



Umar Isa Jarengol,
Adamawa State University,
Mubi

ijarengol@gmail.com

Bello Usman Baba
Sa'adu Zungur University,
Bauchi State, Nigeria

ammiya2011@yahoo.com

Sani Saidu Alhaji,
Adamawa State University,
Mubi

sanisaidu1987@gmail.com

EXAMINING THE RELATIONSHIP BETWEEN LANGUAGE OF INSTRUCTION AND STUDENTS' ACADEMIC PERFORMANCE IN FINANCIAL ACCOUNTING SUBJECT IN NORTHEAST NIGERIA

ABSTRACT

The study examines the relationship between language of instruction and students' performance in financial accounting subject in North east, Nigeria. The study is quantitative and uses a sample of 250 financial accounting subject teachers in secondary schools within the Northeast Nigeria. Regression analysis was conducted using SPSS version 25. It was found that, language of instruction and teachers' selectivity of words positively influence students' performance in financial accounting subject in the region. Based on the findings, the study concludes that school officials should among other things ensure that instructors are properly nurtured on effective communication skills. The education policy makers in the Northeast states are enjoined to encourage their respective governments on the need to adopt language of the community as the medium of instruction for financial accounting in senior secondary schools. Governments of the states should through the Ministry of Education regularly build the capacity of accounting teachers on the language of instruction to enhance language proficiency and provide better communication that promotes understanding of students in financial accounting subject. Also, both school management and parent should encourage the students to develop the attitude of speaking and interacting with each other in the language of instruction to enable them to master the language and perform better in financial accounting subject.

Keywords: *Language of instruction; teacher use of correct words; Students' performance; Financial Accounting Subject,*

1.0 Introduction

Finance is the life blood of every business organization. Corporate organizations depend on finance to survive. The term "business" is broad and all-encompassing, and it can refer to a variety of daily activities people engage in to support their livelihoods, depending on the magnitude or level of advantages or profit that can be attained from such endeavors, (Bupo & Nwosu 2018). These activities come in a variety of forms, including construction, trading, legal services, and baking, healthcare services. The best way for any business to understand its financial situation is through accounting which reveals the company's current asset and liability values as well as whether or not the business is earning a profit.

***Corresponding author:**
Umar Isa Jarengol,
Adamawa State University,
Mubi

ijarengol@gmail.com

It also reveals which areas of the business are genuinely profitable. Also, Musa et al. (2021), found that over 80 percent of new firms and startups in Nigeria fail within the first three years, and lack of accounting skills may be one of the reason for the failure. The management of those businesses will be negatively impacted by their inability to record and report financial activities. Accordingly, Bupo and Nwosu (2018) anticipate that, it is possible that the accountants of some unsuccessful organizations did not fully comprehend the fundamentals of financial accounting as they were taught in the initial courses. In line with this, Smith (2022) asserts that, effective planning and management of financial matters as well as for decision-making requires accounting expertise in all sorts of enterprises. Accounting procedures assist owners track cash flow, manufacturing costs, assets, and liabilities by recording and reporting daily business transactions.

However, financial accounting is one of the vocational subjects offered at the senior secondary school level in Nigeria, which aims to provide students with professional knowledge and abilities (Okolocha & Odimmega, 2019). A study by Eziekel and John (2021) indicate that, financial accounting is the most popular occupational subject available in senior secondary schools in Nigeria. The goal of teaching the subject in senior secondary schools are to prepare students for further study in the field and other related courses at higher institutions by enabling them to understand basic accounting procedures, principles, and their applications in modern company activities (Isa et al., 2020). Accounting literacy especially record keeping is crucial because it has a significant impact on the success or failure of a firm. Small business owners may find it difficult to introduce and manage financial accounting records, especially if they lack the requisite background knowledge. According to Igben (2016), financial accounting is the procedure for gathering, recording, presenting, and analyzing or interpreting financial information for the consumers of financial statements. Accounting literacy particularly record keeping, is significant because it plays a crucial role in the success or failure of a firm, even though it may be challenging for small business owners to construct and handle financial accounting books especially when they lack basic knowledge of it. For all types of enterprises to efficiently plan and handle financial matters especially in decision-making, accounting expertise is crucial. Accounting procedures are used to record and report daily business activities which aid business owners in tracking cash flow, production costs, assets, and liabilities (Smith 2022).

