

## EFFECT OF STUDY HABITS ON ACADEMIC ACHIEVEMENT IN FINANCIAL ACCOUNTING AMONG SENIOR SECONDARY SCHOOL STUDENTS IN ABA EDUCATION ZONE

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**Abstract:** This study investigated the effect of study habits on academic achievement in Financial

Accounting among Senior Secondary School II (SS2) students in Aba Education Zone, Abia State, Nigeria. The research specifically examined the role of personal (psychological) factors and peer group influence as sub-variables of study habits. The study adopted a correlational research design to determine the relationship between the independent variables and students' academic performance in Financial Accounting. A total of 250 students were selected from public and private secondary schools in Aba Education Zone using a stratified random sampling technique to ensure representativeness. Data were collected using a structured questionnaire on a four-point Likert scale and analyzed using descriptive statistics (mean, standard deviation) and inferential statistics (multiple regression analysis). The findings revealed that personal (psychological) factors, including motivation, self-efficacy, and attitude, had a significant positive effect on students' academic achievement in Financial Accounting. Similarly, peer group influence was found to significantly affect students' performance, indicating that positive peer interactions, collaborative learning, and academic encouragement enhance learning outcomes. Descriptive analysis further showed that respondents generally exhibited moderately high study habits, which contributed to their performance in Financial Accounting. Based on these findings, the study concluded that both internal factors (psychological) and external factors (peer-related) are crucial determinants of students' academic success. The study recommends that students develop effective study routines, teachers promote collaborative learning, and parents and school administrators support positive peer interactions and motivational initiatives. It is further recommended that similar studies be conducted in other educational zones to generalize findings and explore additional variables that influence academic performance. This study contributes to educational research by highlighting the interplay between study habits, psychological factors, peer influence, and academic achievement, emphasizing the need for holistic approaches to improving students' performance in Financial Accounting.

**Keywords:** study habits, academic Achievement, financial Accounting.

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### Introduction

Education remains a vital instrument for national development, and students' academic achievement is a key indicator of the effectiveness of any educational system. In Nigeria, particularly in secondary schools within Aba Education Zone, there has been growing concern over students' poor performance in subjects such as Financial Accounting. This situation has been linked to several factors, among which study habits and psychosocial influences play a critical role. Study habits represent the consistent practices and strategies students adopt in learning, while academic achievement refers to measurable outcomes such as test scores and examination performance" (Adeleke, paramole, jolaye, & jibril, 2024)

Study habits (independent variable) have been widely recognized as a strong predictor of academic achievement

(dependent variable). Effective study habits such as time management, note-taking, regular revision, and concentration enable students to understand and retain academic content more efficiently. Research indicates that students who develop structured and disciplined study routines tend to perform better academically compared to those with poor study patterns. Conversely, ineffective study habits often lead to poor comprehension, low retention, and ultimately poor academic performance (omoniyi, & fawehinmi, 2025)

Academic achievement, particularly in Financial Accounting, requires not only cognitive ability but also consistent practice and engagement with learning materials. Financial Accounting is a subject that demands analytical thinking, regular practice, and mastery of principles. However, many secondary school students struggle with the subject due to inadequate study

habits and lack of proper learning strategies. This suggests that improving study habits could significantly enhance students' academic outcomes (Aljaffer et al. 2024)

Beyond study habits, psychological factors play a crucial role in shaping how students approach learning. Psychological variables such as motivation, self-efficacy, attitude towards learning, and self-discipline influence students' willingness and ability to study effectively. For instance, motivated students are more likely to engage in active learning, persist in difficult tasks, and develop better study routines. Studies have shown that personal factors, including motivation and self-regulation, are strongly associated with improved academic achievement because they enhance students' ability to manage their learning processes effectively. Similarly, constructs such as intrinsic motivation, grit, and growth mindset have been found to significantly predict students' academic success by fostering persistence and engagement in learning tasks (shao, kang, Lu, Zhang, &Li, 2024).

In addition to psychological factors, peer group influence is another important sub-variable that affects students' study habits and academic achievement. During adolescence, peer relationships become a central aspect of students' social lives, significantly shaping their attitudes, behaviours, and academic engagement. Positive peer influence such as group study, academic discussions, and encouragement can enhance students' motivation and study habits, leading to improved academic performance. Empirical evidence shows that peer relationships have both direct and indirect effects on academic achievement, often mediated through increased motivation and learning engagement (Liu, 2023)

Furthermore, studies have demonstrated that students who associate with academically oriented peers tend to adopt productive study behaviours, while those exposed to negative peer pressure may develop poor study habits and reduced academic focus. Peer groups can therefore serve as either a supportive academic network or a source of distraction, depending on the nature of the relationships. Research also indicates that positive peer environments promote teamwork, discipline, and active participation in learning, all of which contribute to better academic outcomes (Lu, 2024)

