



DETERMINANTS OF STUDENTS' SCHOLASTIC ACHIEVEMENT – A PRACTICAL CIRCUMSTANCE AT BANKING INSTITUTE OF HO CHI MINH CITY, VIETNAM

Nguyen Van Thuy

Bui Duc Sinh

Nguyen Thi Kim Phung

Hoang Thi Kim Khanh

The main point of this investigation is to assess factors adding to understudy's scholastic outcomes in Banking University of HCMC. Information was gathered from February to March in 2021, which was replied by BUH's tutees in District 01 and Thu Duc District. The impact of variables identifying with singular trademark, foundation, relationship and society were dissected. In order to have a reliable database for the research model, this topic surveyed data in 2 school areas in the district 01 and the Thu Duc district of BUH. The number of surveys was 300, of which 45 The observed samples were discarded because they did not meet the requirements, the remaining 255 observations were included in the official data. After running the data, the author has found out 5 out of 6 factors that influence student learning outcomes, with the regression results having an R-squared correction coefficient of 79%. Results showed that there are 5 components affecting understudies' learning results included Learning Methodologies, Study Motivation, Teaching Methodologies, Family and Friends, Society Influence. Suggestions and restrictions of this investigation are likewise introduced.

Keywords: Students, understudy, BUH, study result, learning outcomes

1. Introduction

Regardless of ongoing additions in admittance to school, students actually face various exceptional difficulties in their quest for a four-year certification. Aside from having astounding great tutees, the rest are doing reasonable or barely enough to finish the assessment or even worse. Perhaps, they accept their courses as a commitment to satisfy capabilities due to regular prerequisites of organizations these days. There are a lot of variables impacting study capacities that colleges would need to sort out to advance the investigation after the effect of tutees. Whatever the reasons are, the examination should be led to assist tutees with improving their learning circumstance just as prevent them dropping out of school. Overall, the result of this exploration will give critical data to affirmations instructors, personnel and even strategy producers who settle on choices that impact an understudy's school insight.

2. Literature review

2.1. Basic Concept

2.1.1. Define academic performance

At the point when individuals hear the expression "academic performance" they regularly think about an individual's GPA. Nonetheless, a few variables show an understudy's scholastic achievement so

it isn't just about the score. Scholastic execution can be decided by different components, for example, Scholarly Achievement and Skills, Impressive grades, Extracurricular Accomplishments and understudy's authority. (Williams, 2018). Based on the definition of academic performance, it is clear that there are plenty of elements impact on academic performance. It is about skills, knowledge and attitude that students accomplish during the study period. The way students perform will affect their study process whether they want to develop the experience in different ways.

2.1.2. Define study result

Studying is a learner's cognitive activity performed under the teacher's control organization. The purpose of learning activities is to absorb the cultures of humanity and transform them into the physical and mental energy of each individual. The object of the learning activity is the system of knowledge, skills, and techniques respectively implemented in the content of the subject, the lesson by the system of scientific concepts and subject concept. Therefore, the learning results show the quality of the teaching process. Authentic learning results only appear when there are positive changes in learners' perception and behavior. (Ha, 2010).

2.1.3. Define Evaluating study result

According to author Duong Thieu Tong: "Assessment of learning outcomes is a systematic process of gathering, analyzing and interpreting information to determine the level of achievement of instructional goals on the part of students. The assessment can be done by quantitative (measurement) or qualitative methods (interviewing, observing)". (Tong, 2005). The appraisal of learning results is to make decisions on the exhibition level of the set showing goals of educators to understudies. From that point, the school can propose answers for change educators' instructing strategies and understudy learning techniques. There are 3 sorts of appraisal are Diagnostic evaluation, Formative appraisal and Summative appraisal. (Ha, 2010).

2.2. Theoretical Background - Maslow Motivation Theory by Abraham Maslow

Each individual has its own needs but it is ranked in pyramid order by Maslow. Learning is impacted when individuals need to prioritize addressing their individual needs in order from beginner to advanced. Abraham Maslow sees mankind in the humanitarian direction, so his theory is classified in the existential humanist school. He said that people need to meet the basic needs to survive and develop, that is, physical needs, safety needs, social emotional needs (love), needs to be respected, needs to be important and perfected. Maslow's hierarchy of needs is a dynamic theory in psychology that encompasses a model of human needs including: biology, safety, society, respect and self-expression. This five-stage demand pyramid model can be divided into short demand and growth demand. The first four levels: biological, safe, social and respectful are often referred to as lack of need (Deficiency need) and the highest level of need for self-expression is called the need for growth (Being need).

