

Predictive Effect of Learners Psycho-Social Attributes on Academic Performance of Distance Learners of University of Lagos

Adegun, Adedunni Omowunmi¹
Umar, Talatu Ibrahim²

Abstract

The study investigated the predictive effect of Emotional intelligence (EI), ICT competence, Financial Stability and Gender on academic performance of distance learners. Descriptive survey design was employed for this study. Purposive stratified sampling technique was used to select 350 participants among third year to sixth year learners. Three research instruments were used for data collection; Emotional Intelligence scale by Shuttle et. al (1998), Financial Stability Scale by CFPB (2016), ICT Competency Scale: Tzafilkou, Perifanou and Economides. Instrument reliability ranged from .68 to .86. Students' GCPA was used to measure academic performance. Data collected was analysed using Pearson correlation and regression analysis. The result revealed a significant relationship among the independent variables and the dependent variable, it further showed that emotional intelligence is a potent contributor to academic performance prediction while gender was the least predictor. The study recommended that the learner support unit should be well equipped with counselors who are saddled solely with the responsibility of training learners and other stakes holders on emotional intelligence since emotional intelligence is a life skill which is teachable.

Keywords: *Academic performance, emotional intelligence, ICT competence, financial stability, gender*

¹ Corresponding Author. Department of Education, Distance Learning Institute, University of Lagos.
Email: aadegun@unilag.edu.ng

² Department of Education, Umaru Musa Yar'adua University Katsina. Email: aattuu07@gmail.com

Introduction

Open distance learning (ODL) is a technological driven mode of education aimed at providing education for learners who may not have the opportunity to attend conventional mode of learning due to the rigorous competitive nature of the conventional mode in higher learning institutions or who need to be gainfully employed due to lack of sponsor and financial instability, this mode of learning affords the learner the opportunity to work and study at the same time. This gives them the opportunity to be able to sponsor themselves for university degree. Open distance learners' academic performance has been of great interest to stakeholders, and several researchers have investigated various predictors of academic performance among this group of learners (Aboderin and Govender 2019 & 2023; Adedeji & Oladejo 2014; Rogers, 2018; Al-Khalifa, 2018; Abdullah, 2011). In time past academic performance was solely associated with cognitive abilities. When a learner has high cognitive ability, that learner is regarded as very intelligent. Human mental ability is called cognitive intelligence. A learner who is cognitively intelligent is a person who through experiences and senses has the ability to understand and develop critical thinking, such a person is able to make use of information generated for academic excellence. These intellectual functions are learning, memory, judgement, reasoning and attention. Intellectual function is the multiple brain-based functions that enable learners to execute tasks given in an academic environment. This is the association of knowledge, information and reasoning together to generate meaning or draw inference. In layman's words, cognitive intelligence are human thinking skills which are important for day to day functioning. Some of the brain's functions are perception, attention, memory, language, visual and spatial processing, executive functions and motor skills, all these functions help us navigate efficiently within and outside our environment.

As important as cognitive intelligence is to human existence and learners' ability in general, the evolving characteristic of learners' abilities as shown that cognitive abilities or intelligent quotient may not be sufficient alone in the prediction of academic performance. The emergence of emotional intelligence (EQ) by Mayer and Salovey in 1990 and the publicity given to it by Daniel Goleman in 1995 has made it become a highly researched topic. Emotional intelligence simply put is the capacity, skill, or self-perceived ability to identify, assess, and manage personal emotions and that of others or groups of persons. It is believed that a person with very high emotional intelligence understands themselves greatly and is able to understand and manage the emotions of others too. They are affable, resilient, and optimistic (Serrat 2017). Distance learners are in most cases isolated because learners are usually geographically separated from their facilitators, so learning is usually facilitated through the use of technology. It is mandatory for this set of learners to acquire basic Information Communication Technology (ICT) skills to be able to gain maximally from this type of learning pedagogy.

ICT competency is the efficient use and application of Information and Communication Technology (ICT) tools and resources in different aspects of life by individuals. This aspect may be academic, library, support, finance services etc. The use of digital technology includes using a computer, tablet, mobile phones, social media, emails, e-payment platforms and e-course registration which are examples of using basic ICT skills and technology in teaching and learning. It is important for distance learners to acquire these skills if they want to succeed on the program.

either male or female. A distance learner is exposed to more financial pressure than in the conventional mode of learning, this is because to acquire basic ICT skills a measure of funding is involved; thus the need to investigate the effect of emotional intelligence, ICT competence, financial stability and gender on academic performance among open distance learners.

