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STUDY HABITS AS PREDICTOR OF UPPER BASIC EDUCATION STUDENTS' ACADEMIC ACHIEVEMENT IN BUSINESS STUDIES

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ABSTRACT

The study investigated study habits as predictors of upper basic education students' academic achievement in Business studies in Anambra state. Two research questions guided the study and two null hypotheses were tested at 0.05 level of significance. The predictive correlation design was adopted for the study. The population of the study was 6,712 junior secondary two (JS2) students offering Business studies Anambra state. A sample of 1, 000 students drawn using a multistage sampling procedure involving random and purposive sampling techniques was involved in the study. The instrument for data collection was Students Study Habits Inventory (SSHI) validated by three lecturers from the Department of Guidance and Couselling, Department of Educational Foundation (Measurement and Evaluation) and Department of Educational Management and Policy, all from Nnamdi Azikiwe University, Awka. The reliability of SSHI was established using Cronbach Alpha which yield coefficient of internal consistency of 0.80. The students' achievement scores in Business studies were obtained from the teachers' folder whereas SSHI was administered to the students with the help of eight research assistants and school Business studies teachers. The data obtained were analyzed using simple and multiple linear regressions. The findings of the study revealed among others that 1.1percent and 0.8percent of the variance in achievement in Business Studies was individually predicted by students' study habit. Furthermore, achievement scores in Business studies were significantly predicted by students' study habit individually and jointly. The conclusion drawn from the findings of the study was that study habit individually and jointly is significant predictors of students' academic achievement in Business studies in Anambra state. It was recommended that secondary school administrators together with the teachers should organize orientation programmes occasionally to acquaint students with important study skills that could help them improve their academic achievement.

Keywords: Business Education, Business Studies, Study Habit and Achievement

Introduction

Business education is a veritable tool that emphasizes both the soft and hard skills that prepares an individual for the challenges and opportunities of today post-modern business world. In the Nigerian Basic

education curriculum, business education which is taught as Business Studies has become an important knowledge that is need to equip students with the lifelong skills that would enable them make reasonable judgments as entrepreneurs, employees or consumer of goods and service (Odike & Menkiti, 2019). The importance of Business Studies also arises out of the fact that nearly every individual in today Nigeria need one or more business to survive and the knowledge as well as skills are better acquired from the earliest levels of business education.

Business Studies according to Adamu and Umari (2023) is a field of study that deals with the principles of business, management, and economics. It combines elements of accountancy, finance, marketing, organizational studies, human resource management, and operations. Adamu and Mukthar (2018) averred that Business Studies is an important vocational subject that provides students with a comprehensive understanding of how businesses operate, how they are managed, and how they contribute to the economy. At the secondary school level, Business Studies is intended to enable students acquire basic knowledge of business education, as well as help them develop basic skills in office occupation and for personal use. It is also expected to prepare them for further training in Business Studies. Given the level of economic hardship in Nigeria, there is today, a unanimous agreement among scholar, economists, professionals, business administrators and educators that every Nigerian child need to acquire the knowledge of one business or the other (Davwet, et.al., 2019). Despite these attractive objectives, the complexity inherent in Business Studies makes it a formidable subject for students, hence posing challenges in comprehending the intricacies of business principles and procedures within academic settings.

The field of Business Studies according to Joel (2018) poses a significant challenge for students due to the necessity of acquiring a comprehensive understanding of numerous concepts and rules in order to effectively navigate and oversee business transactions. Thus, students do not attain the expected satisfactory academic achievement in Business Studies may be as a result surrounding challenges. There are also numerous challenges associated with the effective teaching and learning of Business Studies, including insufficient qualified teachers, inadequate funding, inadequate infrastructures, class overcrowding, poor student and teacher attitudes, and insufficient instructional materials despite the common expectation that Business Studies would foster an early desire to experiment in the market place and some of the indigenous inventiveness of the Nigerian nation. Yet, students do not seem to possess sufficient knowledge of Business Studies owing to the aforementioned challenges to its teaching and learning (Aransi, 2020).