Moreover, a study by Jubulisile et al. (2021) shows that, the key barriers to the adoption of changes in the accounting curriculum were determined to be learners' background knowledge, instructional language and level of preparedness and the unique language of accounting. Osareme and Oluchi (2022) conclude that, the

performance of small businesses should improve as their owners become more financially literate. Understanding the fundamental ideas and appreciating the methods and abilities required to put them into practice are the cornerstones of accounting. In addition, accounting lacks the same foundational principles and unchanging precepts as natural science. Rather, accounting principles are generalizations that have been developed over many years via experimentation and evaluation of accounting practice (Sean, 2021). The realization of these objectives can only be attested through the qualification of the teacher and his experience, or by way of impacting knowledge and skill to the prospective accountant. Financial accounting must prepare the students to be adoptive, it must broaden their horizons of interest, and it must also develop their personality.

Nevertheless, the relationship between language of instruction and students' academic performance in secondary schools is as old as education itself and has been studied by many researchers (Civan & Coşkun, 2016; Kandagor & Rotumoi, 2018; Kimwolf & Ballard, 2024). English language proficiency is considered in Nigeria as one important contributor to the un-explained variances of the disparity in academic performance in any subject including financial accounting, (John et al., 2021). Essentially, language is a communication tool used by a group of people in their daily life as a medium of conveying information and arguments to others. Most kids who start school in their mother tongue get off to a better start as they exhibit greater self-confidence and go on to do better than kids who start school in a foreign language (Rajathurai, 2020). Some subjects usually require native language to enable students gain a proper understanding of a topic. Also, Umar (2018) observed that, most of the teachers in Yola south uses mother tongue in teaching mathematics in lower primary schools.

The Federal Ministry of Education of the Federal Republic of Nigeria in collaboration with other instructional statutory groups on the countrywide coverage on schooling decided to make native language the primary language of teaching in recognition of the value and contributions that mother tongues provide to education (1977, revised in 1981, 2003, 2004, 2013 and 2022). In line with this, countries like South Africa permit students to choose between native language and English language for class instruction (Lembani et al., 2019). Another study by Diana and Linnae (2015), Nathir and Yaseen, (2022) shows that lack of comprehension of colloquial language is identified as the most pressing issue among students and it caused them to think they are having trouble interacting. Catherine (2020) discovered that, the excellent quality of Australian higher education on its students is adversely influenced by the low level of students' English proficiency.

Initially, there are various concerns regarding students' low performance and the language that has to be used to impart knowledge to accounting students and several researches in the field of language and financial accounting were conducted, some of which are; Khaled and Hamdan (2015), Belete and Barry (2017) and Jubulisile et al. (2021). According to Mohammad et al. (2020), accounting students perform better in classes when the instruction is given in their native language. Similarly, Teemant (2022) performed a study on students that receives instruction in English language and its effect on their performance in accounting and found that students struggle with subject-specific terminology and also to keep pace with classes. A study by Belete and Barry (2018) considers how students processed their coursework when discussing the teaching context and methods for studying accounting. This screening had given students insight into their learning styles and has resulted in the modification of the teaching methods to enhance students' learning. Despite the relevance of this subject (financial accounting) to daily life, data show that a sizable portion of today's students in various schools are uninterested in or unfazed by the study of accounting. The mass failure noted in the 2016 senior secondary school's West African examination provides additional evidence (Uchenna & Ikediugbu, 2021).