2.3. Previous literatures

The purpose behind Hermino Rodriguez Principe (2005) thesis was to explore in case it is a reality that there are various frustrations in the essential accounting course and assess the understudy discernment about specific components that would affect their scholarly execution in the fundamental accounting course. Here are the elements influenced to understudies' show: internal classroom, text written in English, technology, understandable curriculum, class size, classroom environment, teaching method, external classroom factors, time for family activities, studying time. The thesis of Kawtar, Elizabeth, Nathan, Sheela and Anne (2019) investigates 216 students including 109 guys and 107 girls at

a state-of-art education system in New Zealand. Members were understudies at various course levels. Here are the factors being referenced in the examination: GPA, Program, Work shift, Funding, Ethnicity.

The project of Irfan, Shabana (2012) focuses on finding the centers around the nonpublic institutes in Pakistan. Understudies of nonpublic universities of Rawalpindi and Islamabad are taken as samples and spotlights on the aftereffect of the understudy execution and their accomplishments in the scholarly year. Here are the powerful factors being affirmed in the paper: Communication, Learning Facilities, Proper Guidance, Family Stress. The investigation of Tai, Hien and Lam (2016) centers around distinguishing the facets of understudy's learning inspiration. The results brought out seven key facets which are found in this observational situation at Lac Hong Uni. Here are the lists of approval hypothesis: Social factors, Family and friends, Learning environment, Student's realization, Student's willpower, Student's viewpoint, Living location. Nguyen Thuan's research paper (2015) also identifies factors that affect learning outcomes and measures the impact of those factors on the academic results of students of the physics system of the Open University HCMC. The following are factors that are officially confirmed by the study to have an impact on student learning outcomes: Study Methodology, Self-study time, Student's fitness, Region, College year, Teacher pedagogy, Student's family, Society, Gender.

2.4. Hypotheses influencing on academic outcomes

2.4.1. Academic ranking

Ranking of academic performance for a school year will be based on behavioral assessment and grade point average of subjects during the year based on the Issuance of Regulations for evaluating and ranking middle and high school students. (Circular No. 58/2011 / TT-BGDĐT). There are four categories of morality ranking: Good, Fair, Medium, and Weak.

Table 1: BUH ranked academic list

The 10-point scale (1)	The alphabet scale (2)	The 4-point scale (3)=(1)/2.5	Ranked academic
From 9.0 to 10.0	A+	From 3.7 to 4.0	Excellent
From 8.5 to 9.2	A	From 3.4 to 3.6	Very Good
From 7.8 to 8.4	B+	From 3.1 to 3.3	Good
From 7.0 to 7.7	B	From 2.8 to 3.0	Fair
from 6.3 to 6.9	C+	From 2.5 to 2.7	Below fair
From 5.5 to 6.2	C	From 2.2 to 2.4	Average
From 4.8 to 5.4	D+	From 1.9 to 2.1	Below average
From 4.0 to 4.7	D	From 1.6 to 1.8	Poor/Weak
Under 4.0	F	Under 1.6	Fail

Source: Student Handbook from 2019 to 2020 of BUH

2.4.2. Relation among Learning methodologies and Academic ranking

The strategy for learning is to empower students in order to adapt successfully through the turn of events and the executives of their examination measures. It is an approach to assemble the vital segments to make a learning cycle that meets a learning objective. (2004 by Weidong and Igor). The preparation approach, as indicated by Serintel (2018), manages approaches pointed toward creating and actualizing preparing. The "learning strategy" should be recognized from the "first technique" since it very well may be characterized as a collection of cycles, systems and rules utilized by the individuals who work for them. According to the explanation, the author represented the first hypothesis:

H1: Students who occupied logical learning methodologies will outperform students who did not.

2.4.3.Relation among Self-study time and Academic ranking

Learner self-study time is an asset of after-educational time utilized by understudies for exercises outside the homeroom, for example, doing aggregate activities, gathering information, perusing reports when class, perusing materials from the library, web. Likewise, self-study time is a period for understudies to self-audit and survey exercises after a lesson (Nguyen Huu Dang 2014). Usually, they do this by autonomous and complex schoolwork, using techniques of elaboration and recollection, helping them remember the exam. Some serious energy is needed for these activities. The extra time available for such self-coordinated learning activities, the more tests are passed by understudies and graduates in the end.