Literature Review

Emotional intelligence plays a significant role in student learning success (Kior et al, 2021; Bukar, et al 2023, Azimtar, 2013). Emotional intelligence is the ability to understand, use, and manage one's emotions positively, communicate effectively, resolve conflict, empathize with people, overcome challenges and relieve stress. Studies have shown that learners with higher Emotional Intelligence are more likely to perform excellently than their counterparts whose emotional intelligence is lower, this is associated with the fact that learners with higher emotional intelligence are likely to have higher learning motivation, self-awareness, social skill, self-regulation and empathy which may make them more likely to persist in the academic pursuit even in the face of discouraging and challenging situations.

Goleman (1995) asserts that emotional intelligence is a key player in the understanding of human behaviours, decision-making and relationships. Decision making may include learner's decision to intrinsically motivate himself or herself to study hard and which will in turn affect academic performance, enabling the learner to graduate with a good grade. He strongly believes that emotional intelligence is critical to the attainment and achievement of both professional and personal success. Through his vast work on emotional intelligence, he was able to inform other psychologists that emotional intelligence is not fixed, rather a human attribute that can be acquired through training and developed through constant practice and motivation. Emotional intelligence alone does not predict the success of open distance learners, there are other factors which include Information Communication Technology (ICT) usage and mastery.

According to UNESCO 2002, ICT is the pillar of the modern world; hence, understanding this technology and its developing ideas is considered as part of the nucleus of education. Educational instructional pedagogy can be enhanced through the use of technology, as it has high potentials to regenerate the where and how learning occurs and the roles of students and educators in the instructional process (UNESCO, 2002a). ICT is the collection of technical devices and resources which are used to transmit, store and manage information (Singh, 2013). The introduction of ICT in education was categorised into two by Okoro and Ekpo (2016) as ICT for education and ICT in education. ICT for education denotes the development of ICT basically for teaching and learning purposes while ICT in education is the adoption of ICT in general for pedagogical processes. ICT enables both learners and their instructors to have access to a faster and better information and to make more efficient use of the various information sources available online (Lara and Duarte, 2005).

The importance of ICT competency in contemporary education can never be over-emphasized, it goes beyond the use of ICT in teaching methodology for effective instructional delivery by instructors for better understanding and assimilation of subject content. Globally, researches have proved that learners who were taught using ICT considerably excel academically than their

counterparts who were not taught without it. (Hussain, Suleman, Din & Shafique, 2017; Alderete& Formichella, 2016; Courtney, Karakus, Ersozlu, Z. & et al., 2022; Ishaq, Zin,Rosdi, Adnan Abid&Ijaz 2020; Mensah, Quansah, Oteng, & Nettey, 2023; Nwachukwu, Uzokwu, Kalu & Ejimonye,2023;Umoru, 2017; Okogi & Igberaharha,2023;Eguavoen, 2016), so much has been done on use of ICT for instructional delivery and its effect on the overall performance of learners, however not much as been done as regard ICT competency among learners who are responsible for actually studying beyond their instructors, hence its inclusion in the research.

Another factor that may affect the enrolment and performance of learners in ODL is the cost. The open distance learning cost in university of Lagos is relatively higher than that of their counterparts in the conventional mode, these students are tasked with the heavy burden of paying exorbitant school fees. When these fees are not pay, the students are unable to register their courses or even access the Learning Management System (LMS) which is the basic platform where online facilitation and assessments are done. Inability to fulfil their financial responsibility to the university means these learners are cutoff of the LMS therefore, they will not be able to access their LMS, eventually when they paid and are given access, the possibility of missing several continuous assessment is inevitable. There are several literature evidence that indicated that financial stability may play significant role in learners academic performance, specifically poor financial status has been mentioned in literature as having negative effects on not only academic performance but on both physical and mental well-being. (Lyons, 2004; Bodvarsson and Walker, 2004). Financial stability in this study is the ability of learners to be able to access financial resources for their educational pursuit, while financial Instability is the inability to access financial resources to gain literacy.

