
Teachers' Attitude and Morale as Correlates of Students' Academic Performance in Financial Accounting in Senior Secondary Schools in Adamawa State, Nigeria

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ABSTRACTS

The poor performance of students in external examinations has always raised questions from stakeholders in Education. Although, various factors seems to contribute to these failure; chief among them is the teacher's role. This is so because teachers spend most of their working hours in close associations with students, and as a result; teachers' basic attitudes and actions, tastes and mannerism have great influence on the students' behaviour as well as their academic performance. Hence, this study examined how teachers' attitude and morale correlates of students' academic performance in Financial Accounting in senior secondary schools in Adamawa State, Nigeria. Three research questions and three hypotheses were formulated and tested at a significance level of 0.05. The study used correlational survey research design. The population of the study was 187 Financial Accounting Teachers. As a result of the relative small size of the population (187), census sampling technique was adopted. The instrument used for the data collection was a structured questionnaire titled "Financial Accounting Teachers' Attitude and Morale in Senior Secondary School Questionnaire (FATAMSSSQ)" while the WASSCE results of Financial Accounting students for 2019 was obtained from the Ministry of Education, Yola to determine the mean score for academic performance. The instrument FATAMSSSQ was validated by 3 experts (two from the department of Vocational Education and one from department of Physical Science Education) from the Modibbo Adama University of Technology, Yola. The instrument was also trial tested using Cronbach Alpha that showed a reliability co-efficient of 0.73. The data collected were analysed using Mean and Standard Deviation for answering the research questions; while Pearson's Product Moment Correlation (PPMC) was used to test hypotheses 1 and 2 with Multiple Regression Analysis to test hypothesis 3 at significance level of 0.05. The findings of the study include among others that there was a significant high positive relationship between teachers' attitude and students' academic performance in Financial Accounting in Senior Secondary Schools in Adamawa State, Nigeria (as, $r = 0.96$, $p < 0.05$). Also, that there was a significant high positive relationship between teachers' morale and students' academic performance in Financial Accounting in Senior Secondary Schools in Adamawa State, Nigeria (as, $r = 0.94$, $p < 0.05$). Similarly, teachers' attitude and morale revealed to significantly predicts students' academic performance in Financial Accounting with $F(2, 178) = 1031.61$, $p = 0.00$. Thus, the study concluded that teachers' attitude and morale correlate of students' academic performance in Financial Accounting in Adamawa state, Nigeria. The study recommended among others that school authorities should organise various seminars and conferences on work ethics, in order to help reform teachers' attitude in the class.

Keywords: Teacher Attitude, Teacher Morale, Financial Accounting, Academic Performance, Senior Secondary School

Aims Research Journal Reference Format:

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1. INTRODUCTION

Education remains the biggest instrument for academic progress, social mobilization, political survival and effective national development of any country. The global recognition of this function of education has seen international agencies like UNESCO, UNICEF and World Bank influencing governments all over the world to double their commitments; towards making education accessible to their citizens. In Nigeria and especially in Adamawa state, government has continue to ensure that funds, school facilities, instructional materials, teaching personnel and a befitting learning environment are made available for all schools both in rural and urban areas. These efforts by the state government are geared towards ensuring students perform better in external examinations.

Performance of students is defined by Adepoju (2011) as the learning outcomes of the students which include knowledge, skills and ideas acquired and retained through students' course of studies within and outside the classroom situation. Idde (2013) in generalization of the concept, stated that academic performance are parameters around which qualitative and quantitative data on the individual student, class, school or educational system are collected. This is done in order to assess the quality and achievements in the educational system. Imeokparia (2018) also averred that academic performance in a school subject is symbolized by a score or marks on the achievement test. Financial Accounting is a subject taught at the senior secondary school stage for the purpose of equipping students with equipping students with professional knowledge and skills in Accounting. Earlier, the West African Examination Council, WEAC (2004) asserted that financial accounting is the most popular vocational subject offered in senior secondary schools in Nigeria.

