The Relationship between Religiosity and Academic Performance amongst Accounting Students

Umaru Mustapha Zubairu, Olalekan Busra Sakariyau
Department of Entrepreneurship and Business Studies, Federal University of Technology Minna, Nigeria

Article Info	ABSTRACT
	In this paper, the association between religiosity and academic performance among accounting students enrolled at the International Islamic University Malaysia (IIUM) is explored, as recent research demonstrates a positive association between religiosity and academic success. Students' religiosity was measured using proxies from an Islamic perspective, whilst their academic performances were measured using their Cumulative Grade Point Averages (CGPA). The statistical analysis revealed no significant correlation between religiosity and academic performance among accounting students at IIUM. However, a closer examination of the results revealed that students at IIUM possessed high levels of religiosity as well as high levels of academic performances.

Corresponding Author:

Umaru Mustapha Zubairu,
Department of Entrepreneurship and Business Studies,
Federal University of Technology Minna,
PMB 65, Niger State, Nigeria.
Email: uzubairu@gmail.com

1.   INTRODUCTION
1.1. Brief Background

In recent times, there has been an interest amongst education scholars to understand the role that a student's religiosity plays in his academic performance, whether in high school [1]-[3] or at college [4],[5]. If a positive relationship is found between student religiosity and academic performance, it is expected that steps should be taken to improve student religiosity by encouraging more involvement in religious activities [3].

This study sought to contribute to the growing body of scholarship in this area by exploring the relationship between student religiosity and academic performance from an Islamic perspective. The focus of the study was Muslim accounting students enrolled at the International Islamic University Malaysia.

The whole life of a Muslim is governed by the commands of Almighty Allah as contained in the Noble Qur'an and Sunnah (teachings, deeds, sayings, and silent permissions of the Noble Prophet Muhammad [peace be upon him, PBUH]). This is evident by the following verse of the Noble Qur'an: Say, *"Indeed, my prayer, my rites of sacrifice, my living and my dying are for Allah, Lord of the worlds (Al-an'am: 162).* The strength of a Muslim's commitment to live his life in accordance with these commands refer to his level of religiosity.

Regarding the expected relationship between a student's religiosity and his academic achievement, the following verse of the Noble Qur'an and *hadith* below shed light on this issue:

And among people and moving creatures and grazing livestock are various colors similarly. Only those fear Allah, from among His servants, who have knowledge. Indeed, Allah is Exalted in Might and Forgiving (Al-Fatir: 28).

The Prophet Muhammad (PBUH) said: Verily, God loves if any of you does a job, he does it with perfection" (Al-Bayhaqi).

Applying the verse above in the context of this study, the CGPA represents a measure of the students' knowledge about Islamic principles in an accounting context; those with the highest CGPA possess the most knowledge, and thus they ought to fear Allah the most; "Fear of Allah" representing religiosity. In other words, there are the higher the CGPA, the higher the religiosity.

Similarly, applying the *hadith*, religiosity represents one's commitment to always obey God's commands. In the *hadith*, God commands striving for perfection in all that we do. For the accounting student, the student with the highest CGPA has striven the most to achieve perfection, thus displaying the highest level of religiosity. Religiosity and academic performance are positively related.

1.2. Research Paradigm

For Muslims, Islam represents a complete way of life. What this implies is that *every* aspect of a Muslim's life, *including the conducting of research*, is guided by the principles of Islam as embodied in its two primary sources of guidance, The Noble Quran and the *Sunnah;* The *Sunnah* is found in narrations by the companions of the Prophet Muhammad (PBUH) called *Ahadith* (plural of *hadith*).

The implication of adopting this paradigm in conducting research is that all concepts identified in a study are defined in accordance with Islam's primary sources of guidance, rather than adopting conventional definitions of these concepts. Additionally, the expected relationships between these concepts are also derived from the Quran and *Sunnah*. This study embraces this paradigm and this is particularly appropriate as the focus of the study is on religiosity of *Muslim* accounting students, and this concept can only be fully understood by referring to the *source* of all Muslim religiosity, the Quran and *Sunnah*. In order to shed more light on some verses of the Quran and *Ahadith*, commentaries by renowned Islamic scholars are also relied upon.

1.3. Literature Review

A review of the scholarship on the relationship between student religiosity and academic performances revealed two broad streams of research based on the religion of the students in question: a Christian perspective and an Islamic perspective. A description of studies reviewed under each perspective is described in the subsequent paragraphs.

