0.013 which is smaller than the reference level of significance of 0.05 so that the Besmart e-learning use variable is a moderating variable in the joint effect of FoMO, Academic Stress, and Academic Burnout on Student Learning Achievement during the Covid-19 Pandemic. Based on the analysis, it can be concluded that the eighth hypothesis, namely the Use of Besmart e-learning weakens the relationship of FoMO, Academic Stress, and Academic Burnout simultaneously on Student Learning Achievement cannot be supported, which means that students with higher levels of Besmart e-learning use The effect of FoMO, Academic Stress, and Academic Burnout simultaneously on Student Learning Achievement during the Covid-19 Pandemic will not be affected and vice versa. Thus the eighth hypothesis is not supported by this research.

The results of this research on the fifth hypothesis – the eighth hypothesis states that the Use of Besmart e-learning does not affect the relationship between FoMO, Academic Stress, and Academic Burnout partially or Simultaneously on Student Learning Achievement during the Covid-19 pandemic. In other words, the Use of Besmart e-learning is not a moderating variable for student learning achievement. The Use of Besmart e-learning is possible to be an intervening variable in line with Rahbini's research (2020) which results that the e-learning variable can be an intervening variable between the Learning Motivation variable and the Student Learning Achievement variable. Therefore, further research can use and place the Besmart e-learning use variable as an intervening variable.



Discussion

The results of this research indicate that there is no effect of FoMO on Student Learning Achievement during the Covid-19 Pandemic. Based on multiple regression analysis, the correlation coefficient $r_{xly} = -0.001$ and the coefficient of determination $r^2_{xly} = 0$ which means that the FoMO variable does not affect student learning achievement. This shows that there is no effect of FoMO on Student Learning Achievement during the Covid-19 Pandemic, which means that the higher or lower the FoMO, there is no effect of Student Learning Achievement during the Covid-19 Pandemic. The conclusion that can be drawn from this analysis is that there is no effect of FoMO on Student Learning Achievement during the Covid-19 Pandemic. The results of this research state that FoMO is not an internal factor that can affect Student Learning Achievement during the Covid-19 Pandemic. The concept of FoMO in this research is the anxiety of missing out on information in general, not specifically on learning information. Meanwhile, during the Covid-19 pandemic, the increase in FoMO does not necessarily affect learning activities. Therefore, FoMO is not a factor that can directly affect Student Learning Achievement during the Pandemic Period. The results of this research are in line with the results of Aisafiti's (2021) research which states that basically, FoMO cannot have an absolute negative or positive impact because the content is seen by students also varies in each individual. Therefore, students who have high and low FoMO levels cannot be a benchmark in student learning achievement.

The results of this research indicate that there is a negative effect of Academic Stress on Student Learning Achievement. Based on multiple regression analysis, the correlation coefficient $r_{xly} = -0.227$ and the coefficient of determination $r^2_{xly} = 0.052$, which means 5.2% Academic Stress variable affects student learning achievement. This shows that there is a negative effect of Academic Stress on Student Learning Achievement, which means that the higher the Academic Stress, the lower the Student's Learning Achievement during the Covid-19 Pandemic and vice versa. The conclusion that can be drawn from this analysis is that there is a negative effect of Academic Stress on Student Learning Achievement during the Covid-19 pandemic. The results of this research are in line with the theory put forward by Slameto (2010: 54) regarding the factors that effect learning achievement which have similarities with student learning achievement. Student Learning Achievement is effect by internal factors (in individuals) including Academic Stress. During the Covid-19 pandemic, Academic Stress was relatively increased in line with the increasing level of student complaints (Wahyu et al, 2020). The results of this research are also in line with previous research conducted by Didik Sudarsana (2019). The results showed that there was a negative and significant effect between Academic Stress and Learning Achievement in class IX students with a correlation coefficient (r) of -0.260. This means that the higher the Academic Stress, the lower the learning achievement and conversely the lower the Academic Stress, the higher the Student Learning Achievement. This research is also supported by the results of research from Prayoga (2017). The results showed that Academic Stress had a negative effect on learning achievement. Based on the theory and research that has been put forward, it can be concluded that Academic Stress has a negative effect on Student Learning Achievement during the Covid-19 Pandemic.