At this stage of education, Bupo, Oboh and Nwosu (2018) stated that the objectives of teaching Financial Accounting were to enable students appreciate basic accounting practices, principles, and their applications in modern business activities; and also to prepare students for further study in accounting and related courses at the higher institutions. This is because Financial Accounting is one of the subjects needed by every individual irrespective of the person's profession. In agreement, Obidile, Amobi, Uzoekwe and Akuezilo (2017) averred that for any business (whether commerce, hospital, construction, engineering, technology, and entertainment business) to thrive, the knowledge of accounting is necessary. Hence, the teaching of Financial Accounting is very imperative to the Nigerian economy; but unfortunately students' performance in West African Senior Secondary School Certificate Examination (WASSCE) in Adamawa state for instance, does not seem to correlate with this expectation.

Information gathered from Post Primary Management Board (PPMB), Yola by the researcher showed a decline in the performance rate of students in Financial Accounting in external examination from 2016 - 2018 as 41%, 36% and 32% respectively. Since, academic performance is the outcome of students' effort in examinations; it is therefore imperative to determine factors contributing to students' poor academic performance in Financial Accounting (Eze, Ezenwafor & Obidile, 2016). Generally, academic performance is often caused by factors such as; the level of parents' involvement, home and school environment, students' and teachers' characteristics that affect the teaching and learning process. However, this study focused on the role of teachers in ensuring high students' academic performance.

In attributing the poor academic performance of students in Financial Accounting to teachers; several researchers (Uyai & Effiong, 2016; Obidile et al., 2017; Bupo et al., 2018; Norilmiah, Radziah & Rosni, 2019) stated that teacher's quality, absenteeism, communication skill, classroom management skill, lack of commitment in government schools, and relationship with student are major contributors. All these could be attributed to teachers' attitude and morale towards their job.

Attitude as a concept is concerned with an individual's way of thinking, acting and behaving (Tamukong, 2017). According to Patel, Pragnya and Patel (2014), an attitude is a readiness to respond in such a way that behaviour is given a certain direction. Teaching as a profession provides highly specialized intellectual services. A teacher's effectiveness is determined by his/her mental health, knowledge of subject matter, personality, social and professional adjustment and most importantly his/her attitude (Adeyemi, 2019). Teacher's professional attitude may be considered the most important factor, which may predict the success in that profession. A teacher who has a positive attitude towards his profession can only bring the desirable changes in his/her students. In this respect, the learner draws from the teacher's disposition to form his own attitude, which may likely affect his learning outcomes (Yara, 2009). Yara (2009) further stated that Financial Accounting teachers with positive attitude were inclined to stimulate favourable attitudes in their students. This immediately puts the teacher in the spotlight as one whose attitude, has expressed in their classroom behaviour, as a telling effect on students' learning.

Teachers' attitude and beliefs towards a subject also plays a very significant role in shaping classroom practices (Tamukong, 2017). This appears true mainly due to the fact that individual with positive attitudes will be willing to invest their effort depending on how much they positively value the program and how they think it is going to be functional (Gezahegne & Yinebeb, 2010). The teacher with the right attitude will always seek a way of building self-image of such children so that they can develop themselves with a strong interest in learning Financial Accounting (Sambo, 2011). On the other hand, a negative attitude from the teacher affects students' attitude towards school and school work; self-confidence towards learning Financial Accounting; and also personality development; which could impede their academic performance. More importantly is that teachers' attitude towards classroom teaching, class assessment and students' behaviour in class are often a reflection of the teacher's level of morale on the job.

Morale according to Seroka (2009), is the general level of confidence or optimism experienced by a person or a group of people, especially if it affects discipline and willingness. Haddock (2010) also asserted that morale is an intangible concept that refers to how positive and supportive a group feels toward the organisation to which it belongs. Raja and Kumar (2015) succinctly defined teacher morale as the total satisfaction that a teacher derives from his job, the prevailing atmosphere and the factors that appeal to his individual propensities. According to Nuzhat and Mahmood (2015), teachers' morale is referred to as the teaching efficiency of teachers. Thus, teachers' morale is related to how teachers feel about the school organization; it is an important factor in creating a healthy work environment. Teachers' morale assists in establishing the character of a school and it is one of the factors that determine whether a school functions at its best or not.