Research evidences has identified financial stability has a significant predictor of academic performance among several categories of learners (Nnanami, Dikko& Kinta, 2014; Borinaga et al, 2023; Usman&Banu, 2019; Khabane, 2016). Learners confronted with financial stress are more prone to scoring lower which more often than not leads to struggle with academic success. When learners have adequate financial aids, it may improve their academic performance as they are more relaxed and can concentrate on their studies and are able to access the LMS without any hindrances while those experiencing financial issues will need strong support backing to enhance or stabilize their performance. Gender is another learner's characteristics that is of interest in this study, Enrollment statistic shows that there are more females on the program than males in university of Lagos.

Umar, Yagana, Hajja and Mohammed (2015) investigated the gender difference in students' academic performance in Colleges of Education in Nigeria, they used 322 college of education students for the study and the result showed that there was no significant difference in academic performance of students base on gender. However, contrary to the result of Umar et al 2015, Parajuli and Thapa (2017) conducted similar research among grade eight students in Nepal, they collected data from 240 students who passed the district level standard exam of grade eight in 2016 and the result revealed significant gender differences in the academic performance of students, female students academic performance was better that that of their male counterparts. Although

the five components of emotional intelligence as been widely used as a predictor of academic performance among various categories of learners, however little has been done among open distance learners. This study is investigated the combined effect of emotional Intelligence among other selected variables associated with open distance learners which is relatively new among open distance education researchers. Hence the need to investigate the role of emotional intelligence, ICT competence, financial stability and gender as predictors of academic performance among open distance learners of university of Lagos, Nigeria.

Research Objectives

This study was guided by the following research objectives:

1. To investigate the relationship of academic performance with variables (emotional intelligence, ICT competence, financial stability and gender).
2. To predict the cause-effect relationship among predictor variables (emotional intelligence, ICT competence, financial stability and gender) and response variable (academic performance).
3. To investigate the individual contribution of each independent variables to the dependent variable.

To answer these questions 2 research questions and 2 research hypotheses were formulated;

Research Questions

The research questions of the study are given below:

- i. What is the interaction between the predictor variables (Emotional intelligence, financial stability, ICT competence and gender) on the response variable (academic performance)?
- ii. What is the individual contribution of the predictor variables to the response variable?

Hypotheses of the Study

The hypotheses of the study are given below:

H₀1: There is no significant relationship between emotional intelligence, ICT competence, financial stability, gender and academic performance.

H₀2: There is no significant joint contribution of emotional intelligence, financial stability, ICT competency and gender to the prediction of academic performance.

Methodology

Descriptive survey design was employed for this study. Population of the study where learners who have spent minimum of 4years in University of Lagos Distance Learning Institute, 350 participants were selected using purposive stratified sampling technique across the three departments in the Institute. This set of learners were selected because their years of integration and peak experience profile on distance learning education programme is considered suitable for the study. The researchers used students' CGPA to measure academic performance while 3 instruments which are explained below were used to measure the 3 other independent variables.

Emotional Intelligence scale: 20 items was selected from Shuttle eat (1998) the emotional intelligence. The selected questions were restructured to measure emotional intelligence for the purpose of the research on a 4 point Likert scale (1=strongly disagree, 2=disagree, 3=agree, 4=strongly agree), which was re-validated by the researchers using split half reliability test. A reliability of .78 was and validity of .79 generated. Two sample of the selected items questions are: “ *I know when to speak about my personal problem to people, when I am in a positive mood, solving problems is easy for me*”

Financial Stability Scale: The CFPB (2016) financial well being scale was adopted for this study, this scale was developed by the customer financial protection bureau of America (CFPB,). The scale is a 10 item scale on a 5 point Likert. The researchers maintained the 10 items but restructured the scale on a 4 likert , this scale was also re-validated using split half reliability test. A reliability of .68 and validity of .70 was generated. Two sample of the selected items questions are: “*I am just getting by financially, I am concerned that the money I have or will save won’t last*”.

ICT Competency Scale: Tzafilkou, Perifanou and Economides (2022) components of the students’ digital competence scale(SDiCoS) scale was adopted for the study, the scale is a 25 item scale, 20 item were selected and measured on a 4 point Likert. This scale was also re-validated using split half reliability test. A reliability of .86 and validity of .88 was generated. Two sample of the selected items questions are: “*can search and find a specific object or similar objects using various search engines (e.g., Google, Yahoo, Bing) and databases, using appropriate keywords and advanced criteria and filters, I can collaborate with people using various smart devices, platforms, and digital tool*”

Procedure

Copies of the Questionnaires were distributed to both male and female open distance learners among 4th,5th and 6th year learners during their Saturdays lectures. The purpose of the study was explained to the participant, they were properly monitored and instructed by the researchers on how the questionnaire should be answered and all clarification needed by the participants were properly attended to by the researchers after which, the researchers made sure all copies of the questionnaires were collected back from the participants, data collected were analysed using multiple regression and correlation.

