

**EFFECT OF STUDY HABITS ON PUBLIC SECONDARY SCHOOL STUDENTS
ACADEMIC PERFORMANCE IN FINANCIAL ACCOUNTING IN AWKA
EDUCATION ZONE, ANAMBRA STATE**

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ABSTRACT

The study examined effect of study habit on academic performance of Financial Accounting students in public secondary schools in Awka education zone, Anambra State. Three research questions guided the study and two null hypotheses were tested. Correlation survey research design was adopted for the study. The population consisted of 123 class three (SSS 3) Financial Accounting students. A sample size of 93 Financial Accounting students was selected based on a normal confidence level of 0.05 using Taro Yamane's formula with proportionate sampling technique of 76 percentage. The instrument for data collection was a structured questionnaire. The instrument was validated by three experts. A pilot test was used to establish the reliability of the instrument and data collected were analyzed using Cronbach alpha and obtained an overall coefficient value of 0.84. The data was analyzed using percentages and multiple correlation analysis. The findings revealed that 39% of the respondents spent a maximum of 40 minutes in studying while 15% of the respondents spent a maximum of 3 hours in studying at any given time. Also 41% of the respondents studied best when they are alone, while 26% of the respondent studied best when they are with friends. Further analysis showed that 16.1% of the respondents were influenced by peer group, while 10.7% and 9.6% of the respondents were influenced by the absence of good library usage and lack of motivation from either the classroom teacher or parents. Based on the findings, it was concluded that study habit is the behavioural styles that are systematically formed by students towards learning and academic performance in Financial Accounting. It was therefore recommended among others, that school authorities should enforce reading culture or "prep time" into the curricular and equip the school with reading desk, efficient power supply and facilities that will motivate the students to form good study habits.

Key Words: Study habits, academic performance, financial accounting students, secondary school.

1. INTRODUCTION

Secondary schools are regarded as one of principal vocational institution in Nigeria. They give full training intended to prepare students for entry into various occupations (Okoro in Elbitar&Umunadi, 2011). The secondary school system of education assumes the role of training and producing students for tertiary institutions and manpower for national development and

world of work. It is in realization of the importance of manpower development in the quality of academic performance that successive administrations at the national, state and local government levels in Nigeria have been allocating a significant part of their annual budget to education sector. Parents too are not left out as they struggle to see that their children perform well in the school by giving them all the necessary financial and moral support (Nsini&Emeya, 2015). Majority of parents according to Nsini and Emeya (2015), do give plenty of moral and financial support to their children to enable them perform in school.

Performance is an act or process of performing a task. It also involves an act involving numerous efforts or trouble. Kudirat (2017) defined performance as how well or badly something works. To Kudirat (2017), academic performance relates to the degree of performance students put towards academic success. In support, Nsini and Emeya (2015) noted that in educational institutions, success is measured by academic performance or how well a student meets standards set out by Government and the institution itself. Students cannot perform efficiently without proper learning. For learning, every student uses different techniques and methods on a scheduled and regular basis which is habitual practices for studying and can be termed as study habits used by students (Khurshid, Tanveer &Qasmi, 2012).

Study habits is defined as those techniques such as summarizing, note taking, time allocation to study, outlining or locating materials which learners employ to assist themselves in the efficient learning of the material at hand. Study habits of students vary from one student to the other and from one place to another. According to Nsini and Emeya (2015), study habits are the approaches and ways a learner employs during their personal study time in order to achieve the mastery of the subject. A study habit is an important aspect of learning because students' performance in schools depends greatly on their study habits. Effective study habits assist students to gain mastery of a topic to learn and ensure the good performance in academics. In this context, study habit is a well consistent planned strategy or pattern of studying by students towards apprehension of financial accounting in secondary schools education.

The Federal Government of Nigeria in National Policy on Education (FGN, 2013) defined Financial Accounting as the classification and recording of monetary transactions and presentation of the financial results of the activities of an entity for decision making. The knowledge of financial accounting is necessary for every individual and business endeavour. This is because financial accounting deals with records of one's income and expenditure which are very vital in any serious business. This is why Francis (2014) posited that every individual irrespective of the class requires the knowledge of financial accounting in handling day-today activities. The objectives of financial accounting at the senior secondary school level according to National Examination Council in Ndinechi and Obidile (2013) are:

- a) To enable senior secondary school students appreciate the basic roles, functions and principles of accounting.
- b) To lay proper foundation for further study of accountancy and allied courses at higher level and
- c) To enable the students understand basic accounting principles, practice and their applications to modern business activities.