According to Robinson (2010), teachers develop their relations deeper with students if the morale is high; this has an effect that also helps to decrease teachers' absenteeism in class. While high morale is characterised with interest and eagerness to the job, low morale may be characterised with dissatisfaction and disappointment feelings (Govindarajan, 2012). Low teacher morale might cause teachers' reduction in productivity. A teacher with a low morale will likely not be willing to go the extra mile in making students understand the lessons taught in Financial Accounting. Also, such teacher will often display various forms of tiredness and exhaustion during classroom teaching; thus impacting students' learning and academic performance in Financial Accounting.

In addition, Financial Accounting as observed by the researcher is not taught in all the senior secondary schools in Adamawa State. The performance of the available Financial Accounting teachers is also questionable; as students' pass rate in the subject has been deteriorating (as indicated earlier). This situation calls for more concern; because if the failure rate keeps rising; graduating senior secondary school Financial Accounting students are more likely not to get admitted into tertiary institutions. The few, who might be opportune to get admitted, may opt not to study Accounting or any of its related courses. The triple effect is that students graduating from basic school (JSS 3) may also be advised by parents/guardians to go to science or humanity departments at the senior secondary school stage. The future of Financial Accounting in the state looks bleak, if students' poor academic performance in the subject remains unchecked.

Since, teachers spend most of their working hours in close associations with students and as a result of this; teachers' basic attitudes and actions, tastes and mannerism will likely rub off on their students. The teacher therefore creates the emotional climate in the classroom just by being friendly, calm, nervous or aggressive. Also, teachers, who teach from simple to complex or teach Financial Accounting with practice and not through rote learning, will make students develop positive attitude towards the subject; while teachers who do not bully or become aggressive in class, will make the students see value in learning Financial Accounting. From the discussions so far, it could be deduced that teachers' attitude and level of morale to an extent affects students' attitude towards learning positively or negatively. But unfortunately, the level to which it correlates of students' academic performance in Financial Accounting in Adamawa State is what remains unknown and as such, this study was design to fill this void.

1.1 Problem Statement

There is no gainsaying that the academic performance of students in West Africa Senior Secondary Certificate Examination (WASSCE) and NECO SSCE at the senior secondary school level has been very poor all over the country in Nigeria. The hue and cry about students' academic performance in external examinations is becoming alarming. The degree of failure has become worrisome for all. Couple with this, is the continuous increasing rate of examination malpractices and special centres for external examinations. This poor performance continues to generate much concern among parents, teachers, students and other stakeholders in the educational system. However, this is likely to be caused by factors (such as; the level of parents' involvement, home and school environment, students' and teachers' characteristics) that affect the teaching and learning process.

For many years, educators and researchers have also debated on which of the school variables that influence students' academic performance. Sule, Ameh and Egbai (2015) opined that poor academic performances could be traced to ineffectiveness of teachers to execute their daily duties while Uyai and Effiong (2016) labelled it as teachers' quality. Teacher quality in the context of this study can be seen as the specific characteristics required for effective teaching of Financial Accounting by teachers at the senior secondary school level, such as classroom management skills, teacher-students relationship and teacher-knowledge of subject matter. Teachers also apply different teaching methods to teach Financial Accounting. The teacher's choice of instructional strategies or behaviour in class is a reflection of the teachers' attitude and level of morale. A teacher who has a positive attitude towards teaching will be willing to go the extra mile in ensuring students' understanding of the concept taught. Also, a teacher with high morale would be eager to attend classes regularly but the reverse is the case if such teacher's morale is low. These situations clearly show that connection exists between teachers' attitude, morale and students' academic performance in Financial Accounting.

Financial Accounting like every other business subject has an inestimable value; which it had played and is still playing to the world of business. More so, it is a requirement for business students who want to study accounting related courses to have a credit pass in Financial Accounting before gaining admission into tertiary institutions. Given the overwhelming influence teachers have on students and how teachers' attitude and morale shape and determine the classroom climate and learning process. It was on this basis, that the researcher empirically investigated teachers' attitude and morale as correlate of students' academic performance in Financial Accounting in Adamawa state, Nigeria.