The challenges confronting the field of Business Studies in secondary schools can therefore, be categorized into two main aspects: the instructional approach and the learning of the subject. Some of the instructional approach that have been noted

include shortage of competent Business Studies teachers, insufficient support staff for practical work, inadequate remuneration for staff, the employment of unqualified teachers in the field of Business Studies education, and a lack of research and training facilities for both staff and students (Azih & Ikelegbe, 2019). While some of the learning challenges confronting the field of Business Studies in secondary schools are lack of competent teachers, insufficient instructional resources, bad teaching methods, and poor student and teacher attitudes and interest, among others (Ishaq, 2022).

This is to say that, the mastery of Business Studies cannot be achieved solely by rote memorizing of fundamental principles without incorporating adequate instructional approach and proper learning habit for better knowledge towards the subject. No wonder Jafari, et.al. (2019) opined that the successful acquisition of knowledge necessitates the complete engagement of learner in the educational process, a solid foundation of theoretical understanding and extensive practical experience in the application of fundamental ideas. Nevertheless, the degree to which Business Studies teachers incorporate these ideas into the instruction of Business Studies remain undetermined. Due to these issues, the academic achievement of students in the field of Business Studies in the Basic Education Certificate Examination has not been entirely satisfactory. It is commonly observed that students often exhibit lack of proficiency in information technology, communication skills and consumer education among others, which are important foundational knowledge for Business Studies (Caruana & Dabbicco, 2022). This was confirmed by some researchers who examined the predictive value of psychological variables such as self- esteem and self- efficacy to determine their associated influence on students' academic achievement in Business Studies (Adamu & Umari, 2023; Azih & Ikelegbe, 2019; Udegbe & Okoli, 2022).

Since Business Studies involve very great details of economic framework, marketing and distribution among others, the study habits adopted by students have been identified as one of the factors among many others that can affect academic achievement in the subject. In other words, the learning of Business Studies as a school subject requires that students in order to be successful must develop well patterned strategies of study that is systematic and regular otherwise known as study habit.

Study habit therefore is habitual practices that students use to help themselves to gain new knowledge. In other words, study habits can be viewed as the learning tendencies that enable students to work privately. It refers to the extent to which a student engages in various learning activities, including attending classes, completing home works /assignments, reading course materials, taking tests or examinations, dedicating time to independent study and effectively interacting with teachers and peers (Aransi, 2020). No wonder researchers' like Haleh, et. al. (2020) observed that study habit in 81.3% of the students was at moderate level.

The researchers went further from their observation to indicate a direct and significant relationship between study habits and academic achievement in medical sciences in Kermanshah-Iran. However, Enekwechi and Ezeanya (2021) revealed that study-habit accounted for 9.3% of students' achievement in Chemistry. Furthermore, the researchers asserted from their observation that the dimensions of note-taking habit, reading and test preparation habits were the most significant contributors to achievement in Chemistry. This suggests that the concept of study habits might be defined as the level of dedication towards all educational activities.

More so, some studies indicated a strong positive correlation between study habits and academic achievement (Joseph, et al., 2018; Kyauta & Dachia, 2018). This could be as a result of elements like time management, note-taking, study procedures among others. Some other elements highlighted by Enekwechi and Ezeanya (2021) that contribute to study habits include: dedication to completing homework and assignments, allocating sufficient time for studying, engaging in reading and note-taking, other effective study period procedures include effective time management, maintaining focus, producing written work, establishing a positive relationship with examinations, and seeking guidance from teachers through consultation. This is to say that study habit is a systematic and intentional approach aimed at comprehending and obtaining knowledge.

Aransi (2020) observed that students' study habits vis-à-vis management, concentration, note-taking, test strategies and motivation working together significantly predicted academic achievement with concentration being positively related to academic achievement. But Nweke and Okigbo (2023) revealed that 0.8% of the variance in achievement in Computer science was predicted by students' study habits. The researchers also revealed that achievement scores in computer science were significantly predicted by students' study habits. By the revelation and observation of different studies one can say that study habits therefore, are the habitual practices that students use to help themselves to gain new knowledge and by so doing learn.

