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## PREDICTING STUDENTS' ACHIEVEMENT IN FINANCIAL ACCOUNTING USING STUDY HABIT AND ATTITUDE SCORES

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### **ABSTRACT**

This study investigated relationship between students' study habit, attitude and academic achievement in financial accounting. A sample of four hundred students randomly selected from the senior secondary school two classes in eight secondary schools in Ijebu-North area of Ogun State, Nigeria was used for the study. Three instruments were administered to collect data. They are students' attitude scale (SAS), Study Habit Questionnaire (SHQ) and the Accounting Performance Test (APT). Data was analyzed using Pearson Product Moment correlation and multiple regression analyses. The findings from the study revealed that there was significant positive correlation between students' study habit and attitude. A significant relationship was recorded between students' study habit, attitude and achievement in financial accounting. Study habit and attitude jointly accounted for 79.5% of the total variance observed in the students' achievement in Financial Accounting. It is evident from the findings that there is need for concerted effort by teachers, counselors and parents to advice the students' on the need to have positive attitude towards school subjects and also to encourage their wards to study hard in other to be successful in their educational pursuit.

### **INTRODUCTION**

Financial Accounting according to Udoh (2003) is required to attain the goal of integrating an individual into a sound and effective citizenship and also to achieve other stated objectives for moulding of the individual for the society. Financial Accounting as defined by Osuala (1987) is a specialized area of instruction that deals directly with business skills and techniques, business knowledge and facts, business understanding, economic understanding, business attitudes and appreciations necessary to understand and adjust to the economic and social institution called "Business". Accounting is also a means of social communication in which changes and improvements are continually being made in order to communicate business information more efficiently.

In line with this definition, Udoh (1999), Akwaoko (1998) and Ajayi (1999) outline the objectives of Financial Accounting as:

- \* equipping individual trainees with technical and vocational skills needed for commercial and economic development;
- \* giving individual trainees that self-confidence in business problem solving;
- \* giving an introduction to professional studies in Accounting and other business courses; and
- \* enabling the trainers to have intelligent understanding of the increasing complexity of business world.

In spite of these laudable objectives, it has been observed that students' performance at their final examination in this subject has been negatively skewed consecutively for the past few years. It is also evident from the report of the West African Examination Council (1996, 1997, 2000, and 2002) that students' performance in financial accounting is low. The report postulate further that the poor performance of the students is evident from their responses to the questions that majority of the students did not prepare adequately before entering for the examination. Literature is replete with studies that have examined the causes of underachievement in school subject (Udoh, 2003; Adetayo, 2003, Ajayi, 1999 ;). Among the factors identified are poor study habit, anxiety, negative attitude, mismanagement of time and lack of achievement motivation. Morakinyo (1986) submitted that the effect of poor performance on the individual and the society makes it necessary to not only identify factors of poor performance but how to remediate them, because educational failure is an economic failure.

According to Pelemo (1994) study habit is the degree to which a learner identifies with learning activities such as attending to class, doing homework, reading, taking tests or examinations, devoting time for private studies, associating adequately with the teacher and peer groups. Ifamuyiwa (1998) citing Bakare (1970) identified the factors of study habit as commitment to homework and assignment, time allocation to study, reading and note taking, study period procedures, concentration, written work, relationship with examination and teacher consultation. This implies that study habit can be conceived as the degree of commitment to all learning activities. Study habit, according to Olatoye (2007), is the total of all the behaviour patterns (ideational, verbal, psychomotor, emotional, and neuro-physiological) that determined the purpose and enforced practice that the individual adopts in order to learn and achieve competence. Study habit has been found to correlate highly with academic achievement (Ifamuyiwa, 1998; Abe, 1995; Azeez, 1990).

Study habit according to Isangedighi (1997) is behaviours that are easily manifested without conscious exertion on the part of the learner. These behaviours are normally manifested in learner's responses to class-work or assignments, study procedure, reading and note-taking, concentration, time scheduled for study, consultation with teachers and tactics used in examination (Ezenwu, 1987; Umoinyang, 1999). Study habits could be referred to as a well planned and deliberate effort towards understanding and acquiring knowledge (Yoloye, 1999). From the various definitions of study habits, it follows that the way an individual study will definitely affect his performance and this will invariably, affect his interest and choice of the subject. The study habit adopted by students can either be poor and ineffective or well planned and effective. Study habit according to Yoloye (1999) involves both physical and psychological components and preparations. For examples, student must be convinced that by studying a particular subject, he will perform well in it and subsequently, make up his mind whether he will study such subject.