H2: Students who spent more time for self-study will outperform students who did not.

2.4.4.Relation among Study Motivation and Academic ranking

Motivation is the explanation one person has in mind for going on with a particular target. It's likewise a longing and readiness to do anything. At that point, building research inspiration implies discovering motivations and being able to do it at whatever point it takes. Within yourself, innate motivation comes from inside. That is inherent inspiration at work at the point where people achieve something because it intrigues them. In addition, if a person does it to satisfy their own goals of self-satisfaction or obtain some value close to home, it will generate natural inspiration to remain on target. (Stephanie Kirby 2019). According to the explanation, here is the second hypotheis:

H3: Students who had solid study motivation will ouperform students who did not.

2.4.5.Relation among Teaching methodologies and Academic ranking

Instructing strategy is the manner by which the instructor grants information to help understudies become thorough. Indeed, it is the working method of instructors and understudies under the direction of the educator to allow understudies to get self-persuaded, dynamic, and confident to achieve the exercise. All in all, the instructing technique is a mix of methods of instructors and understudies' exercises in the showing cycle, done under the main part of educators, to perform instructing assignments. When all is said in done, encouraging strategies incorporate educator and understudy exercises. These two exercises have common connection.

H4: Students who were taught by appropriate teaching methodologies will outperform students who were not.

2.4.6.Relation among Society and Academic ranking

Social impact includes purposeful and unexpected endeavors to modify someone else's convictions, mentalities, or conduct. (Robert 2015). Social impacts from friends and family profoundly affect positive youth change. In spite of the fact that defenselessness to social impact is regularly seen as a weakness in juvenile turn of events, especially in the friend space (Eva 2018). According to the explanation, here is the sixth hypotheis:

H6: Students who had positive effect from society will outperform students who did not.

2.5. The conceptual model and methodologies

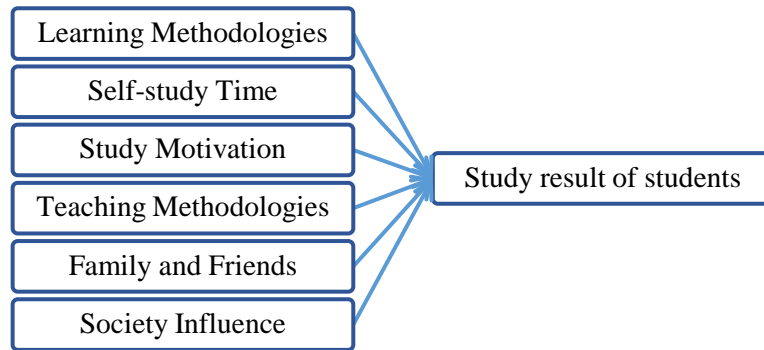


Figure 1: Proposed model

The proposed model is based on the theoretical basis of previous studies, namely the theory and precedent model. Thereby, the study has identified 6 factors that can affect the learning outcomes of Banking University HCMC students, including: (1) Learning Methodologies, (2) Self-study Time, (3) Study Motivation, (4) Teaching Methodologies, (5) Family and Friends, (6) Society Influence.

According to Nguyen Thuan (2015), for multivariate regression analysis, the minimum sample size is calculated by the formula: $n \geq 50 + 8 * m$, meanwhile: n : is the selected number of elements (sample size); m : is the number of independent variables. So with the number of independent variables in the model is 6, the minimum sample size of the study is: $n = 50 + 8 * 6 = 98$ (element), considered appropriate.

This study uses a convenient sampling survey method, with 300 questionnaires sent directly to students at BUH affiliated training centers through collaborators. However, there are 45 polls had been eliminated due to the unqualified answers from the participants. Thus, the author had to erase 45 survey questionnaires which can not be run in the statistics. That left the actual number for the data is down to 255 survey polls, which is accounts for 85 percent of the survey polls being received back. The author also interviewed for experts' opinions about the relevant subjects. The survey was conducted in March 2021 at BUH.

3. Data Analysis and Finding

Table 2 describes the frequency and percentage of gender, academic year, major and GPA variables based on the answers in each section. Most of participants are female due to BUH's feature. Students tend to keep their scores from 7.8 points to 8.4 points. The survey get results from students from all major and academic year.