However, owing to its underlying principles and practical nature, students find the learning of the business studies challenging. Literature shows that certain factors such as lack of qualified business studies teachers, ineffective teaching methods and insufficient instructional materials affect students' academic achievements in Business Studies. Hence, most researchers' attention had focused on how to remedy the above factors hindering students' achievement in Business Studies. Other researchers have also investigated on how to improve students' academic achievement in Business Studies using several innovative teaching strategies like cooperative learning styles, blended learning among others. Some researchers examined the predictive value of psychological variables such as self- esteem and self-

efficacy to determine their associated influence on students' academic achievement in Business Studies. It is observed that only a relatively few studies have investigated on how the predictor variables of study habits predicts and co-predicts students' academic achievements in Business Studies. Studies on the prediction of academic achievement by study habits have been conducted in several subject areas like Biology, Economics, Computer Science, medical science among others, but there are hardly any studies in literature that delved into such studies with Business Studies as the subject of focus. As a result of this, there is the need to investigate the predictive association between study habits and students' academic achievement in Business Studies. The problem of the study posed as a question therefore is: Individually and jointly, do study habits significantly predict junior secondary school students' academic achievement in Business Studies?

Purpose of the Study

The purpose of the study was to investigate study habits as predictor of academic achievement of junior secondary school students in Business Studies. Specifically, the study determined the:

1. Predictive value of study habits on the academic achievement of secondary school students in Business Studies.
2. Relative contribution of the dimensions of study-habit (homework and assignment, time allocation, reading and note taking, study period procedure, concentration, written, examination and teacher consultation) to the prediction of secondary school students academic achievement in Business Studies.

Research Questions

The following research questions guided the study:

1. What is the predictive value of study habits on secondary school students' academic achievement in Business Studies?
2. What are the relative contributions of the dimensions of study habits (homework and assignment, time allocation, reading and note taking, study period procedure, concentration, written work, examination and teacher consultation) to the prediction of secondary school students' academic achievement in Business Studies?

Hypotheses

The following hypotheses were tested at 0.05 1evel of significance:

1. Study habit does not significantly predict secondary school students' academic achievement scores in Business Studies.
2. The relative contributions of the dimensions of study habits (homework and assignment, time allocation, reading and note taking, study period procedure, concentration, written work, examination and teacher Consultation) to the prediction of secondary school students academic achievement scores in Business Studies is not significant.

Research Method

This study adopted the predictive correlation design. Correlation research designs aim to ascertain the association that exists between two or more variables that are of interest to the researcher. The area of the study was Anambra State. The population of the study comprised of 6, 712 Junior Secondary two (JS2) students offering Business studies in public secondary schools Anambra state. The sample size for the study consisted of 1000 SS2 students offering business studies in public junior secondary schools in Anambra state. The sample was drawn using multistage sampling procedure. Firstly, four educational zones from the six educational zones in Anambra state were selected at random for the study. Secondly, in each of the four education zone, purposive sampling was used to select 10 public junior secondary schools. The total number of schools from the four education zone was therefore 40 schools. Finally, in each of the 40 schools, 25 Business studies students were purposively selected. This was to ensure that the Business studies students selected are only those whose scores in business studies for three consecutive terms are readily recorded. Only 94.6 percent of the sample was finally involved in the study bringing the true sample size to 946 students who were used in the study.

Instrumentation

The instruments for data collection are Students Study Habits Inventory (SSHI) and Students' scores on business studies subject. Students Study Habits Inventory (SSHI) adapted from Bakare (1977) who developed the instrument specifically for Nigerian secondary school students. SSHI is a self-report inventory that has 45 question items with dimensions such as homework and assignment, time location, reading, note taking. The responses of each item were structured to be graded on a four-point scale namely; never, sometimes, most times and always.

SSHI was given to three experts, one from Department of Guidance and Counselling, one from Educational Management and Policy and one from Department of Educational Foundations (Measurement and Evaluation) all from Nnamdi Azikiwe University, Awka, for validation. The reliability of validated instrument (SSHI) was established using Cronbach Alpha. The instrument was administered to 20 students offering Business studies in Enugu State which was not involved in the study. The reliability coefficients obtained was 0.80 indicating that the instrument was reliable.