The interaction between study habits, psychological factors, and peer group influence highlights the complexity of academic achievement. While study habits directly impact performance, they are often shaped by internal psychological states and external social environments. This implies that efforts to improve students' academic achievement in Financial Accounting must not only focus on teaching effective study techniques but also address motivational and social factors that influence students' learning behaviours (International Journal of Studies in Education, 2024)

Therefore, this study seeks to examine the effect of study habits on academic achievement in Financial Accounting among senior secondary school students in Aba Education Zone, with particular attention to psychological factors and peer group influence as key sub-variables. Understanding these relationships will provide valuable insights for educators, parents, and policymakers in designing interventions aimed at improving students' study habits and academic performance.

## THEORIES

### Social Cognitive Theory

The Social Cognitive Theory was propounded by Albert Bandura in the year 1986. The theory emphasizes that learning occurs through the interaction of personal factors, environmental influences, and behaviour. This concept is known as reciprocal determinism. According to the theory, students' study habits are shaped by personal factors (e.g., motivation, self-efficacy). Environmental factors (e.g., peer group influence, school environment) Behaviour (e.g., actual study practices). A key concept in this theory is self-efficacy, which refers to a student's belief in their ability to succeed in a task. Students with high self-efficacy are more likely to develop effective study habits, persist in challenging tasks like Financial Accounting, and achieve better academic outcomes.

This theory is highly relevant because it explains how psychological factors (such as motivation and self-efficacy) and peer group influence interact to shape students' study habits. It supports the idea that students in Aba Education Zone can improve their academic achievement through positive behavioural changes influenced by their environment and mindset.

The theory directly aligns with this study as it explains how study habits (IV) are developed the theory shows how psychological factors and peer influence affect study behaviour, links these behaviours to academic achievement in Financial Accounting (DV)

### Theory of Self-Regulated Learning

The Self-Regulated Learning Theory was advanced by Barry Zimmerman in the 1980s. The theory focuses on how learners actively control their own learning processes through planning, monitoring, and evaluating their study activities. Self-regulated learners set academic goals, use effective study strategies, Manage time efficiently, monitor their understanding, and adjust their learning methods when necessary. This theory highlights that successful students are not passive learners but active participants in their own academic development.

This theory is directly related to study habits, as it explains how students develop structured and effective learning behaviours. It also incorporates psychological factors such as self-discipline, motivation, and persistence, which are essential for good study habits.

### Social Learning Theory (Peer Influence Perspective)

Social learning theory was developed by Albert Bandura in 1977, the Social Learning Theory emphasizes that individuals learn behaviours through observation, imitation, and interaction with others. According to this theory students observe their peers' behaviours, they imitate positive or negative study patterns. Reinforcement (reward or punishment) strengthens these behaviours Peer groups therefore play a crucial role in shaping students' attitudes towards studying and academic engagement.

This theory is particularly relevant to the peer group influence sub-variable. It explains how students in secondary schools adopt study habits based on their friends' behaviours. Positive peer influence can encourage group study and academic focus, while negative peer influence can lead to distractions and poor study habits.

### Concept of Study Habits

Study habits are a fundamental concept in educational psychology and are widely recognized as a major determinant of

students' academic success. They refer to the consistent patterns of behaviour, strategies, and practices that learners adopt in the process of acquiring knowledge, understanding concepts, and preparing for academic tasks. Scholars conceptualize study habits as regular and structured learning practices that students engage in overtime to improve comprehension and retention of information. These practices include activities such as reading, note-taking, time management, revision, and self-testing. Study habits are not random behaviours; rather, they are deliberate and organized efforts directed toward achieving academic goals (adeleke, paramole, jolaoye & jibril, 2024).

In a similar vein, study habits can be described as behavioural patterns and routines used by students to understand academic materials and prepare for examinations. They reflect how, when, and why a student studies, thereby influencing the level of knowledge acquired and the quality of academic performance. A habit, by definition, is a repeated action that becomes automatic over time; thus, study habits are those repeated learning behaviours that become part of a student's daily routine. Furthermore, study habits encompass a wide range of learning behaviours, including planning and organizing study time. Effective reading and note-taking, concentration and attention during study, regular review and revision of learned materials, preparation for tests and examinations. These components highlight that study habits are multidimensional, involving cognitive, behavioural, and even emotional aspects of learning (Aljaffer, et al, 2024; Hernandez, & Bendixen, 2023)

Study habits are generally categorized into good (effective) and poor (ineffective) study habits. Good study habits are characterized by consistency, discipline, and the use of appropriate learning strategies, while poor study habits involve procrastination, lack of planning, and ineffective learning techniques. Effective study habits typically include: Time management and adherence to study schedules, active learning strategies such as summarization and self-testing. Organization of study materials, regular practice and revision. Students who adopt these habits tend to perform better academically because they are able to process and retain information more efficiently. Research indicates that effective study habits help students optimize their study time, improve understanding, and enhance long-term retention of knowledge (Deslandes & Rousseau, 2023)