Specifically, the objectives of this study were to determine;

1. The attitude of Financial Accounting Teachers towards teaching in Senior Secondary Schools in Adamawa State, Nigeria.
2. The morale level of Financial Accounting Teachers towards teaching in Senior Secondary Schools in Adamawa State, Nigeria.
3. The level of credit passes in Financial Accounting in West Africa Senior Secondary School Certificate (WASSCE) in Adamawa State, Nigeria.

1.2 Research Questions

The following research questions were raised to guide the study;

1. What are the attitudes of Financial Accounting teachers towards teaching in senior secondary schools in Adamawa State, Nigeria?
2. What is the level of Financial Accounting teachers' morale towards teaching in senior secondary schools in Adamawa State, Nigeria?
3. What is the level of credit passes in Financial Accounting in West Africa Senior Secondary School Certificate (WASSCE) in Adamawa State, Nigeria?

1.3 Research Hypotheses

Ho₁: There is no significant relationship between Teachers' Attitude and Students' Academic Performance in Financial Accounting in West Africa Senior Secondary School Certificate (WASSCE) in Adamawa State, Nigeria.

- H0₂:** There is no significant relationship between Teachers' Morale and Students' Academic Performance in Financial Accounting in West Africa Senior Secondary School Certificate (WASSCE) in Adamawa State, Nigeria.
- H0₃:** Teachers' Attitude and Morale does not predict Students' Academic Performance in Financial Accounting in West Africa Senior Secondary School Certificate (WASSCE) in Adamawa State, Nigeria.

2. METHODOLOGY

The study used a correlational survey research design to guide the study. The area of the study was Adamawa state; which had about 337 senior secondary schools with fewer senior secondary schools (108) offering Financial Accounting. The population of the study was 187 Financial Accounting Teachers. As a result of the relative small size of the population (187), census sampling technique was adopted. According to Oleg (2019), census sampling is the technique of statistical enumeration where all members of the population are studied. The researcher therefore adopted a complete enumeration of the population since there are a total of 187 Financial Accounting Teachers across the state.

The study used a questionnaire as the instrument for data collection. The questionnaire was tagged "Financial Accounting Teachers' Attitude and Morale in Senior Secondary School Questionnaire (FATAMSSSQ)" and has 20 test items. The questionnaire that was used to collect data was used to answer research question 1 and 2 and had different items with each item given options in a five Likert response scale letters; "VHL" for Very High Level, "HL" for High Level, "ML" for Moderate Level, "LL" for Low Level and "VLL" for Very Low Level. These letters were assigned values as 5,4,3,2, and 1 respectively with five (5) as the highest score, standing for VHL and one (1) as the lowest score representing VLL. To determine students' academic performance in Financial Accounting; the West Africa Senior Secondary Certificate Examination results of Financial Accounting students for 2019 was obtained from the Ministry of Education, Yola and used to derive the mean scores for Students' Academic Performance. This enabled the researcher to correlate it with the responses gotten from FATAMSSSQ.

Three research experts, two from the department of Vocation Education and one from department of Physical Science Education from the Modibbo Adama University of Technology Yola validated the research instrument. The instrument was trial tested on 20 Financial Accounting teachers in 12 public senior secondary schools in Taraba state, which shares a boundary with Adamawa state. The Cronbach Alpha method was used to determine the reliability of the instruments used in the study. The overall reliability co-efficient obtained for FATAMSSSQ was 0.733; which meant the instrument was reliable. Out of the 187 questionnaires administered, only 179 of them were useful for the study; which represented 95.7% of the total questionnaire administered.