Second instrument is the Students' scores on business studies subject was obtained from the Schools' Business Studies folder which is a diary book in which the teachers record the students' academic achievement scores. The mean of the students' scores in Business studies for three consecutive terms was obtained used as the academic achievement score of the students.

Data generated from the study was analyzed using simple linear regression and multiple regression. The R-value or correlation coefficient was used to determine the magnitude and direction of

relationship. The interpretation of the correlation coefficient was according to Nworgu (2015) who provided a three-way guide for interpreting correlation coefficient values when a large number of pairs of scores have been correlated. They are as follows: r = 30 and below, low relationship; r = 30 to below 0.80, moderate relationship and r = 80 and above, high relationship. The R-squared value, known as the coefficient of determination was used to show the percentage variance in academic achievement that was explained by the predictor variables. The unstandardized beta coefficients were used to determine the predictive value of the variables which show the increase or decrease in academic achievement, for every unit rise in the predictor variable. The significance of the individual dimensions were tested using the t-values and their P-values whereas their overall prediction was tested using their F-values and P-values. The decision rule for accepting or rejecting the null hypotheses was to reject the null hypotheses whenever P value was less than or equals 0.05 ($P \leq 0.05$) and not to reject the null hypotheses whenever P value was greater than 0.05 ($P > 0.05$)

Presentation of Results

Research Question 1: What is the predictive value of study habits on secondary school students' academic achievement in Business Studies?

Table 1: Prediction of Students' Achievement in Business Studies by Study Habit

Model	R	R^2	Adjusted R^2	Unstandardized coefficients (b)	Std. Error
Constant	.111[a]	.012	.011	82.159	14.427
Study Habit				.103	

a. Predictors: (Constant), Study habit

Table 1 shows that a low positive relationship (R = 0.111) exists between students' study habit and their achievement in Business studies. The R-Square value of 0.011 indicates that 1.1percent of the variance in Business studies scores is predicted by study habit. The unstandardized coefficient *B* of 0.103 shows that a unit rise in study habit increases academic achievement score in Business Studies by 0.103.

Research Question 2: What are the relative contributions of the dimensions of study habits (homework and assignment, time allocation, reading and note taking, study period procedure, concentration, written work, examination and teacher consultation) to the prediction of secondary school students' academic achievement in Business Studies?

Table 2: Contributions of the Individual Dimensions of Study Habit in the Prediction of Achievement Scores in Business Studies

odel	Unstandardized Coefficients		Standardized Coefficients	T	Pvalue
	β	Std. Error	*β*		
(Constant)	81.915	5.820		14.076	.000
Home Work and assignment	.091	.097	041	.937	.349
Time Allocation	.092	.137	.030	.674	.501
Reading and Note Taking	.187	.107	.058	1.748	.081
Study Period Procedure	.134	.057	.076	2.333	.020
Concentration	.388	.212	.060	1.831	.067
Written	.071	.258	.009	.276	.783
Examination	.006	.073	.003	.078	.937
Teacher consultation	.202	.378	.017	.533	.594

a. Dependent Variable: Business studies Achievement

Table 2 shows the standardized beta coefficient which indicates correlation between variables. The unstandardized beta coefficient shows the prediction value of each dimension of study habit which indicates their relative contribution to achievement in Business Studies. The table shows that homework and assignment has a low positive predictive relationship (R = 0.091) with students' achievement in Business Studies, time allocation has a low positive relationship (R = 0.091) with achievement in Business Studies, while reading and note-taking has a low positive relationship (R = 0.187) with achievement, study period procedures has a low positive relationship (R = 0.134) with achievement, concentration has a low positive relationship (R = 0.388) with achievement, written has a low positive relationship (R = 0.071) with achievement, examination has a low positive relationship (R = 0.006) with achievement, where teacher consultation has a low positive relationship (R = 0.202) with achievement in Business Studies. Table 2 also reveals that homework and assignment contributed 0.091 to achievement in Business Studies whenever a students' homework increase by one unit. With a unit increase, time allocation increases achievement by 0.091, reading and note-taking increases achievement by 0.187, study period procedure increases achievement by 0.134, concentration increases achievement by 0.388, written increases achievement by 0.071, examination increases achievement by 0.006 where teacher consultation increases achievement by 0.202. The order of relative contribution to achievement in Business studies from the highest to lowest by each dimension of study habit is; concentration (0.388), followed by teacher consultation (0.202), reading and note-taking (0.187), study period procedure (0.134), time allocation (0.092), homework and assignment (0.091), written (0.071) and then examination (0.06).