On the other hand, poor study habits such as cramming, distraction, and irregular study patterns often lead to low academic achievement. This suggests that the quality of a student's study habits directly affects their academic outcomes. Importance of Study Habits in Academic Achievement The importance of study habits cannot be overstated, as they serve as a foundation for academic success. Study habits influence comprehension of subject matter, retention of information, performance in examinations. Empirical studies have consistently shown a strong relationship between study habits and academic achievement. Students with well-developed study habits are more likely to achieve higher academic performance because they engage actively with learning materials and apply effective strategies. In addition, study habits promote independent learning, critical thinking skills, academic discipline, and lifelong learning abilities. These benefits extend beyond the classroom, contributing to students' overall intellectual and personal development (Harahap, 2022; Lone, 2021; Singh, 2011)

Study habits play a critical role in determining how effectively students learn and perform academically. They influence not only the quantity of time spent studying but also the quality of learning. A student who studies for long hours without effective strategies may achieve less than one who studies for shorter periods using structured and efficient methods. Research further indicates that study habits are closely linked with other variables such as motivation, self-discipline, and environmental factors, which collectively shape students' academic behaviour. This reinforces the idea that study habits are not isolated behaviours but are influenced by broader psychological and social contexts (Omoniyi, & Fawehinmi, 2025; Lone, 2021).

### **Concept of Academic Achievement in Financial Accounting**

Academic achievement in Financial Accounting is a central concept in business and commercial education, particularly at the secondary school level. It refers to the extent to which students have successfully acquired knowledge, skills, and competencies in Financial Accounting as a subject of study. In general terms, academic achievement is defined as the level of success or proficiency attained by a student in a given academic task, usually measured through examinations, tests, and continuous assessments. It represents the outcome of the teaching and learning process. Within the context of Financial Accounting, academic achievement specifically reflects students' mastery of accounting principles, procedures, and problem-solving skills required for recording, analyzing, and interpreting financial information (Alimbudiono, 2020)

Financial Accounting itself involves the identification, measurement, recording, and reporting of financial transactions for decision-making purposes. Therefore, academic achievement in this subject goes beyond mere memorization; it includes the ability to apply accounting concepts, prepare financial statements, and interpret financial data accurately (Huang, 2022)

Academic achievement in Financial Accounting is multidimensional, involving cognitive skills, Understanding accounting concepts such as double-entry principles, ledger posting, and financial statement preparation; Practical skills like ability to solve accounting problems and prepare accounts accurately. Analytical skills which involves interpreting financial data and making informed decisions. It is commonly measured using test scores and examination results (e.g., WAEC, NECO), continuous assessment (assignments, quizzes, class tests), and standardized achievement tests. These measures provide evidence of the extent to which students have achieved the instructional objectives of Financial Accounting (Okeke, & Alichu 2024)

Academic achievement in Financial Accounting can be assessed through several indicators, such as, performance in internal and external examinations, accuracy in solving accounting problems ability to prepare financial statements (e.g., trading, profit and loss accounts), understanding of accounting principles and concepts, application of knowledge to real-life financial situations. A student who consistently performs well in these areas is considered to have high academic achievement in Financial Accounting (Okwoli, 2010)

Academic achievement in Financial Accounting is very important because it serves as a measure of students' competence in business-related skills, it determines students' readiness for higher education in accounting and finance, it influences career opportunities in business, banking, and entrepreneurship. Research

indicates that academic achievement is both indicative and predictive it reflects current performance and also predicts future academic and career success. However, studies have shown that students' achievement in Financial Accounting at the secondary school level, particularly in Nigeria, has often been unsatisfactory, raising concerns among educators and policymakers. This underscores the need to examine factors such as study habits that may influence performance (Ore, David, & Alabi, 2025)

Academic achievement in Financial Accounting is influenced by several variables such as study habits and learning strategies, students' attitude towards the subject, teaching methods and teacher quality, psychological factors such as motivation and self-efficacy, peer group influence and classroom interaction. For example, research has shown that classroom interaction and students' attitudes significantly influence academic achievement in Financial Accounting. Similarly, instructional strategies such as cooperative learning have been found to improve students' performance in the subject (Ubulom, & Ogwunte, 2017).

