THE RELATIONSHIPS BETWEEN CONSCIENTIOUSNESS PERSONALITY-TRAIT, SELF-EFFICACY AND STUDENTS' ACADEMIC PERFORMANCE IN FINANCIAL ACCOUNTING IN COLLEGES OF EDUCATION IN ENUGU STATE, NIGERIA

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Abstract
This study determined the relationships between conscientiousness personality-trait, self-efficacy and students' academic performance in financial accounting in colleges of education in Enugu State, Nigeria. The study adopted correlational research design. Two research questions were used to achieve the objectives of the study, while two hypotheses were tested at 0.05 level of significance. The population for the study was 80 financial accounting students comprising 27 financial accounting students from Federal College of Education, Eha-Amufu and 53 financial accounting students from Enugu State College of Education in Enugu State. The study used the entire population and therefore, no sample was adopted. Academic performance was expressed/measured through Grade Point Average (GPA). A structured questionnaire titled, "Relationships Between Conscientiousness Personality-Trait, Self-Efficacy, And Students' Academic Performance Questionnaire, "(RBCPTSEASAPQ)" was used for data collection from the respondents, which was validated by three experts from the Department of Business Education, and Measurement and Evaluation Units of the University of Nigeria, Nsukka. Data collection was carried out by the researcher and three research assistants. Data collected were analyzed using Pearson product-moment correlation coefficient. The hypotheses were tested using t-test at 0.05 level of significance. Among other things, it was found that academic performance and self-efficacy had a significant high positive correlation. It was recommended among other things that lecturers of financial accounting at colleges of education support rather than undermine students' self-efficacy.

Keywords: Conscientiousness Personality-Trait, Self-Efficacy, Academic Performance, Financial Accounting, Colleges of Education.

Introduction

Colleges of education are required to provide teacher education programs and generate qualified educators who will teach in junior secondary schools, pre-primary schools, early childhood and care schools, adult and non-formal schools, and special needs schools. These educators must possess the Nigeria Certificate of Education (NCE) as a minimum teaching qualification (FRN, 2014). According to FRN (2014), the purpose of teacher education is to develop highly motivated and effective educators for all levels of the educational system; develop teachers' creativity and spirit of inquiry; assist them in integrating into the community and society at large; and strengthen their dedication to national objectives. The National Commission for Colleges of Education (NCCE) was founded by the Nigerian federal government in accordance with the mandate. The Commission is tasked with establishing the minimal requirements for all teacher education programs in Nigeria (Isreal & Isreal, 2014). These institutions execute their programs in accordance with academic program criteria in order to accomplish the goals of Nigerian colleges of education, particularly those in Enugu State, with regard to vocational education.

One of the main components of vocational education in Nigeria is business education, which is essential to the development of higher-order thinking abilities like critical, analytical, creative, and collaborative skills, among others, that young people need to succeed in their post-graduation entrepreneurial and academic careers. According to Titiloye and Muhammad (2016), business education is a program that equips people's minds, bodies, and brains to positively contribute to the advancement of society. According to Ayeni and Olowe (2016), business education is a component of educational training that is primarily intended to help individuals develop the proper attitudes, concepts, knowledge, understanding, and skills in business activities for vocational use in careers as administrators, managers, or teachers, or wherever the students may find themselves in the business world. Business communication, marketing, management, and accounting are a few of the subjects that students studying business education take (Osuala, 2004). Nevertheless, management and financial accounting comprise accounting. Nonetheless, the researchers are interested in financial accounting in the context of this study.

According to the National Commission for Colleges of Education's (NCCE) Minimum Standards, financial accounting is one of the vocational courses required to earn the Nigeria Certificate in Education (NCE) in business education (Igben, 2016). The Nigerian economy depends heavily on financial accounting since it is the language of business (Obi & Anaege, 2023) and the foundation for training future managers, accountants, entrepreneurs, and financial controllers (Bupo, Oboh & Nwosu, 2018). Since financial accounting is required of undergraduate students studying business education and management sciences, the teaching of financial accounting is promoted at the tertiary education level. Giving students practical training that will enable them to efficiently compile financial statements after graduation is the goal of teaching financial accounting at this level. Financial accounting is the process of gathering, documenting, presenting, evaluating, or interpreting financial data for those who utilize financial statements, according to Igben (2016). A company's total financial situation and future prospects are depicted through financial accounting. According to Izuchukwu and Remigius (2020), financial accounting is the act of documenting, categorizing, choosing, measuring, analyzing, summarizing, and presenting an organization's financial data to users for unbiased evaluation and decision-making. The government, the public, creditors, managers, employees, shareholders, tax authorities, analysts, and the public all use financial accounting data to make management decisions (Sammy & Nafiu, 2020). Consequently, it is essential to examine the academic performances of business education students in colleges of education that have offered financial accounting courses over time in order to assist business educators in understanding the performance of their students.