From the Christian perspective, all but two of the studies reviewed were empirical in nature. These studies were based on the assumption that high levels of religiosity amongst Christian students would lead to high levels of academic performance. An important question to ask is, "What are the bases of this assumption?" Elms' [6] and Anthrop-Gonzalez et al.'s [7] qualitative studies provide the answer. Elms [6] and Anthrop-Gonzalez et al. [7] asked ten high achieving American first-year university students and ten high achieving Latino high school students respectively to describe how their religiosity had impacted on their academic performances. Four themes emerged from the students' descriptions, and these provide the bases for the assumption that high levels of religiosity amongst Christians should be positively related to high levels of academic performance: 1) God excepts them to excel in whatever they do, 2) God's prohibition of the usual high school and college distractions such as wild partying, pre-marital sex, drug use and excessive alcohol consumption enabled them to focus more on their academic work, 3) God was always there to help them be successful in their academic endeavours, and 4) Belief in God enabled them to see that education was an important part of their ultimate objective in being spiritually successful.

The remaining Christian studies reviewed were all empirical in nature and are described in the following paragraphs. All the studies reviewed were conducted in America, and all but two [2],[3], found a positive correlation between students' religiosity and academic performances.

Regnerus [8] used church attendance as a proxy for high school student religiosity, and students' average grades as a proxy for academic performance. McKune and Hoffman [9] included belief in divinity of sacred scripture and students' perceptions of the importance of religion in their lives, in addition to church attendance to measure the religiosity of high school students. Like Regenerus [8], they used average student grades as a measure of academic performances. Both studies found significant positive relationships between religiosity and academic performance.

Jeynes [10], Toldson and Anderson [1] and Butler-Barnes et al. [3] all explored the relationship between religiosity and academic performance amongst African-American high school students. Jeynes [10] combined students' levels of religious commitment and attendance of a religious school as a measure of students' religiosity; Toldson and Anderson [1] and Butler-Barnes et al. [3] also used students' levels of religious commitment as a measure of students' religiosity, but combined with it church attendance instead of attendance of a religious school. All three studies used the students' average grades as a measure of their academic performances. Jeynes [10] and Toldson and Anderson [1] both found a positive relationship

between the religiosity and academic performances of African-American high school students. On the other hand, Butler-Barnes et al. [3] found that religiosity was not related to academic performance. They gave two possible reasons for not finding the expected positive relationship between these two variables: Firstly, they focused only on African-American males whilst other studies included both males and females. Secondly, they used students' self-reported average grades instead of student performances in standardized tests.

Chadwick and Top [11] and Line [4] focused on students belonging the Christian sect of the Latter-Day Saints (LDS); Chadwick and Top [11] surveyed high school students, whist Line [4] focused on college students. Both studies combined religious beliefs, private religious behaviour (frequency of personal prayer), and public religious behaviour (church attendance) to measure the students' religiosity. Both studies also utilized students' average scores to measure academic performance. The findings of both studies were also similar, with the strongest positive correlations found between private religious behaviour and academic performance, and the weakest correlation between students' religious beliefs and academic performances.

Reichard's [2] study concludes this section of the review, and like Butler-Barnes et al. [3], found no significant correlation between religiosity and academic performance amongst high school students whose performances at an academic decathlon served as a measure of their academic performances. The students' religiosity were determined using the Duke University Religion Index (DUREL) which combines church attendance, frequency of prayers and importance of religion in students' lives. The author explained that his findings prove that the expected positive relationship between Christian religiosity and academic performance is not universal.

Only two studies were found that explored the relationship between religiosity and academic performance from an Islamic perspective [12],[5]. Surprisingly, both studies did not find the expected significant positive relationship between the two variables.

Elias et al. [12] surveyed undergraduate Muslim students enrolled in a Malaysian university. The authors developed a 24-item instrument to measure the students' religiosity, which they called the "Islamic Religious Commitment Scale". Students' academic performances were determined using their Cumulative Grade Point Averages (CGPA). No significant correlation was found between the two variables. The authors did not give a possible reason for their unexpected findings. They only questioned whether the findings were irregular or whether they represented the general Muslim student population in Malaysia. They charged future studies to answer this question.

