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A Study of Study Habits as Predictor of Achievement in Commerce

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Abstract

The objective of the present study was to analyze Study Habits as Predictor of academic achievement of Commerce students of class XI. The survey research method was used for the study. Higher Secondary Schools having commerce stream were selected randomly. Hence, for the present study 10 school from the urban area and 10 from the rural area. There are 600 students were selected by the purposive random sampling technique. Study habits of students was measured by Study Habit Inventory (SHI) Constructed by prof M. Mukhopadhyaya and prof. D.N. Sansanwal for the present inventory, the study habits have been considered to be constituted of nine different kinds of Study behaviors comprehension, concentration, Task-orientation, study sets, Interaction, Drilling, Supports, Recording and Language and Commerce achievement Test (CAT) developed by the researcher. The result indicated that study habits and sex showed no significant interaction affect upon academic achievement of commerce students and study habits and locale showed significant interaction effect upon academic achievement of commerce students .Study habits, sex and locale showed no significant interaction effect upon academic achievement of commerce students.

Keywords: Study Habits, Commerce achievement, Standard IX level.

Introduction

Research on the correlation between study habit and students academic achievement has for long received attention from scholars and educational agencies. For instance, the national assessment of Educational Progress (NAEP) in 1994 conducted a study to find out the relationship between study habits and academic performance of students. Onwuegbuzie (2001) conducted a series of studied to find out the relationship between academic success and study habit and reported positive relationship between the two variables.

However, studies of school achievement indicate that most students are under achievers (Dizney,2003, Okegbile, 2007 and Adetunji and oladeji,2007). A major reason for students under-developed potentialities may be in their lack of learning strategies. Emily and Betty (2004) Posit that it is not on infrequent occurrence that students who spent inordinate amounts of time memorizing study materials, are still barely getting by … To them, the student's personal, emotion and social development may suffer from the pressures created by the use of relatively inefficient learning strategies.

Good (1998) define the term study habits as "the student's way of study whether systematic, efficient or inefficient etc." Going by this definition it literally means that good study habit produces positive academic performance while inefficient study habit leads to academic failure.

There are so many factors influencing the ability of student to cultivate effective and efficient study habit. Ozmet (2005) emphasized the importance of environmental influence as a major factor in the development of students studying habit. In the same Vein, Adetanji and Oladeji (2007) submit that the environment of most children is not conductive for studying; it is in the light of this that made. Some parents to prayer their children to go to boarding school for proper discipline and to inculcate better reading habit.

According to Hussain (2006) secondary school students in public school often come from economically poor and average income families. These families face various problems causing emotional disturbance among their children. They have poor academic performance. This singular

factor has caused serious damage to the achievement status to secondary school.

A study by Nagaraju (2004) found that students in secondary schools in India usually do not devote sufficient time to their studies and seldom have proper study habits. Underachievers have many non-productive study habits (Gibson, n.d.) students study habits seem to showdifferences in how they learn and how serious they are about learning (Young, 1998).Sirohi (2004) concluded that 98.7% of the underachievers tend to possess unfavorable attitude towards the teacher and 100% have poor study habits. Student's performance in school is a topic of great concern to teachers, parents and researchers. It puts a lot of pressure on students, teachers schools and the educational system in general (Padma, 2007). Achievement outcomes have been regarded as a function of two characteristics, 'skill and will" and these must be considered separately because possessing the will alone may not ensure success if the skill is lacking (McCombs and Marzano, 1990). This is a reminder to the teaching profession that skills in study habits might need to be taught just as subject matter need to be taught.

Purpose of The Study

Commerce is now a compulsory subject in every system of school education right from the elementary stage. In the past commerce has to struggle long and hard for its rightful place in the school curriculum. There was a time when commerce was considered an inferior subject to study and the meritorious students were supposed to study science, classics engineering and mathematical subjects. New ideas or inventions in commerce were not immediately accepted in the society and looked upon with suspicion.

The study explored Higher Secondary Student's study habits with gender and locale on academic achievement in commerce. The Commerce achievement test developed by the researcher will be beneficial for Higher Secondary Students of C.G. Board in Commerce stream. The inferences of the study will help the educators and administrator to improve the syllabus of Commerce.Hence, the purpose of this study was to investigate the Study Habits I as the predictor of achievement of commerce students.

Studies Related To Study Habits and Achievement

Crede & Kuncel (2008) found that study skill inventories and constructs are largely independent of both high school grades and scores on standardized admissions tests but moderately related to various personality constructs; study motivation and study skills exhibit the strongest relationships with both grade point average and grades in individual classes. Academic specific anxiety was found to be an important negative predictor of performance. Scores on traditional study habits and attitude inventories are the most predictive of performance, whereas scores on inventories based on the popular depth-of-processing perspective are shown to be least predictive of the examined criteria. Overall study habit and skill measures improve prediction of academic performance more than any other non-cognitive individual difference variable examined to date and should be regarded as the third pillar of academic success.