Results

Research Question1: What is the relationship between the independent variables (Emotional intelligence, financial stability, ICT competence and gender) and the dependent variable (academic performance)?

Table 1
Mean, standard deviation and correlation among the variables

Variables	Mean	SD	Academic Performance	Financial Stability	ICT Competence	Emotional intelligence	Gender
Academic Performance	20.77	4.915	1.00				
Financial Stability	54.72	10.36	.792	1.00			
ICT competency	80.56	17.82	.682	.512	1.00		
Emotional Intelligence	69.02	5.817	.892	.765	.693	1.00	
Gender	81.61	16.95	.457	.623	.562	.467	1.00

Table 1 shows the interaction among the variables. it was observed that the independent variables (Financial Stability, ICT Competency, Emotional Intelligence and Gender) correlated with students academic performance; Financial Stability (\bar{x} =54.72; r =.792, P <.05), ICT Competence (\bar{x} = 80.56; r =.782, P <.05), Emotional Intelligence (\bar{x} = 69.02; r =.892, P <.05) and Gender (\bar{x} = 81.61; r =.457, P <.05). Also the correlation table shows a positive interaction among the independent variables; Financial Stability (ICTC r = .512, EI r =.765, Gender r = .623); ICTC (FS r = .512, P <.05; EI r = .693, P <.05; Gender r = .562, P <.05); EI (FS r = .765, P <.05; ICTC r = .693, P <.05; Gender r = .467, P <.05) and Gender (FS r = .457, P <.05; ICTC r = .562, P <.05; EI r = .467, P <.05)

Research Question 2: What is the the individual contribution of the independent variables to the dependent variable?

Table 2
Relative contribution of independent variables to the dependent variable

Model	B	Std.Error	Beta	R ²	Adj R ²	t	Sig.	P
Financial Stability	0.302	0.054	0.107	0.122	0.120	3.413	0.018	<.05
ICT competency	0.364	0.146	0.287	0.274	0.261	3.885	0.000	<.05
.Emotional Intelligence	0.419	0.109	0.389	0.321	0.300	7.062	0.000	<.05
Gender	0.0083	0.0236	0.022	0.0110	0.0100	0.368	0.823	> .05

Table 2 above shows the exact contribution and significant of each independent variable to the prediction of the dependent variable. It was revealed that 3 of the dependent variables significantly contributed to the prediction of dependent variable. Also the result shows that emotional intelligence is the highest contributor with 39% ($\beta = 0.389, = 7.062, P < .05$) while and gender is the least contributor 2% ($\beta = 0.022, = 0.368, P > .05$) to the prediction of academic performance among open distance learners of university of Lagos.

Hypothesis 1 : There is no significant relationship between emotional intelligence, ICT competence, financial stability, gender and academic performance.

To get the result below the independent variable and dependent variable were analysed using multiple regression.

Table 3
Regression table showing relationship

Model	Sum of Square	Df	Mean square	F	Sig	P	Remark
Regression	42131.04	5	8428.210	90.568	0.000	<.05	Sig
Residual	20600.05	218	91.135				
Total	62731.09	223					

Table 3 shows that there is a significant relationship between the independent variables and the dependent variable ($F= 5, 218) = 90.568, P <.05$. This means that the independent variables emotional intelligence, ICT competence, financial stability, gender and academic achievement have a significant relation, which implies the mention independent variables above predicts academic performance of distance learning students of university of Lagos, hence the null hypothesis is rejected.

Hypothesis 2: There is no significant joint contribution between emotional intelligence, financial stability, ICT competency, gender and academic performance.

Table 4
Multiple Regression Table showing Joint Effect

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.863	0.688	0.691	9.651

Table 4 revealed R value of 0.863 which indicates a significant high correlation between the independent variables (emotional intelligence, financial stability, ICT competence and gender) and the dependent variable (academic performance). R square value of 0.688 ($R^2 = 0.688$) was obtained which indicated how much of the total variation in the dependent variable which can be explain

by the independent variables. Hence, only 69% of the variation in the sampled students' academic performance can be explained by the independent variables (emotional intelligence, financial stability, ICT competency and gender). It means that the independent variables jointly predict the dependent variable, hence the null hypothesis was rejected.

