

EFFECT OF ASK PEER TUTORING TECHNIQUE AND LECTURE METHOD ON ACADEMIC PERFORMANCE OF INTERNATIONAL TRADE AND WARE-HOUSING STUDENTS AS REGARDS BANKING AND INSURANCE

Stella Iniobong UFOT, *Ph.D*
Department of Business Education,
Akwa Ibom State College of Education, Afaha Nsit
(In affiliation with University of Uyo),
Akwa Ibom State Nigeria.

ABSTRACT

The study sought to ascertain the effect of ask peer tutoring technique and lecture method on academic performance of as regards banking and insurance. Two objectives, two research questions, and two hypotheses were drawn to guide the study. The research design was a quasi-experimental study using the pretest-posttest control group design. The population for the study will comprise 398 final-year commerce students in all seven state-owned colleges of education in the south-south zone of Nigeria. The study sample consisted of 230-year three commerce students (145 females and 85 males), and the stratified random sampling technique was used to select the four colleges from the seven (7) state-owned colleges of education in the South-South zone. The researcher-developed instrument of 60 multiple-choice Test: tagged Commerce Performance Test (CPT), was used for data collection. The reliability coefficient of the instrument was determined using test- retest method. It was then concluded from the study that the ASK Peer Tutoring Technique is more effective than the lecture method in improving the academic performance of students when taught banking and has a greater effect on their academic performance when taught insurance. It was therefore recommended that appropriate teaching strategies should be adopted by teachers in teaching the students in order to motivate students for higher performance. One of the teaching methods recommended here include ask peer method of teaching, which gives students the opportunity to make more discoveries at ease.

KEYWORDS: ASK Peer Tutoring, Lecture Method, Banking and Insurance.

Introduction

The National Standards for Business Education are based on the conviction that business education competencies are essential for all students, in that all students will participate in the economic system, and all students will need to be literate in business and economics. As the nature of the world of work continues to change, business education becomes increasingly important for all students. It is worthy of note that if young people are to take their rightful place in society as productive and responsible citizens, they should have the chance to study the principles of commerce as they relate to their personal and professional lives. To achieve this, an effective method of teaching should be used on the students for an effective performance.

The Wikipedia Encyclopaedia (2007) defined commerce as a whole system of an economy that constitutes an environment for business. The system includes legal, economic, political, social, cultural, and technological systems that are in operation in any country. Commerce is one of the courses taught under business education. The lecture method of teaching is concerned with the teacher being the controller of the learning environment. Power and responsibility are held by the teacher, and the teacher plays the role of an instructor and decision-maker in terms of specific learning outcomes. The traditional teachers regard students as having knowledge holes that need to be filled with information and believe that it is the teacher who causes learning to occur. The challenges that educators face in the 21st century are so diverse that using better teaching methods is more crucial now than ever before. It is also true that for centuries, there had only been one method of teaching in practice: a teacher explained a lesson, and students memorized and recited it as part of their learning. This is called the traditional way of teaching, which was an obstacle between students and their innovative thinking. Then they continue to lack decision-making and problem-solving skills. On the other hand, modern methods of teaching are student-based and dedicated to more practical approaches (Mehta, 2023). It is quite obvious that the context of class and society has changed, but the teaching methods have remained unchanged.

The lecture method, which is used in high-level institutions of learning for teaching commerce, seems to be devoid of practical and interactive orientations. Ugoji (2008) noted that the teacher controls the instructional process, the content is delivered to the entire class, and the teacher emphasizes factual knowledge. The researcher is of the opinion that successful learning depends on various factors that are all teacher-related, but the method that a teacher uses continues to play an important role in student learning. ASK Peer Tutoring Instructional Technique is an effective teaching method based on the concepts of learning and teaching. Peer tutoring is an effective method of teaching for both the tutor and the tutee. As one of the peer tutoring techniques, the ASK peer tutoring technique uses pairings of high-performing students to tutor lower-performing students in a class-wide setting under the supervision of a teacher. ASK Peer Tutoring Instructional Technique is designed to increase practice, response, and feedback for students, which often results in increased student motivation and performance.