The results of this research indicate that there is a negative effect of Academic Burnout on Student Learning Achievement. Based on multiple regression analysis, the correlation coefficient $r_{xly} = -0.230$ and the coefficient of determination $r^2_{xly} = 0.053$ which means that 5.3% of the Academic Burnout variable affects student learning achievement. This shows that there is a negative effect of Academic Burnout on Student Learning Achievement, which means that the higher the Academic Burnout, the lower the Student's Learning Achievement during the Covid-19 Pandemic and vice versa. The conclusion that can be drawn from this analysis is that there is a negative effect on Academic Burnout on Student Learning Achievement during the



Covid-19 Pandemic. The results of this research are in line with the theory put forward by Slameto (2010: 54) regarding the factors that effect learning achievement which have similarities with student learning achievement. Student Learning Achievement is effect by internal factors (in individuals) including Academic Burnout. During the Covid-19 pandemic, one of the causes of depressed students was the relatively large number of student assignments (Livana et al, 2020). The number of assignments triggers an increase in Academic Burnout so that many students are exhausted due to piling up academic assignments. The results of this research are also in line with previous research conducted by Madigan (2020). The results showed that Academic Burnout had a negative effect on learning achievement with a coefficient (r) of -0.24. This means that the higher the Academic Burnout, the lower the Learning Achievement and conversely the lower the Academic Burnout, the higher the Learning Achievement. Based on the theory and research that has been put forward, it can be concluded that Academic Burnout negatively affects Student Learning Achievement.

The results of this research indicate that there is a positive effect of FoMO, Academic Stress, and Academic Burnout simultaneously on Student Learning Achievement. Based on multiple regression analysis, the correlation coefficient $R_{y(1,2,3)} = 0.285$ and the coefficient of determination $R^2_{(1,2,3)} = 0.081$, which means that 8.1% of the FoMO, Academic Stress, and Academic Burnout variables simultaneously affect student learning achievement. This shows that there is a positive effect of FoMO, Academic Stress, and Academic Burnout simultaneously on Student Learning Achievement which means the higher FoMO, Academic Stress, and Academic Burnout simultaneously, the higher Student Learning Achievement during the Covid-19 Pandemic and vice versa. The value of the relative contribution of the FoMO variable is 0.169%, the Academic Stress variable is 56.890%, and the Academic Burnout is 43.444%. variables other than FoMO, Academic Stress, and Academic Burnout. This shows that there are more variables other than FoMO, Academic Stress, and Academic Burnout that affect Student Learning Achievement during the Covid-19 pandemic. The results of this research state that FoMO, Academic Stress, and Academic Burnout simultaneously have no negative effect on Learning Achievement during the Covid-19 pandemic. FoMO, Academic Stress, and Academic Burnout are both internal factors that exist in humans which are relatively negatively perceived. However, FoMO in this research has the concept of anxiety about missing information in general, not only on learning. This shows that the high level of FoMO of respondents does not necessarily have a negative effect on Student Learning Achievement so that the results of the study can be found that FoMO has a positive value in the regression equation ($0.006 X_1$) different from Academic Stress ($-0.005 X_2$) and Academic Burnout ($-0.006 X_3$) which is negative. Based on the theory and research that has been put forward, it can be concluded that FoMO, Academic Stress, and Academic Burnout simultaneously have no negative effect on Student Learning Achievement during the Covid-19 pandemic.

The results showed that the high Use of Besmart e-learning did not affect the relationship between FoMO and Student Learning Achievement during the Covid-19 Pandemic. It can be seen that the Use of Besmart e-learning does not have a significant effect on the $X_1 * Z$ regression coefficient value of 0. Zero indicates that students with high or low levels of Besmart e-learning use have no effect on the relationship between FoMO and Student Learning Achievement. $X_1 * Z$ is a FoMO interaction model and the Use of Besmart e-learning which produces a significance value of 0.212 which is greater than the reference level of significance of 0.05 so that the Besmart e-learning use variable does not moderate the effect of FoMO on Student Learning Achievement during the Covid-19 Pandemic. The results of this research state that the Use of Besmart e-learning does not moderate the effect of FoMO on Student Learning Achievement during the Covid 19 Pandemic. Based on the concept of FoMO in the context of this research, it is a condition where individuals have concerns about always knowing the activities of others,



especially on social media so these individuals tend to use their cell phones continuously (Przybylski et al, 2013). Meanwhile, the Use of Besmart e-learning refers to the convenience of students in accessing lecture material information, not information about other people's activities so that the Use of Besmart e-learning is not a variable that weakens or strengthens the relationship of FoMO to Student Learning Achievement. Therefore, the Use of Besmart e-learning does not affect the relationship between FoMO and Student Learning Achievement during the Covid-19 pandemic.