Discussion

The result in table one shows that there was a significant relationship between the independent variables (Emotional Intelligence, ICT Competence, Financial Stability and Gender) and the dependent variable. The revelation is in consonance with the findings of Chang and Tsai (2022), Hussain, Suleman, Din and Shafique (2017), Amadi, Chikweru and Ishola (2018) whose research indicated the independent variables as predictors of academic performance among various group of learners. The open distance learner is an independent learner with flexible learning style who is expected to be able to study on his or her own with minimal physical contact with the facilitators. For an open distance learner to be successful academically the learner is expected to be emotionally stable, effectively manage his or her personal emotions and others around him. Open distance learning is a digitally enabled learning, any learner without digital skills from the result revelation is likely not to thrive effectively. The world is digitalised and to thrive in major spheres of life acquiring digital skill is a necessity and this include academic success. Tertiary Education is not free in Nigeria and there are very little scholarship opportunities available for indigent learners to get a university degree and a level of financial stability is needed to enable learners to pay their tuition, fund their course materials, pay to acquire required digital skill needed to thrive academically.

The interaction of the independent variables with the dependent variable shows that open distance learners need to be emotionally intelligent, digitally competent and financial stable. The open distance education affords it learners the opportunity to work and learn, making it possible for those who may not have people to sponsor them or access government funds in pursuing their academic desire. However, gender seems to be the least in the interaction table. In academic performance of learners, the role of gender is seen as unstable, this is because some studies has revealed gender as a significant factor in academic performance in some cases (Wrigley-Asante, Ackah & Frimpong, 2023) while some others have shown that academic performance differs in male and female but not necessarily significant to say it predicts overall academic performance. (Abubakar and Bada, 2012; Ajai and Imoko, 2015).

Further more Emotional Intelligence was revealed as the highest predictor of academic performance above other independent variables. The role of emotional intelligence can never be over emphasized, in the past, academic performance was solely seen as associated with cognitive ability, however research evidence has shown that for cognitive ability to be effective a significant measure of emotional intelligence is needed. Emotional intelligence enables individuals to manage themselves and those around them positively to acquire the desired success need in whatever they intend to achieve, be it in business, spiritual, financial, marital and academic, emotional intelligence is a necessary tool to navigate human existence successfully.

Open distance education is a highly digitalised mode of learning, the revelation of ICT competence as the second most predictor of academic performance among distance learners did not come as a surprise, it is expected that to excel in the open distance learning, a learner should be digitally literate, accessing digital academic materials and attending online lectures by the facilitator is a necessity. The possibility of succeeding academically in open distance education without digital competence is likely little to none.

Conclusion

This study examined the effect of selected learners attributes (emotional intelligence, ICT competence, financial stability and gender) on academic performance of distance learners. In examining these learners, it was revealed that emotional intelligence, ICT competence and financial stability are predictors of academic performance among open distance learners. It further revealed that emotional intelligence is the most potent predictor of academic performance among this set of learners. However, gender which was one of the examined variables, was identified as the least predictor of academic performance among this set of learners with 2% predictive effect. It is highly recommended that the learner support unit should be well equipped with adequate personnel who are saddled solely with the responsibility of training learners and other stakeholders on emotional intelligence since emotional intelligence is a life skill, which is teachable. As the open distance-learning mode allows student to join as they are, it is important that the administrators of Distance Learning Institute of University of Lagos make ICT competence a mandatory skill for all open distance learners to acquire. An ICT training unit should be established to help train new students on navigation of the virtual learning environment. Issues of financial difficulties experience by Nigerian learners can not be overlooked, there is need to address this problems, as financial issues could lead to learners difficulties in fulfilling their academic obligation which include; paying of educational fees and other basic needs which is likely to affect their overall educational performance. It is important that government and university administrators put in place machinery for learners to ensure financial stability through student loans and scholarships to reinforce positive academic performance among open distance learners.