Attitude can be described as a state of readiness, a tendency to act or react in a certain way. In general, it refers to a learned disposition or tendency on the part of individual to respond

positively or negatively to a situation or another person. Bolaji (1996) opines that attitudes influence how well students adjust and how they behave. Oguntade (2000) define attitude as the effective disposition of a person or group of persons to display an action towards an object based on the belief that such a person or groups of persons has about the object. Attitude towards a subject greatly affects achievement as revealed in (Okpala, 1988; Abe, 1995; and Olagunju, 1996). As asserted by Odebunmi and Balogun (1985), a person would generally perform better in any task to which he is favourably disposed. Therefore, if a student is not favourably disposed to a subject in this case financial accounting, her attitude towards everything about the subject will be negative. Other researchers such as Ogunkola (2002) and Yoloye (1984) agree that the attitude of a learner towards science would determine the measure of the learner's attractiveness or repulsiveness to science.

Oludipe (2005) citing Comb (1991) stated that attitude is a regulator of all behaviours and one's behaviour according to Combs, at any given time are not causes but consequences of what is going on within the individual that is feelings and attitudes underlie external behaviours. Also, Ifamuyiwa (2004) submitted that despite the different perspectives from which researchers have conceived attitude, the common line of agreement is that the achievement of goals and objectives can be influenced or affected by attitude, and that a positive attitude is more likely to engender achievement of a goal or objective than a negative attitude.

It follows therefore, that if an individual has a negative attitude towards a subject, the individual will have low level of confidence to study and achieve better in the subject. In order to study therefore, the individual needs to have a strong will and determination that he will succeed in it because a positive attitude towards a subject will build the required confidence for success in the individual. It is from this background that this study determined the relationship between students' study habit, attitude and their academic achievement in financial accounting.

### **Hypotheses**

In other to guide the study the following hypothesis were generated:

1. There is no significant relationship between students' study habit and attitude to financial accounting.
2. There is no significant relationship between students' study habit and achievement in financial accounting.
3. There is no significant relationship between students' attitude and achievement in financial accounting.
4. Study habit and attitude will not jointly predict students' achievement in financial accounting.

### **METHODOLOGY**

This study employed the descriptive survey design. Four hundred students responded to the researcher designed and validated students' attitude scale, the Accounting Achievement Test and also to the study habit inventory adapted from Bakare study habit inventory. The simple

random sampling technique was used in selection of eight secondary schools out of the nineteen public secondary schools in Ijebu-North Local Government Area of Ogun State. All accounting students in an intact SSSII class in each school selected constituted the sample for the study. The total score of all the correct items in Financial Accounting Achievement test is taken as the index of achievement in financial accounting. The analysis of the collected data was carried out using Pearson correlation coefficient and multiple regression analysis respectively.

## **RESULTS AND DISCUSSION**

Result of the study with particular reference to hypothesis 1 is shown below on table 1.

**Table 1: Relationship between students' study habit and attitude to financial accounting scores**

Variable	N	Mean	S.D	Pearson r	Sig. of r
Study Habit	400	77.46	26.52	0.867*	0.000*
Attitude	400	65.33	21.86		

\* Correlation is significant at the 0.05 level (2 – tailed)

The result in table 1 revealed a significant outcome ( $r = 0.867, p < 0.05$ ). This implied that the relationship between the students' study habit and attitude scores is statistically significant. An  $r$  – value of 0.867 is an indication of a very high and positive relationship. The null hypothesis 1 is thus rejected. This result corroborates the submission of Yoloye (1999) that developing positive attitude towards a subject will build the student confidence in study that particular subject. To Okoye (1981), it is the likeness or dislike of a subject that will convince or discouraged a learner to studying a particular subject. This outcome of high and positive significant correlation obtained between study habit and attitude is not unexpected because the two work hand in hand in such a way that a positive attitude or likeness for a subject will attract a good study habit towards that particular subject.