Taghavinia and Motavassel [5] determined the religiosity of medical students enrolled at an Iranian university using Gluck-Stark's 26-item questionnaire which contained beliefs, emotions, religious rituals and consequences. Students' CGPA were used to measure their academic performances. Similar to Elias et al.'s [12] Malaysian findings, no significant correlation was found between religiosity and Muslim students' academic performances. The authors concluded that in light of the results of their study, there was a need for future studies to try to identify other factors associated with religiosity.

The review revealed that a vast majority of the scholarship exploring the relationship between religiosity and academic achievement have been conducted from a Christian perspective. Additionally, these Christian studies have all been conducted in America. This study adds to the dearth of studies conducted from an Islamic perspective, and also provides additional value by providing knowledge about a different society. Finally, it answers Elias et al.'s [12] call that further research be carried out amongst the Muslim student population in Malaysia.

2.   RESEARCH METHOD
2.1. Conceptual Framework
This study had two key concepts: religiosity and academic performance. The conceptualizations of these two variables and their role in this study are provided below. The Islamic position on the expected relationship between these two variables is also presented.

In the context of this study, religiosity is defined *as the strength of a person's commitment to the precepts of Islam; in order words, the strength of a Muslim's faith*. In conceptualizing religiosity for this study, two issues were considered from an Islamic perspective: Firstly, what factors shaped a students' religiosity before he or she enrolled into university? Secondly, what is the most external evidence of a Muslim's religiosity? In dealing with the first issue, reference is made to the following *hadith* which explains that a child's home environment impacts his or her religiosity: *Allah's Messenger (PBUH) said, "No child is born except on Al-Fitra (Islam) and then his parents make him Jewish, Christian or Magian, as an animal produces a perfect young animal: do you see any part of its body amputated?" Then he read, 'So direct your face toward the religion, inclining to truth. [Adhere to] the fitrah of Allah upon which He has created [all] people. No change should there be in the creation of Allah. That is the correct religion, but most of the people do not know (30.30)'. (Sahih al-Bukhari, Book 65, Hadith 4822).* The importance the parents place on

the precepts of Islam as a way of life will affect the child's religiosity; if religion is very important in the household, the child will be very religious. If religion is of no importance, then the child will not be very religious.

The second environment which would impact on the student's religiosity would be the choice of secondary school attended. In Malaysia, students have two choices as regards secondary schools: religious or secular. Shah's [13] study of 100 Malay secondary school students drawn equally from religious and secular schools revealed that students from religious schools displayed a higher level of religiosity than those in secular schools. Additionally, Saat et al.'s [14] study revealed that Malaysian students who attended religious secondary schools possessed "strong religious views and (were) inclined to have a close relationship with God" (p.17). It can thus be concluded that the accounting students who attended religious secondary schools would be more religious than those that attended secular secondary schools. Importance of religion in the student's family and choice of secondary school thus served as the two factors that determined the student's religiosity before enrolment into the university.

Regarding the second issue addressing the most visible expression of a Muslim's religiosity, the following *hadith* provides crucial guidance: It was narrated that Jabir bin 'Abdullah said: *"The Messenger of Allah (PBUH) said: 'between a person and Kufr (disbelief) is abandoning the prayer.'" (Sunan Ibn Majah, Book 5, Hadith 1131).*For the Muslim, performing the five obligatory prayers is the clearest expression of his or her religiosity. Additionally, for the male Muslim, performing these prayers in the mosque is obligatory and thus an important evidence of his religiosity. This obligation is evidenced in the following *hadith:* it is narrated from Abu Hurayrah that the Messenger of Allaah (PBUH) said: *"By the One in Whose hand is my soul, I had thought of ordering that wood be gathered, then I would command the call to prayer to be given, and I would appoint a man to lead the people in prayer, then I would go to men [who do not attend the congregational prayer] and burn their houses down around them. By the One in Whose hand is my soul, if anyone of you had known that he would receive a bone covered with meat or two (small) pieces of meat in a sheep's foot, he would come for 'Isha' prayer." (Sahih Bukhari, Hadith 7224).*The famous Islamic scholar Ibn Al-Mundhir explained the *hadith* as follows: "The fact that he (PBUH) was thinking of burning down the houses of people who did not attend the prayer is the clearest evidence that *attending prayer in congregation is obligatory*, because it would not be permissible for the Prophet (PBUH) to do this with regard to something that was *mustahabb* (recommended) and not obligatory" (Ruling for prayer in congregation for men, n.d., emphasis added). Interestingly, the most common proxy for religiosity in moral competence scholarship has been frequency of religious attendance [15]-[20].