Umar, Abdullahi and Hassan (2015) observed that financial accounting puzzles and riddles encourage and attract an alert and open-minded attitude among youngsters and help them

develop clarity in their thinking. However, emphasis should be laid on development of clear concept in financial accounting in a child, right from the primary classes. Another very effective means of spreading the knowledge of financial accounting among children is through practical discussion and peer-teaching, and encouraging a good study habits among students. Once a child has learned a concept from the teacher, the latter should ask him/her to explain the same to fellow students. The problems associated with study habits might have a major effect on a student's academic performances, it is believed that everyone has a different study habit and it is important to find out the best personal way to study. Umar, Abdullahi and Hassan (2015) further noted that time is one of the indicators of study habit. Nsini and Emeya (2015) opined that proper time management is an important component of study habits that can enhance one's performance.

Effective time management skills include studying on daily basis, forming timetables, study plans and utilizing time properly. Spending extra hours for studying with lack of concentration does not define the appropriate utilization of time (Ayesha & Khurshid in Onuekwe, 2015). Nsini and Emeya (2015) found that students usually do not devote sufficient time to their studies and so have poor study habit. Studying with friends has a long way to go in student's study habits, it has a positive influence in which they discuss what have been read together but also has a negative effect in which they might not read but find themselves discussing throughout the stipulated time for reading which boils down to time wastage.

In spite of all these efforts the problems still persist. According to Kudirat (2017), the study habits of students play a vital role in reflecting the standard of education and the students' academic performance in financial accounting. The students cannot be expected to learn everything needed about the subject from their teachers in the classroom alone, it is the combination of both the classroom learning and out of classroom learning that make up students study habits. Ndinechi and Obidile (2013) noted that poor study and ineffective practical lesson among secondary school students affect their academic performance.

The need for effective counselling services among students cannot be overemphasized in order to achieve good academic performances. The students need to be counselled on the need to develop good study habits that will enhance their good academic performance. Omotayo (2014) observed that students with structured and organized study habit performed well during examinations. Omotayo (2014) further recommended that parents, government and teacher should provide reading materials and a conducive environment for effective learning.

According to Eze, Ezenwafor and Obidile (2016), a very good and conducive learning environment encourages students study habit and might have positive impact on their academic performances but students reading in an unfavorable environment might find it difficult to study which may affect their academic performance. Students with financial constraints might also find it difficult to perform excellently well in their academics. However, students study habit should contribute to their academic performance. Some students do not attend classes, do not take down notes, do not do their assignments, do not read their books or make use of the library.

These attitudes may negatively affect their academic performances especially in financial accounting. This study intended to identify various study habits used by the students and the relationship with their academic performances. The distressing phenomena: scholastic underperformance and failure have caused serious concern to educationists, guidance counsellors and educational planners for several decades as this amount to colossal wastage of resources

available for education. This necessitates serious probe into the causes that underline and factors that lead to underperformance and failure, so that means could be devised to grapple with this enormous problems.

However, there may be a number of reasons like different levels of intelligence, lack of good infrastructural facilities, and lack of good libraries and so on. But one of the reasons is that students fail to make good effort to learn what their teachers taught them in the school and do not study at home because they fail to recognize the importance of study habits to their academic performance (Omotayo, 2014). The investigation in this study is carried out on the assumption that identification of some of the factors that are associated with financial accounting students' academic performance and those factors that are not, will assist to improve the performance of financial accounting students in public secondary school in Awka education zone, Anambra State.

2. STATEMENT OF THE PROBLEM

Low academic performance of students is a global phenomenon (Nsini&Emeya, 2015). Public opinion blames poor performance of students on the falling standard of education. The question at this juncture is what is responsible for the low performance of students in education, particularly in financial accounting? Many educationists tend to shift the blame on the teaching methodology adopted by the teachers and or lack of fund from the government to provide quality textbooks.

However, these might not be the main reasons why financial accounting students perform poorly in examinations (WAEC, 2019/2020). It is clear from all indications that most secondary school students have poor study habit which might lead to poor performance. As true as this might sound, there is yet need to gather adequate research evidence to prove that it is a key factor on why students fail. Hence, this study stresses on the fact that the study habit could be the real cause of student's poor academic achievement, especially in financial accounting in public secondary school in Awka education zone, Anambra State.

3. PURPOSE OF THE STUDY

The main purpose of this study was to examine the effect of study habits on public secondary school students' academic performance in Financial Accounting in Awka education zone, Anambra State. Specifically, the study expressed as follows:

- 1.To identify the extent to which time allocation affect the study habit and students academic performance in Financial Accounting.
- 2.To investigate how good study habit can lead to students academic performance in Financial Accounting.
- 3.To examine factors that can influence students study habit and academic performance in Financial Accounting.