Nouhi et al. (2008) investigated the study skills and habits of medical students and their educational achievement. The results showed that study skills had a significant correlation with educational achievement ($r = 0.101$, $P < 0.05$) while study habits correlation with education achievement was not significant ($r = 0.085$, $p > 0.05$). Although male scored slightly better in study habits and all components of study skills but superiority was only significant for reading comprehension and speed.

Singh and Johan (2010) made a investigation about the study habits of visually impaired students in relation to their study related variables. The findings of the study reveal that students possessed good and satisfactory level of study habits. The association between study habits of student and their age, sex, grades, socioeconomic status and parental education were found statistically significant. Study related variable like attitude towards teachers, attitude towards education, self confidence, concentration, coping with mental conflicts school and home environment, home assignment and attitude examination were found significantly related to study habits of students.

Jafari,H. et al.(2019) studied that study habits in 81.3% of the students was at moderate level. There was a direct and significant relationship between study habits and academic achievement. Therefore, it is recommended to consider and assess students' study habits at the time of entry into university, in addition, specific training should be offered to students in order to help them learn to modify study habits to increase their academic achievements.

Lalhruaitluangi and Lallianzuali Fanai (2020) Findings show majority of the students have favourable study habits. However, with respect to their academic achievement, majority secure third division and below. It was also found that there is no significant difference in the study habit of male and female students, as well as between government and private high schools students. Findings also reveal that there is no significant relationship between study habit and academic achievement of high school students in Lunglei District.

Objectives of the Study

1. To develop and validate the achievement test in commerce for class-XI.
2. To examine the relative effect of study habits (all nine aspect separately), Sex and locale on the academic achievement in Commerce.

Hypotheses

$H_{0}I_{1}$ Study Habits and sex, alone and its interaction with each other, will not affect academic achievement in commerce in a group of selected students.

$H_{0}I_{2}$ Study habits and locale, alone and its interaction with each other, will not affect academic achievement in commerce in a group of selected students.

H_{03} Study habit, sex and locale, alone and its interaction with each other, will not affect the scores on academic achievement in commerce in a group of selected students of class XI.

Delimitation

The present study has been delimited by the following considerations:-

1. The study is concentrated to the students studying in class XI. Both boys and girls would be taken for the study.
2. The study would be conducted in Durg district only.
3. Students with age group 16.5 to 17.5 Studying is class XI will be taken to measure their achievement of commerce.
4. Both Government and private school were taken for the present study

Sample

The Higher Secondary Schools having commerce stream were selected randomly. Hence, for the present study 10 school from the urban area and 10 from the rural area. There are 600 students were selected by the purposive random sampling technique.

Study Habit Inventory (SHI)

Study habit of students was measured by Study Habit Inventory (SHI) constructed by Prof. M. Mukhopadhyay and Prof D.N. Sansanwal for the present inventory, the study habits have been considered to be constituted of nine different kinds of study behaviors Comprehension, Concentration, Task Orientation, Study Sets, Interaction, Drilling, Supports, Recording and Language.

Aspects of Study Habits

Sub-components	Weightage	No.of Item
Comprehension	28%	1
Concentration	23%	2
Task Orientation	18%	3
Study Sets	-	4
Interaction	7%	5
Drilling	7%	6
Supports	7%	7
Recording	5%	8
Language	5%	9
Total		**52**

Data Analysis

H_{01} Study Habits and Sex, alone and its interaction with each other, will not affect academic achievements in commerce in a group of selected students.

To verify this hypothesis, a 3x2 factorial design was setup in which study habits were varied to three levels using 25th and 75th percentiles as criterion while sex automatically has two levels i.e. male and female students. Scores on study habits scale which falls above or equals 75th percentile were grouped in as subjects possessing good study habits while subjects whose scores on study habit inventory falls below or equals 25th percentile were considered as subjects with poor study habits. The scores between 25th and 75th percentile was classified as average study habits. The academic achievement scores of these identified students are presented in table 1 respectively.