Research question one and two were answered using Mean and Standard Deviation; while Pearson's Product Moment Correlation (PPMC) was used to test hypotheses 1 and 2 with Multiple Regression Analysis used to test hypothesis 3 at significance level of 0.05. The decision rule for the research questions were determined using the real limits of numbers as follows; 4.5 – 5.00 was accepted as "VHL", 3.0 – 4.49 was accepted as "HL", 2.5 – 2.99 was accepted as "ML", 1.5 – 2.49 was accepted as "LL" and 0 – 1.49 was accepted as "VLL".

While the decision rule for the hypothesis was reached when the p-value exceeds the level of significance of 0.05, the null hypotheses raised was rejected and teachers' attitude or morale were viewed as not having significant relationship with students' academic performance in Financial Accounting.

3. RESULTS

Research Question 1:

What is the level of Financial Accounting teachers' attitude towards teaching in senior secondary schools in Adamawa State, Nigeria?

Table 1: Mean and Standard Deviation on level of Financial Accounting Teachers' Attitude in Senior Secondary Schools in Adamawa State, Nigeria

S/N	ITEMS	n = 179	Mean	S.D	Remark
1.	I often attend classes regularly with adequate instructional aids		3.47	1.11	ML
2.	Students' active participation is always encourage in Financial Accounting class		3.56	1.03	HL
3.	I often teach Financial Accounting from simple to complex		3.89	1.07	HL
4.	Financial Accounting teachers often teach using the mother tongue (i.e. Hausa)		2.64	1.18	ML
5.	Most Financial Accounting Teachers do not display a thorough knowledge of the subject-matter during classes		2.97	1.23	ML
6.	Teachers should always evaluate students' previous knowledge on a topic before teaching a new one		3.45	1.18	ML
7.	Students' activities should are used as a template for assessing students' progress in Financial Accounting		3.06	0.94	ML
8.	Assessment are often used by Financial Accounting teachers to identify area(s) of recurrent learning difficulties among students		3.84	0.96	HL
9.	Financial Accounting Teachers always discipline students entering class late (without permission)		2.97	1.09	ML
10.	Students' are always punish for challenging a teacher's authority in Financial Accounting class		2.98	1.27	ML
	Grand Mean		3.28	1.05	ML

Key: n = no of respondents; HL = High Level; ML = Moderate Level

From the above, Table 1 show the grand mean score of 3.28 and standard deviation of 1.05. This means that the attitude of Financial Accounting teachers towards teaching in senior secondary schools in Adamawa State, Nigeria is at a moderate level.

Research Question 2:

What is the level of Financial Accounting teachers' morale towards teaching in senior secondary schools in Adamawa State, Nigeria?

Table 2: Mean and Standard Deviation on the level of Financial Accounting Teachers' Morale in Senior Secondary Schools in Adamawa State, Nigeria

S/N	ITEMS	n = 179	Mean	S.D	Remark
11.	Preparing scheme of work has always improve my morale towards my job		3.42	1.04	ML
12.	Lesson planning is a source of morale booster		3.32	1.21	ML
13.	My morale is always high when delivery lessons in Financial Accounting		3.63	1.04	HL
14.	I always encourage myself when marking students' Financial Accounting assignments		3.25	1.14	ML
15.	The use of instructional materials in teaching Financial Accounting has helped to improve my morale towards teaching		3.28	1.29	HL
16.	Evaluating students' learning during class always help to boost my morale on the job		3.68	1.22	HL
17.	Engaging financial accounting students in field trips has often helped improve my morale for the job		3.22	1.04	ML
18.	Participation in school decision making has helped to improve my morale level		3.83	0.99	HL
19.	Students' disruptive behaviours in class often affect my morale on the job		3.14	1.03	ML
20.	The school's extra-curricular activities are distractions that affect my level of morale		3.37	1.16	ML
Grand Mean			3.41	1.07	ML

Key: S.D = Standard Deviation; HL = High Level; ML = Moderate Level

From the above, Table 2 shows the grand mean score of 3.48 and standard deviation of 1.07. This means that the level of Financial Accounting teachers' morale towards teaching in senior secondary schools in Adamawa State, Nigeria is at a moderate level.

Research Hypotheses:

Ho₁: There is no significant relationship between Teachers' Attitude and Students' Academic Performance in Financial Accounting in West Africa Senior Secondary School Certificate (WASSCE) in Adamawa State, Nigeria.