Research Questions

The following research questions guided the study:

- 1.To what extent does time allocation affect the study habit and students academic performance in Financial Accounting?
- 2.To what extent can good study habit lead to students' academic performance in Financial Accounting?

3. What are the factors that are likely to bring about good study habit and academic performance in Financial Accounting?

Hypotheses

The following null hypotheses were tested at 0.05 level of significance:

1. There is no significant relationship between time allocation and students' academic performance in Financial Accounting in Awka education zone, Anambra State.

2. There is no significant relationship between good study habit and students' academic performance in Financial Accounting in Awka education zone, Anambra State.

3. METHOD

This study adopted the correlation survey research design. The study was conducted in 61 public secondary schools in Awka education zone, Anambra State. The population of study comprised 123 class three (SSS 3) Financial Accounting students in all the 61 public secondary schools in Awka education zone, Anambra State. A sample size of 94 Financial Accounting students was selected based on a normal confidence level of 0.05 to determine the sample size using Taro Yamane's formula. Proportionate sampling technique was used whereby a percentage of the sample to be drawn from each zone was calculated and the proportion of 76 percentage was calculated from the sample size.

The instrument used for data collection was structured questionnaire. The questionnaire was validated by three experts-two in business education Department and one from measurement and evaluation all from Faculty of Education, Nnamdi Azikiwe University, Awka. A pilot test was used to establish the reliability of the instrument by administering it to 10 Financial Accounting students from selected secondary schools in Delta State who were not part of the study population. Data collected in the pilot test were analyzed using Cronbach alpha to obtain reliability coefficients of 0.88 and 0.79 were obtained with an overall coefficient value of 0.84 respectively. The 94 copies of the questionnaire were administered to the respondents by the researchers with the help of the three research assistants using on the spot response method. However, those who could not meet up were revisited on appointment to retrieve their completed copies. Out of the 94 copies of the questionnaire distributed, 93 copies (representing 99 percent) were retrieved with an attrition rate of one copy (representing 1 percent) and used for data analysis.

Data collected in the study were analyzed using percentage to answer the research questions and ascertains the homogeneity or otherwise of the respondents' views and multiple correlation analysis were used to test the degree of relationship. Multiple correlation analysis, r , revealed the extent of association (strength of relationship) between the two independent variables and dependent variables. Study habits are independent variables while the dependent variable is the student's academic performance in Financial Accounting from the scores of their previous examination.

3. RESULT

Research Question 1

To what extent does time allocation affect the study habit and students academic performance in Financial Accounting?

Table 1: Time spent in the studying area

S/N	TimeSpent	Respondents	Percentage
1	5-7	14	15
2	2-4	18	19
3	1-2	25	27
4	30-40Mins	36	39
	Total	93	100

Source: Field Survey, 2021.

Data in Table 1, shows that 39% of the respondents spent a maximum of 40 minutes in studying while 27% of the respondents utilized a maximum of 2hours, 19% of the respondents made use of 6 hours in studying and 15% of the respondents spent a maximum of 3hours in studying at any given time.

Research Question 2

To what extent can good study habit lead to students’ academic performance in Financial Accounting?

Table 2: Study habits practiced by students in the study area.

S/N	Studyhabits	Respondents	Percentage
1	Withfriends	24	26
2	Alone	38	41
3	InGroup	18	19
4	Allof theabove	13	14
	Total	93	100

Source: Field Survey 2021.

Data in Table 2, shows that 41% of the respondents studied best when they are alone, 26% of the respondent indicated that they studied best when they are with friends, 19% of the respondents preferred to study in group than studying alone, while 13% of the respondents said that they can fit into any of the above mentioned study habits.

Research Question 3

What are the factors that are likely to bring about good study habit and academic performance in Financial Accounting?

Table 3: Factors influencing good study habits in the study area.

S/N	Factorsforgoodstudy habits	Respondents	Percentage
1	Interest	11	11.8
2	Motivation	9	9.6
3	Attitude	11	11.8
4	Teachingmethod	12	12.9
5	Goodlibrary	10	10.7
6	Facilities	12	12.9
7	Environment	13	13.9
8	Peergroup	15	16.1
	Total	93	100

Source: Field Survey 2021.

Data in Table 3, shows that 16.1% of the respondents study habit was influenced by peer group. 13.9% of the respondents study habit was influenced by the environment, 12.9% of the respondents study habits were influenced by the teaching environment and facilities used for the subject. Some respondents indicated 11.8% on interest and attitude displayed for the subject, 10.7% of the respondents study habits were influenced by the good library usage for the subject. Motivation from either the classroom teacher or parents influences their study habit with a percentage of 9.6% for the subject respectively.