Statement of the Problem

The effect of the traditional lecture method has been abstract and theoretical teaching of commerce at all levels of instruction at the colleges of education, despite the alternative teaching methods that could make instruction and learning rewarding, interesting, and enriching. It seems that the stereotypical role of the lecture method cannot accommodate individuals' different learning styles, thereby causing frustration and a loss of interest for students in Commerce studying Banking and Insurance. The problem of a passive role imposed on the learners hinders learning because it is practically impossible for one teacher to give each student one-on-one attention in a large class or during any instruction that may be required.

Objectives of the Study

1. To determine the effect of 'ASK' Peer tutoring technique and lecture methods on academic performance of students when taught banking.
2. To determine the effect of 'ASK' Peer tutoring technique and lecture methods on academic performance of students when taught insurance.

Research Questions

1. What is the effect of ASK peer tutoring technique and lecture method on academic performance of students when taught Banking?
2. What is the effect of ASK peer tutoring technique and lecture method on academic performance of students when taught Insurance?

Hypothesis

1. There is no significant difference in the mean performance scores of students taught banking using ASK peer tutoring technique and lecture method of instruction.
2. There is no significant difference in the mean performances scores of students taught insurance using ASK peer tutoring technique and lecture method.

Concept of AKS Peer Tutoring

According to Barbara (2009), the ASK peer tutoring method is a method of teaching where tutors are conceptualized as coaches who guide and shape students learning. They facilitate learning by eliciting active participation from their students. They guide students through the learning process by balancing appropriate challenges with contingent support. Gauging the optimal balance of challenge and support requires some qualifications, namely, knowledge, a positive attitude, and good communication skills. At a minimum, tutors should know more about the subjects than their tutees and must want to teach. Beyond this, additional increments in knowledge or attitude by themselves will not materially affect the quality of the interaction. Rather, skills determine the degree to which attitude and knowledge contribute to effective tutoring. As such, these three components comprise the ASK model of tutoring.

Attitude: Approachability is the hallmark of a positive attitude toward tutoring. This quality is generally characterized by friendliness and a desire to help others learn. The approachable tutor knows and uses the tutee's name, offers encouragement, invites questions, and shows empathy. While few would question the assertion that a positive attitude contributes to effective tutoring, many would disagree about the source of such an attitude; e.g., good teachers are born, not made. Others would argue that a positive attitude toward tutoring can be trained. The position of the researcher is somewhere between these two extremes. At the lowest threshold, tutors must prefer teaching to not teaching. Beyond this, a positive attitude can be cultivated through training.

Skills: To be effective, tutors require good communication skills. They must listen to and observe their tutees and prompt them in ways that encourage active participation. Furthermore, they must clarify misconceptions, provide feedback, and reinforce good performance. Essentially, an effective tutor “coaches” tutee on how to learn material for themselves. Good communication skills begin with attentive listening. But how do tutees know if tutors are listening to them? Tutors make eye contact. They nod and say "uh-huh" or "OK" at intervals while students speak. They paraphrase what tutees say; for instance, so you're confused about the difference between punishment and negative reinforcement? They observe nonverbal signs of uncertainty or confusion, particularly if such behavior contradicts the students' spoken message. Attentive listening requires focusing attention on the speaker rather than on oneself.

Knowledge: Finally, tutors must know quite a bit about the field of study. Without an adequate knowledge base, they may be unable to diagnose the students' current level of knowledge or to formulate appropriate questions that prompt student involvement in the learning process. Furthermore, a competent knowledge base is necessary to clarify misconceptions and recognize when to reinforce accurate responses. The ASK peer tutoring techniques identify fundamental tutoring skills that can enhance student learning. These skills are part of a three-step process: assessment, training, and evaluation.

Concept of Lecture Method

According to Resnick (2015), the traditional lecture method of teaching is teacher-centered and merely emphasizes the presentation of ideas and information meaningfully and effectively so that the learner can derive absolute benefits from it. Lecture is a teaching method where an instructor is the central focus of information transfer. Typically, an instructor will stand before a class and present information for the students to learn. Sometimes, they will write on a board or use an overhead projector to provide visuals for students. Students are expected to take notes while listening to the lecture. Usually, very little exchange occurs between the instructor and the students during lecture. Lectures represent a conception of education in which teachers who know give knowledge to students who do not know and are therefore supposed to have nothing worth contributing. Based on his review of numerous studies, he concludes that lecturing is effective but not as effective as any other teaching method in transmitting knowledge to students in order to aid understanding. The discouraging issue about lectures is that students have trouble understanding what they should remember from them.