To conclude, religiosity as conceptualized for this study had two broad components: 1. Factors that shaped the student's religiosity before enrolment in university (a. Importance of religion to student's family and b. Secondary school attended [religious versus secular]); 2. External expression of religiosity (1. Performance of five daily prayers and 2. Praying in the mosque).

2.2. Overview of IIUM

The University of Interest in this study was the International Islamic University Malaysia (IIUM). IIUM was established on 23rd May, 1983 based on the philosophy that all fields of knowledge should lead toward the recognition of, and submission to, the fact that Almighty Allah is the only one worthy of worship and is the Absolute Creator and Master of the universe. IIUM has a four-pronged mission of Integration, Islamization, Internationalization and Comprehensive Excellence [21]. The university provides bachelors' degrees, masters' degrees and doctorate degrees in its 13 faculties called "kulliyyahs". Of particular interest to this study was IIUM's undergraduate accounting program which is accredited by the Malaysian Institute of Accountants (MIA). MIA accreditation of an accounting programme is very important as only students that graduate from such programmes can legally call themselves "accountants" in Malaysia [22]. IIUM's accounting programme claims to integrate Islamic principles with contemporary accounting knowledge. In order to graduate, students are required to complete a minimum of 134 hours of a combination of university-required, kulliyyah-required and departmental courses which includes practical training; 3 of the university-required courses have Islamic ethical content (a. Islamic Worldview, b. Islam, Knowledge and Civilization and c. Ethics and Fiqh for Everyday Life); 4 of the kulliyyah-required courses have Islamic ethical content. In addition, a recent Islamization initiative has mandated that ethical and Islamic content be integrated in all courses [21]. At the time this study, IIUM department of accounting had 28 academic staff and 552 undergraduate students enrolled.

At IIUM, first-year students are all required to take general courses. They only select their major in their 2nd year of study. This is why this study excluded these students in its sample. 2nd-year, 3rd-year and final-year accounting students served as the sample of this study.

2.3. Data Collection Procedure

Data regarding students' religiosity and CGPA were obtained as part of a larger study that aimed to measure the moral competencies of accounting students at IIUM. The instrument called "The Muslim Accountant Moral Competency Test" or "MAMOC" had three main sections. Of particular interest for this study was the demographic section of MAMOC. This section had ten items (Age, Religion, Gender, Nationality, "How often do you pray daily?", "How important is religion in your family?" Year of study, Type of secondary school attended, "How often do you visit your place of worship?" and CGPA). Four items served as a proxy for a student's religiosity, "How often do you pray daily?", "How important is religion in your family?" Type of secondary school attended and "How often do you visit your place of worship?"

The participating students were assigned a "religiosity" score based on their responses to the four items in the demographic section that served as proxies for religiosity. For the first item, "How often do you pray daily?", the students had seven options (0,1,2,3,4,5, more than 5); A choice of 0-4 was scored "0" as every Muslim is obligated to pray five times a day; A choice of "5" was scored "1", as the student had completed his obligation, whilst a choice of "more than 5" was scored "2" as it showed that the student engaged in extra prayers beyond the minimum requirement, and this is encouraged in Islam. For the second item, "How important is religion in your family?", the students had four options (Very important - scored "3", Moderately important - scored "2", Little importance - scored "1" and No importance - scored "0"). For the third item, Type of secondary school attended, students had two options (religious - scored "1" and normal (secular) - scored "0"). For the fourth item, "How often do you visit your place of worship?", only male students had a varying score as Islam only makes it obligatory for them to pray the five daily prayers in the mosque as mentioned in *hadith*stated in an earlier section of this study (Sahih Bukhari, *hadith*7224); Female Muslims have the option of praying in the home or the mosque. Students had six options (Never, once a week, 2-4 times a week, once a day, 2-4 times a day, 5 times a day): only a selection of the last option, "5 times a day", earned a score of "1"; any other choice was scored "0". However, all female students were scored "1" regardless of the choice they made. Religiosity scores thus could vary from a minimum of "0" to a maximum of "7".