Academic achievement in Financial Accounting represents the learning outcomes of students after exposure to instructional activities. These outcomes include knowledge of accounting concepts, development of computational and analytical skills, ability to apply accounting principles in real-world situations. Thus, academic achievement is not only about passing examinations but also about acquiring functional knowledge and skills that are essential for economic and professional life. Academic achievement in Financial Accounting refers to the degree of success attained by students in mastering accounting knowledge and skills, as measured through various assessment tools. It is a crucial indicator of educational effectiveness and students' preparedness for future academic and professional pursuits. Given its importance, understanding the factors that influence academic achievement such as study habits, psychological factors, and peer influence is essential for improving students' performance (Wild, & Neef, 2023).

#### Personal (Psychological) Factors and Academic Achievement in Financial Accounting

Personal (psychological) factors have been widely acknowledged in educational research as critical determinants of students' academic achievement. These factors operate internally within the learner and significantly influence how students approach learning tasks, including subjects such as Financial Accounting, which require analytical thinking, persistence, and problem-solving skills. Psychological factors refer to internal mental and emotional characteristics that influence students' learning behaviours and academic outcomes. These include motivation, self-efficacy, attitude, emotional intelligence, anxiety, and mental health. Studies have consistently shown that these factors shape students' engagement, persistence, and overall academic performance.

A systematic review of determinants of academic achievement found that personal factors are among the strongest predictors of students' academic success, often outweighing environmental influences. This highlights the importance of examining psychological variables in understanding students' performance in Financial Accounting.

Motivation is one of the most extensively studied psychological factors influencing academic achievement. It refers to the internal and external drive that energizes and directs

students' learning behaviour. Research indicates that motivated students are more likely to engage actively in learning, persist in difficult tasks, and develop effective study habits.

A recent study found that motivation has a significant positive effect on academic success, influencing both qualitative and quantitative performance outcomes. In accounting education specifically, motivation has been identified as a key determinant of students' commitment and performance. For instance, findings show that motivational factors significantly contribute to academic performance among accounting students, enhancing their engagement and achievement levels. Furthermore, empirical evidence in accounting studies demonstrates that learning motivation positively influences students' understanding of accounting concepts, indicating that motivated learners are more likely to excel in Financial Accounting.

Self-efficacy, defined as students' belief in their ability to succeed in academic tasks, plays a crucial role in academic achievement. Students with high self-efficacy are more confident, resilient, and willing to tackle challenging subjects like Financial Accounting. Research shows that self-efficacy significantly enhances students' effort, persistence, and academic performance. In accounting education, studies have revealed that academic motivation positively influences self-efficacy, which in turn improves students' academic outcomes. Similarly, findings indicate that self-efficacy has a strong and positive impact on students' comprehension of accounting, suggesting that students who believe in their capabilities are more likely to achieve higher academic performance.

Emotional intelligence refers to the ability to understand, manage, and regulate one's emotions and those of others. It has been identified as an important psychological factor influencing academic success. Recent studies reveal that emotional intelligence significantly predicts academic achievement and psychological well-being, as it enhances students' ability to cope with stress, manage academic challenges, and maintain focus. In the context of Financial Accounting, students with higher emotional intelligence are better able to handle the cognitive demands and stress associated with problem-solving tasks.

Mental health and emotional stability are critical for effective learning. Students experiencing anxiety, stress, or depression often struggle with concentration, memory, and academic engagement. Research indicates that good mental health is associated with better concentration, memory retention, and problem-solving skills, all of which are essential for academic success. Conversely, anxiety and stress negatively affect students' academic performance by reducing their ability to focus and process information effectively. In academic settings, particularly in demanding subjects like Financial Accounting, test anxiety and fear of failure can hinder students' performance, even when they possess the necessary knowledge.

Self-regulation refers to students' ability to plan, monitor, and control their learning processes. It is closely related to study habits and plays a significant role in academic success. A study on accounting students revealed that motivation and self-regulated learning strategies are closely linked to academic performance, indicating that students who actively manage their learning achieve better results. This suggests that psychological readiness and control over learning behaviours are essential for success in Financial Accounting.

Therefore, relationship between Psychological Factors and Academic Achievement shows that psychological factors are interconnected and collectively influence academic achievement. Motivation enhances engagement, self-efficacy builds confidence, emotional intelligence supports coping mechanisms, and mental health ensures cognitive functioning. Empirical evidence further confirms that personal psychological characteristics significantly correlate with academic achievement, emphasizing their role in determining students' success.

In the context of Financial Accounting, these factors are particularly important because the subject requires continuous practice, analytical thinking, persistence and discipline. Thus, students with positive psychological attributes are more likely to develop effective study habits and achieve higher academic performance. Psychological factors such as motivation, self-efficacy, emotional intelligence, mental health, and self-regulation play a crucial role in shaping students' academic achievement in Financial Accounting. These factors influence how students approach learning, manage challenges, and persist in their studies. Therefore, improving students' psychological well-being and motivation is essential for enhancing their academic performance.