Table No. 1
Study Habits (A) x Sex (B) on Academic Achievement in Commerce of Higher Secondary Students (N=600)

		Sex (B)		Marginal Mean
		Male (b_1)	Female (b_2)	
Study Habits (A)	Good(a_1)	N=58 M=60.48 S.D.=5.93	N=96 M=61.90 S.D.=5.30	61.19
	Average(a_2)	N=168 M=45.45 S.D.=10.10	N=125 M=47.93 S.D.=10.70	46.69
	Poor (a_3)	N=74 M=32.77 S.D.=7.65	N=79 M=33.40 S.D.=7.90	33.08
Marginal Mean		46.23	47.74	

Table No. - 2
ANOVA Summary
Effect of Study Habits (A) x Sex (B) on Academic Achievement in Commerce of Higher Secondary Students (N=600)

Source of Variation	SS	df	MS	F
A	58703.591	2	29351.795	386.68**
B	303.544	1	303.544	3.99*
AB	89.290	2	44.645	0.58(NS)
Within treatment (Error)	45087.968	594	75.906	

*** Significant at .05 level; ** Significant at .01 level; NS Not Significant**

The F of 386.68, an indicator of the main effect of study habits upon academic achievement, is statistically significant at .01 level. Since main effect of study habits upon academic achievement was found to be statistically significant, least significant difference method was used to find out the differences. The results are presented in table 3.

Table No. - 3
Effect of Study Habits (Good, Average, Poor) on Academic Achievement Least Significant Difference Test with Significance Level .05

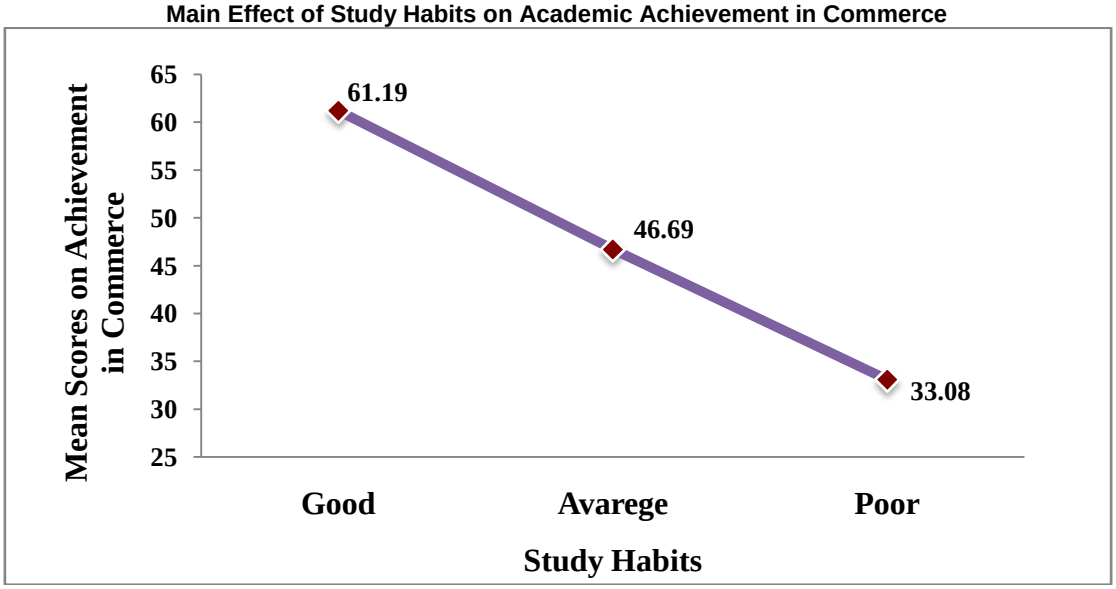
Mean (I)	Mean (J)	Mean Difference (I-J)
Good Study Habits	Average Study Habits	14.85(*)
Good Study Habits	Poor Study Habits	28.27(*)
Average Study Habits	Poor Study Habits	13.41(*)

*** Significant at .05 level**

From the analysis of table 2 and 3 it is clear that academic achievements of subjects with good study habits (M=61.19) is significantly higher than those subjects with average (M=46.69) and poor study habits (M=33.08). The academic achievement