Table 2: descriptive statistics of the survey object

Variable	Answer	Frequency	Percent
Gender	Male	90	35.3
	Female	165	64.7
Academic year	Freshman	43	16.9
	Sophomore	72	28.2
	Junior	79	31.0
	Senior	61	23.9
Major	Finance	20	7.8
	Banking	38	14.9
	International Economy	38	13.7
	Business Law	40	15.7

	System Management Information	22	8.6
	Business Administration	44	17.3
	Accounting and Auditing	32	12.5
	English Linguistics	24	9.4
GPA	From 9 points to 10 points	4	1.6
	From 8.5 points to 9.2 points	56	22
	From 7.8 points to 8.4 points	111	43.5
	From 7.0 to 7.7 points	67	26.3
	From 6.3 to 6.9 points	17	6.7

Source: Result of data processing

Table 3 points out the comparison between two different choices of participants would lead to different academic performance. Students with specific study methods and plans, motivation and learning goals have a greater point than those who do not. Students who spend more than 1-hour self-study, experienced positive and easy-to-understand teaching methods have greater point compared to those who do not. Students live in a peaceful environment, ask for help from their friends and study in group have greater point than those who do not. Students who do not work part-time or do not participate in social activities, find it important to study in college have a greater point than those who do not.

Table 3: Average point of two choices questions

Type	Answer	Total	GPA	Note
A	Sure	154	8.3	A: Do you have a particular plan and method for study? B: Do you have motivations and aims for study? C: How many hours do you spend on self-study time? D: Do mostly lecturers have enthusiastic manners on teaching that you can understand the lessons easily? E: Is it quiet or noisy in where you live? F: Do you ask for help from your friends or study in group when it comes to study? G: Do you have a job or participate in any outside door activities? H: Do you find it essential and important to go to university?
	Not really	101	7.5	
B	Yes	214	8.0	
	Not sure	41	7.1	
C	Under 1 hour	83	7.4	
	Above 1 hour	172	8.3	
D	Yes	152	8.3	
	Normal	103	7.5	
E	Quiet	107	8.4	
	Noisy	148	7.7	
F	Yes	177	8.2	
	Sometimes	78	7.5	
G	Yes	113	7.7	
	No	142	8.2	
H	Yes	196	8.2	
	No	59	7.3	

Source: Result of data processing

Based on the data of Table 4, the research results show that only 5 out of 6 factors impact on students' learning outcomes statistically according to the specific strong to weak effects as follows: (1) Teaching Methodologies (TM), (2) Learning Methodologies (LM), (3) Society Influence (SI), (4) Study Motivation (SM), (5) Family and Friends (FF). The test results also show that the overall model is completely consistent with the adjusted R² coefficient of 0.790, indicating that 79% of the change in student learning results is explained and the rest 21% of the change in Learning results are explained by other variables not included in the model. Research results also show that there is no multicollinearity phenomenon in the research model, with VIF coefficients of all 5 independent variables in the range from 0 to 10.

Table 4: Analysis Data Result

Variable	Correlation	Cronbach's Alpha	Standardized Coefficients	VIF
LM	.406**	0.808	.389	1.144
ST	.221**	0.751	-.033	1.180
SM	.238**	0.773	.329	1.039
TM	.547**	0.734	.433	1.074
FF	.519**	0.724	.314	1.111
SI	.476**	0.731	.350	1.117
EF	1	0.808	-	-
Model Summary				
Model	R	R Square	Adjusted R Square	F
1	.892 ^a	.795	.790	160.572

Source: Result of data processing

Note: EF: Evaluation Factors

Table 4 shows that the correlation coefficients of the independent variables and the dependent variables are significant with the two signs **. Cronbach's alpha coefficients of all variables are in the range from 0.7 to 0.9 so the scales are highly reliable and can be used for In-depth analysis. The coefficient of determination corrected squared dash R, $R^2 = 0.790$, $F = 160.572$, the significance level is 0.000. Therefore, the considered linear regression model is appropriate up to 79%, which is quite decent to use for forecast.

As can be found in the table, $TM = 0.433$, it is indicated that Teaching methodologies factor is the most important factor affecting student learning outcomes which accounts for 43.3%. The second important factor affecting student learning outcomes is $LM = 0.389$. The way students organize their learning methods effecting 38.9% on students' learning performance. The third important factor affecting student learning outcomes is $SI = 0.350$. The impact from the ranking of social awareness accounts for 35% on student learning results. The fourth important factor affecting student learning outcomes is $SM = 0.329$. The fact that students have specific motivation and learning goals accounts for 32.9% of students' learning results. The last one is $FF = 0.314$. Students getting support from both family and friends will have better performance, which accounts for 31.4% of their learning outcomes.

