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Determining the Validity and Reliability of Business Studies Achievement Test for Senior Secondary Schools in Nigeria

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Abstract: The study aimed at ascertaining the validity and reliability of business studies achievement test for senior secondary schools in Nigeria**.** The study adopted an instrumentation design. The area of the study was Anambra State. The population of the study consisted of all the 23,077 students and 586 business studies teachers in two hundred and sixty-one senior secondary schools in Anambra State. Multi-stage sampling techniques involving two stages were adopted for this study. Thus proportionate stratified and purposive sampling techniques were employed at the first and second stages respectively. This was used to determine the sample size of the study, which was 630 made up of 393 students in senior secondary school one and 238 business studies teachers in Anambra State. The instrument Business Studies Acheivement Test (BSAT) was face validated by five experts, while the content validation was carried out by using a table of specifications which consisted of content areas and behavioral objectives structured after Bloom's taxonomy of cognitive domain. To generate items for Business Studies Achievement Test, the instruments were distributed to 238 business studies teachers by the researcher and his assistants in their respective schools during the 2021/2022 session. Business Studies Acheivement Test (BSAT) was used for data collection, the BSAT was a single multiple-choice objective test with an expected response of either pass (1) or fail. This helped in determining the construct validity of the instrument as well generating items for the business studies achievement test. The generated instrument was pilot tested in six secondary schools in the six educational zones in Anambra state. The developed instrument was found to be valid and reliable with an estimate of 0.96 obtained for placing students in business studies in senior secondary schools in Nigeria. Based on the findings of the study it was recommended that teachers, researchers, and relevant agencies should Relevant educational agencies, teachers, researchers should endeavor to establish the validity of any instrument they develop for any educational purpose to ensure the items are valid and relevant to the subject objective also instrument for educational purposes should be reliable, this will facilitate the better decision for students' placement and achievement.

Keywords: Validity Reliability, Business Studies, Achievement Test

Introduction

Business Studies is an engaging course that introduces students to the business world in order to better prepare them for the 21st century challenges (Emeasoba & Igwe, 2016). Udoye and Ndum (2013) posited that it is the area of education that focuses on preparing students for careers in the business world on a vocational and professional level. Business studies are one of the four fields of studies in senior secondary school education which comprises the pre-vocational subjects, namely the store management, accounting, and commerce, office Practice, book-keeping, insurance which prepares students for skilled manpower or to be self-employed. To measure and evaluate a student's performance at all stages and in all areas of education, Achievement tests, and written exams, among others, are utilised. Achievement tests are the assessment tools used to gauge students' progress in the cognitive domain (Sönmez & Alacapnar, 2013). In line with Sahin et al. (2023), while it has been one of the most popular approaches to determine students' level of achievement, educational evaluation can also serve purposes such as diagnosis, formalisation, and level identification.

When creating a test, specific procedures must be followed, including the item generation and the item validation, as well as the reliability test. Content definition, test specification creation, item creation, content validation/expert review, pilot testing, data analysis, and test item revision are all aspects of item development (Ukwuije & Opara, 2012). The processes for building a test, according to Ceniza and Cereno (2012) including the test planning, the test items creation, the test validation, conducting pilot and trial tests, reliability, item analysis, and putting the final test together. It is crucial for the content validity at this point to create a table of specifications, the table of specifications can be thought of as a more detailed version of the test plan (Cetin, 2019).

To ensure the construction of a valid and reliable test to measure an item and a person ability, each of these stages must be properly carried out. In line with this Janine et al. (2022) the metrics of reliability and validity pertain to how well a method or test measures an outcome. All assessments that strive to produce a genuine estimate of a test taker's competence and support legitimate inferences like achievement are predicated on the principle of validity (Ado et al., 2019; Hamed, 2016; Sangoseni et al., 2013; Wong et al., 2012). While reliability examines how consistent test results are, it also considers one or more potential sources of inconsistency, such as the choice of particular questions, the choice of raters, and the day and time of testing (Livingston, 2018; Fraenkel & Wallen, 2009). To achieve the objectives of education at any level within society's educational system, monitoring and maintaining the quality of educational processes and outcomes is essential. Ensuring the validity and reliability of tests is crucial in this regard (Öksüz & Genç, 2021). According to Ikpa and Longjohn (2022), a test's usability or applicability is contingent upon its feasibility in real-world scenarios. These factors encompass the availability of a similar exam, clear instructions, simplicity in test administration and scoring, ease of interpreting and utilising the test results, and overall cost-effectiveness. These intrinsic and extrinsic aspects of validity, reliability, usability, administration, and scoring are not universally guaranteed by teacher-made achievement exams.

The senior secondary schools in Nigeria have not paid enough attention to the creation of valid and reliable tests in many subject areas. It is anticipated that schools will have a sufficient number of trustworthy and accurate tests to evaluate their pupils after they have completed the curriculum's topic areas and to help them get ready for external exams. The majority of teachers are poor at creating tests for their respective subject areas (Osadebe, 2012).