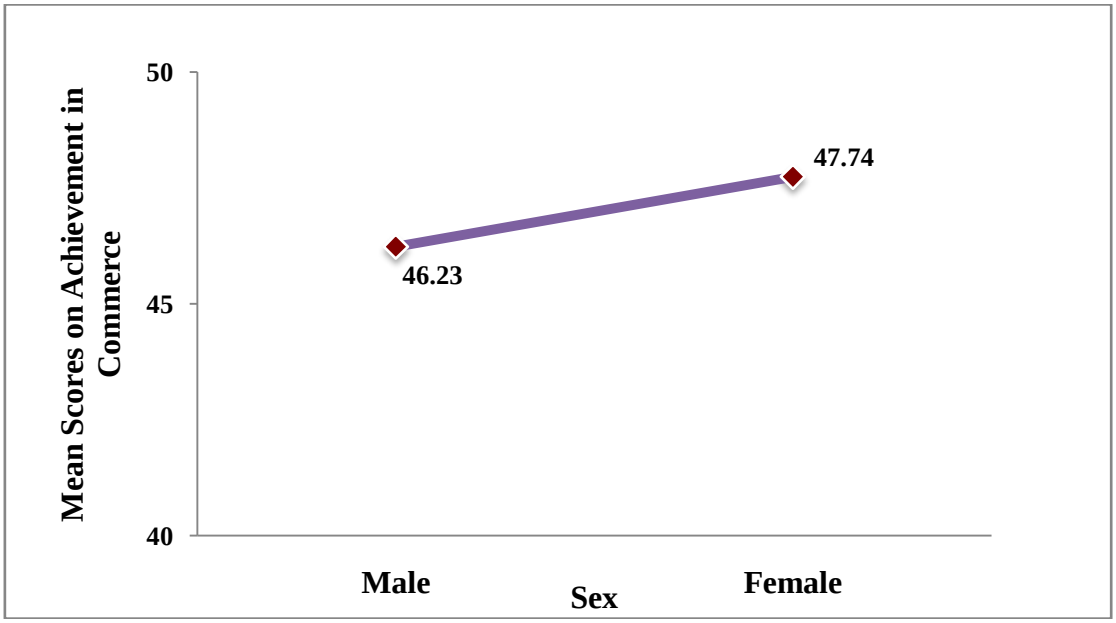
of students with poor study habits was significantly lower than those students exhibiting average study habits (Fig. 1).

Fig. 1
Main Effect of Study Habits on Academic Achievement in Commerce



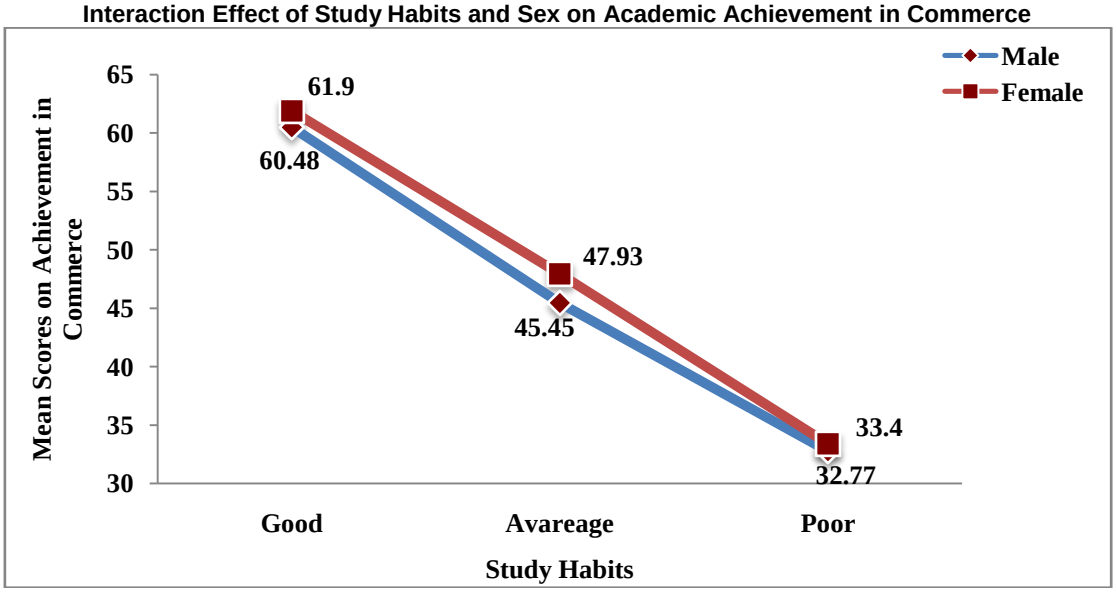
The F-ratio=3.99, an indicator of the main effect of sex upon achievement in commerce is also found to be statistically significant. It shows that academic achievement in commerce of girls (M=47.74) was significantly better as compared to boys (M=46.23) at .05 level of statistical significance.The result is also depicted in Fig. 2.

Fig. 2
Main Effect of Sex on Academic Achievement



The two factor interaction effect of study habits and sex upon academic achievement of students was not found to be statistically significant (F=0.58, p>.05). The interaction effect is also depicted in Fig. 3.