The results showed that for students with high levels of Besmart e-learning usage, the effect of Academic Stress on student learning achievement during the Covid-19 pandemic was not affected. It can be seen that the Use of Besmart e-learning does not have a significant effect on the X_2*Z regression coefficient of 0. Zero indicates that students with high or low levels of Besmart e-learning use have no effect on the relationship between Academic Stress and Student Learning Achievement. X_2*Z is an interaction model of Academic Stress and the Use of Besmart e-learning which produces a significance value of 0.286 which is greater than the reference level of significance of 0.05, so that the Besmart e-learning usage variable does not moderate the effect of Academic Stress on Student Learning Achievement during the Covid-19 Pandemic. 19. The results of this research state that the Use of Besmart e-learning does not affect the relationship between Academic Stress and Student Learning Achievement during the Covid-19 pandemic. Academic Stress is a psychological pressure related to the fear of failing in academic activities (Kadapatti, 2012). Academic Stress can have a negative effect on Student Learning Achievement because high levels of Academic Stress can interfere with the psychological side of students. Meanwhile, the Use of Besmart e-learning tends to refer to the convenience of students in accessing assignments from lecturers, not students' academic performance so that the Use of Besmart e-learning cannot weaken or strengthen respondents' Academic Stress. Therefore, the Use of Besmart e-learning does not affect the relationship between Academic Stress and Student Learning Achievement during the Covid-19 Pandemic.

The results showed that for students with a high level of Besmart e-learning usage, the effect of Academic Burnout on student learning achievement during the Covid-19 pandemic was not affected. It can be seen that the Use of Besmart e-learning does not have a significant effect on the X_3*Z regression coefficient of 0. Zero indicates that students with high or low levels of Besmart e-learning use have no effect on the relationship between Academic Burnout and Student Learning Achievement. X_3*Z is an interaction model of Academic Stress and the Use of Besmart e-learning which produces a significance value of 0.202 which is greater than the reference level of significance of 0.05 so that the Besmart e-learning use variable does not moderate the effect of Academic Burnout on Student Learning Achievement during the Covid-19 Pandemic. 19. The results of this research state that the Use of Besmart e-learning does not affect the relationship between Academic Burnout and Student Learning Achievement during the Covid-19 pandemic. Academic Burnout is a condition in which individuals feel psychologically tired caused by excessive academic activities that can make individuals psychologically dysfunctional (Yang, 2004). Academic Burnout can have a negative effect on Student Learning Achievement because a high level of Academic Burnout can interfere with the psychological side of students. Meanwhile, the Use of Besmart e-learning tends to refer to increasing the accessibility of assignments from lecturers by students, not students' academic performance so that the Use of Besmart e-learning cannot weaken or strengthen the respondent's Academic Burnout. Therefore, the Use of Besmart e-learning does not affect the relationship between Academic Burnout and Student Learning Achievement during the Covid-19 Pandemic.

The results showed that for students with high levels of Besmart e-learning usage, the effect of FoMO, Academic Stress, and Academic Burnout simultaneously on Student Learning Achievement during the Covid-19 Pandemic was not affected. It can be seen that the Use of