Teachers would use faulty Achievement Tests to evaluate pupils after covering the Senior Secondary certificate curriculum in commerce, accounting, office practice, and insurance. Most teachers create their summative accomplishment assessments in a hurry by copying questions from any previous exam paper. The majority of these examiners, who work as teachers in junior and senior secondary schools, develop not very valid tests (Onunkwo as cited in Osadebe, 2012). The majority of examiners believe that creating test items for the lower cognitive levels (knowledge and comprehension) is simpler than for the higher cognitive levels (application, analysis, synthesis, and evaluation). The text areas in business studies for senior secondary schools (commerce, accounting, store management, office practice, insurance) are not dispersed to cover the curriculum's subject matter. Because of the reading restrictions imposed by such assessments, children perform poorly in business studies.

Teachers as a result fail to establish the validity and reliability of such tests. The use of shoddy Achievement Tests is a serious issue since it affects students' interest in and performance on the subject. Poorly prepared assessments may cause students to lose interest in a specific subject. To solve this issue, the researchers created a valid and trustworthy multiple-choice Business Studies Achievement Test that can be used in classrooms and help students to get ready for public examinations like the West African Examination Council (WACE) and National Examination Council (NECO). The created test will significantly address the demand for senior secondary schools to have a valid and reliable Achievement Test for subject areas like commerce, accounting, store management, insurance, and office practice.

Statement of the Problem

Students seem to poorly perform in the field of business studies in senior secondary school and are unable to meet the requirements to proceed to higher institutions. This problem could be linked to a wrong placement, poor instructional method, students factors among other factors, many students choosing the right school subjects—defined as those that an individual can study easily—is not a good idea. Most frequently, students' selections are influenced by how much they enjoy their instructors, which subjects their friends and parents think are the best for them, and, of course, the possibilities the school offers. Senior secondary schools in Nigeria neglect the utilization of well-developed achievement instruments. This problem when not addressed is that the society and educational institutions might be misled in determining the qualified candidates for employment and admission. The lofty objectives of business studies in Nigerian senior secondary school will be adversely affected and might not be achieved. The need to match the academic capabilities of the students with the requirements of business studies in senior secondary schools is what led to this study on determining the validation and reliability of business studies achievement tests.

Purpose of the Study

The main aim of this study is to develop, validate and establish the reliability a business studies achievement test for senior secondary schools in Nigeria. Particularly, the research intends to:

1. Determine the validity of the business studies achievement test for senior secondary schools in Anambra State.

2. Establish the reliability of the business studies achievement test for senior secondary schools in Anambra State.

Significance of the Study

This study when published, placed in the library, presented at seminars and conferences would be beneficial to the students, secondary school administrators, teachers, and future researchers.

The use of business studies achievement test in senior secondary schools will ensure that students go into a subject area that is compatible with their interests and ability which will enhance their chances of admission into tertiary institutions, in a long run, develop the right skills and competencies needed for employability thereby contributing to the socio-economic development of the society.

The secondary school administrators responsible for managing the affairs of the schools could adopt the developed test for assessing students in the field of business studies in Nigerian senior secondary schools. Adopting this instrument would save them the stress, time, cost of developing a new instrument for assessing achievements in the field of business studies.

The study will provide teachers more valid and reliable instruments for assessing students in business studies to ensure that instructional objectives are attained. It will also save them the stress being involved in the test development and validation. The developed test could also be used for baseline, diagnostic, or formative assessment purposes, especially by those teaching poorly resourced large classes, as a locally developed test, it will be readily available to Nigerian business studies teachers.

It is also envisaged that future researchers would use the procedure used in the development of this test to develop and validate similar assessment instruments.

Scope of the Study

The study covers the determination of the validity and reliability of business studies achievement test for Senior Secondary schools. The study is delimited to generating the items for the instrument, determine the validity of the instrument, determining the reliability index of the developed instrument. The study covers all the five subjects' areas in business studies in Nigerian senior secondary school namely commerce, financial accounting, office practice, store management, and insurance. SS1 students will be used for the study because they offer the introductory themes of these subjects before they specialise in SS2 where appropriate placement is required. The geographical scope is limited to secondary schools in Anambra State.

Research Questions

The study was influenced by the following research questions.

1. What is the validity of business studies achievement test for senior secondary schools in Nigeria?

2. What is the reliability of the developed instrument for measuring students achievement in business studies in senior secondary schools in Nigeria?

Research Methodology

General Background

The research aimed to assess the validity and reliability of a business Studies achievement test designed for senior secondary schools in Nigeria. The validity and reliability are crucial psychometric properties in educational research, especially when it comes to assessing the effectiveness of educational assessments like tests and exams. This research is crucial for several reasons. It ensures fairness and equity, improves the educational assessment, enhances accountability, guides curriculum development, supports educational research, and facilitates student learning. A reliable test helped identifying students' true abilities and knowledge, regardless of individual differences. It also supported educational research and facilitated meaningful learning experiences for students. The research on determining the validity and reliability of the Business Studies achievement test served as a foundational step in ensuring the quality and effectiveness of the assessment tool. It not only benefits the students and educators directly involved but also contributes to the improvement of the education system as a whole in Nigeria.