References

- Abdullah, A.M. (2011) Factors Affecting Business Students' Performance In Arab Open University: The Case Of Kuwait. *International Journal Of Business And Management*, 6, 146.
- Aboderin, O. S., & Govender, D. W. (2019). a Critical Analysis Of Factors Influencing Academic Performance Of Distance e-Learners In a Nigerian University. *Ponte International Journal Of Science And Research*, 75(9).
- Aboderin, O. S., & Govender, D. W. (2023). Predictors Of Academic Performance Of Distance e-Learners In a Nigerian University. *International Journal Of Research In Business And Social Science (2147-4478)*, 12(1), 296-307.
- Abubakar, R. B., & Bada, I. A. (2012). Age And Gender As Determinants Of Academic Achievements In College Mathematics. *Asian Journal Of Natural And Applied Sciences*, 1(2).
- Adedeji, S. O., & Oladejo, M. A. (2014). Students' Attitudinal Characteristic And Academic Performance In Distance Learning Programme At The University Of Ibadan, Ibadan. *African Journal Of Educational Management*, 15(1), 1-22.
- Ajai, J. T., & Imoko, B. I. (2015). Gender Differences In Mathematics Achievement And Retention Scores: a Case Of Problem-Based Learning Method. *International Journal Of Research In Education And Science*, 1(1), 45-50
- Al Khalifa, H. (2018). Factors Affecting The Achievement Motivation Among Saudi Youth a Study On a Sample Of University Graduates. *Journal Of Human Sciences*, 2018(2).
- Alderete, M. V., & Formichella, M. M. (2023). Access To Ict At Argentine Elementary School Children's Homes And Its Impact On School Achievements. *Education And Information Technologies*, 28(3), 2767-2790.
- Amadi, E. C., & Segun, I. (2018). Influence Of Family Social Status On Academic Performance Of Senior Secondary Students On Nsukka Education Zone, Enugu State In Nigeria. *International Journal Of Innovative Social Sciences & Humanities Research* 6 (1): 36, 41.
- Azimitar, M. (2013). The Relationship Between Emotional Intelligence And Academic Achievement Among Iranian Students In Elementary Schools. *European Online Journal Of Natural And Social Sciences*, 2(2), 216 – 222.
- Bodvarsson, O.B. & Walker, R.I. (2004). —Do Parental Cash Transfersweaken Performance In College?‖ *Economics Of Educatio nreview*, Vol. 23, No. 5, Pp. 483-495.

- Borinaga, M. I., Caleza, J., Reyes, J. D., Ngojo, R. J., Joyce, D., Maitum, D. K. P., ... & Tinapay, A. O. Influence Of Financial Satisfaction To The Academic Achievement Of College Students.
- Bukar, M., Usman, M. B., Musa, S., Bukar, M., & Machina, H. B. (2023). Exploring The Relationship Between Emotional Intelligence And Academic Performance Of Students' In Shehu Sule College Of Nursing And Midwifery, Damaturu, Yobe State, Nigeria.
- Chang, Y. C., & Tsai, Y. T. (2022). The Effect Of University Students' Emotional Intelligence, Learning Motivation And Self-Efficacy On Their Academic Achievement—Online English Courses. *Frontiers In Psychology, 13*, 818929.
- Consumer Financial Protection Bureau. (2017). *CFPB Financial Well-Being Scale: Scale Development Technical Report*. New York: Consumer Financial Protection Bureau. Retrieved May 26, 2024 from <https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-technical-report/>
- Courtney, M., Karakus, M., Ersozlu, Z., & Nurumov, K. (2022). The Influence Of Ict Use And Related Attitudes On Students' Math And Science Performance: Multilevel Analyses Of The Last Decade's Pisa Surveys. *Large-Scale Assessments In Education, 10*(1), 8.
- Eguavoen, E. O. (2016). Ict Utilization As Correlates Of Academic Performance Among Students With Visual Impairment In Lagos State, Nigeria. *European Scientific Journal, 12*(13).
- Goleman, D. P. (1995). *Emotional Intelligence: Why It Can Matter More Than Iq For Character, Health And Lifelong Achievement*. New York: Bantam Books.
- Hussain, I., Suleman, Q., & Shafique, F. (2017). Effects Of Information And Communication Technology (Ict) On Students' Academic Achievement And Retention In Chemistry At Secondary Level. *Journal Of Education And Educational Development, 4*(1), 73-93.
- Ishaq, K., Azan, N., Zin, M., Rosdi, F., Abid, A., & Ijaz, M. (2020). The Impact Of Ict On Students' Academic Performance In Public Private Sector Universities Of Pakistan. *International Journal Of Innovative Technology And Exploring Engineering, 9*(3), 1117-1121.
- Kior, H., Ibrahim, A., Deba, A. A., & Mm, M. Influence Of Emotional Intelligence On Students' Achievement And Attitude In Business Statistics In Colleges Of Education, North-Central Nigeria.
- Lara, P. And Duart, J.M (2005), "Gestión De Contenidos En El e-Learning: Acceso y Uso De Objetos De Información Como Recurso Estratégico", Revista De