Fig. 3
Interaction Effect of Study Habits and Sex on Academic Achievement in Commerce



Since two factor interaction effect of personality and sex upon academic achievement in commerce among students of Class XI was not found to be statistically significant, two factor interaction hypothesis H_0I_1 stating that study habits and sex, alone and in interaction with each other, will not affect academic achievements in commerce in a group of selected students, stands accepted.

H_0I_2 **Study habits and locale, alone and its interaction with each other, will not affect academic achievements in commerce in a group of selected students.**

To verify this hypothesis, a 3x2 factorial design was setup in which study habits were varied to three levels using 25th and 75th percentiles as criterion while locale automatically has two levels i.e. students from rural and urban areas. Scores on study habits scale which falls above or equals 75th percentile were grouped in as subjects possessing good study habits while subjects whose scores on study habits falls below or equals 25th percentile were considered as subjects with poor study habits. The scores between 25th and 75th percentile was classified as average study habits. The academic achievement scores of these identified students are presented in table 4 and 5 respectively.

Table No. - 4
Study Habits (A) x Locale (B) on Academic Achievement in Commerce of Higher Secondary Students (N=600)

		Locale (B)		Marginal Mean
		Rural (b_1)	Urban (b_2)	
Study Habits (A)	Good(a_1)	N=69 M=61.95 S.D.=5.55	N=85 M=60.89 S.D.=5.57	61.42
	Average(a_2)	N=152 M=48.05 S.D.=10.36	N=141 M=44.85 S.D.=10.25	46.45
	Poor (a_3)	N=79 M=36.02 S.D.=8.62	N=74 M=29.97 S.D.=5.20	32.99
Marginal Mean		48.68	45.23	

Table No. 5
ANOVA Summary
Effect of Study Habits (A) x Locale (B) on Academic Achievement in Commerce of Higher Secondary Students (N=600)

Source of Variation	SS	df	MS	F
A	61729.100	2	30864.550	422.22**
B	1612.127	1	1612.127	22.05**
AB	479.578	2	239.789	3.28*
Within treatment (Error)	43421.151	594	73.100	

*** Significant at .05 level **Significant at .01 level**

The F of 422.22, an indicator of the main effect of study habits upon academic achievement in commerce, is statistically significant at .01 level. Since main effect of study habits upon academic achievement was found to be statistically significant, least significant difference method was used to find out the differences.

The results are presented in table 4 and figure 4.

Table No. - 6

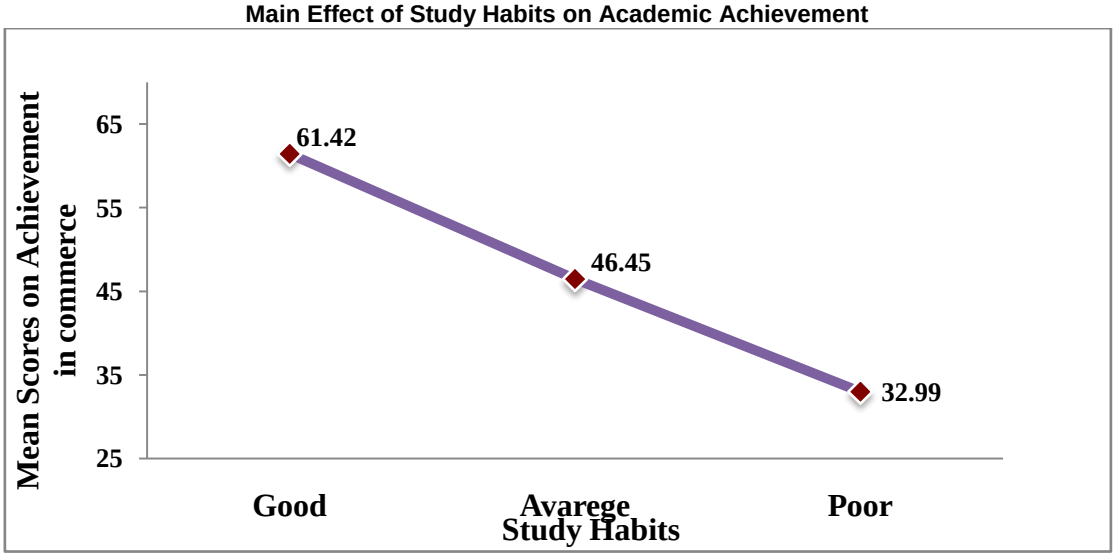
Effect of Study Habits (Good, Average, Poor) on Academic Achievement Least Significant Difference Test with Significance Level .05

Mean (I)	Mean (J)	Mean Difference (I-J)
Good Study Habits	Average Study Habits	14.97(*)
Good Study Habits	Poor Study Habits	28.43(*)
Average Study Habits	Poor Study Habits	12.44(*)