Research Design

The study was instrumentation in nature. This type of study was aimed at determining the validity and reliability of an instrument to measure achievement and traits. Instrumentation research design is employed for test construction for measuring and evaluating human abilities, social, psychological traits. The instrumentation design was appropriate for this study because the study was aimed at developing, validating and establishing reliability of an instrument for assessing students in business studies in senior secondary schools in Anambra state.

Population of the study

The *population* of the study consisted of all the 23,077 students and 586 business studies teachers in two hundred and sixty-one senior secondary schools in Anambra State. The choice of senior secondary school one students was based on the fact that they occupied the foundational level in senior secondary school. Where all subjects were offered and they must have been exposed to introductory themes of various fields of studies offered in senior secondary school one before they specialised in senior secondary school two where appropriate achievement through test is required. Business studies teachers having taught the subjects over time will participate in generating items for the business studies achievement test. Information on the number of teachers and students were gotten from Post Primary School Service Commission, Awka as 2021/2022 academic session.

Sample

In determining the sample size of the study which was 630, Taro Yamane formula was used. It was made up of 393 students in senior secondary school one and 238 business studies teachers in Anambra State. Multi-stage sampling techniques involving two stages were adopted for this study. Thus proportionate stratified and purposive sampling techniques were employed at the first and second stages respectively

Stage 1: a proportionate stratified sampling technique was adopted in deriving the sample from different educational zones in Anambra State. In selecting the students, the stratification was based on the already existing education zones are Aguata, Awka, Otuocha, Nnewi, Ogidi, and Onitsha. Nworgu (2015) stated that a proportionate stratified sampling technique can be used when different layers in a population must be represented.

In drawing the sample, students in senior secondary school one were drawn from each zone using a proportionate stratified sampling technique. As a result of this procedure, 60 students were drawn from Aguata educational zone, 80 students were drawn from Awka educational zone, 80 students were drawn from the Nnewi zone, 53 students were drawn from Ogidi educational zone, 68 students were drawn from Onitsha educational zone and 52 students were respectively drawn from Otuocha educational zone. **Stage 2**: Purposive sampling technique was used to selecting students from schools that have the number that falls within the calculated proportion because they operate with the same curriculum irrespective of the school. For the teachers, having determined the sample size of teachers using Taro Yamane, 238 business studies teachers were purposively selected from the state because they use the same business studies curriculum irrespective of their educational zone.

Instrument and Procedures

Procedure for Development of the Instrument. The following steps were used in developing the business studies achievement test which comprised:

1 The isolation of instructional content from the curriculum

2 The development of table of specifications

3 The generation of items corresponding with instructional objectives

4 An initial validation of the drafted test items

5 The item review of the test items

6 A final validation of the Instrument for item generation

7 The administering of the business studies achievement test to students

8 The determination of the reliability of the business studies achievement test

9 The final assembling.

Step I – Isolation of instructional contents from the curriculum. Students who offer business studies at the senior secondary school are expected to possess the fundamental knowledge necessary to begin a career for those who may not have the opportunity for higher education, as well as the fundamental business knowledge necessary for one's own usage both now and in the future. Identifying the contents areas such as themes, topics, covered is to avoid concentrating on a few aspects of instructional objective and neglecting others.

The accounting subject has the following themes: introduction to financial accounting, the accounting equation and double-entry principles, accounting concepts, the final accounts of a sole trader/proprietorship, provisions and reserves, manufacturing accounts, control accounts and self-balancing ledgers, single entry, and incomplete records, accounts of not-for-profit making organizations, partnership accounts, company accounts, departmental and branch accounts, public sector accounting, information technology in accounting, miscellaneous account, financial system. office practice has the following themes: the office, departments in an organisation, office equipment, office documents, office, correspondence, mail, filing, communication, meetings, report writing, information. while themes in-store management include an introduction to store management, functions of management, retailing and wholesaling, warehousing, transportation, stock, pricing, organisational policy, and insurance has the following themes: introduction to insurances, principles of insurance, documents used in effecting contract, insurance practice, non – life insurance product, insurance market (operators), insurance regulator, common insurance terminologies. These themes were analyzed to generate items for the business studies achievement test.

