



Engaging Financial Accounting Students: Ways to Teach Financial Accounting in Senior Secondary School using Scaffolding Instructional Approach

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ABSTRACT

Financial accounting is one of the subjects offered at both private and public senior secondary schools in Nigeria. Financial accounting students at times get confused in understanding the double-entry book-keeping system. Each debit and credit transaction causes at least two entries (a debit and a credit) in the ledger accounts, where students will most likely have a problem learning the entries simultaneously. Without additional chances to strengthen these concepts, a student can simply become frustrated and perceive financial accounting to be a tedious subject. The paper observes the way to simplify the tediousness of financial accounting and paves the way for easy understanding by the students using the scaffolding learning approach. The paper also examines scaffolding as a teaching method by which a teacher, an instructor or a more conversational peer, aids learners to solve problems or accomplish tasks that would normally be impossible for them to learn from experience. The paper also examines the teacher's role during scaffolding instruction in teaching financial accounting through an adequate understanding of the area of strengths and needs of each learner by regulating his or her strategy accordingly. The paper finally recommends for financial accounting teachers to make the learners actively engaged in the learning process through the Scaffolding learning approach.

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INTRODUCTION

Financial accounting is one of the business subjects taught at the senior secondary level. The authors viewed financial accounting as the process of collecting, analysing, interpreting and communicating financial information to the owners of a business. Teaching financial accounting is expected to provide saleable skills to commercial students at senior secondary for self-reliance and to inculcate in the students the skills, knowledge, attitudes and values towards solving problems (Benedette, 2013; Okafor & Ile, 2014; Sebrina, Serly, & Taqwa, 2018). It also provides a basis for financial satisfaction of real needs in life, as it becomes one of the subjects in

business education which requires the total involvement of the learner in sound theoretical knowledge that will enhance the learning process, and increase students' motivation (Benedette, 2013; Sebrina et al., 2018). To become self-reliant and proceed to higher institutions of learning for further studies, the secondary school level of education is a fundamental stage in the life of students as it gives them a firm foundation (Amodu & Haruna, 2018). However, the importance of financial accounting includes not only the preparation and interpretation of financial statements in a business establishment but also activities in the operation of business enterprises such as analyzing financial data and

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communicating financial information to employers (Okolocha & Odimmeda, 2019). Therefore, the importance of financial accounting in the aspect of economic development and growth cannot be over-emphasised (Uduonyi, Aliyu, & Chibuzo, 2020) as it forms the basis of recording, appreciating and assessing accounting information as well as the preparation and interpretation of financial statements by accountants (Uduonyi et al., 2020).

Despite the importance of financial accounting at the senior secondary level to the Nigerian economy (Inuwa, Abdullah, & Hassan, 2018), there has been a record of poor performance of students in financial accounting from internal and external examinations in some states within Nigeria despite the parental investments in educating their wards which become worrisome (Loyce & Akinfolarin, 2018). Recording a high rate of failure at senior secondary schools and some tertiary institutions have shown clear proof that learning financial accounting subject becomes a difficult task, particularly for newly admitted students of accounting education programs (Ernest, Nathaniel, & Joseph, 2018; Nwaukwa, Faith, & Okolocha, 2020).

Furthermore, the result of poor performance leads to an inability of existing financial accounting principles to adequately prepare students for complex and sophisticated, as well as technologically driven business environments (Nwaukwa et al., 2020). Other factors that contributed to students' poor academic achievement in the subject may be teachers' unserious to the nature of financial accounting when planning instructional activities, inadequate workbooks and business teaching materials which determine the effectiveness of the teaching methods to be employed (Nwaukwa et al., 2020).

In addressing performance issues, financial accounting teachers employ various instructional methods in the classroom (Amodu & Haruna, 2018). However, the most widely teaching method is the traditional teaching method where the teacher assigns to the learner a passive role where they only sit and receive information

(Dikeocha & Nwagu, 2019). This is less effective in improving the achievement of students because the teacher dominates the class activities and does not encourage students to participate in the learning process (Inuwa et al., 2018). As such, teachers in this 21st century need to move away from using teaching methods that promote rote or memory learning to interactive, task-based and learner-centred methods, which will make them generators of information not givers of information (Dikeocha & Nwagu, 2019). Therefore, when students work together, they discover information together, clarify errors and engage in co-regulated learning procedures that promote peer mentorship (Chan, 2020). The strategy for having this quality is the scaffolding learning approach. The scaffolding approach is a major part of the type of support that teachers are supposed to give students for better learning engagement (de Oliveira, Jones, & Smith, 2020).