Academic performance is a measure of how well an individual has achieved particular objectives that were the main focus of activity in educational settings, particularly schools. Academic performance may be low or poor, average, or great, depending on the situation. Chand, Tariq, and Ali (2021) state that "academic performance refers to some method of expressing a student's scholastic standing." This is typically a course grade, an average for a section of a subject area's courses, or an average for all courses on a numerical scale of 0 to 100. Grades are the most often used metric to assess academic performance since they show a student's overall tenure and subject scores (Duruji, Azuh & Oviasogie, 2014; Ohaka & Nnokam, 2018). Students who perform well in school have an easier time transitioning into adulthood and achieving professional and economic success, which makes academic performance crucial for the successful development of young people in society. However, a number of characteristics and factors, including self-efficacy and the conscientiousness personality trait, are thought to be connected to students' academic performance.

According to Bhatti, Battour, Ismail, and Sundram (2014), conscientiousness is a personality attribute that is generally associated with self-discipline, accountability, organization, and a thorough and forward-looking approach. One could anticipate that those with higher levels of conscientiousness would perform better in a variety of performance categories and be more resilient to setbacks. Students who exhibit conscientiousness will be able to cultivate self-efficacy, another crucial learning trait.

Self-efficacy can be seen in various fields. The self-efficacy of students in a variety of courses is not an exception in the field of education. In the academic domain, self-efficacy is described by Abood, Alharbi, Mhaidat, and Gazo (2020) as the conviction that one can accomplish academic activities. As stated by Hassanzadeh, Ebrahimi, and Mahidinejad (2012) and Abood, et al. (2020), it is the process by which students build a favorable trend toward their abilities. It is a personal judgment on students' abilities in organizing and implementing educational curricula to achieve a high level of academic performance. Furthermore, according to Abood, et al. (2020), self-efficacy improves academic adaptation, achievement, positive optimism, and flexibility in handling challenges. On the other hand, those who lack self-efficacy are less dedicated to reaching necessary goals and have lower aspirations. In light of this, the study sought to ascertain the relationships between conscientiousness personality-trait, self-efficacy and students' academic performance in financial accounting in colleges of education in Enugu State, Nigeria.

Purpose of the Study

The general purpose of the study was to determine the relationships between conscientiousness personality-trait, self-efficacy and students' academic performance in financial accounting in colleges of education in Enugu State, Nigeria. Specifically, the study determined the:

1. relationship between conscientiousness personality-trait and academic performance in financial accounting in colleges of education in Enugu State.
2. relationship between self-efficacy and academic performance in financial accounting in colleges of education in Enugu State.

Research Questions

1. What is the relationship between conscientiousness personality-trait and academic performance in financial accounting in colleges of education in Enugu State?
2. What is the relationship between self-efficacy and academic performance in financial accounting in colleges of education in Enugu State?

Research Hypotheses

1. Ho: There is no significant relationship between conscientiousness personality-trait and academic performance of NCE II students in financial accounting in federal and state colleges of education in Enugu State.
2. Ho: There is no significant relationship between self-efficacy and academic performance of NCE II students in financial accounting in federal and state colleges of education in Enugu State.

Significance of the Study

The findings of the study would be of immense benefits to:

1. Financial accounting lecturers: The research's findings would assist lecturers of financial accounting in investigating different approaches to help students based on their conscientiousness personality trait, which would enhance their learning experience.
2. The National Commission for Colleges of Education (NCCE) in charge of curriculum planning for the colleges of education in Nigeria: The Commission would have a foundation upon which to include self-efficacy and the conscientiousness personality trait into educational programs.
3. Researchers: The current study would add to the expanding corpus of research on student traits including self-efficacy and conscientiousness personality, which is thought to shed light on students' academic performance.

Literature Review

Academic performance is the outcome of learning, which is sparked by the teacher's lesson and generated by the student (Hector, 2015). For young people to successfully develop in society, academic performance is crucial. Academically successful students have an easier time transitioning into adulthood and succeeding in their careers (Filade, Belo, Uwaoma, Anwanane, Bidemi & Nwangburuka, 2019). Academic performance has been measured in a number of ways by researchers over the years. Grade retention and dropout rates, teacher evaluations, standardized test scores, report card grades, grade point averages, and other cognitive test results are some examples of these methods (Eric & Benedict, 2015). Students who feel personally acknowledged and who think that their efforts matter and have the power to influence or control their academic success are more likely to experience and demonstrate academic excellence. These will encourage students to find their mission in life and see education as personally relevant.