- Students can find lectures boring causing them to lose interest.
- Students may not feel that they are able to ask questions as they arise during lectures.

Social Constructivist Technique and Students Performance

Social constructivist technique is defined by the Wikipedia encyclopedia as a sociological theory of knowledge that applies general philosophical constructivism into social settings, wherein groups construct knowledge for one another, collaboratively creating a small culture of shared artifacts with shared meanings. When one is

immersed in a culture of this sort, one is learning all the time about how to be a part of that culture on many levels. It is emphasized that culture plays a large role in the cognitive development of a person.

The social constructivist technique emphasizes the importance of understanding what occurs in the classroom and constructing knowledge based on this understanding. Social constructivism is based on specific assumptions about reality, knowledge, and learning. The social-constructivist technique ensures that reality is constructed through human activity. Knowledge is also a human product and is socially and culturally constructed. Individuals create meaning through their interactions with each other and with the environment they live in. Learning the Social-Constructivist Technique is a social process. It does not take place only within an individual, nor is it the passive development of behaviours that are shaped by external forces, but emphasizes that learning takes place through interactions with other students, teachers, and the world at large.

In the view of Pallinscar (2006), large and small group discussion also affords students the opportunities to exercise self-regulation, self-determination, and a desire to persevere with tasks. Additionally, discussion increases student motivation, collaborative skills, and the ability to solve problems. Furthermore, discussion in a social setting increases the student's ability to think critically, improve their reasoning skills, and argue their opinions persuasively and respectfully. In the constructivist classroom, the focus tends to shift from the teacher to the students. The classroom is no longer a place where the teacher expects to pour knowledge into passive students, who wait like empty vessels to be filled. In the constructivist model, the students are urged to be actively involved in their learning process. In the constructivist classroom, both teacher and students think of knowledge as a dynamic, ever-changing view of the world we live in and the ability to successfully stretch and explore that view. The great deal of overlap between the constructivist and social constructivist classrooms is the emphasis placed on learning through social interaction and the value placed on cultural background.

Matsmu Matsumura (2008) asserted that there are a full range of advantages that result from the implementation of discussion in the classroom. According to him, participating in group discussions allows students to generalize and transfer their knowledge from classroom learning and builds a strong foundation for communicating ideas orally. Other studies have argued that discussion plays a vital role in increasing students' ability to test their ideas, synthesize the ideas of others, and build a deeper understanding of what they are learning.

In an ASKPETT classroom, meaningful learning occurs when individuals are engaged in social activities. Knowledge, skill acquisition, and participation are part of a synergistic strategy involving teaching in contexts that could be meaningful to students based on their personal and social histories, negotiating, class discussions, small group collaborative learning with projects and tasks, and valuing meaningful activity over correct answers.

Methodology

The research design was a quasi-experimental study using the pretest-posttest control group design. The population for the study will comprise 398 final-year commerce students in all seven state-owned colleges of education in the south-south zone of Nigeria. The study sample consisted of 230 third-year commerce students (145 females and 85 males). The stratified random sampling technique was used to select the four colleges from the seven (7) state-owned colleges of education in the South-South zone. The researcher-developed instrument of 60 multiple-choice Test: tagged Commerce Performance Test (CPT), was used for data collection. The reliability coefficient of the instrument was determined using the test-retest method.

Result and Discussion of the Findings

Research Question One: The research question sought to find out the effect of ASK peer Tutoring Technique and lecture method on academic performance of students when taught Banking, (see table 1).