Based on the foregoing, this study theorized and addressed the following research questions based on the research problem described above: Does language of instruction have relationship with students' performance in financial accounting subject? How does teachers' selectivity of words and language complexity affect students' performance in financial accounting? The research objectives which correspond to the research questions is to examine the relationship between language of instruction and students' performance and also to examine the relationship between teachers' selectivity of words and students' performance in financial accounting subjects at senior secondary schools in north-eastern Nigeria.

2.0 Literature Review

2.1 Concept of Language

Language is a kind of communication that makes a significant contribution to the growth and development of a nation (Rabiah, 2017). It offers consumers a capacity for representation in addition to just a form of interaction. Language is concerned with people's daily lives, including their social interactions, economic issues, political situations, and developmental circumstances. Since language difficulties affect people's identity and ego, they are crucial and sensitive. Nigeria is thus a multilingual and multicultural speech

community where various languages and cultures compete. Additionally, it is a speech community where, in addition to the native tongues, other languages and cultures from abroad compete. The four fundamental skills of speaking, listening, reading, and writing are first learned by children. The language a person learned in his or her early childhood is known as their mother tongue, sometimes known as their first language. Like any other concept, language has a variety of definitions. Of course, this is because various people seem to observe things from different angles. But there seem to be certain commonalities among most definitions. This is seen in some of the idea definitions; in addition, Robins and Crystal's definition of language in 1999, portrayed language as a symbol system based on arbitrary or pure conventions that is infinitely extendable and modifiable in response to the shifting requirements and circumstances of the language's speakers.

According to Deniz (2016), language is thought to have developed as early hominines started frequently changing their primate communication systems, gaining the capacity to conceptualize other people's minds and a common intentionality. Language use has a long history in human culture. Language also serves a variety of social and cultural purposes, including social stratification, organization identity, social grooming, and entertainment. Languages change and develop over time, and it is possible to reconstruct the records of their evolution by comparing contemporary languages to determine which advances their ancestral languages ought to have undergone to give rise to the later developmental ranges. Language families are groups of languages that have some sort of common ancestry.

2.2 Concepts of Financial Accounting Subject

Financial accounting aims to provide students with professional knowledge and abilities are one of the vocational subjects offered at the senior secondary school level in Nigeria. It is also the most popular occupational subject available in senior secondary schools in Nigeria. According to the West African Examination Council (2004), the goal of teaching the financial accounting in senior secondary schools is to prepare students for further study in accounting and related courses at higher institutions by enabling them to understand basic accounting procedures, principles, and their applications in business organizations (Alao, & Ukpong, 2020). These explanations are some of the reasons why Igben (2016) define financial accounting as the procedure for gathering, recording, presenting, and analyzing or interpreting financial information for the consumers of financial statements. Financial accounting is intended to present the general financial standing and future prospects of any corporate organization. Therefore, the study of financial accounting is essential to the development of the Nigerian economy since it lays the groundwork for preparing future business owners, accountants, managers and financial controllers (Thankgod, Oladele & Ogbonna 2021).

Business organizations need accounting to maintain accurate and current records of their daily transactions. It aids in better financial planning and management for firms. Accounting literacy particularly record keeping is significant because it plays a crucial role in the success or failure of a firm. However, it may be challenging for small business owners to maintain financial accounting books, especially when they lack basic knowledge of it. The realization of these objectives can only be attested through the qualification of the teacher and his experience, or by way of impacting knowledge and skill to the students of accounting. It must prepare the students to be adoptive, broaden their horizons of interest, and it must also develop their personality. Despite the relevance of this subject to daily life, data show that a sizable portion of today's students in various schools are uninterested in or unfazed by the study of accounting. The mass failure noted in the senior 2016 WAEC provides additional evidence, (Allen & Anderson, 2017)

2.3 Concept of Academic Performance

The accomplishment of educational excellence by students as determined by their performance in the classroom is the aim of education. To achieve greatness, teachers must deliver high-quality education and students must demonstrate high-quality learning that is proportionate to the amount of instruction received. Academic performance refers to how students handle their coursework and how they handle or complete the duties assigned to them by their teachers. The school uses a variety of tools to assess student academic performance, including tests, exams, marks for assignments and projects to name a few. When students receive a high-quality education, they become successful members of society who strengthen the economy of their particular educational institution and ultimately the welfare of the country. According to Tuckman (1975), performance is the apparent manifestation of a person's understanding, concepts, skills, ideas, and knowledge. The study suggested that, grades should accurately reflect a student's performance. Their academic success must therefore be effectively controlled while taking into account all the variables that may favorably or unfavorably affect their academic achievement.