Over the years, students' academic performance in financial accounting courses has been poor. Students' academic performance records from two government owned colleges of education in Enugu State, Nigeria from 2015/16 to 2020/2021 academic sessions showed poor performance in financial accounting courses. Evidence of this poor performance is seen in one of the colleges of education. In 2019/2020 first semester examination, a total of 22 students wrote BED III (Principles of Accounting 1), no student passed with grade A representing 0 % of the population; no student passed with grade B which also represents 0% of the population;

whereas, four students passed with grade C; two with grade D; and nine with grade E respectively, representing 18.18%, 9.10%, and 40.91% respectively. Seven students failed the course with grade F which represents 31.82% of the population. In 2015/2016 first semester examination, a total of 119 students wrote BED 211 (Financial Accounting 1), only six students passed with grade A, representing 5.04 % of the population; seven students passed with grade B, sixteen with grade C respectively, which represents 5.88% & 13.45%, for each. Whereas, twenty students passed with grade D, 34 with grade E respectively, representing 16.81 & 28.57% for each, and thirty-six students failed the course which represents 30.25% of the population.

The primary objective of including financial accounting in colleges of education curricula, which is to produce qualified personnel in accounting education, is undermined by students' subpar performance in the course. Additionally, it has contributed to the high unemployment rate among accounting business education graduates because most employers are reluctant to hire graduates of accounting business programs due to the perception that the students may lack the necessary skills to function effectively in the workplace (Edeh, Obi & Ugwoke, 2019).

The connections between students' academic success, self-efficacy, and the conscientiousness personality trait have been explained by a number of theories. According to Rotter's (1966) theory of social learning and Bandura's (1986) socio-cognitive theory, people prepare for the necessary effort and associated challenges when they believe they are capable of completing a task. In a similar vein, students' self-efficacy can impact their learning habits and support perseverance, hard work, and eventually academic success. Students that have confidence in their abilities take chances, deal with challenging circumstances by depending on a positive outcome, exhibit positive learning behaviors, and are more eager to study.

Nwaukwa, Onyemechara and Ndubuisi (2019) carried out a study on self-efficacy as correlates of students’ academic performance in financial accounting in secondary schools in Abia State, Nigeria. The study ascertained students’ mastery experience as correlates of their academic performance in financial accounting in secondary schools in Abia State. The study also determined students’ social persuasion as correlates of their academic performance in financial accounting. Correlational research design was adopted for the study. Three research questions guided the study. The population for the study consisted of all senior secondary school II (SS 2) financial accounting students 2018/2019 session in state owned secondary schools in Abia State. Two instruments titled “Self-efficacy Questionnaire (SEQ) and Financial Accounting Performance Test (FAPT) were used for data collection. The findings revealed positive and high relationship between students' mastery experience and their academic performance in financial accounting; the negative and high relationship between students' social persuasion and their academic performance. The findings also revealed significant impact of students' mastery experience and social persuasion on the students' academic performance in the subject. The study strongly revealed powerful effects of mastery experiences, vicarious experiences and social persuasion on improving students' academic performance. The study, therefore, recommended that they should be used to increase students' self-efficacy and academic performance.

The relationship of the study and the present study is evident in the fact that both studies adopted correlational research design. Both studies, also focused on eliciting opinions of respondents to ascertain self-efficacy as correlates of students' academic performance in financial accounting. Both studies, however differ because the previous study was focused on self-efficacy as correlates of students' academic performance in financial accounting in secondary schools in Abia State, Nigeria, while the present study determined self-efficacy and conscientiousness personality trait as correlates of academic performance in financial accounting courses in colleges of education in Enugu State, Nigeria.

Nabia and Ruhi (2018) conducted a study on the relationship between Personality Traits, Learning Styles and Academic Performance of E-Learners. The study was designed to establish the missing links between personality traits, learning styles, and academic performance of students of Virtual University of Pakistan enrolled in different degree programs. The study was a correlational study. The study sample consisted of 144 students (60 males; 84 females). The study adopted a 44-item self-report inventory for data collection, developed by John, Donahue, and Kentle (1991), that comprised of adjectives that evaluate the Five Factor Model domains. The Pearson product-moment correlation coefficient was used to assess the relationship between personality traits, learning styles and academic performance of e-learners. The study expressed academic performance through GPA, which stands for the average grade earned by a student. The result of the findings showed that one of the Big Five traits (extraversion) was positively related with all four learning styles whereas neuroticism was negatively related with all four learning styles. It also revealed that GPA was positively correlated with three personality traits and was negatively correlated with neuroticism. Similarly, GPA was positively correlated with three learning styles. Finally, the findings of the study revealed that there were no significant differences in learning styles and personality traits of e-learners in terms of gender.