#### Peer Group Influence and Students Academic Achievement in Financial Accounting

Peer group influence has been widely studied as a significant social factor affecting students' academic achievement. In secondary school settings, particularly during adolescence, peers play a central role in shaping students' attitudes, behaviours, and learning outcomes. This influence becomes even more critical in subjects like Financial Accounting, which require consistent practice, collaboration, and cognitive engagement.

Peer group influence refers to the impact that students' friends and classmates have on their academic behaviours, attitudes, and performance. It operates through interaction, observation, imitation, and social pressure. Research shows that peer relationships significantly affect students' academic outcomes both directly and indirectly. For instance, a study revealed that peer relationships have a direct and positive relationship with academic achievement, as well as indirect effects through learning motivation and engagement. This suggests that peers do not only influence what students do but also how they feel about learning (Alfat, 2024).

Positive peer group influence occurs when students associate with academically oriented peers who encourage productive learning behaviours. Such peers promote group discussions and collaborative learning, academic motivation and engagement, exchange of ideas and problem-solving skills. Empirical studies indicate that peer learning strategies such as group work, peer review, and discussion forums enhance students' engagement and learning outcomes in accounting education. Similarly, research on peer tutoring shows that students perceive it as an effective method for improving their understanding and academic performance in accounting subjects. More recent evidence also demonstrates that peer tutoring significantly improves students' understanding and academic achievement in principles of accounting, as it promotes knowledge sharing and cognitive development. This implies that students who interact with academically supportive peers are more likely to develop better study habits and perform well in Financial Accounting. Studies have shown that having hardworking and persistent peers

can positively influence students' academic performance, as such peers encourage discipline and effective learning behaviours (Guo, & Noordin, 2024; Zharya, Wolor, & Swamarinda, 2025).

Negative Peer Influence and Academic Achievement in Financial Accounting .While peer influence can be beneficial, it can also have negative effects when students associate with peers who exhibit poor academic behaviours. Negative peer influence may involve. Distractions from academic activities. Lack of seriousness towards studies. A study conducted among secondary school students in Nigeria found that peer influence had a significant negative relationship with academic performance in commerce, indicating that association with the wrong peer group can hinder academic success. This finding is particularly relevant to Financial Accounting, as both subjects belong to the commercial discipline and require similar cognitive engagement Hazam, Hassan, & Norwani, 2025)

Furthermore, negative peer interactions such as bullying and academic discouragement have been shown to reduce students' academic achievement, as they affect students' confidence and participation in learning activities. Peer Influence as a Mediating Factor in Academic Achievement

Recent studies highlight that peer influence often operates through mediating variables such as motivation and engagement. For example, research shows that peer relationships influence academic achievement through: Increased learning motivation, higher levels of classroom engagement, Active participation in academic activities. Specifically, findings indicate that peer relationships enhance academic achievement through a chain of motivation and engagement, meaning that students who have positive peer interactions are more motivated and actively involved in learning, leading to better performance (Shao, Kang, Lu, Zhang,&, 2024).

The peer social environment is also an important determinant of students' learning strategies and academic outcomes. A recent study found that peer social environment has a significant positive influence on both learning strategies and academic achievement, suggesting that students' academic success is partly shaped by the quality of their peer interactions. In accounting education, where collaborative problem-solving is essential, peer interaction provides opportunities for clarification of difficult concepts, exchange of accounting techniques, Development of analytical and critical thinking skills. Generally, relationship between Peer Group Influence and Academic Achievement. Literature clearly shows that peer group influence plays a dual role in students' academic achievement. Positive peer influence enhances motivation, engagement, and performance, Negative peer influence leads to poor study habits and low academic achievement. In Financial Accounting, peer influence is particularly important because the subject requires continuous practice, conceptual understanding, and analytical reasoning Students who belong to academically supportive peer groups are more likely to develop effective study habits and achieve higher academic performance. Peer group influence is a significant factor in determining students' academic achievement in Financial Accounting. Positive peer interactions promote collaborative learning, motivation, and engagement, which enhance academic performance. Conversely, negative peer influence can hinder students' academic progress. Therefore, fostering positive peer relationships is essential for improving students' achievement in

Financial Accounting (Udo, & Okafor, 2025; Yaxin, Md Salleh, Yi, Ning, & Xingfei, 2024).

### Statement of the Problem

Academic achievement in Financial Accounting among senior secondary school students in Nigeria has continued to be a source of concern to educators, parents, and policymakers. Despite the importance of Financial Accounting as a foundational subject for business education and career development, students' performance in the subject has remained relatively low over the years. Reports from educational stakeholders indicate persistent poor results in both internal and external examinations, suggesting that students are not adequately mastering the required accounting knowledge and skills (Okesina, 2019)

This persistent poor performance has been attributed to several factors, including ineffective teaching methods, inadequate learning resources, and poor student-related factors. However, among these, study habits have been identified as a critical determinant of students' academic achievement. Evidence shows that many secondary school students in Nigeria exhibit poor study habits such as irregular reading, lack of proper time management, and over-reliance on examination malpractice rather than consistent learning. Such ineffective study practices hinder students' ability to understand and apply accounting principles, thereby resulting in poor academic outcomes (Omoniyi, & Fawehinmi, 2025).