Step II- Development of table of specifications. Bloom's taxonomy of the cognitive domain was adopted at this stage which included the knowledge, comprehension, application, analysis, synthesis, and evaluation. This was to ensure that the developed test adequately reflect the subject contents which emphasised on coverage of various educational objectives as recommended by Blooms as follows

Knowledge- 30%

Comprehension- 20%

Application- 20%

Analysis- 10%

Synthesis - 10%

Evaluation- 10%

Step III- Generation of items corresponding with instructional objectives. The five subject areas covered in the instrument were commerce, accounting, office practice, store management, and insurance. Consequently, 200 items were generated following the Bloom taxonomy of cognitive domain and clustered into 5 sections which were titled Draft of Business Studies AchievementTest (DBSAT). Section A dealt with 65 items derived from the themes of commerce; Section B dealt has 50 items derived from the themes of accounting; Section C dealt 35 items derived from the themes of office practice; Section D consists of 25 items derived from the themes of store management while Section E has 25 items derived from the themes of insurance. A five-point Likert scale of Very Highly Suitable (VH), Highly Suitable (H), Moderately Suitable (MS), Lowly Suitable (LS), Very Lowly suitable (VLS) was drawn against each statement to enable the business studies teachers to identify levels of the appropriateness of each item generated for the instrument.

Step IV: Initial validation of the drafted test items. The draft of the business studies achievement test was drawn with a table of specifications based on the content of business studies curriculum for senior secondary school was submitted for face and content validation to five experts; three of the experts who were secondary school teachers in Anambra State that specialised in business studies; one of the experts is in business education programme while the remaining one is an expert in measurement and evaluation from the department of educational foundations. These experts were given the purpose of the study, table of specifications, the drafted instrument, and the business studies curriculum for senior secondary school accessed for the instrument for proper wordings, question format, sequence, The Two content experts calculated the content validity index (CVI) of the BSAT to independently appraise the relevance of each item to the type of content it is intended to measure. The ratings were given on a four-point scale with Not Relevant being assigned a score of one, Somewhat Relevant two, Quite Relevant three, and Very Relevant four. In similar study, in order to gather information for determining content and construct validity, Haleema et al. (2021) utilised two assessment techniques that asked SMEs (subject-matter experts) to rate test items on their alignment with levels of Blooms Taxonomy were used outcomes.

Step V-Item review of the test items. This involved taking a careful look at various items, corrections suggested by the experts with the consultation of the supervisor were utilised to improve the instrument.

Step VI- Final validation of the instrument for item generation. Furthermore, the instruments were distributed to 238 business studies teachers by the researchers and his assistants in their respective schools during the 2019/2020 session. The respondents were given one week to respond to the instrument. At the end of the exercise, only 221 copies of the instruments were properly filled in and retrieved from the business studies teachers. This represented 93% rate of return. The data obtained from the exercise was subjected to factor analysis to determine the construct validity of the instrument as well generate items for business studies achievement test.

Step VII-Administering the business studies achievementtest to students to determine difficulty, discriminatory distracter index (Test Try Out). The draft of the newly created instrument was tested on 393 senior secondary school one students in the selected secondary schools in Anambra State under examination conditions however only 379 students were available throughout the exercise. Therefore only the data obtained from the activities of the 379 students were used for the study. The six teachers who also served as research assistants were given a short orientation by the researcher to enable them understanding the general requirements of the study and the modalities for using the instrument to rate the students. The researcher facilitated the smooth operation of the entire exercise by supplying all the materials required for administering the BSAT. The six research assistants used the developed business studies achievement test to access the performance of the students.

The students were briefed on how to undergo the assessment, One hour thirty minutes was allotted for the test which at the stipulated time, the students were stopped. At the end of the test, the researcher assistant collected the students' response sheets. The researcher with the help of the research assistant ensured that the test was administered in a conducive environment devoid of any form of examination malpractice. It took 14 days to complete the exercise in all the selected schools. The result obtained from the students were used as data for item analysis. To choose the items and make the necessary changes/improvements, specify the setting and conditions to administer the test, and specify the points that should be changed with the test form, conducting a pre-testing after creating the item pool is important. The pre-testing, in summary, allows one to determine the test's applicability and determine how it might be enhanced (Enago, 2022).

Step XI- Determine the reliability of the business studies achievementtest. Kuder-Richardson formula 20 was used to determine an estimate of the Business Studies Achievement Test (BSAT) reliability. The internal consistency of the points received from the test simultaneously applied was examined using the KR-20. This strategy was required because the BSPT is a single multiple-choice objective test with a pass or fail expectation. A dependability estimate will be attained as a result. This will help to establish the internal consistency of the BSAT. If BSAT has high reliability of about 0.70, it would be used. High reliability seems to explain the fact that the longer a test, the higher the reliability coefficient.

Step XII- Final Assembly of BSPT. The selected items were arranged and clustered based on the five subject areas. Commerce has 41 items; accounting has 31, office practice has 20 items; store management has 18 items while insurance has 15 items.

Data Analysis

In answering the first research question, a table of specifications that highlights the numerous business studies topic categories that were taken into account in this study will be used to establish a high content validity for the business studies achievementtest in line with Bloom's taxonomy of the Cognitive domain. In addition to the table of specifications, the suggestions and comments from experts in the field of business studies and Measurement and Evaluation will also be used to establish face and content validity also the content validity index will be established using the CVI formula. The ratings were given on a four-point scale with Not Relevant being assigned a score of 1, Somewhat Relevant two, Quite Relevant three, and Very Relevant four. These two raters' data were utilized to calculate the CVI using the formula. The second research question which seeks to determine the reliability of the developed instrument for placing students in business studies will be analyzed using the Kuder-Richardson formula (The KR-20) to review the internal consistency of the test items.