The students' academic performances were determined by their response to the CGPA item in the demographic information section of MAMOC. They had five options to choose from: <2.00, 2.00-2.50, 2.51-3.00, 3.01-3.50, and >3.50. Each option was given a score, a minimum of "0" for CGPA choice <2.00 and a maximum of "4" for CGPA choice of >3.50.

All sections of a compulsory 2nd-year, 3rd-year and final-year accounting course were surveyed using MAMOC. 125 2nd-year students, 105 3rd-year students and 72 final-year students, completed the questionnaire. The relationship between the students' religiosity and their academic performances was then determined using Spearman's Rank Order Correlation. This non-parametric technique was used instead of its parametric alternative, Pearson's product motion correlation, because the assumption of linearity was violated.

3.   RESULTS AND ANALYSIS

This section of the paper presents the research findings and their implications. The descriptive statistics of the study's respondents is presented first. The relationship between the academic performances of IIUM's accounting students and their religiosity as determined using Spearman's Rank Order Correlation is then presented. A discussion of the implications of the results concludes the section.

3.1. Descriptive Statistics

Tables 1, 2 and 3 below present descriptive statistics of IIUM accounting students surveyed in this study. Table 1 reveals that the majority of accounting students surveyed were female, representing 68.9% of the sample; Table 2 shows the distribution of the students' CGPAs, with the majority of students having a CGPA between 3.01 and 3.50, representing 61.6% of the sample. Table 3 shows that the average age of the students was 21.93 years, and that their mean religiosity score was 5.31 out of a maximum of 7.

Table 1. Gender

		Frequency	Percent
	MALE	94	31.1
Valid	FEMALE	208	68.9
	Total	302	100.0

Table 2. CGPA

		Frequency	Percent
Valid	2 TO 2.5	2	0.7
	2.51-3	47	15.6
	3.01-3.5	186	61.6
	MORE THAN 3.5	67	22.2
	Total	302	100.0

Table 3. Age and Religiosity scores

	N	Minimum	Maximum	Mean	Std. Deviation
AGE	302	20	25	21.93	1.155
Religiosity Score	302	1	7	5.31	0.994
Valid N (listwise)	302				

3.2. Determining the relationship between IIUM's accounting students' religiosity and their academic performances

Table 4 below presents the correlation between students' CGPAs and religiosity scores. The results are startling as they go against the grain of the majority of previous studies reviewed in this paper. Rather than the expected positive correlation between the two variables, there was a negative correlation of -.036. However, the correlation was not statistically significant.

Pallant [23] suggested the following interpretation of the strength of a correlation: .10 to .29 (small); .30 to .49 (medium); .50 to 1.0 (large). The correlation coefficient of -.036 does not reach the threshold of a small correlation between the variables. The implication is that there was almost no relationship at all between the students' CGPA and their religiosity scores.

Table 4. Correlation between Students' CGPA and religiosity scores

			RELSCORE	CGPA
Spearman's rho	RELSCORE	Correlation Coefficient	1.000	-.004
		Sig. (2-tailed)	.	.943
		N	302	302
	CGPA	Correlation Coefficient	-.004	1.000
		Sig. (2-tailed)	.943	.
		N	302	302

Table 5 below provides the correlation between students' religiosity and academic performances based on year of study. There was no significant correlation between the two variables for each of the three years of study. The highest correlation occurred amongst final-year students with a small, positive correlation of 0.127.

Table 5. Correlation between students' religiosity scores and CGPA based on year of study

YEARSTUDY				RELSCORE	CGPA
2	Spearman's rho	RELSCORE	Correlation Coefficient	1.000	.006
			Sig. (2-tailed)	.	.949
			N	125	125
		CGPA	Correlation Coefficient	.006	1.000
			Sig. (2-tailed)	.949	.
			N	125	125
3	Spearman's rho	RELSCORE	Correlation Coefficient	1.000	-.048
			Sig. (2-tailed)	.	.629
			N	105	105
		CGPA	Correlation Coefficient	-.048	1.000
			Sig. (2-tailed)	.629	.
			N	105	105
4	Spearman's rho	RELSCORE	Correlation Coefficient	1.000	.127
			Sig. (2-tailed)	.	.287
			N	72	72
		CGPA	Correlation Coefficient	.127	1.000
			Sig. (2-**tailed**)	.287	.
			N	72	72