Furthermore, research has revealed that a significant number of students possess weak or ineffective study habits, which are strongly associated with low academic performance. For instance, studies have shown a strong positive relationship between good study habits and academic achievement, implying that poor habits are a major contributor to students' failure in school subjects. Despite this established relationship, many students still fail to develop effective study routines necessary for success in cognitively demanding subjects like Financial Accounting (Ore, David, & Alabi, 2025)

In addition to study habits, personal (psychological) factors such as motivation, self-efficacy, and attitude toward learning also play a crucial role in shaping students' academic achievement. Students who lack motivation or confidence in their academic abilities are less likely to engage in meaningful study practices, which negatively affects their performance. Similarly, students with poor self-regulation and low academic interest may struggle to cope with the demands of Financial Accounting.

Another important issue is the role of peer group influence. During adolescence, students are highly influenced by their peers, and this influence can either support or hinder academic success. While academically oriented peer groups can encourage collaborative learning and discipline, association with peers who exhibit negative academic behaviours can lead to poor study habits, distraction, and reduced academic focus (Ubulom, & Ogwunte, 2017)

Despite the recognition of these factors, there is still a need for empirical investigation into how study habits specifically influence academic achievement in Financial Accounting, particularly within the context of Aba Education Zone. Many existing studies have focused on general academic performance or other subjects, leaving a gap in literature regarding Financial

Accounting at the secondary school level (American Journal of Educational Research. 2020)

Therefore, the problem of this study lies in the persistent poor academic achievement of students in Financial Accounting, which may be linked to inadequate study habits, unfavorable psychological dispositions, and negative peer group influence. This situation necessitates a systematic investigation into the effect of study habits on students' academic achievement in Financial Accounting, with a view to providing practical solutions for improving students' performance (International Journal of Education Humanities and Social Science. 2020).

### Research Objectives

The main objective of this study was to examine the effect of study habits on academic achievement in financial accounting among senior secondary school students in Aba Education Zone. Specifically, the study sought to:

- To determine the effect of personal (psychological) factors on students' academic achievement in Financial Accounting in Aba Education Zone.
- To examine the influence of peer group on students' academic achievement in Financial Accounting in Aba Education Zone.

### Research Questions

The following research questions guided the study;

- What is the effect of personal (psychological) factors on the academic achievement of senior secondary school students in Financial Accounting?
- How does peer group influence affect the academic achievement of senior secondary school students in Financial Accounting?

### Research Hypotheses

#### Hypothesis 1

Personal (psychological) factors have no significant effect on the academic achievement of senior secondary school students in Financial Accounting. Alternative Hypothesis (H<sub>11</sub>): Personal (psychological) factors have a significant effect on the academic achievement of senior secondary school students in Financial Accounting.

Peer group influence has no significant effect on the academic achievement of senior secondary school students in Financial Accounting.

### Research Methodology

#### Area of the Study

The study was conducted in Aba Education Zone, located in Abia State, Nigeria. Aba Education Zone is one of the major educational hubs in the southeastern part of Nigeria, comprising several public and private senior secondary schools. The zone was chosen because it has a large population of senior secondary school students taking Financial Accounting as a subject, making it suitable for examining the effect of study habits on academic achievement. The zone is also representative of typical Nigerian urban school settings, where students experience various psychological and social influences that may affect learning outcomes.

### Population of the Study

The population for this study comprised all Senior Secondary School II (SS2) students offering Financial Accounting in public and private secondary schools in Aba Education Zone. According to the Abia State Ministry of Education (2024), there are approximately 1,200 SS2 students currently enrolled in Financial Accounting across the zone. This population is appropriate because SS2 students have had enough exposure to Financial Accounting and are likely to have established study habits.

### Sample Size and Sampling Technique

A sample size of 250 students was selected for the study. The sample size is adequate to ensure reliability and representativeness for statistical analysis. Sampling Technique: The study employed a stratified random sampling technique. This technique was used to ensure that students from different schools, genders, and academic levels were proportionately represented. Each school offering Financial Accounting was considered a stratum, and students were randomly selected from each stratum until the total sample of 250 was obtained. This approach reduces sampling bias and enhances the generalizability of the findings (Fraenkel et al., 2019).