**Table 2: Relationship between students' achievement and study habit scores**

Variable	N	Mean	S.D	Pearson r	Sig. of r
Achievement in F.A	400	53.71	18.41	0.789*	0.000*
Study Habit	400	77.46	26.52		

\* Correlation is significant at the 0.05 level (2 – tailed)

Table 2 shows a correlation coefficient of .789, which is positively high and statistically significant at 0.05 confidence level. This indicates that there is a significant relationship between the student study habit and achievement scores in financial accounting. This means that students' study habit and achievement in financial accounting are significantly related; in such a way that an improvement in study habit of the students will leads to an improvement in achievement in financial accounting. This result gave credence to earlier findings of scholars (Azeez, 1990; Abe, 1995 and Olatoye, 2007) that study habit correlate highly with academic achievement of the students. This result therefore confirmed the belief that good study habits will lead to better performance in a particular subject.

**Table 3: Relationship between students' attitude to financial accounting and their achievement scores**

Variable	N	Mean	S.D	Pearson r	Sig. of r
Achievement in F.A.	400	53.71	18.41	0.776*	0.000*
Attitude	400	65.33	21.86		

\* Correlation is significant at the 0.05 level (2 – tailed)

Table 3 shows a correlation coefficient of 0.776, which is positively high and statistically significant at 0.05 confidence level. This indicates that there is a significant relationship between the students' attitude and their achievement in financial accounting. In other words, attitudes of students towards financial accounting and achievement scores move in the same direction, meaning that an increase in students' attitude to financial accounting leads to a corresponding increase in achievement. Similar result had been obtained by other scholars (Yoloye, 1999; Bolaji, 2001 and Ifamuyiwa, 2004). This outcome further corroborated the assertion of Anuka (2002) and Adetayo (2004) that attitudinal factors substantially contributed and are related to students' learning and understanding of financial accounting. This finding therefore affirmed the belief that students who show interest, likeness and preference for a particular subject will not only develop positive attitude towards it, but they also will actively participate and achieve better and greatly in the subject.

**Table 4: Regression of Study Habit and Attitude Scores on Achievement Scores in Financial Accounting**

Multiple R	=	0.892
R <sup>2</sup>	=	0.795
Adjusted R <sup>2</sup>	=	0.791
df	=	(2, 397)
F	=	11691.954*
Sig. of F	=	0.000

\* F is significant at 0.05 level (2-tailed).

The regression analysis in table 4 depicts that the correlation of study habit and attitude on achievement score of students yielded a multiple R value of 0.892 with a corresponding R<sup>2</sup> of 0.795 indicating that students' scores in study habit and attitude jointly accounted for 79.5% of the variance in financial accounting achievement scores. The F value of 11691.954 also revealed that there the prediction is significant. This therefore established the fact that study habit and attitude are powerful predictors of students' performance in financial accounting. This implies that an increase or improvement in students' attitude and study habit will directly lead to an increase in achievement in financial accounting. This finding corroborated the submission of other scholars (Ifamuyiwa, 1998; Yoloye, 1999; Adetayo, 2004; Ifamuyiwa, 2004 and Olatoye, 2007) that positive attitude combined with good study habit results in better performance in a given subject.

## **CONCLUSION AND RECOMMENDATION**

It can be deduced therefore that one of the reasons why students are not performing well in financial accounting is that they do not study well and they are not well disposed to the subject. Good enough, study habit and attitude can be improved. The outcome of this study has implications for teachers, school counselors, school administrators, students and parents. School counselors need to counsel the students on the need for positive attitude and effective study habit if they want to perform well in their study. Teachers and school administrators need to complement counselor's efforts by organizing special talk on effective study habit and positive attitude to the school subjects. Teachers must also assist their students to develop positive attitude towards financial accounting by ensuring conducive environment, the use of varieties of teaching strategies, and making it a point of duty to advice the students both as a group and on individual basis. The school library should be well equipped with relevant and recent textbooks while parents should ensure they purchase necessary textbooks and study materials for their wards so as to encourage the students to study their books.

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