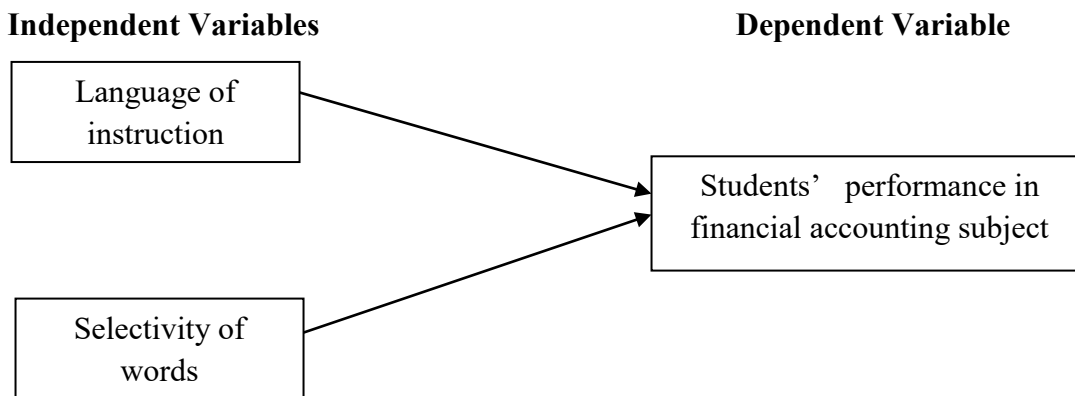
2.4 Language Proficiency and Students' Academic Performance

According to Rusouw (2018), students who choose to take English classes did not believe that their decision would have a detrimental effect on their academic achievement. Nevertheless, they acknowledged that good

English skills are necessary for success in college, particularly since most textbooks are written in English. In another study, Rusouw (2018) discovered that higher levels of literacy (inferred from respondents' grade 12 results in their home language subject) correlate with better outcomes in the CTA program. Wong and Chia (1996) also discovered a link between first-year Financial Accounting performance and English language proficiency. In an inverted study, Eiselen and Geysers (2003) evaluated language skills and made distinctions between "successful" and "at risk" accounting students based on their first-year tertiary accounting grades. As opposed to "achieving" pupils, the results showed that "at risk" students had a much lower vocabulary. In the Fraser and Killen study from 2003, instructors evaluated "low literacy skills of students" as the cause of lack of performance far higher than students, demonstrating that students' and lecturers' perceptions of the issue are frequently at odds.

2.5 Research Framework

The research framework for this study was adapted and modified from Teachers related factor influencing the use of mother tongue in teaching of mathematics in lower primary schools in Yola south local government by Fatima (2018). The dependent variable is students' performance in financial accounting subject while the independent variables are language of instruction and selectivity of words.



2.6 Empirical Review and Hypothesis Development

2.6.1 Language of Instruction and Students' Performance

Various academics have become interested in the connection between students' academic performance and the language of instruction (Prinsloo et al., 2018; Rudd & Honkiss, 2020; Komba & Bosco, 2015). Language is typically thought of as a means of transmitting and acquiring knowledge and abilities. The quality of education is improved when both teachers and students are fluent in the language of instruction and learning. Making training and learning interactive increases the quality of education and the amount of learning that

occurs. In a similar vein, Rudd and Honkiss (2020) found that in Bangkok's private universities, students' GPAs increased in direct proportion to their English language proficiency. Rafiu (2020) observed similar findings about Nigerian students' performance in cataloguing and categorization courses. Additionally, Prinsloo et al. (2018) revealed that the science achievement outcomes of Grade Nine students in South Africa were substantially correlated with the frequency with which the learners utilized the school language at home. In the Mbeya region, from one yearly exams and from two national exams were conducted, and Komba and Bosco (2015) found that students who had English as their first school language outperformed their counterparts who had Kiswahili as their primary language.