The previous study is related to the present study because both studies examined the relationship between Personality Traits and Academic Performance of Learners. The two studies are also related because both studies adopted Pearson product-moment correlation coefficient to assess the relationship between personality trait and academic performance of learners The previous study is further related to the present study because it used Cumulative Grade Point Average (CGPA) to measure the academic performance of students, and the present study also used students' grades in financial accounting courses to measure their academic performance. However, the two studies differ from each other because while the previous study was specifically on the relationship between Personality Traits, Learning Styles and Academic Performance of E-Learners of Virtual University of Pakistan, the present study focused on self-efficacy and conscientiousness personality trait as correlates of academic performance in financial accounting courses in colleges of education in Enugu State, Nigeria.

Methodology

The study adopted correlational research design. Correlational research measures two variables and assesses their statistical relationship (the correlation) between them with little or no effort to control the extraneous variables (Okon & Chukwurah, 2020). Correlational research design was considered suitable for this study because it enabled the researcher to determine the degree of relationship that exists between conscientiousness personality-trait, self-efficacy and academic performance of students in financial accounting in colleges of education in Enugu State, Nigeria. The study was carried out in two government owned colleges of education in Enugu State, Nigeria that offer accounting in their business education programme. These colleges of education include: Federal College of Education, Eha-Amufu, Enugu State and Enugu State College of Education (Technical), Enugu. The population for the study was 80 financial accounting students comprising 27 financial accounting students from Federal College of Education Eha-Amufu and 53 financial accounting students from state College of Education in Enugu State, Nigeria. NCE II financial accounting students were chosen for the study because they offer financial accounting in their business education programmes in their various institutions. The entire population was used for the study since the population is small and manageable. Uzoagulu (2011) noted that an entire population can be studied, if it is of a manageable size. Therefore, no sample was taken. A structured questionnaire titled, "Relationships Between Conscientiousness Personality-Trait, Self-Efficacy, And Students' Academic Performance Questionnaire, "(RBCPTSEASAPQ)" was used for data collection from the respondents. The instrument which contains 18 items was divided into two parts, I and II. Part I contains items designed to obtain personal information about the respondents. Part II was further divided into two sections (A-B) in line with the specific purposes of the study. Section A contains 5 items (1-5), Section B contains 13 items (6-13). The sections A-B were structured on a five Likert scale with response options of Strongly agree (SA), Agree (A), Undecided (UD), Disagree (D), and Strongly disagree (SD), with assigned weights of 5, 4, 3, 2, and 1 respectively. Academic performance was measured through Grade Point Average (GPA), which stands for the average grade earned by a student, figured by dividing the grade points earned by the number of credits attempted.

The questionnaire was validated by three experts from the Department of Business Education, and Measurement and Evaluation Units of the University of Nigeria, Nsukka. The experts' corrections, suggestions, and recommendations were integrated into the modified final copy of the questionnaire. The reliability of the questionnaire was determined using Crombach Alpha reliability method. The result yielded a reliability coefficient of 0.89. All the questionnaire were collected by the researchers with the help of three research assistants. The data collected were analyzed using Pearson product-moment correlation coefficient. The coefficients of correlation were classified as follows as means of classifying them into the form of relationship they exhibit:

Very High Relationship	VHR- 0.80 – 1.00
High Relationship	HR- 0.60 – 0.79
Moderate Relationship	MR- 0.40 – 0.59
Low Relationship	LR- 0.20 – 0.39
Very Low Relationship	VLR- 0.00 – 0.19

The hypotheses were tested using t-test at 0.05 level of significance. Where the p-value is greater than 0.05, the null hypotheses was accepted, but where p-value is less than or equal to 0.05, the null hypotheses was rejected.

Results

Research Question One

What is the relationship between conscientiousness personality-trait and academic performance in financial accounting in colleges of education in Enugu State?

Data presented in Table 1 show the relationship between conscientiousness personality-trait and academic performance. Correlation coefficient yielded a significant moderate positive relationship between conscientiousness personality-trait and academic performance (r = 0.54, p < 0.01). It implies that as conscientiousness personality-trait increases, academic performance also increases moderately.

Table 1: Pearson Correlation of Conscientiousness Personality-trait and Academic Performance

	Personality-trait	Performance
Conscientiousness	-	
Performance	.54**	-

**Correlation is significant at the 0.01 level (2-tailed)

Hypothesis One: There is no significant relationship between conscientiousness personality-trait and academic performance of NCE II students in financial accounting in federal and state colleges of education in Enugu State.