Hypothesis 1: Study habit does not significantly predict secondary school students' academic achievement scores in Business Studies.

Table 3: Regression ANOVA on Significance of Prediction of Achievement score in Business Studies by Students' Study Habit

Model		Sum of Squares	df	Mean Square	F	Pvalue
1	Regression	2450.444	1	2450.444	11.773	.001[b]
	Residual	196687.627	945	208.135		
	Total	199138.070	946			

a. Dependent Variable: Achievement
b. Predictors: (Constant), Study habit

Table 3 shows that study habit is a significant predictor of achievement scores in Business Studies, F (1, 945) = 11.773, P < .05. The null hypothesis was therefore rejected implying that study habit is a significant predictor of secondary school students' achievement scores in Business Studies. Since study habit is a significant predictor of achievement scores in Business Studies, the regression model (Y= a + bX) for the prediction of achievement score in Business Studies as derived from Table 1, where constant = 82.159 and b value = 0.103 is: ASBS = 82.159 + 0.103(SH)

Where, ASBS = Achievement score in Business Studies and SH = Study Habit score

Hypothesis 2: The relative contributions of the dimensions of study habits (homework and assignment, time allocation, reading and note taking, study period procedure, concentration, written work, examination and teacher Consultation) to the prediction of secondary school students academic achievement scores in Business Studies is not significant.

Table 4: Regression ANOVA on Significance of Prediction of Achievement score in Business Studies by Individual Dimensions of Study Habit

Model		Sum of Squares	df	Mean Square	F	Pvalue
1	Regression	3885.036	8	485.630	2.333	.018[b]
	Residual	195253.034	938	208.159		
	Total	199138.070	946			

a. Dependent Variable: Achievement
b. Predictors: (Constant), Teacher consultation, Time Allocation, Written, Examination, Study Period Procedure, Reading and Note Taking, Concentration, Home Work and assignment

Table 4 shows that all the individual dimension of study habit jointly predicted the students' achievement scores in Business Studies significantly, F (8, 938) = 2.333, p < .05. However, data contained in Table 2 shows the significance of the contributions of the individual dimensions to the prediction of achievement scores in Business Studies.

Table 2 shows that homework and assignment is not a significant predictor of achievement scores in Business Studies, t(8,

938) = 0.937, p > 0.05; time allocation is not a significant predictor of achievement scores in Business Studies, t(8, 938) = 0.674, p >0.05, reading and note taking is a significant predictor of achievement scores in Business Studies, t(8, 938) = 1.748, p > 0.05, study period procedure is a significant predictor of achievement scores in Business Studies, t(8, 938) = 2.333, p < 0.05, concentration is not a significant predictor of achievement scores in Business Studies, t(8, 938) = 1.831, p > 0.05, written is not a significant predictor of achievement scores in Business Studies, t(8, 938) = 0.276, p > 0.05, examination is not a significant predictor of achievement scores in Business Studies, t(8, 938) = 0.078, p > 0.05 and teacher consultation is also not a significant predictor of achievement scores in written is not a significant predictor of achievement scores in Business Studies, t(8, 938) = 0.276, p > 0.05, t(1, 938) = 0.533, p > 0.05. Thus, the only significant contributors to the achievement of students in Business Studies, is study period procedure. However, since the joint prediction of all the dimensions of study habit in the prediction of achievement score in Business studies is significant, the regression model ($Y= a + bX_1 +cX_2 + dX_3 + eX_4 + fX_5 + gX_6 + hX_7+ iX_8$) for the prediction of achievement score in hX_7. The equation is derived from Table 2 as follows: ASBS = 81.915 + 0.091(HWA) + 0.092 (TA) + 0.187(RNT) + 134(SPP) + 0.388(CN) + 0.071(WT) + 0.006(EN) + 0.202(TC). Where, ASBS = Achievement Score in Business studies and HWA = Homework and assignment, TA = Time allocation, RNT = Reading and Note taking, SPP = Study Period Procedure, CN = Concentration, WT = Written, EN = Examination, TC= Teacher Concentration.