Furthermore, Kinyaduka and Kiwara (2013) in the Morogoro Region of Tanzania discovered that 69.5 percent of the students were unable to comprehend when instructed in English, teachers believe usage of English in the region's secondary schools hinders the delivery of high-quality instruction. Similarly, McCoy (2017) found that teaching English to upper primary school kids in Kenya negatively impacted their learning due to the teachers' inadequate language skills. The results were influenced by the challenges educators faced when attempting to elucidate scientific ideas. Kisumbe and Mashahala (2020) examine how university students in Rwanda dealt with difficult academic content in English language. The study found that, students' poor academic performance was a result of their lack of proficiency in the language of instruction. Similar findings were reached by Brock-Utne (2007) utilizing a different method of inquiry. Great differences were found when the study compared the findings from the control and experimental groups who had the same teacher and were given the identical material in English and Kiswahili respectively. Following these arguments, this study postulates the following hypothesis;

H1: There is a significant relationship between language of instruction and students' performance.

2.6.2 Selectivity of Words and Students' Performance

According to Dialyn et al. (2014), youngsters can express themselves more freely in their mother tongue because there is no fear of making mistakes or blunders. Danny et al. (2016) discovered that students with fluent English and strong mathematics skills perform better in financial accounting courses when examining the impact of English and mathematics competency on student performance in first-year level financial accounting courses. According to Obilor (2020), instructors' communication skills have a significant impact on students' academic success. These abilities include speaking, listening, attitude, gestures, and facial expression in the language of teaching. Furthermore, Liswani, Choshi, and Talita (2015), believed that, code

switching boosted academic achievement because it improved students' comprehension of English language. This includes the way they responded to questions and the teaching and learning of English as a second language. It is anticipated that by actively participating in their education, students will comprehend the subject matter better and will be able to grasp complex English concepts more effectively. In line with these studies, the study proposes that;

H2: There is a significant relationship between teacher's selectivity of words and students' performance

3.0 Methodology

The objective of this study is to examine the connection between language of instruction and students' performance as well as teachers' selectivity of words and students' performance in financial accounting in the senior secondary school setting in Northeastern Nigeria. To meet these objectives, survey questionnaire was modified from earlier studies (Juliana & Tonin 2022; Akeke & Olushola 2020). A structured questionnaire, on 5-point Likert scale ranging from; Strongly Disagreed (1 point) to Strongly Agreed (5 points), was used in collecting data for the study. The questionnaire contained test items that addresses both the variables and passed the reliability and validity test. This was administered on some selected financial accounting subject teachers in North-eastern Nigeria. Accordingly, a pilot study was conducted to confirm the validity of every item in the questionnaire. According to Bihu (2021), a pilot study is essential in research since it enables the researcher to pinpoint the shortcomings of the questionnaire and survey methodologies. For the pilot study to be completed, Carillo et al. (2004) recommended using at least 30 respondents as the unit of analysis. A total of 250 questionnaires were given to senior secondary school financial accounting subject teachers who are from the North-eastern Nigeria, and 245 were successfully recovered. Data collection involved a straightforward random sampling procedure. Section A (respondents' demographic profile) and Section B made up of a set of questions on language of instruction, selectivity of words and students' performance in financial accounting subject. The study uses SPSS version 25.0 to analyze the data collected for the study. Descriptive statistics, correlation analysis, and multiple regression analysis were conducted. The mathematical model for the study is as follows;

$$\text{PERF} = f \{ \text{LISP}, \text{TSW} \}$$

Therefore, $\text{PERF} = \beta_0 + \beta_1 \text{LISP} + \beta_2 \text{TSW} + \beta_5 + \varepsilon$, Where:

PERF = Student's performance β_0 = Constant coefficient

LISP = Language of instruction and students' performance.