Table 2: Summary of t-test Analysis of the Grand Mean Relationship between Conscientiousness Personality-Trait and Academic Performance of NCE II Students in Financial Accounting in Federal and State Colleges of Education in Enugu State

Variable	N	Mean	Std. Dev.	Df	Mean diff.	t-value	p-value	Sig. Level	Remark
FCEE	27	3.89	0.64	78	-.097	-.76	0.45	0.05	NS
ESCET	53	4.00	0.48						

Key: S = Significant, NS = Not Significant.

Table 2 presents the summary of t-test for the test of the fourth hypothesis. Result shows t = -.76, P = 0.45 > 0.05. The result shows t-value of -.76, at 78 degrees of freedom and p-value of 0.45 which is greater than 0.05. Therefore, the null hypothesis is not rejected. It implies that the type of colleges (federal and state) of education in Enugu State is not a source of difference in the relationship between conscientiousness personality-trait and academic performance of NCE II students in financial accounting.

Research Question Two

What is the relationship between self-efficacy and academic performance in financial accounting in colleges of education in Enugu State?

The result in Table 3 shows the relationship between self-efficacy and academic performance. Correlation coefficient yielded a significant high positive relationship between self-efficacy and academic performance (r = 0.78, p < 0.01). It implies that the higher the self-efficacy, the higher the academic performance.

Table 3: Pearson Correlation of Self-Efficacy and Academic Performance

	Self-Efficacy	Performance
Self-Efficacy	-	
Performance	.78**	-

**Correlation is significant at the 0.01 level (2-tailed)

Hypotheses Two: There is no significant relationship between self-efficacy and academic performance of NCE II students in financial accounting in federal and state colleges of education in Enugu State.

Table 4: Summary of t-test Analysis of the Grand Mean Relationship between Self-Efficacy and Academic Performance of NCE II Students in Financial Accounting in Federal and State Colleges of Education in Enugu State

Variable	N	Mean	Std. Dev.	Df	Mean diff.	t-value	p-value	Sig. Level	Remark
FCEE	27	3.94	0.59	78	-.09	-0.67	0.50	0.05	NS
ESCET	53	4.03	0.56						

Key: S = Significant, NS = Not Significant.

Data in Table 4 show the summary of t-test for the test of hypothesis 1. Result shows t = -0.67, P = 0.50 > 0.05. The result shows t-value of -0.67, at 78 degrees of freedom and p-value of 0.50 which is greater than 0.05. Therefore, the null hypothesis is not rejected. It implies that the type of colleges (federal and state) of education in Enugu State is not a source of difference in the relationship between self-efficacy and academic performance of NCE II students in financial accounting.

Discussion of Findings

The results of the research demonstrated a significant, moderately positive correlation between academic performance and the conscientiousness personality trait. The findings showed that academic performance rises somewhat in tandem with an increase in the conscientiousness personality characteristic. The results of this study support those of Nabia and Ruhi (2018), who discovered a positive correlation between e-learners' academic performance and the conscientiousness personality characteristic.

Additionally, the study's results showed a significant high positive correlation between academic performance and self-efficacy. The results of this study support the core ideas of Bandura's (1986) social-cognitive theory and Rutter's (1966) social learning theory, which explain how students' self-efficacy can affect their learning behavior and reinforce perseverance, effort, and eventually learning performance.

Conclusion

This study determined the relationships between, conscientiousness personality-trait, self-efficacy and academic performance in financial accounting in colleges of education in Enugu State. The study's findings suggest that academic performance and the conscientiousness personality characteristic have a significant moderately positive relationship. However, there is a significant high positive correlation between academic performance and self-efficacy.

This study has demonstrated that the correlations between the academic performance of NCE II students in financial accounting, personality traits, and self-efficacy are not affected by the type of colleges of education in Enugu State, either state or federal. Therefore, it can be said that self-efficacy and conscientiousness are two significant traits of students that might help them get better grades in financial accounting.

Recommendations

The study's findings lead to the following recommendations:

1. Conscientiousness personality trait should be incorporated into business education programs by the National Commission for Colleges of Education (NCCE) through curriculum developers, as it has been shown to have a positive correlation with academic performance.
2. Instead of undermining students' self-efficacy, financial accounting lecturers in colleges of education should help them develop it. This is due to the fact that students studying financial accounting who receive encouragement from their instructors are more likely to exhibit positive learning behaviors, high levels of self-efficacy, and a stronger willingness to learn, all of which will enhance their academic performance in the course.

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