*** Significant at .05 level**

Fig. 4

Main Effect of Study Habits on Academic Achievement



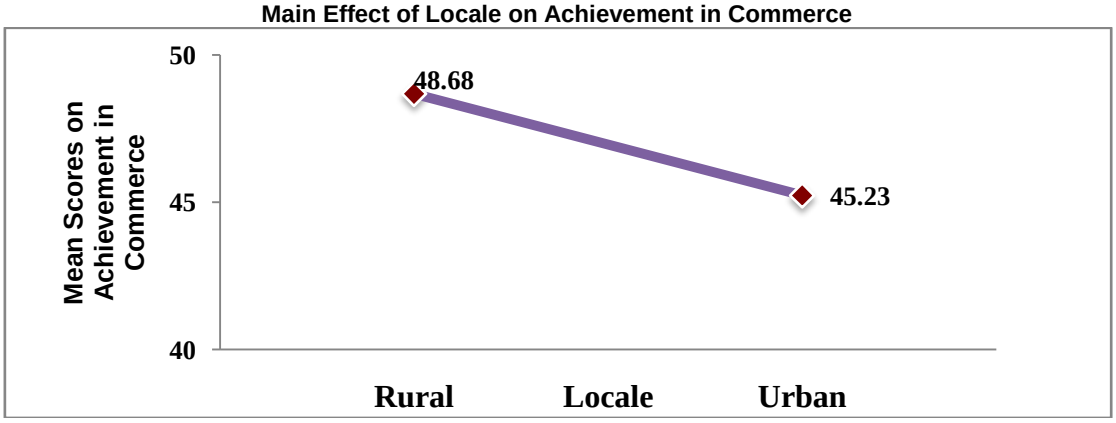
From the analysis of table 4 and 6 it is clear that subjects with good study habits had significantly higher achievement scores in commerce (M=61.42) as compared to subjects with average (M=46.45) and poor study habits (M=32.99).

The F of 22.05, an indicator of the main effect of locale upon academic achievement in commerce was found to be statistically significant. It shows that achievement in commerce of rural students (M=48.68) was significantly higher than the urban students (M=45.23) at .01 level of statistical significance.

Figure 5 illustrates main effect of locale upon achievement in commerce.

Fig. 5

Main Effect of Locale on Achievement in Commerce



The two factor interaction effect of study habit and locale upon academic achievement in commerce turned out to be statistically significant.

The calculated F=3.28, which is statistically significant at .05 level, also reveal a significant interaction effect of study habit and rural urban belongingness (locale) upon academic achievement in commerce of class XI students.

To further investigate this result, least significant difference test along with a line diagram

was prepared. The same are depicted in table no.7 and figure 6.

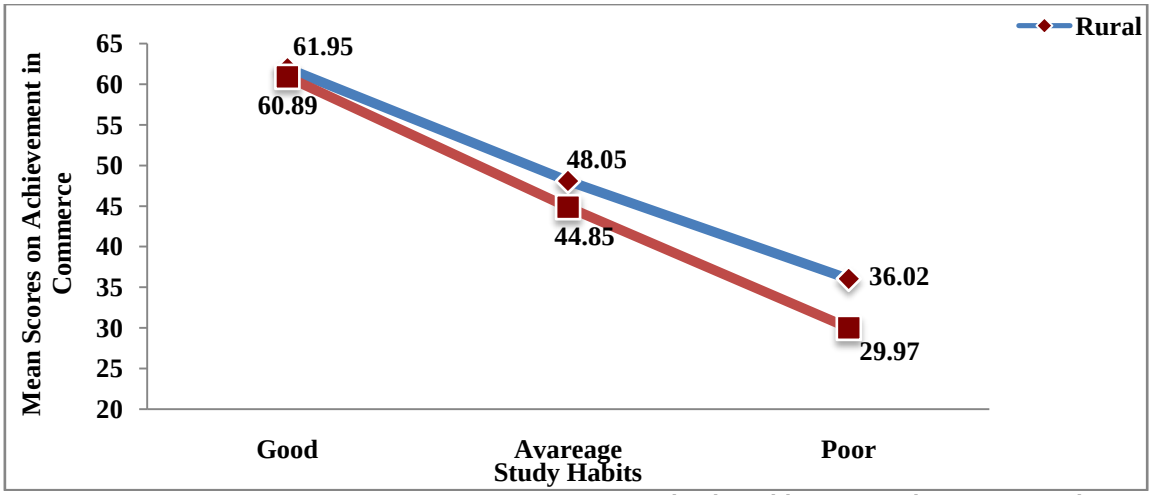
Table No. - 7

Interaction Effect of Study Habit and Locale (Least Significant Difference Method at .05 level of Significance)