### Instrument for Data Collection

Data for this study were collected using a structured questionnaire, designed by the researcher and validated by experts in educational measurement and business education. The questionnaire consisted of three sections: Section A: Demographic information of the respondents (e.g., age, gender, school type). Section B: Items measuring study habits, including time management, regularity in studying, and learning strategies. Section C: Items measuring psychological factors (motivation, self-efficacy, attitude) and peer group influence, as well as academic achievement indicators in Financial Accounting. The questionnaire used a four-point Likert scale with the following options: Strongly Agree (4), Agree (3), Disagree (2), Strongly Disagree (1)

### Data Presentation, Analysis, and Interpretation

Demographic Characteristics of Respondents. The demographic variables considered include gender, age, and school type.

Demographic Characteristics of Respondents (N = 250)

Variable	Category	Frequency	Percentage (%)
Gender	Male	120	48.0
	Female	130	52.0
Age (years)	14 – 15	95	38.0
	16 – 17	130	52.0
	18 – 19	25	10.0
School Type	Public	150	60.0
	Private	100	40.0

Table 1: The data show a fairly balanced distribution of gender, with slightly more females (52%) than males (48%). Most respondents are aged 16–17 years (52%), representing the typical age group for SS2 students. Public schools contributed a larger proportion (60%) of respondents compared to private schools (40%).

### Validity of the Instrument

To ensure content validity, the questionnaire was reviewed by two experts in Business Education and one expert in Educational Psychology. Their suggestions were incorporated to ensure that the items adequately measured the study variables. Additionally, a pilot study was conducted in a secondary school outside the Aba Education Zone with 30 students to check the clarity and appropriateness of the instrument items.

### Reliability of the Instrument

The reliability of the questionnaire was determined using Cronbach’s Alpha, which measures internal consistency. A reliability coefficient of 0.84 was obtained, indicating that the instrument is highly reliable for the study (Gliem & Gliem, 2003 ).

### Method of Data Collection

Permission to collect data was obtained from school authorities in Aba Education Zone. The questionnaires were administered to respondents in their classrooms. The purpose of the study was explained to ensure informed consent, and students were assured of confidentiality. The completed questionnaires were collected immediately after completion to reduce data loss.

### Method of Data Analysis

The data collected were analyzed using descriptive and inferential statistics: Descriptive statistics: Mean and standard deviation were used to summarize respondents’ responses on study habits, psychological factors, and peer group influence. Inferential statistics: Multiple regression analysis was employed to test the hypotheses and determine the extent to which personal (psychological) factors and peer group influence predict academic achievement in Financial Accounting. The significance level was set at 0.05. Data analysis was performed using Statistical Package for the Social Sciences (SPSS) version 25 to ensure accuracy and reliability of results.

**Descriptive Statistics of Study Variables**

The mean and standard deviation of the study variables were calculated using SPSS. Respondents’ responses were measured on a 4-point Likert scale: Strongly Agree (4), Agree

(3), Disagree (2), Strongly Disagree (1).

Study Habits

**Descriptive Statistics of Study Habits**

Item	Mean	SD	Remark
I plan my study schedule daily	3.25	0.68	Agree
I revise my Financial Accounting Notes regularly	3.30	0.72	Agree
I avoid distractions while studying	3.15	0.65	Agree
I use effective study strategies (e.g., note-taking)	3.20	0.70	Agree

Table 2: The results indicate that students generally exhibit good study habits, particularly in revising notes and planning study schedules. The standard deviations are relatively low, suggesting responses are fairly consistent among students.

Personal (Psychological) Factors

**Descriptive Statistics of Personal (Psychological) Factors**

Item	Mean	SD	Remark
I feel confident about my abilities in Financial Accounting	3.05	0.71	Agree
I am motivated to study Financial Accounting	3.20	0.69	Agree
I believe I can succeed in exams if I study regularly	3.25	0.66	Agree
I stay focused despite challenges	3.10	0.72	Agree

Table 3: Respondents generally have positive psychological attributes, including self-efficacy and motivation, which are likely to enhance their academic achievement.

Peer Group Influence

**Descriptive Statistics of Peer Group Influence**

Item	Mean	SD	Remark
My friends encourage me to study Financial Accounting	3.15	0.70	Agree
I often discuss Financial Accounting topics with my peers	3.10	0.68	Agree
I avoid friends who distract me from studying	3.05	0.72	Agree
Positive peer interaction motivates my learning	3.20	0.66	Agree

Table 4: Peer group influence is generally positive among respondents, suggesting that peer interactions encourage collaborative learning and academic engagement.

Academic Achievement in Financial Accounting

Academic achievement was measured using students’ exam scores and questionnaire self-assessment items.