Testing of the Hypotheses Hypothesis 1

There is no significant relationship between time allocation and students' academic performance in Financial Accounting in Awka education zone, Anambra State.

Table 4. Pearson's Correlation between Time Allocation and Students Academic Performance in Financial Accounting

Variable	N	Time allocation	Students' academic performance in Financial Accounting	P-value	Remark
Time allocation	93	1	.035		
Students academic performance in Financial Accounting	93	.035	1	.003	Positive

Correlation is significant at the 0.05 level (2-tailed).

Data analysis in Table 4 shows that there is a significant positive relationship between time allocation and students academic performance in Financial Accounting in public secondary schools in Awka education zone, Anambra State, $r. (93) = .035$, P-value >0.05 . It means that when there is an increase in the scores of study habits there will be also an increase in the academic performance of the students in Financial Accounting in public secondary schools in Awka education zone, Anambra State. The null hypothesis was rejected.

Hypothesis 2

There is no significant relationship between good study habit and students' academic performance in Financial Accounting in Awka education zone, Anambra State.

Table 5. Pearson's Correlation between Time Allocation and Students Academic Performance in Financial Accounting.

Variable	N	Good study habits	Students' academic performance in Financial Accounting	P-value	Remark
Good study habits	93	1	.513		
Students academic performance in Financial Accounting	93	.513	1	.000	Positive

Correlation is significant at the 0.05 level (2-tailed).

Data analysis in Table 5 shows that there is a significant positive relationship between good study habits and students academic performance in Financial Accounting in public secondary schools in Awka education zone, Anambra State, $r(93) = .513$, $P\text{-value} > 0.05$. It means that when there is an increase in the scores of good study habits there will be also an increase in the academic performance of the students in Financial Accounting in public secondary schools in Awka education zone, Anambra State. The null hypothesis was rejected.

4. DISCUSSION OF THE FINDINGS

Findings of the first research question revealed that 41% of the respondents studied best when they are alone, 26% of the respondent indicated that they studied best when they are with friends, 19% of the respondents preferred to study in group than studying alone, while 13% of the respondents said that they can fit into any of the above mentioned study habits in Financial Accounting in public secondary schools in Awka education zone, Anambra State. The findings was in agreement with Nsini and Emeya (2015) who found that students usually do not devote sufficient time to their studies and so have poor study habit.

The test of the first hypothesis through Pearson correlation revealed that there is a significant positive relationship between time allocation and students' academic performance in Financial Accounting in public secondary schools in Awka education zone, Anambra State. The findings disagrees that spending extra hours for studying with lack of concentration does not define the appropriate utilization of time (Ayesha & Khurshid in Onuekwe, 2015)

The finding of second research question revealed that 41% of the respondents studied best when they are alone, 26% of the respondent indicated that they studied best when they are with friends,

19% of the respondents preferred to study in group than studying alone, while 13% of the respondents said that they can fit into any of the above mentioned study habits.

The test of the second hypothesis through Pearson correlation revealed that there is a significant positive relationship between good study habits and students academic performance in Financial Accounting in public secondary schools in Awka education zone, Anambra State. This finding disagrees with Ndinechi and Obidile (2013) noted that poor study and ineffective practical lesson among secondary school students affect their academic performance.

The finding of third research question revealed that 16.1% of the respondents study habit was influenced by peer group. 13.9% of the respondents study habit was influenced by the environment, 12.9% of the respondents study habits were influenced by the teaching environment and facilities used for the subject. Some respondents indicated 11.8% on interest and attitude displayed for the subject, 10.7% of the respondents study habits were influenced by the good library usage for the subject. Motivation from either the classroom teacher or parents influences their study habit with a percentage of 9.6% for the subject respectively.

5. CONCLUSION

Based on the findings of this study, it was concluded that study habit is the behavioural styles that are systematically formed by students towards learning and academic performance in Financial Accounting. Valuable time should be spent on studying. Good teaching method and good peer groups should be encouraged to bring out good reading culture in the students. It also concluded that there is a significance relationship between time allocation, good study habits and students' academic performance in Financial Accounting in public secondary schools in Awka education zone, Anambra State.

Recommendations

Based on the findings of this study, the following recommendations are made:

1. Government should endeavour to make funds available for the provision of standard libraries with required up-to-date text books, a conducive learning environment with proper equipment to aid study habits that will translate to improved academic performance of students in Financial Accounting.
2. The school authorities should enforce reading culture or "prep time" into the curricular and equip the school with reading desk, efficient power supply and facilities that will motivate the students to form good study habits.

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