4. Conclusion and application

Based on the data of multiple regression, the research results show that only 5 out of 6 factors impact on students' learning outcomes statistically according to the specific strong to weak effects as follows: (1) Teaching Methodologies, (2) Learning Methodologies, (3) Society Influence, (4) Study Motivation, (5) Family and Friends. The test results also show that the overall model is completely consistent with the adjusted R^2 coefficient of 0.790, indicating that 79% of the change in student learning results is explained and the rest 21% of the change in Learning results are explained by other variables not

included in the model. Research results also show that there is no multicollinearity phenomenon in the research model, with VIF coefficients of all 5 independent variables in the range from 0 to 10.

According to the data, Freshman occupies 26 students from level 1 to 3 and 17 students from level 4 to 5. The gap between Excellent-Good to Fair-Below Fair is 9 students, which means both sides are nearly equal. Meanwhile, Junior occupies 56 students from level 1 to 3 and 23 students from level 4 to 5. The gap between Excellent-Good to Fair-Below Fair is 33 students, which is quite dramatic. Therefore, the Good outsights the Average. The highest GPA goes to the Senior, which is totally understandable due to the study motivation to graduate and get good evaluation from recruiters. The lowest GPA goes to Sophomore, which is reasonable because sophomore tends to participate in wide rage of activities and part time jobs to prove themselves and to experience new things, or perhaps, they just want to take a break after the big college entrance exam.

Teaching Methodologies factor is the strongest impact on students' learning outcome, which accounts for 43.3%. Therefore, it is necessary to have training plans to continue promoting and improving pedagogical skills for the faculty of the University. Besides, institute needs to innovate teaching methods and create inspiration for learners. In fact, when lecturers are rated as good lecturers, with attractive methods, inspiring students, students will come to class more, absorb knowledge better. Learning Methodologies is the second impact on students' learning outcome, which accounts for 38.9%. Thus, it is important that learners refer to and choose the learning method that best suits their abilities and conditions in order to get good results in learning. The Society Influence factor is the third one impact on students' learning outcomes, which accounts for 35%. Therefore, students need to manage their time reasonably for work and social activities if they want to maintain good academic results. Study motivation is the fourth factor that affects BUH students' learning outcomes, which accounts for 32.9%. Thus, students need to clearly define goals, set specific goals for each subject, from time to time, regularly control in order to achieve set goals and objectives, at the same time regularly so they will maintain a positive spirit in learning. Students who had their friends help with their studies had an average cumulative score of 0.7 points higher than the rest of the group. Students living in peaceful conditions had an average score of 0.7 points higher than students facing a noisy quarrel place. Therefore, the family side needs to create peaceful conditions, limit those unnecessary arguments and encouraging the learners to have more motivation to study, to achieve better results in the learning process. This is also the last factor impact on student's study results, which accounts for 31.4%.

The study has pointed out relevant situations need adjusting compared to previous studies, in specific, it is mentioned about the logical ways that students prioritize their goals so they can make decisions whether it is important to invest on study or not. The society influence has indicated the fact that understudies tend to study seriously if they plan to join high-class workforce or believe the fact that study will bring them stability. It seems to get along with the rest of other factors, however, students will have different conduction to achieve the goals. Another interested controversial fact is self-study time has

not relevant to the study performance because it is up to ability to access and translate the input knowledge of each individual. However, students invest more than 1 hour to review lessons after school tend to occupy higher GPA than those who do not.

5. Limitation

The total number of research samples on factors affecting learning outcomes of BUH students only reached 255 observations, which is not efficient. Thus, it may make the accuracy of this study result is not really high. Factors included in this study are just current elements such as the characteristics of students, the school, family and society. The study did not include precursors before the results of high school learning, the educational environment in high school, or the time interval between high school and college. Even relevant condition around student's work environment has not been mentioned in this study as well. This research topic has not analyzed in-depth the causes of each factor to get more insight. For that reason, suggestions for solutions of this study are just generalized, not really detailed.

6. Future direction

For further research of the same topic, the author suggested a few ideas which had not yet brought into this thesis. Firstly, followers should increase the sample size by collecting more survey polls of relevant subjects. Secondly, the next study should expand limitation to other factors such as infrastructure of university, high school background of tutees. Finally, individual physic should be concerned as well due to the different level of health causing dissimilar study results.

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