**Descriptive Statistics of Academic Achievement**

Item	Mean	SD	Remark
I perform well in Financial Accounting tests	3.10	0.68	Agree
I understand accounting concepts well	3.15	0.70	Agree
I can prepare financial statements accurately	3.05	0.72	Agree
I revise consistently for better results	3.20	0.66	Agree

Table 5: respondents’ academic achievement in Financial Accounting is moderately high, reflecting that students with good study habits, psychological factors, and positive peer influence tend to perform better. 4.5 Hypotheses Testing

The research hypotheses were tested using multiple regression analysis to examine the effect of personal (psychological) factors and peer group influence on academic achievement.

**Hypothesis 1**

H<sub>01</sub>: Personal (psychological) factors have no significant effect on students’ academic achievement in Financial Accounting.

Regression Analysis of Psychological Factors and Academic Achievement

Predictor	B	SE	Beta	t	Sig.
Personal (psychological) factors	0.428	0.078	0.422	5.487	0.000

**Decision:**

Since  $p < 0.05$ , the null hypothesis is rejected.

Table 6: Personal (psychological) factors have a significant positive effect on academic achievement in Financial Accounting. This implies that students who are motivated, confident, and self-efficacious tend to perform better academically.

**Hypothesis 2**

H<sub>02</sub>: Peer group influence has no significant effect on students’ academic achievement in Financial Accounting.

Regression Analysis of Peer Group Influence and Academic Achievement

Regression An

Predictor	B	SE	Beta	t	Sig,
Peer group influence	0.315	0.073	0.310	4.315	0.000

**Decision:**

Since  $p < 0.05$ , the null hypothesis is rejected.

Table 7: Peer group influence has a significant positive effect on students’ academic achievement in Financial Accounting. This suggests that students whose peers encourage positive study habits and academic engagement tend to achieve higher in the subject.

*Summary of Findings*

Personal (psychological) factors such as motivation, self-efficacy, and attitude significantly influence students’ academic achievement in Financial Accounting. Peer group influence significantly affects students’ academic achievement, demonstrating the importance of associating with academically supportive peers. Respondents generally exhibit moderately high study habits, which, along with psychological and social factors, contribute to their performance in Financial Accounting. The findings indicate that both internal (psychological) and external (peer-related) factors are crucial for improving students’ learning outcomes in Financial Accounting.

**Summary of the Study**

The study was guided by the following two objectives, research questions and two null hypotheses. The study employed a correlational research design and involved 250 SS2 students selected using stratified random sampling. Data were collected using a structured questionnaire with a four-point Likert scale. Descriptive statistics (mean, standard deviation) and inferential statistics (multiple regression analysis) were used to analyze the data. Findings indicates personal (psychological) factors such as motivation, self-efficacy, and attitude were found to have a significant positive effect on students’ academic achievement in

Financial Accounting. This indicates that students who are confident, motivated, and maintain a positive attitude toward learning tend to perform better academically. Peer group influence also had a significant positive effect on academic achievement. Students whose peers encouraged study, discussion, and engagement in Financial Accounting were more likely to achieve higher results. Descriptive analysis showed that most students had moderately high study habits, including regular study schedules, revision practices, and the use of effective learning strategies. Overall, the findings suggest that both internal (psychological) and external (peer-related) factors significantly contribute to students' performance in Financial Accounting.

## Conclusion

Based on the findings of the study, the following conclusions were drawn:

Personal (psychological) factors play a critical role in determining students' academic achievement in Financial Accounting. Students with high motivation, positive self-efficacy, and constructive attitudes toward learning tend to develop better study habits and achieve higher academic outcomes. Peer group influence significantly affects academic achievement. Positive peer interactions and collaborative learning encourage students to engage with Financial Accounting concepts more effectively, thereby enhancing their performance. The combined effect of study habits, psychological factors, and peer group influence indicates that academic success in Financial Accounting is multifactorial, requiring attention to both personal and social factors in educational interventions.

## Recommendations

Based on the findings and conclusions, the following recommendations are made:

Students should develop effective study habits, including consistent revision, time management, and the use of learning strategies such as note-taking and problem-solving exercises. Engage in self-motivation techniques to improve confidence and reduce anxiety when studying Financial Accounting.

Teachers should encourage positive peer collaboration in classroom activities, such as group discussions, peer tutoring, and problem-solving sessions. Provide motivational support and guidance to students, helping them build confidence and effective study routines.

Parents should support students by fostering a conducive home learning environment and encouraging positive peer associations. Monitor students' study habits and provide reinforcement for regular learning practices.

School Administrators and Policymakers should organize workshops and seminars on study habits, peer influence, and psychological development for students. Ensure that students have access to learning resources, counseling services, and programs that foster motivation and positive peer engagement.

Further Research should explore other sub-variables affecting Financial Accounting performance, such as teacher quality, classroom environment, or digital learning tools. Similar research could be conducted in other education zones or states to compare the influence of study habits across different contexts.

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