Research Results Research Question 1

What is the validity of the business studies achievementtest for senior secondary schools in Nigeria?

Table 1

Table of Specifications Evaluating the Extent of the Content Validity of the 65 Items of BAT – Commerce

	COGNITIVE LEVEL (BEHAVIOURAL OBJECTIVE)							
	Content area	**Know 30%**	**Comp 20%**	**Applica tion 20%**	**Analysi s 10%**	**Synthe sis 10%**	**Evaluat ion 10%**	**Total 100%**
1	Introduction to commerce (7 %)	2	1	-	1	-	1	5
2	The barter system (5%)	1		1			1	3
3	Occupation (4%)	1	-		1	-		2
4	Production (7%)	1	1	1		1	1	5
5	Trade (7%)	1	1	1	1	1		5
6	Middle men (5%)	1	1	1	-	-	-	3
7	Warehousing (4%)	1			1			2
8	Balance of trade and bal ance of payment (5%)	1	1	1	-	-	-	3
9	Documents used in forei gn trade (4%)	1	-	1	1	-	-	3
10	Commodity Exchange (4 %)	1	-	-	-	1		2
11	Partnership (5%)	1	1	1	-	-	1	4
12	Cooperative Societies (7 %)	1	1	1			1	4
13	Public Enterprises (8%)	2	1	1	1			5
14	Limited liabilities Comp anies (7%)	1	1	1	-	1	-	5
15	Trade Association (6%)	1	2	1	-	1	-	4
16	Money (7%)	1	1	1	1		1	5
17	Transportation (4%)	1	1	-	-	1	-	3
18	Communication (4%)	1		1	-	-	-	2
		20	**13**	**13**	**7**	**6**	**6**	**65**

Table 2

Table of Specifications Evaluating the Extent of the Content Validity of the 50 items of BAT – Accounting

	COGNITIVE LEVEL (BEHAVIOURAL OBJECTIVE)							
	Content Area	**Know 30%**	**Comp 20%**	**Application 20%**	**Analysis 10%**	**Synthesis 10%**	**Evaluation 10%**	**Total 100%**
1	Introduction to Financial Accounting (9%)	2	1	1	-	-	1	**5**
2	The Accounting Equati on (11%)	2	1	1	1	-	-	**5**
3	Double Entry Principles (11%)	2	1	-	-	-	1	**4**
4	Accounting Concepts (13%)	2	1	2		1	1	**7**
5	The Final Accounts of a Sole Trader/proprietorship (14%)	2	2	1	1	1	-	**7**
6	Provisions and Reserves (13%)	2	1	1	1	1	1	**7**
7	Preparation of bank reconciliation (13%)	2	1	2	1	1	-	**7**
8	Control Accounts and Self-balancing Ledgers (16%)	1	2	2	1	1	1	**8**
		15	**10**	**10**	**5**	**5**	**5**	**50**

Table 3

Table of Specifications Evaluating the Extent of the Content Validity of the 25 items of BAT – Store Management

	COGNITIVE LEVEL (BEHAVIOURAL OBJECTIVE)							
	Content Area	**Kno w 30%**	**Comp 20%**	**Applicatio n 20%**	**Analysis 10%**	**Synthesis 10%**	**Evaluatio n 10%**	**Total 100 %**
1	Introduction to Store Management (10%)	1	1	-	1	-	-	3
2	Functions of Managem ent (8%)	1	1	-	-	-	-	2
3	Retailing and Wholesaling (9%)	1	-	1	-	-	-	2
4	Warehousing (13%)	1	1	1	-	-	-	3
5	Transportation (12%)	1	1	-	1	-	-	3
6	Stock Control (18%)	1	1	1	1	1	1	5
7	Pricing (16%)	1	-	1	-	-	1	4
8	Organizational Policy (14%)	1	-	1	-	1	-	3
		8	5	5	3	2	2	25

Table 4

Table of Specifications Evaluating the Extent of the Content Validity of the 25 Items of BAT – Insurance

	COGNITIVE LEVEL (BEHAVIOURAL OBJECTIVE)							
	Content Area	**Know 30%**	**Comp 20%**	**Application 20%**	**Analysis 10%**	**Synthesis 10%**	**Evaluation 10%**	**Total 100 %**
1	Introduction to insurances (25%)	2	1	1	1	1	-	6
2	Principles of insurance (24%)	2	1	2	1	-	-	6
3	Documents used in effecting contract (23%)	2	1	1	-	-	2	6
4	Insurance practice (28%)	2	2	1	1	1	-	7
		8	5	5	3	2	2	25

Table 5

Table of Specifications Evaluating the Extent of the Content Validity of the 35 Items of BAT – Office Practice