Universidad y Sociedad Del Conocimiento, Vol. 2, No. 2 [Online]
[Http://Www.Uoc.Edu/Rusc/2/2/Dt/Esp/Lara.Pdf](http://Www.Uoc.Edu/Rusc/2/2/Dt/Esp/Lara.Pdf)

- Lyons, A.C. (2004). A Profile Of Financially At Risk College Students. *Journal Of Consumer Affairs*. Vol. 38, No. 1, Pp. 56-80.
- Mensah, R. O., Quansah, C., Oteng, B., & Nii Akai Netey, J. (2023). Assessing The Effect Of Information And Communication Technology Usage On High School Student's Academic Performance In a Developing Country. *Cogent Education*, 10(1), 2188809.
- Nnamani, C. N., Dikko, H. G., & Kinta, M. (2014). Impact Of Students' Financial Strength On Their Academic Performance: Kaduna Polytechnic Experience. *African Research Review*, 8(1), 83-98.
- Nwachukwu, B.N., Uzokwe, C. C., Kalu, O. E. And Ejimonye, O. C (2023) Investigating The Effectiveness Of Ict On Academic Performance In Nigerian Colleges. *Gsj: Volume 11, Issue 5, May 2023, Online: Issn 2320-9186*
- Nwosu, B. N., & Obiukwu, K. (2024). The Coefficient Relationship Between Information And Communication Technology (Ict) And Cognitive Development Of Primary School Pupils: a Study In Imo State. *Social Sciences*, 1(1), 1-9.
- Okogi, A., & Igberaharha, O. C. (2023). Information Communication Technology And Its Influence On Business Education Students Academic Performance In Delta State Tertiary Institutions. *Gph-International Journal Of Educational Research*, 6(10), 78-98.
- Parajuli, M., & Thapa, A. (2017). Gender Differences In The Academic Performance Of Students. *Journal Of Development And Social Engineering*, 3(1), 39-47.
- Rogers, N. B. (2018). The Relationship Between Self-Efficacy And Academic Motivation On Student Achievement Among Baccalaureate Nursing Students.
- Salovey, P., & Mayer, J. D. (1990). Emotional intelligence. *Imagination, Cognition and Personality*, 9(3), 185-211. <https://doi.org/10.2190/DUGG-P24E-52WK-6CDG>
- Schutte, N.S., Malouff, J.M., Hall, .E., Haggerty, D.J., Cooper, J.T., Golden, C.J., Et Al. (1998). Development And Validation Of a Measure Of Emotional Intelligence. *Personality And Individual Differences*, 25, 167-177.
- Serrat, O. (2017). Understanding and Developing Emotional Intelligence. In *Knowledge Solutions* (pp. 329-339). Singapore: Springer. https://doi.org/10.1007/978-981-10-0983-9_37
- Singh, R. (2013). Ict Usage Among Distance Learners And Their Academic Performance: a Multidisciplinary Study. *International Journal Of Enhanced Research In Educational Development*, 1(7), 7-12.

- Tzafilkou, K., Perifanou, M., & Economides, A. A. (2022). Development And Validation Of Students' Digital Competence Scale (Sdicos). *International Journal Of Educational Technology In Higher Education*, 19(1), 30.
- Umar, G., Yagana, W.S.B., Hajja, K.A., & Mohammed, W.B. (2015). Gender Idfeernce In Students' Academic Performance In College Of Education In Borno State, Nigeria: Implication For Counseling. *Journal Of Education And Practice*. 6(32). 107-114.
- Umoru, B. (2017). Title Page Impact Of Integrating Ict On Students' Academic Performance.
- UNESCO (2002) Using Ict For Quality Teaching, Learning And Effective Management Report Of The Seventh UNESCO ... 371.3340
- Usman, M., & Banu, A. (2019). a Study On The Impact Of Financial Stress On Students' Academics. *Journal Of Business & Economic Policy*, 6(1).
- Wrigley-Asante, C., Ackah, C. G., & Frimpong,. K. (2023). Gender Differences In Academic Performance Of Students Studying Science Technology Engineering And Mathematics (Stem) Subjects At The University Of Ghana. *Sn Social Sciences*, 3(1), 12.