	Mean (I)	Mean (J)	Mean Difference (I-J)
Good Study Habits	Rural	Urban	1.062
Average Study Habits	Rural	Urban	3.208(*)
Poor Study Habits	Rural	Urban	6.052(*)

Fig. 6

Interaction Effect of Study Habit and Locale on Achievement in Commerce



A closer look at table 6,7 and figure 6 reveal that academic achievement in commerce of rural subjects with poor study habit is significantly higher as compared to urban subjects with poor study habit. The figure also shows that academic achievement of rural subjects with average study habit is significantly higher as compared to urban subjects with average study habit.

Since two factor interaction of study habit and locale of student upon their achievement in commerce turned out to be statistically significant, the two factor interaction hypothesis H_0I_2 that study habit and locale, alone and its interaction with each other, will not affect academic achievements in commerce in a group of selected students stands rejected.

H_0I_3 Study habit, sex and locale, alone and its interaction with each other, will not affect academic achievements in commerce in a group of selected students.

To verify this hypothesis, a 3x2x2 factorial design was setup in which study habits were varied to three levels using 25th and 75th percentiles as criterion while locale automatically has two levels i.e. students from rural and urban areas. Similarly sex automatically has two levels i.e. male and female students of Class XI. Scores on study habits inventory which falls above or equals 75th percentile were grouped in as subjects possessing good study habits while subjects whose scores on personality inventory falls below or equals 25th percentile were considered as subjects with poor study habits. The scores between 25th and 75th percentile was classified as average study habits.

The academic achievement scores of these identified students are presented in table 8 and 9 respectively.

Table No. - 8

Study Habits (A) x Sex (B) x Locale (C) on Academic Achievement in Commerce of Higher Secondary Students (N=600)

		Male (b_1)		Female (b_2)	
		Rural (c_1)	Urban (c_2)	Rural (c_1)	Urban (c_2)
Study Habits (A)	Good (a_1)	N=25 M=61.08 S.D.=5.58	N=33 M=60.03 S.D.=6.22	N=44 M=62.45 S.D.=5.53	N=52 M=61.44 S.D.=5.10
	Poor (a_2)	N=40 M=35.32 S.D.=8.41	N=34 M=29.76 S.D.=5.36	N=39 M=36.74 S.D.=8.88	N=40 M=30.15 S.D.=5.12
	Average (a_3)	N=85 M=47.67 S.D.=9.80	N=83 M=43.19 S.D.=9.95	N=67 M=48.55 S.D.=11.07	N=58 M=47.22 S.D.=10.29

Table 9
ANOVA Summary
Study Habits (A) x Sex(B) x Locale (C) on Academic Achievement in Commerce of Higher Secondary Students (N=600)

Source	Sum of Square	df	MS	F	Significance
A	58783.152	2	29391.576	404.56	.01
B	330.471	1	330.471	4.54	.05
C	1466.811	1	1466.811	20.18	.01
A x B	67.378	2	33.689	0.46	NS
A x C	488.249	2	244.124	3.36	NS
B x C	16.975	1	16.975	0.23	NS
A x B x C	127.138	2	63.569	0.87	NS
Error	42724.320	588	72.660		

A perusal of statistical properties depicted in table no. 8 and 9 reveals the following inferences:

The F of 404.56, an indicator of the main effect of study habit upon academic achievement in commerce, is statistically significant at .01 level. From the analysis of table 4.32a and 4.33 it is clear that academic achievements of subjects with good study habits (M=61.25) is significantly higher than those subjects with average (M=46.66) and poor study habits (M=32.99).

Table No. - 10
Main effect of study habits upon academic achievement in commerce

Study Habits	N	M
Good	154	61.25
Average	293	46.66
Poor	151	32.99

The F of 4.54, an indicator of the main effect of sex upon academic achievement, is statistically significant at .01 level. From the analysis of table 9 and 11 it is clear that academic achievements in commerce of female students (M=47.76) is significantly higher than male students (M=46.17).

Table No. - 11
Main effect of Sex upon academic achievement in commerce

Sex	N	M
Male	300	46.17
Female	300	47.76

The F of 20.18, an indicator of the main effect of locale upon academic achievement in commerce, is statistically significant at .01 level. From the analysis of table 9 and 12 it is clear that academic achievements of rural students (M=48.63) is significantly higher than urban students (M=45.30).

Table No. - 12
Main effect of Locale upon academic achievement in commerce

Locale	N	M
Rural	300	48.63
Urban	300	45.30

The two factor interaction effect of study habit and sex upon academic achievement of Class XI students was not found to be statistically significant. The calculated F=0.46 confirms this statistically (Table 9 and Table 13).