β_1 = Coefficient of LISP

TSW= Teacher’s selectivity of words. β_2 = Coefficient of TSW.

4.0 Results and Discussion

4.1 Demographic Data

Respondents were obliged to indicate their gender, majority of respondents or 68 percent were identified as male, while 32 percent identified as female. 76.8 percent of the respondents are married, 22.4 percent made up entirely of single people, while 0.8 percent made up of others. For respondents’ age, 45.3 percent fell within the range of 31–40 years, 24.9 percent between 41–50 years, 15.5 percent were less than 30 years, and 14.3 percent are above 50 years. In terms of the respondents’ years in service, 46.1 percent are 5-10 years, 28.6 percent 11-20 years in service, and 25.3 percent are above 20 years in the service. This revealed that proportion of the respondents between 11-20 years is higher. For educational qualification, 44.9 percent of the respondents have B.Sc./ B.Ed., 33.1 percent Diploma/NCE, 22 percent with M.Sc. However, none of the respondents have PhD. Table 4.1 below shows the entire demographic data distribution of the study.

Table 4.1: Demographic Information

Categories		Frequency	Percentage
Gender	Male	167	68
	Female	78	32
Marital Status	Single	55	22.4
	Married	188	76.8
	Others	02	0.8
Age brackets	Less than 30 years	38	15.5
	31-40 years	111	45.3
	41-50 years	61	24.9
	Above 50 years	35	14.3
Years in the service	5-10 years	113	46.1
	11-20 years	70	28.6
	Above 20 years	62	25.3
Level of education	Diploma/NCE	81	33.1
	B.Sc./ B.Ed.	110	44.9
	M.Sc.	54	22.0
	PhD	00	0.00

Source: SPSS Output 2024

4.2 Correlation Analysis

The correlation coefficient might have a value between -1 and +1. Variables may be connected either favorably or negatively (Hair et al., 2016). A correlation coefficient of 1 or -1 denotes a relationship that is

perfectly linear, while a value of zero denotes the absence of a linear link. The sign of the correlation coefficient denotes the relationship's direction. An inverse relationship is denoted with a negative sign, whereas a direct relationship is denoted by a positive sign. The correlation between the study's variables is displayed in the following table.

Table 4.2: Pearson Correlation Matrix

Variables	PERF	LISP	TSW
PERF	1		
LISP	.368**	1	
TSW	.340**	.304**	1

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

Notes: PERF= Student’s Performance, LISP= Language of Instruction, TSW= Selectivity of Words.

Table 4.2 presents the correlation analysis for the study. As depicted in the table, there is a weak but positive correlation between LISP and PERF (0.368), at 10 percent level of significance. Also, the correlation between TSW and PERF shows low but positive correlation with the value of 0.340 at 10 percent significant level. The relationship between the studies constructs PERF and LISP and TSW are positive, since both the independents’ variables under study have relationship with students’ performance at $p < 0.05$. The correlation coefficient's value of (R=.471) shows a strong link between the independent and dependent variables. According to the R2 (0.222), the independent factors could account for 22.2 percent of the variation in the dependent variable. Based on the result presented in Table 4.2, both the variables under study are significantly correlated, thus correlation as a condition for conducting regression analysis has been achieved (Yong & Pearce 2013)

4.3 Regression Analysis

Table 4.3 presents the result of the regression analysis for the study. The R-Square value for the model shows a moderate value of 0.222, which signified that the independent variables (language of instruction and selectivity of words) explained 22.2 percent of the variance in students’ performance. The adjusted R-Square value is 0.209 which further shows the explanatory power of the independent variables on the dependent variable. However, the result of the regression analysis as depicted in Table 4.3 suggest that, there is a significant positive relationship between language of instruction and students' performance (Beta=.248 T = 4.025, P =.000). This result implies that language of instruction have significant impact on students'

performance. It also indicates that, students perform better in financial accounting subjects and their grades improved when they are proficient in the language of instruction. This result has supported hypothesis one (H^1) which posit that there is a significant positive relationship between language of instruction and students' performance in financial accounting subject. This result is consistent with the findings of Khaled and Hamdan (2015) and Bellete and Barry (2018). Both studies found significant positive relationship between language of instruction and student performance in financial accounting.