Table 1: Descriptive analysis of the effect of ASK peer Tutoring Technique and lecture method on academic performance of students when taught Banking

Technique	Academic perf. of students in banking		Mean Gain	Standard Deviation	Mean Difference Between the two techniques
	Pretest	Posttest			
Ask peer tutoring Technique	43.03	82.67	39.64	9.37	16.94
Lecture method on academic performance	44.80	67.50	22.70	12.35	

From the data in Table 1, the pretest scores for the Ask Peer Tutoring Technique was 43.03, while the lecture method was 44.80. When the post-test scores of the lecture method on academic performance was 67.50, the Ask Peer Tutoring Technique had higher post-test scores of 82.67. The mean gain for the Ask peer tutoring Technique was 39.64, while the mean gain for the lecture method was 22.70. Thus, the mean difference between the post-test scores of students who were taught using the Ask Peer Tutoring Technique and the lecture method was 16.94. This means that there is a remarkable difference in the effects of the ASK peer tutoring technique and the lecture method on the academic performance of students when taught banking.

Research Question Two: The research question sought to find out the effect of ASK peer Tutoring Technique and lecture method on academic performance of students when taught Insurance, (see table 2).

Table 2: Descriptive analysis of the effect of ASK peer Tutoring Technique and lecture method on academic performance of students when taught Insurance

Technique	Academic perf. of students in banking		Mean Gain	Standard Deviation	Mean Difference Between the two techniques
	Pretest	Posttest			
Ask peer tutoring Technique	40.45	80.13	39.64	12.43	17.68
Lecture method on academic performance	43.60	65.60	22.00	11.86	

From data in Table 2, the pretest scores for Ask peer tutoring Technique was 40.45 while lecture method was 43.60. When the post-test scores of the lecture method on academic performance was 65.60, the Ask Peer Tutoring Technique had higher post-test scores of 80.13. The Mean gain for Ask peer tutoring Technique was 39.68 while lecture method was 22.00. Thus, the mean difference between the post-test scores of students who were taught using the Ask Peer Tutoring Technique and the lecture method was 17.68. This means that there is a remarkable difference in the effects of the ASK peer tutoring technique and the lecture method on the academic performance of students when taught insurance.

Hypotheses Testing

Hypothesis One: The null hypothesis states that there is no significant difference in the mean performance scores of students taught banking using Ask peer Tutoring Technique and lecture method. In order to test the hypothesis, two variables were identified as follows:

1. Teaching method as the independent variable
2. Academic performance of students in Banking as the dependent variable.

Analysis of covariance was used to analyze the data in order to determine the difference in the mean performance scores of students taught Banking using Ask peer Tutoring Technique and lecture method (see Table 3).

Table 3: Analysis of covariance of the difference in the means performance scores of students taught banking using ASK peer Tutoring Technique and lecture method

Groups	N	X	SD
Ask peer tutoring Technique	120	82.67	9.37
Lecture Method	110	67.50	12.35
Total	230	75.41	13.26

Source of variation	SS	DF	MS	F
Main effect	39043.66	2	19521.83	3656.02*
Intercept	1056.46	1	1056.46	197.85*
Pre-test	25842.07	1	25842.07	4839.66*
Teaching Method	17678.7	1	17678.74	3310.85*
Within group (error)	1212.10	227	5.34	
Total	40255.761	229		

*Significant at 0.05 level; df= 1 & 227, Critical F-value = 3.84

Table 3 shows that the calculated F-value of 3310.85 was obtained after testing for significance at the 0.05 alpha level with 1 & 227 degrees of freedom. The calculated F-value (3310.85) was greater than the table F-value (3.84). Hence, the result was significant. The result therefore means that there is a significant difference in the mean performance scores of students taught banking using Ask peer tutoring technique and the lecture method, meaning that the mean score (82.67) of the students taught with the ask-peer method was significantly higher than that of their colleagues taught with the lecture method (67.50). The result also shows a significant difference between the post-test and pre-test mean scores of the students (4839.66), as indicated by the greater table F-value (3.84). This therefore means that the student's performance in the post-test is significantly higher than their performance in the pre-test. This finding disagreed with the findings of Hertfordshire (2009), who assessed the performance of business education students in banking using two teaching styles; the Ask peer tutoring and lecture methods and found that students performed differently using the two teaching styles, although the differences in performance were not significant. The significance of the result caused the null hypotheses to be rejected while the alternative one was accepted.