Table No. - 13
Interaction effect of study habits and sex upon academic achievement

		Sex (B)	
		Male (b_1)	**Female (b_2)**
Study Habits (A)	**Good(a_1)**	N=58 M=60.55	N=96 M=61.94
	Average(a_2)	N=168 M=45.43	N=125 M=47.88
	Poor (a_3)	N=74 M=32.54	N=79 M=33.44

The two factor interaction effect of study habit and locale upon academic achievement of Class XI students was not found to be statistically significant. The calculated F=3.36 confirms this statistically (Table 9 and Table 14).

Table No. - 14
Interaction effect of study habits and locale upon academic achievement

		Locale (B)	
		Rural (b_1)	**Urban (b_2)**
Study Habits	**Good(a_1)**	N=69	N=85

		M=61.76	M=60.73
	Average(a_3)	N=152 M=48.11	N=141 M=45.20
	Poor (a_2)	N=79 M=36.03	N=74 M=29.95

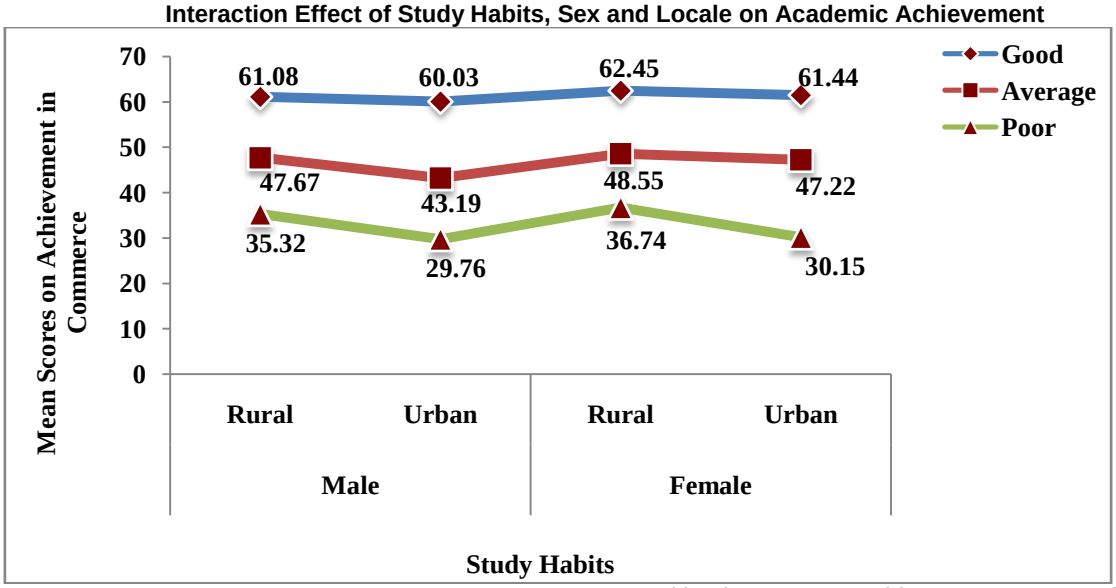
The two factor interaction effect of sex and locale upon academic achievement of Class XI students was not found to be statistically significant. The calculated F=0.23 confirms this statistically (Table 9 and Table15).

Table No. -15
Interaction effect of sex and locale upon academic achievement

		Locale (C)	
		Rural (c_1)	**Urban (c_2)**
Sex(A)	**Male (b_1)**	N=150 M=48.02	N=150 M=44.32
	Female (b_2)	N=150 M=49.25	N=150 M=46.27

The three factor interaction effect of study habit, sex and locale upon academic achievement of Class XI students was not found to be statistically significant. The calculated F=0.87 confirms this statistically (Table 9 and fig. 7).

Fig. 7
Interaction Effect of Study Habits, Sex and Locale on Academic Achievement



Since three factor interaction effects of study habits, sex and locale upon academic achievement was not found to be statistically significant, the three factor interaction hypothesis H_0I_3 stating that "Study habit, sex and locale, alone and in interaction with each other, will not affect academic achievements in commerce in a group of selected students", **stands accepted.**

FINDINGS

The following conclusions were drawn from the different hypothesis –

1. Study habits and sex showed no significant interaction effect upon class XI students academic achievement in commerce.
2. Study habits and locale showed significant interaction effect upon class XI students academic achievement in commerce.
3. Study habits, sex and locale showed no significant interaction effect upon class XI students academic achievement in commerce.

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