LITERATURE REVIEW

Scaffolding Instructional Approach

Scaffolding refers to a method where teachers offer a particular kind of support to students as they learn and develop a new concept or skill (Li & Zhang, 2021). It is also a process of sharing new information by demonstrating how to solve a problem. After proper assimilation by the learners, the teacher gradually withdraws and lets the students practice on their own (Mahan, 2020). Thus scaffolding approach is a teaching technique that helps students adjust to new learning (Shin, Kim, & Song, 2019). In addition, Scaffolding is a learning model that gives assistance based on student difficulties (Hidayatul Khusna, 2021). Lev Vygotsky a renowned psychologist contributed immensely to the educational theory term zone of proximal development which is based on a student's current developmental level and potential developmental level. This will make the student learn a new task or concept, and the teacher targets the student's zone of proximal development and provides support that eventually matches off as the student grows in knowledge and independence (Hidayatul Khusna, 2021). It is done by providing the needed support to the

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students in learning that requires high analytical skills

Due to poor performance in financial accounting at senior secondary school as a result of inappropriate teaching methods. Therefore, the scaffolding learning approach is good a strategy to teach financial accounting in secondary school. This is because the mechanisms of scaffolding-based learning can be used to support students' reflective thinking skills in learning accounting and mathematics statistics (Hidayatul Khusna, 2021). In addition, financial accounting is also arithmetical in nature like mathematics.

Empirically, several previous studies on the scaffolding learning approach concentrated on language and science subjects (Chan, 2020; de Oliveira et al., 2020; Fernández-Fontecha, O'Halloran, Wignell, & Tan, 2020; Gunawardena & Wilson, 2021; Hidayatul Khusna, 2021; Li & Zhang, 2021; Mahan, 2020). Fewer pieces of literature are available on the scaffolding approach to teaching commercial subjects such as financial accounting.

Teachers' Roles during Scaffolding Instructional Approach in Teaching Financial Accounting.

Teaching students how to do something by showing them how to do it can be an effective way to scaffold learning (de Oliveira et al., 2020). This can be achieved through problem-solving by walking students through the steps (de Oliveira et al., 2020). It is so, as financial accounting requires the student to prepare a transaction and also ascertained profit or loss, which involves a lot of steps.

A teacher must believe that students are with previous knowledge (Mahan, 2020). Students come into the class with experience in many different topics (Puntambekar, 2021). Therefore, teachers who connect new learning to previous life experiences help students assimilate information more quickly (Zhou & Lam, 2019). For instance, a student may have previous knowledge regarding cash books, since it involves receiving and giving out cash. This paves way for the students to understand and retain new information more readily when they can connect it to something they

already know (Pérez-Sanagustín et al., 2020). Thus, financial accounting teachers must use the previous knowledge of the students in solving accounting illustrations.

In addition, students need to be supported individually, to enable them to reason and successfully perform the various activities, especially if they are learning difficult content or solving open-ended problems (Pérez-Sanagustín et al., 2020). Furthermore, teachers must fully explain specific vocabulary words or phrases that may pose challenges to the students. This is an area where students may need extra instructional scaffolding (Shin et al., 2019).

Moreover, financial accounting entails numerous terminologies that create confusion for students. Teachers of financial accounting need to fully explain to the students some words such as "cash banked". This is to facilitate the learning of financial accounting, where the teachers can use graphic organizers as a vital tool in instructional scaffolding, by helping the students to organise their thinking about complex or interrelated pieces of information using visual aids. They are also to guide financial accounting students through a new process or task and translate abstract ideas into concrete ways of thinking (Gunawardena & Wilson, 2021). Therefore, financial accounting teachers need to bring a sample of financial transactions and financial statements of various companies, to give the students a chance to relate what they have been taught in class and the reality outside the class.

CONCLUSION

Scaffolding Learning Approach has been seen as an effective learning approach for financial accounting students. Financial accounting students must master some of the most fundamental principles and rules at the beginning of the subject to tackle more problems relating to accounting concepts in real-life business events. For example, if a student does not understand the double-entry book-keeping system whereby each transaction causes at least two entries in the ledger accounts (a debit & a credit), he will most likely have a problem learning more advanced material later on. Without

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additional chances to strengthen these concepts, a student can simply become frustrated and perceive financial accounting to be a tedious subject. This tediousness of financial accounting could be simplified if the teacher understands the area of strengths and needs of each learner and regulates his or her strategy accordingly using the scaffolding learning approach.

RECOMMENDATIONS

Financial accounting teachers should play a significant role in helping to scaffold financial accounting conceptual knowledge about financial transactions and processes by providing a real financial statement of a given company. Financial accounting teachers should minimize the learners' level of confusion using the scaffolding learning approach, as it is a teaching strategy used to cool down students who are easily frustrated when learning with peers. Financial accounting teachers should make learners actively engaged in the learning process using the scaffolding learning approach.

Furthermore, Financial accounting teachers should also build on the previous knowledge of the learners of financial accounting. They should build a connection from the learners' previous knowledge to the knowledge of the information newly taught. This is because scaffolding instructional strategy also serves as a research assignment for the learners to find a solution to unanswered questions.

SUGGESTION FOR FUTURE STUDY

Future researchers need to examine the effect of the scaffolding learning approach in teaching financial accounting in Bauchi state. This is to determine and compare its effect experimentally with conventional teaching methods.

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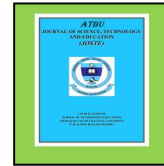
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