	COGNITIVE LEVEL (BEHAVIOURAL OBJECTIVE)							
	Content Area	**Know 30%**	**Comp 20%**	**Application 20%**	**Analysis 10%**	**Synthesis 10%**	**Evaluation 10%**	**Total 100%**
1	The office (17%)	2	1	2	-	-	1	**6**
2	Departments in an Organization (13%)	2	1	-	1	-	-	**4**
3	Office Equipment (24%)	2	2	2	1	1	1	**9**
4	Reception (14)	2	1	1	-		1	**5**
5	Office documents (17%)	2	1	1	1	1	-	**6**
6	Office, Correspondence (15%)	1	1	1	1	1	-	**5**
		11	**7**	**7**	**4**	**3**	**3**	**35**

Table 6

Summary of Distribution of Items Based on Blooms Taxonomy of Cognitive Domain

S/N	Bloom taxonomy of cognitive domain	No of test items retained	No of test items discarded	% of test items retained
1	Knowledge	42	20	33.6
2	Comprehension	23	17	18.4
3	Application	26	14	20.8
4	Analysis	12	8	9.6
5	Synthesis	10	9	8
6	Evaluation	12	7	9.6
	Total	**125**	**75**	**100**

Table 7

Validated Items of business studies AchievementTest

S/N	Units	No of Items	Remark
1	Commerce	41	Valid
2	Accounting	31	Valid
3	Office practice	20	Valid
4	Store management	18	Valid
5	Insurance	15	Valid
	Total	**125**	**Valid**

Table 8

Content Validity Index of Business Studies AchievementTest

		Specialist 1		
Specialist 2		**Item rated 1&2**	**Item rated 3&4**	**TOTAL**
	Items rated 1&2	(a) 16	(b) 32	a+ b=48
	Items rated 3&4	(c) 24	(d) 128	c+ d=152
	TOTAL	a +c= 40	b+d=160	a+b+c+d=200
	CVI			0.80

The data in the Table 1–5 shows the Table of Specifications determining the severity of the Content Validity of commerce, accounting, store management, insurance, and office practice**.** The data in the Table 6 revealed the content validity of the instrument. The data shows the summary of the distribution of business studies achievement test items as contained in the table of specifications following six levels of Bloom's taxonomy of cognitive domain. The data revealed that 42 items (33.6%) were assessing the level of knowledge, 23 items (18.4) were assessing the level of comprehension, 26 items (20.8%) were assessing the level of application, 12 items (9.6%) were assessing the level of analysis, 10 items (8%) were assessing the level of synthesis, and 12 items (9.6%) were assessing the level of evaluation. For the face validity, comments of five experts (three business studies teachers in Nigerian secondary schools, one business educator, and a measurement and evaluation specialist who are academics in Nigerian universities) reviewed the instrument for proper phrasing, consistency, and representativeness was used to develop the instrument. For the table 6, at the end of the exercise, 125 items across five units of business studies were found valid thereby appropriate for inclusion in the business studies achievement test. Table 8 showed the content validity index of BSAT which was derived as 0.80. This implies that 80% of items were rated quite relevant and very relevant to the component objectives. Factor analysis was employed to determine the construct validity, and an index for acceptability was judged to be a factor loading of 0.30 or above.

Research Question 2

What is the reliability of the developed instrument for measuring students achievement in business studies in senior secondary schools in Nigeria?

Table 9

Internal Consistency of Business Studies Achievement Test for Senior Secondary Schools in Nigeria

No of Students	No of items	∑pq	x̄	SD	SD²	r	r%	Decision
379	153	33.8225	89.44	29.04	893.32	0.96	96	Reliable

Table 8 demonstrates a Kuder-Richardson Formula 20 estimate of the business studies Achievement Test (BSAT) reliability. This method was required because the BSAT is a single objective multiple-choice exam with a pass or fail response being the expected outcome; as a result, a reliability estimate of 0.96 was obtained. This made it easier to prove that BSAT was internally consistent. This outcome demonstrates the excellent reliability of BSAT.

Discussion of Findings

The validity of business studies Achievement test for senior secondary schools in Nigeria