Hypothesis Two: The null hypothesis states that there is no significant difference in the mean performance scores of students taught insurance using Ask peer Tutoring Technique and lecture method. In order to test the hypothesis, two variables were identified as follows:

1. Teaching method as the independent variable
2. Academic performance of students in insurance as the dependent variable.

Analysis of covariance was used to analyze the data in order to determine the difference in the mean performance scores of students taught Insurance using Ask peer Tutoring Technique and lecture method, (see Table 4).

Table 4: Analysis of covariance of the difference in the means performance scores of students taught Insurance using Ask peer tutoring technique and lecture method.

Groups	N	X	SD
Ask peer tutoring Technique	120	80.13	12.43
Lecture Method	110	65.60	11.86
Total	230	73.1826	14.15

Source of variation	SS	DF	MS	F
Main effect	44918.43	2	22459.21	5470.79*
Intercept	22.04	1	22.04	5.37*
Pre-test	32796.37	1	32796.36	7988.81*
Teaching Method	21556.86	1	21556.86	5250.99*
Within group (error)	931.902	227	4.105	
Total	45850.330	229		

*Significant at 0.05 level; df= 1 & 227, Critical F-value = 3.84

Table 4 shows that the calculated F-value of (5250.99) was obtained after testing for significance at the 0.05 alpha level with 1 & 227 degrees of freedom. The calculated F-value (5250.99) was greater than the table F-value (3.84). Hence, the result was significant. The result therefore means that there is a significant difference in the mean performance scores of students taught insurance using the ask-peer tutoring technique and the lecture method, meaning that the mean score (80.13) of the students taught with the ask-peer method was significantly higher than that of their colleagues taught with the lecture teaching method (65.60). The result also shows a significant difference between the post-test and pre-test mean scores of the students (7988.80), as indicated by the greater table F-value (3.84). This therefore means that the student's performance in the post-test is significantly higher than their performance in the pre-test. The result therefore is in agreement with the findings of Kingdom (2006), who, in his study comparing the performance of students in insurance using the Ask peer tutoring technique and lecture method, found that students who were lectured using the Ask peer tutoring technique performed better than those who were taught with the lecture method.

Conclusion

Based on the findings of the research work, the following conclusions are deemed necessary:

1. ASK Peer Tutoring Technique is more effective than the lecture method in improving the academic performance of students when taught banking.
2. ASK Peer Tutoring Technique create more effect than lecture method on the academic performance of students when taught insurance.

Recommendations

It is therefore recommended from the study that:

1. Appropriate teaching strategies should be adopted by teachers in teaching the students in order to motivate them for higher performance. One of the teaching methods recommended here is the "ASK peer method", which gives students the opportunity to make more discoveries at ease.
2. ASK peer tutoring should be highly encouraged for Commerce students studying banking and insurance to aid improvement in academic achievements and excellence of the students.

REFERENCES

- Barbara, R. (2009). *Apprenticeship in Thinking: Cognitive Development in Social Context*. Available at: <https://www.researchgate.net/publication/31642471>
- Hertfordshire, H. (2009) *A Survey of Resources and their Utilization in Schools*. University Press: Ibadan, Nigeria.
- Kingdom, K. (2006). Key Issues for Teaching Learners in the Classrooms. *Middle School Journal*. 37(4):17-24.
- Matsumura, L., Slater, S. & Crosson, A. (2008). Classroom climate, rigorous instruction and curriculum and students' interactions in urban middle schools. *The Elementary School Journal*, 108(4).
- Mehta, S. (2023). *Modern Teaching Methods – It's Time for the Change*. Available at: <https://eduvoice.in/modern-teaching-methods/>
- Pallinscar, A. S. (2006). Social constructivist perspectives on teaching and learning. *Annual Review of Psychology*.
- Resnick, L., Asterhan, C. & Clarke, S. (2015). Socializing Intelligence Through Academic Talk and Dialogue. *American Educational Research Association*.
- Ugoji, F. N. (2008). The impact of counselling on the academic performance of secondary school students. *African Journal for Inter Disciplinary Studies*, 8(2), Pp 67-73.
- Wikipedia Encyclopaedia (2007). *Commerce*. Available at: <https://en.wikipedia.org/wiki/Commerce>