Table 3: Pearson's Product Moment Correlation Coefficient (PPMC) analysis on Teachers' Attitude and Students' Academic Performance in Financial Accounting

Variables	n	\bar{X}	SD	r	p-value	Decision
Teachers' Attitude	179	3.28	1.05	0.958	0.000	Reject
Students' Academic Performance	179	2.92	1.10			

Key: \bar{X} = Mean; S.D = Standard Deviation; r = PPMC

Table 3 shows the correlational analysis of teachers' attitude and students' academic performance in Financial Accounting as, $r = 0.96$, $p < 0.05$. With this result, the null hypothesis (H_0) is thus rejected. This implies that there is a significant high positive relationship between teachers' attitude and students' academic performance in Financial Accounting in Senior Secondary Schools in Adamawa State, Nigeria.

Ho₂: There is no significant relationship between Teachers' Morale and Students' Academic Performance in Financial Accounting in West Africa Senior Secondary School Certificate (WASSCE) in Adamawa State, Nigeria.

Table 4: Pearson's Product Moment Correlation Coefficient (PPMC) analysis on Teachers' Morale and Students' Academic Performance in Financial Accounting

Variables	n	\bar{X}	SD	r	p-value	Decision
Teachers' Morale	179	3.41	1.07	0.942	0.000	Reject
Students' Academic Performance	179	2.92	1.10			

Key: \bar{X} = Mean; S.D = Standard Deviation; r = PPMC

Table 4 shows the correlational analysis of teachers' morale and students' academic performance in Financial Accounting as, $r = 0.94$, $p < 0.05$. With this result, the null hypothesis (H_0) is thus rejected. This implies that there is a significant high positive relationship between teachers' morale and students' academic performance in Financial Accounting in Senior Secondary Schools in Adamawa State, Nigeria.

H03: Teachers' Attitude and Morale does not predict Students' Academic Performance in Financial Accounting in West Africa Senior Secondary School Certificate (WASSCE) in Adamawa State, Nigeria.

Table 5: Model Summary of Multiple Regressions of Teachers' Attitude, Morale and Students' Academic Performance in Financial Accounting

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sig
1	.960 ^a	.921	.921	.31040	.000

The result in Table 5 indicates a model summary of how the independent variables explain the variance in the dependent variable. The result indicates that the predictors; teachers' attitude and morale explained 92.1% of the variance in students' academic performance in Financial Accounting. Hence, the two variables were found to have strong positive relationship which is indicated by r value = 0.96.

Table 6: Summary of ANOVA of Teachers' Attitude, Morale and Students' Academic Performance in Financial Accounting

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	198.786	2	99.393	1031.608	.000 ^b
	Residual	16.957	176	.096		
	Total	215.743	178			

The result in Table 6 showed the significance difference between the various R values, $F(2, 178) = 1031.61$, $p = 0.00$. Since the computed p - value (0.00) is less than the set p-value of 0.05; the null hypothesis was rejected.

Table 7: Coefficients Summary of Teachers' Attitude and Morale on Students' Academic Performance in Financial Accounting

Model		Unstandardized Coefficients		Standardized Coefficients		sig
		B	Std. Error	Beta	t	
1	(Constant)	-.319	.078		-4.094	.000
	Teachers' Attitude	1.495	.172	1.430	8.669	.000
	Teachers' Morale	-.488	.169	-.476	-2.884	.004

The result in Table 7 indicates the coefficient of the multiple regression analysis of teachers' attitude and morale on students' academic performance in Financial Accounting. The coefficient of 1.43 was obtained for teachers' attitude and -0.48 for teachers' morale. This indicates that teachers' attitude and teachers' morale variables are < 0.05 level; thereby making significant prediction of students' academic performance in Financial Accounting in Senior Secondary Schools in Adamawa State, Nigeria.