The findings on the validity of the business studies achievement test for senior secondary schools in Nigeria showed that 125 items were found to be valid and appropriate for inclusion in the business studies achievement test. These findings are in line with the works of Osadebe and Nwabeze (2018) who opined that the validity was a crucial psychometric characteristic in the creation of instruments. According to Umanah (2016) when an instrument is subjected to face, content, and construct validation, the instrument will naturally show a significant ability to fulfill the predictive validity requirements. The face validation involves a panel of experts in the field as well as measurement and evaluation taking a meticulous look at the instrument for proper wordings, consistency, and representativeness. The content validity refers to the area that an instrument covers or meets the instructional objective of the subject, it involves where a table of specifications is used to distribute items across the various level of the domain under consideration. In this study, first, the use of a table of the specification was employed, the 125 items were distributed following the six levels of Bloom taxonomy of cognitive domain. Accordingly, 42 items (33.6%) were assessing the level of knowledge, 23 items (18.4) were assessing the level of comprehension, 26 items (20.8%) were assessing the level of application, 12 items (9.6%) were assessing the level of analysis, 10 items (8%) were assessing the level of synthesis, and 12 items (9.6%) were assessing the level of evaluation. The items were presented to five experts (three business studies teachers in Nigerian secondary schools, one business educator, and an expert in measurement and evaluation who is a lecturer in Nigerian universities), who looked at the instrument for proper wording, consistency, and representativeness in order to improve it. This was the second strategy that was used. This approach is similar to Osiobe (2012). The construct validity requires rigorous mathematical exercises. However, Nworgu (2015) suggested the use of factor analysis to establish the construct validity. Ombugus (2013) and Umanah (2016) both utilised factor analysis in their study. Though there is no definite acceptable level of the factor loading, it's a rule of thumb that the higher the factor loading the better. In this study, a factor analysis was used to establish the construct validity and a factor loading of 0.30 and above was considered as an index for acceptance. At the end of the exercise, 125 items across five units of business studies were found valid thereby appropriate for inclusion in the business studies achievement test. To Kaigama (2022) establishing test validity is important for teachers and students because it allows them making sure that the subject matter being examined is thoroughly covered. It also gives them information that will be beneficial in developing habits of validating tests used to measure learners' achievement so they can be discriminated against based on their abilities while also being able to predict future results.

***The reliability of business studies achievement test for senior secondary schools in Anambra* State**

The findings on the reliability of business studies achievement test for senior secondary schools in Nigeria indicated that the developed instrument (BSAT) yielded a reliability estimate of 0.96 using Kuder- Richardson formula 20. This approach became necessary because BSPT is was a single multiple-choice objective test with an expected response of either pass (1) or fail (0), this finding is consistent with the work of Hakkı and Görgülü (2022), they developed a cell achievement test and achieved a reliability coefficient of 0.89. Cumali et al. (2021), in their own study, reported a reliability coefficient of 0.81, which they deemed to be significant for their test. Osadebe and Nwabeze (2018) found that the Physics Aptitude Test (PAT) instrument exhibited a higher reliability of 0.94, surpassing the aforementioned reported coefficients. Additionally, Mamolo (2021) conducted a study involving the development of an Achievement Test to Measure Students' Competency in General Mathematics. The KR-20 reliability coefficient of this test was estimated to be 0.84. Similarly, in a study by Baruah and

Gogoi (2022), the reliability of the half test was found to be 0.76, and the reliability coefficient of the entire test, calculated using Spearman's Brown Prophecy formula, was 0.86. Consequently, the test's reliability and validity were determined to be quite satisfactory. This indicated that there was a great level of consistency among the different findings on the reliability of an instrument.

Conclusions and Implications

In conclusion, the researchers' devised business studies Achievement exam is a test with strong psychometric qualities. As a result, the test might be utilised as an assessment tool for determining the degree of achievement of secondary school students who are enrolled in business courses in their senior secondary schools. The BSAT was shown to be a viable assessment tool with a high level of internal consistency and a small standard error of measurement. One of the findings revealed that the developed instrument was found to be valid for measuring students achievement in business studies in senior secondary schools in Nigeria. The implication of this is that the secondary school management will now have a valid and reliable instrument to test students ability and appropriately advice them on their potential to succeed in the field of business studies. Thus the developed instrument will be used to decide students that inappropriately fit in the field of business studies. Also, the finding of the study revealed that the developed instrument was found to be highly reliable for measuring students in business studies in senior secondary schools in Nigeria. This implies that the results produced with this instrument to a great extent are consistent and can be replicated. The validity and reliability of this achievement instrument will help formulating better assessments in order to achieve educational goals. This study implied that the curriculum planning of business studies in Nigerian senior secondary schools should be organised to accommodate only students with capability and interest for the field of business studies. This will help in achieving the set goals and objectives of the programme.

Recommendations

Based on the findings of the study, it is recommended that

1. Relevant educational agencies, teachers, researchers should endeavor to establish the validity of any instrument they develop for any educational purpose to ensure the items that are valid and relevant to the subject objective.

2. Relevant educational agencies, teachers, researchers should ensure that the instrument they develop for educational purposes is reliable, this will facilitate the better decision for placement, achievement of students.

Limitations of the Study

The study on the validity and reliability of a business studies achievement test in senior secondary schools in Nigeria is a valuable endeavor, but like any research, it may have certain limitations, while the study may provide insights into the validity and reliability of the business studies achievement test in Nigerian senior secondary schools, the findings may not be applicable to other contexts or educational levels like the junior secondary schools, tertiary institutions among others. The study's timeline and resources limited the depth and the scope of the research. Despite these limitations, conducting a study on the validity and reliability of the test is crucial for improving the assessment tools used in education. The researchers acknowledged these limitations and made efforts to mitigate their impact on the study's findings and conclusions.

Suggestions for Future Research

The following suggestions are made for further Studies

1. The creation and validation of a valid instrument for evaluating pupils' practical abilities in business studies for business studies.