Discussion of Findings

The finding of the study showed that study habit significantly predicted academic achievement in Business Studies. The result of the study can be explained from the fact that good study habits can increase a student's confidence, competence, and self-esteem. They can also reduce anxiety about tests and deadlines. By developing effective study skills, students may be able to cut down on the numbers of hours spent studying, leaving more time for other academic activities that help to make learning more meaningful. Good study habit helps the student learn more effectively and efficiently. With good study habit, students are able to absorb and retain more information in less time. This ultimately leads to better grades and a deeper understanding of the subject matter, resulting in further improvement in academic achievement.

The findings of the study are in agreement with the findings of Aransi (2020) that study habit had statistical significant effect on high school students' academic achievement in Economics. The findings of the study are also in line with the findings of Haleh, et. al. (2020) and Enekwechi and Ezeanya (2021) that there was a direct and significant relationship between study habits and academic achievement. By the virtue of this finding, this study has joined the group of knowledge the observed a low positive relationship

between students' study habit and their achievement in Business Studies and however, a significant different between students' study habit and achievement in Business Studies.

The results of the study also showed that although concentration and teacher consultation contributed most to students' academic achievement in Business Studies, only the dimension of study period procedure significantly predicted students' academic achievement. Concentration or staying focused while studying is essential for making the best use of study time, allowing the student to be more productive and accomplish more in less time. However, maintaining concentration while studying might be challenging, particularly at beginning. However, students who maintain a good concentration habit while studying are able to make greater use of their resources and tackle difficulties more efficiently. When pupils concentrate, they are less likely to forget key knowledge. Staying attentive also allows the student to remember things more quickly and in a way that is different from rote learning. Also, students who consult with their teachers strike a match between skills and tasks thereby enabling the students to engage successfully with the material and attaining improved academic performance.

A study period procedure is undoubtedly vital for academic achievement since it helps students manage their time, prioritize work, and stay focused and motivated. As a result, the study's findings revealed that this aspect of study habits contributes significantly to academic accomplishment. With this, individuals can undoubtedly enhance their grades and achieve their educational objectives. The findings of the study imply that the study period procedures or the uses of learning different techniques considerably improves student achievement, owing in large part to micro-strategies and memory and metacognition keys. Good study period procedures can assist students gain an understanding of the learning process. It help students to bypass their areas of weakness and to perform at the level at which they are capable and promote flexible thinking and teach students the importance of shifting their approaches to different tasks. This implies that students have to pay more attention to the use of these learning strategies if they are to enhance their academic achievement in Business Studies.

The findings of the study support the findings of Aransi (2020) students' study habits vis-à-vis management, concentration, note-taking, test strategies and motivation working together significantly predicted academic achievement with concentration being positively related to academic achievement. The findings of the study are also in support of the finding of Nweke and Okigbo (2023) that the dimensions of study habit significantly predicted academic achievement. By the virtue of the finding, the study has joined the body of knowledge which observed that the relative contributions of the dimensions of study habits (homework and assignment, time allocation, reading and note taking, study period procedure, concentration, written work, examination and teacher

Consultation) to the prediction of secondary school students academic achievement scores in Business Studies is significant.

Recommendations

Based on the findings of the study, the following recommendations were made:

1. Secondary school administrators together with the teachers should organize orientation programmes occasionally to acquaint students with important study skills that could help them improve their academic achievement.
2. Business Studies teachers should task students with academic activities that require them to study often and in a way help them to improve their study habit.
3. School counselors should provide counseling services to those students who hold the belief that they have nothing to contribute to their academic outcome. This will be with the view to motivate them to take responsibility for their learning and become active partakers in the learning process of Business Studies.

Conclusion

It is concluded from the results of the study habit is significant predictors of academic achievement in Business Studies. The level of study skills that students adopt (study habit) influences their academic achievement in Business Studies.

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