3.3. Discussion

The results of the study failed to actualize the expected positive relationship between the religiosity of Muslim accounting students at IIUM and their academic performances. Overall, there was actually a negative, but not significant, correlation between religiosity and academic performance. However, amongst final-year students, there was a small, positive, but insignificant correlation between these two variables. The lack of significant correlation between students' religiosity and their overall academic performances found in this study mirror those found by some previous studies conducted amongst Muslim students [5],[12],[24]. However, the results went against some other studies which found that student religiosity did actually correlate with Muslim students' academic performances in specific subjects like Science [25], English [26], [27]-[29], Islamic education [30] and law [31]. It is quite interesting to observe that the students that examined the relationship between Muslim students' religiosities and overall academic performance found no correlation, but those that looked at performances in specific subjects did. Ultimately though, Islam does require Muslim students to do their very best in all their academic endeavours. It is important to understand that doing one's best does not guarantee getting the highest grades, as each individual has different God-given talents in different spheres of life that go beyond just getting high grades in school.

Despite the lack of significant correlation between the two variables, a closer look at the academic performances of the students reveal that the results are not as troubling as initially thought. Table 2 above shows that 77.8% of the students (253 out of 302) had a CGPA of 3.00 and above; 186 students had a CGPA between 3.00 and 3.50, and 67 students had a CGPA above 3.5. According to IIUM's grading system in Table 6 below, a majority of the students surveyed had a minimum grade of "B" which is considered "good". With a mean student religiosity score of 5.31 out of 7, and a majority of students possessing a "B" average, a common sense conclusion can be reached that the lack of "statistical" correlation between IIUM's accounting students' religiosity and academic performances in not a cause of great concern. Of course as always, there is always room for improvement.

Table 6. IIUM Undergraduate Grading System

Percentage Score	Letter Grade	Quality Point Equivalent	Remark
85-100	A	4.00	Excellent
75-84	A-	3.67	Extremely Good
70-74	B+	3.33	Very Good
65-69	B	3.00	Good
60-64	B-	2.67	Fairly Good
55-59	C	2.33	Satisfactory
50-54	C-	2.00	Quite Satisfactory
45-49	D	1.67	Poor
40-44	D-	1.33	Very Poor
35-39	E	1.00	Extremely Poor
0-34	F	0.00	Failed

Source: IIUM website

As Muslim educators, Islam teaches us to aspire for perfection in whatever activity we do. It is therefore incumbent on IIUM accounting lecturers to continually strive to improve the religiosity and academic performances of there students so that they can progress from mere being "good", to being "excellent". This is indeed a noble goal for which all educators should continually aspire for.

4. CONCLUSION

Islam demands that Muslims do their very best in whatever endeavour they engage in. This study sought to explore how well Muslim accounting students enrolled at IIUM fulfil this Divine Command by exploring the relationship between their religiosity and academic performances.

Second-year, third-year and final-year accounting students were surveyed, with their religiosity determined using four proxies and their academic performances determined by the CGPA. Statistical analyses revealed that no significant relationship existed between the two variables, with only a small, positive relationship existing among the religiosity and academic performances of final-year students. The statistical analyses did not provide a full picture of the relationship between the two variables. A closer examination revealed that the students actually possessed a high level of religiosity and also did quite well academically with almost 80% of the students earning a "B" grade.

This study reveals that there is a need for a more detailed qualitative study amongst Muslim accounting students in Malaysia, in order to better understand what role religiosity plays in academic

achievement. Additionally, there is a need to survey other Islamic universities in Malaysia and beyond in order to determine the relationship between Muslim students' religiosities and their academic performances.

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BIOGRAPHIES OF AUTHORS

Umaru Mustapha Zubairu is a lecturer at the Department of Entrepreneurship and Business Studies at the Federal University of Technology Minna. He is currently a PhD Accounting candidate at the International Islamic University Malaysia. His research interests include business ethics education, moral competence research, economic gardening research and deep learning strategies. His mission is to help guide students to fulfil their potential academically specifically, and in life generally.

Olalekan Busra Sakariyau is a lecturer at the Department of Entrepreneurship and Business Studies at the Federal University of Technology Minna. He has PhD in Entrepreneurship from the University of Malaysia Sarawak. His research interests include Entrepreneurship Education, Economic Gardening, Human Resource Management and Occupational Safety. He is passionate about creating a new generation of vibrant entrepreneurs that will lead the Nigerian economy to great heights in the near future.