Table 4.3: Regression Analysis

Variables	Relevant hypotheses	Std error	Beta	T-value	P-value
LISP	H1	0.068	0.248	4.025	0.000
TSW	H3	0.037	0.229	3.787	0.000
R-Value					0.471
R-Square					0.222
Adjusted R-Square					0.209

Source: SPSS Output 2024

Moreover, the results of the linear regression analysis as depicted in Table 4.3 also indicate a significant positive relationship between teachers using the right terms and students' performance at 5 percent level of significance (Beta=0.229, $t = 3.787$, $P = 0.000$). This result suggests that teachers' selectivity of words improve students' performance. Accordingly, this result has supported the hypothesis (H^2) postulated earlier in the study. The outcome of this study is consistent with Danny et al. (2016), Obilor (2020), Alamgir (2017), Mwakiran and Mwangi (2021), which found that, teacher communication ability plays a substantial role in students' academic success.

5.0 Conclusion and Recommendation

The objective of this study is to investigate the connection between language of teaching and students' performance in financial accounting subject in North-eastern Nigeria. To achieve this objective, two hypotheses were put forth and the result shows that, both the language of instruction and teachers' selectivity of words have significant positive effect on students' performance in financial accounting subject. The result of this study has confirmed that language of instruction and teachers' selectivity of words are factors that have significant effect on students' performance in financial accounting in North-eastern Nigeria. Based on the result obtained, it is imperative for education policy makers in the Northeastern states of Nigeria to advise their respective governments on the need to adopt the language of the community as the medium of instructing

financial accounting in senior secondary school in the region. State governments in the Northeast should through their Ministry of Education to regularly build the capacity of accounting teachers on the language of instruction to enhance language proficiency and provide better communication that will promote understanding of students in financial accounting subject. This study also suggested that parents, instructors, educationist and relevant authorities should ensure that students and teachers cultivate the culture of effective communication skills. While parents and teachers teach the students to use positive, inspiring, motivating, and friendly language, education authorities must ensure that school curricula include adequate provisions for teaching students and training of teachers in effective communication skills. Also, both school management and parent should encourage the students to develop the attitude of speaking and interacting with each other in the language of instruction to enable them to master the language and perform better in financial accounting subject.

This study has both practical and theoretical contributions. First, the study adds to theory in that, its combined elements of the behaviorist and cognitive theories of language acquisition. The usage of appropriate words, a new independent variable that has not previously been examined in other studies, has been added to the behaviorist theory. This makes a substantial contribution to the body of knowledge because the learning process is greatly aided by the use of appropriate terms in the language of instruction. Furthermore, some previous studies use students as the unit of analysis or students cross-examined based on gender, boarding and day school students' performance, native or non-native as a medium of instruction. This study targeted senior secondary schools financial accounting subject teachers. This distinguished the study from the established norms of some prior studies. Thus, this is methodologically a notable contribution.

5.1 Limitation and Suggestion for Further Studies

The following are some restrictions that upcoming studies should address. The study is based on the responses of senior secondary schools' financial accounting teachers in north-eastern Nigeria. The study focuses on only senior secondary schools and did not take cognizance of other level of education such as; primary school, junior secondary school and tertiary institution. Conducting similar study in other educational strata will provide a more generalizable result. Also, more study is required to examine the relationship between language of instruction and student achievement in north-eastern Nigeria. This research may also consider broadening its scope to include the entire Northern Nigeria as a region. Future research may also look at the proficiency of senior secondary school teachers of financial accounting in evaluating students' cognitive

achievement. Additionally, more study can be conducted on the impact of native language on students' academic achievement in senior secondary school in North-east Nigeria.

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