3.2 Major Findings of the Study

The major findings of the study are as follows;

1. There was a significant high positive relationship between teachers' attitude and students' academic performance in Financial Accounting in Senior Secondary Schools in Adamawa State, Nigeria (as, $r = 0.96$, $p < 0.05$).
2. There was a significant high positive relationship between teachers' morale and students' academic performance in Financial Accounting in Senior Secondary Schools in Adamawa State, Nigeria (as, $r = 0.94$, $p < 0.05$).
3. Teachers' Attitude and Morale when taken together significantly predicts students' academic performance in Financial Accounting in Senior Secondary Schools in Adamawa State, Nigeria with $F(2, 178) = 1031.61$, $p = 0.00$.

4. DISCUSSION OF FINDINGS

This study also found out that there was a significant high positive relationship between teachers' attitude and students' academic performance in Financial Accounting in Senior Secondary Schools in Adamawa State, Nigeria (as, $r = 0.96$, $p < 0.05$). The finding was in line with Liaquat, Asif, Allah, Muhammad and Syed (2011) and Ekperi, Ude and Wike (2019) studies who found out that there was a significant relationship between teachers' attitude and students' academic performance. The finding however disagrees with that of Adeyemi (2019)'s finding that there was a negative relationship between teachers' attitude and students' academic performance. The consequence of the study's finding is that teachers' positive or negative attitude affect the way students' learn or assimilate what is been taught in the class. Therefore, Financial Accounting teachers have a responsibility to showcase positive attitudes in class while utilizing the available teaching resources in the school; and choose strategies that will advance their students' learning of Financial Accounting as these relates to the academic performance.

This study also found that there was a significant high positive relationship between teachers' morale and students' academic performance in Financial Accounting in Senior Secondary Schools in Adamawa State, Nigeria (as, $r = 0.94$, $p < 0.05$). This finding concurred with Khumalo (2013); Monica and Lawrencina (2014); Nuzhat and Mahmood (2015) and Eboka's (2017) studies that showed that teachers' level of morale are good indicators of the level of school productivity. In particular, Monica and Lawrencina's (2014) study showed that the available school facilities, students' behaviour and the level of principals' relationship with teachers significantly affect teachers' morale towards work; which could also impact students' academic performance.

The finding also revealed that Teachers' Attitude and Morale when taken together significantly predicts students' academic performance in Financial Accounting in Senior Secondary Schools in Adamawa State, Nigeria with $F(2, 178) = 1031.61$, $p = 0.00$. The finding was in line with Ekperi, Ude and Wike's (2019) studies that attitude of teachers correlated positively and significantly with students' academic performance. Monica and Lawrencina's (2014) study also revealed that teachers' morale and attitude of teachers to work, made unique significant contribution to school productivity (students' academic performance). However, Adeyemi's (2019) study indicated that neither teachers' attitude ($\beta = -0.29$; $t = -1.26$; $p > 0.05$) nor students' attitude ($\beta = -0.16$; $t = -0.68$; $p > 0.05$) relatively contributed to the prediction of the students' academic achievement.

Therefore, teachers' morale (which is relevant to how a teacher feels about the working environment) is an important factor that indicates a teachers' attitude and as a consequence can predict the teachers' effectiveness in content delivery of Financial Accounting lesson, which may ultimately affect students' academic performance.

5. CONCLUSION

Based on the findings and discussions of this study, the following conclusion was drawn that; teachers' attitude and teachers' morale correlate of students' academic performance in Financial Accounting in Adamawa state, Nigeria.

The study however recommends the following;

1. School authorities should organise various seminars and conferences on work ethics, in order to help reform teachers' attitude in the class.
2. Government should also ensure that all the necessary school facilities, instructional aids needed for facilitating the teaching and learning process such as calculators, students' textbooks, and class equipment are made available to help enhance Financial Accounting teachers' morale towards teaching.
3. School principals and business departmental heads should endeavour to always supervise financial accounting teachers especially during classroom teaching in order to help identify their areas of negative attitude or low morale while teaching.
4. Financial Accounting Teachers are also advised to ensure that they display the right attitude whenever they are in the classroom irrespective of their level of morale; as their behaviour and style of teaching influences their students' interest in the subject.

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