Besmart e-learning does not have a significant effect on the regression coefficient value $X_1 * X_2 * X_3 * Z$ of 0. Zero indicates that students with high or low levels of Besmart e-learning use have no effect on the FoMO relationship, Academic Stress, and Academic Burnout simultaneously with Student Learning Achievement. $X_1 * X_2 * X_3 * Z$ is an interaction model of FoMO, Academic Stress, Academic Burnout and the Use of Besmart e-learning which produces a significance value of 0.013 which is smaller than the reference level of significance of 0.05 so that the Besmart e-learning usage variable does not moderate the effect of FoMO, Academic Stress, and Academic Burnout simultaneously on Student Learning Achievements during the Covid-19 Pandemic. The results of this research state that the Use of Besmart e-learning does not affect the joint relationship of FoMO, Academic Stress, and Academic Burnout on Student Learning Achievement during the Covid-19 pandemic. In this research, the concept of FoMO is anxiety that arises in someone because they do not know information about other people's social activities (Przybylski et al., 2013), Academic Stress is a depressed mental condition due to academic activities that exceed their limits (Kadapatti, 2012), and Academic Burnout is a condition of individuals who feel fatigued due to excessive academic activities (Yang, 2004). FoMO, Academic Stress, and Academic Burnout simultaneously can have a positive effect on Student Learning Achievement because high levels of FoMO, Academic Stress, and Academic Burnout can affect the psychological side of students. Meanwhile, the Use of Besmart e-learning tends to refer to increasing the accessibility of assignments from lecturers by students, not students' academic performance so that the Use of Besmart e-learning cannot weaken or strengthen the FoMO, Academic Stress, and Academic Burnout of respondents. Therefore, the Use of Besmart e-learning does not affect the joint relationship of FoMO, Academic Stress, and Academic Burnout on Student Learning Achievement during the Covid-19 Pandemic. The results of this research on the fifth hypothesis – the eighth hypothesis states that the Use of Besmart e-learning does not affect the relationship between FoMO, Academic Stress, and Academic Burnout partially or Simultaneously on Student Learning Achievement during the Covid-19 pandemic. In other words, the Use of Besmart e-learning is not a moderating variable for student learning achievement. The Use of Besmart e-learning is possible to be an intervening variable in line with Rahbini's research (2020) which results that the e-learning variable can be an intervening variable between the Learning Motivation variable and the Student Learning Achievement variable. Therefore, further research can use and place the Besmart e-learning use variable as an intervening variable.

CONCLUSION

Based on the results of the discussion that has been described previously, it can be concluded as follows: (1) There is no negative effect of FoMO on Student Learning Achievement during the Covid-19 Pandemic. (2) There is a negative effect of Academic Stress on Student Learning Achievement during the Covid-19 Pandemic. (3) There is a negative effect of Academic Burnout on Student Learning Achievement during the Covid-19 Pandemic. (4) There is no negative effect of FoMO, Academic Stress, and Academic Burnout simultaneously on Student Learning Achievement during the Covid-19 Pandemic. (5) There is no effect of using Besmart e-learning on the relationship of FoMO to Student Learning Achievement during the Covid-19 Pandemic. (6) There is no effect of using Besmart e-learning on the relationship between Academic Stress and Student Learning Achievement during the Covid-19 Pandemic. (7) There is no effect of using Besmart e-learning on the relationship between Academic Burnout and Student Learning Achievement during the Covid-19 Pandemic. (8) There is no effect of the Use of Besmart e-learning on the relationship of FoMO, Academic Stress, and Academic Burnout simultaneously on Student Learning Achievement during the Covid-19 Pandemic.



This research has been carried out and carried out in accordance with scientific procedures, but still has limitations, namely first, researchers were unable to access GPA data for students majoring in Accounting Education 2019 by the faculty so that researchers asked for information about GPA in questionnaires or questionnaires to students or respondents. There is a possibility that respondents did not provide information about the actual GPA so that it is possible to effect the research results. Second, during the pandemic, students tend to ignore research questionnaires because they are saturated with academic matters. Therefore, researchers must often remind them to fill out the research questionnaire that has been provided.

Based on the conclusions and discussion of the research results, the suggestions proposed in this research are as follows: (1) This research provides information that Academic Stress and Academic Burnout affect Student Learning Achievement during the Covid-19 Pandemic. Furthermore, FoMO has no effect on Student Learning Achievement. In addition, the Use of Besmart e-learning does not affect the effect of FoMO, Academic Stress, and Academic Burnout on Student Learning Achievement. Therefore, it is hoped that in further research, other factors can be found that can affect Student Learning Achievement during the Covid-19 Pandemic. (2) This research focused on internal factors of Student Learning Achievement during the Covid-19 pandemic. This mean that there are still external factors that have not been studied regarding Student Learning Achievement during the Covid-19 pandemic. Furthermore, it is hoped that further research can examine external factors of Student Learning Achievement during the Covid-19 pandemic. (3) Students did not respond well to the research conducted on them. This can make the research results less valid because students do not really fill out the research questionnaire. Suggestions to students are that students should welcome the research conducted on them because it can be a reference for policies and applications in the future.

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