2. A similar study should be conducted for placing students in business education programme in Nigerian Tertiary institutions.

3. The study can be replicated using confirmatory factor analysis, Angoff method, test-retest method of establishing reliability.

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APPENDIX
A VALID AND RELIABLE BUSINESS STUDIES ACHIEVEMENT TEST FOR SENIOR SECONDARY SCHOOLS

Name of the Student…………………………………………………………………….
Gender……………………………………………………………………………….
School……………………………………………………………………………….
Class………………………………………………………………………………..

Instruction: attempt all questions **Time: 1hr:30 minutes**

1. What among the following constitutes the elements of commerce
   (I)Trading and advertising
   (II) warehousing and transportation
   (III) packaging and branding
   (IV) Insurance and Banking
   (a) I and II (b) I and III (c) I, II and IV (d) II, III and IV

2. The central focus of commerce is………………………(a) distribution (b) buying and selling (c) exchange (d) trade
3. The sustainable expansion of commerce is mostly a result of (a) marketing (b) advertising (c) exchange (d) branding
4. One of the most crucial elements that influences the decision to choose a occupation is …………. (a) skill (b) training (c) interest (d) education
5. Which of the following sets has middlemen at all (a) Manufacturers, consumers, and retailers (b) Wholesalers, retailers, and agents (c) Retailers, manufacturers and wholesalers (d) Wholesalers, agents, and consumers
6. The role of a wholesaler in the channel of distribution is to……………… (a) develop products in huge amounts and sell them in small quantities (b) purchase products directly from manufacturers (c)

purchase products in large quantities (d) resell them to consumers
7. the method of manufacturing that combines two or more raw components to produce a single finished good is (a) conditioning (b) blending(c) merging (d) synthesis
8. Reward for land is………………….. (a) capital (b) revenue(c) rent (d) interest
9. A country that offers tourism can be said to be involved in (a) visible exports (b) invisible exports (c) tangible imports (d) intangible imports
10. The term PLC implies that the shares are (a) made public on the stock exchange (b) made public in a commercial bank (c) privately on the stock exchange (d) available to the public at the company
11. The following documents are available for public sale: (a) an invoice (b)an open indent(c) a prospectus (d) a closed indent.
12. A private limited liability business differs from a public one in that the former (a) cannot offer shares to the public (b) cannot declare and pay a dividend (c) has more shareholders (d) pays its manager higher wages.
13. Unpaid import duties-related goods are maintained in the following warehouses: (a) ordinary warehouse (b) public warehouse (c) private warehouse (d) bonded warehouse.
14. The major types of warehouse are (a) manufacturer, bonded, departmental and private (b) bonded, public, cold room and private(c) wholesaler, manufacturer, public and bonded (d) manufacturer, bonded, public, and departmental
15. What number of the following cooperative societies provides both direct and indirect credit facilities?? (a) cooperative and thrift society (b) Retail cooperative society (c) Consumer cooperative society (d) Wholesalers cooperative society
16. A major benefit of a cooperative society is that it (a) gives members the chance to make money (b) brings members closer to the government (c) develops member awareness (d) and (e) promotes member thrift.
17. The traditional way of paying cooperative dividend is to distribute profit in proportion to members'(a) subscriptions (b) total savings (c) volume of purchases (d) total savings
18. Freight note is a document (a) used by a government to transport goods from one country to another (b) issued by a shipping company giving details of charges (c) used for payment of imported goods (d) given by an importer to pay for goods at a future period
19. If an importer wants a freehand to obtain goods from any manufacturer, he needs to provide (a) A consular invoice (b) a closed indent (c) an open indent (d) a freight note
20. The document that indicates obligation that is transferable by delivery and endorsement is a (a) bill of lading (b) bill of exchange (c) documentary evidence (d) negotiable instrument
21. The exchange of gifts of goods and services of a specified value is called (a) balanced reciprocity (b) exchange (c) barter (d) generalized reciprocity
22. Chambers of commerce is not restricted to a particular industry while trade association consists of …..(a) Highly regulated government agencies (b) Members engaged in same trade (c)Made up of members that are Registered (d)Made of firms in the banking industry
23. The major functions of a trade association is that it ….(a) Liaises with foreign trade association (b) Helps to promote foreign trade (c)Facilitates members access to credit facilities (d)Helps to promote research on behalf of members
24. The main objective of trade association is to (a) protect its members against litigation (b) boost the trade of its members (c) secure credit for its members (d) protect its members against victimization
25. The concept that refers to the sale, transfer or exchange of goods and services is (a) industry (b) trade (c) tariff (d) marketing
26. In international trade, exchanging goods for other goods and services purchased instead of paying in foreign currency is known as (a) countertrade (b) balance of trade (c) balance of payments (d) terms of trade.
27. Foreign trade also involves (a) providing services for other countries (b) specialization and the exchange of goods in a country (c) buying and selling within a country (d) the exchange of goods and services between firms
28. A limitation to international trade is (a) trade imbalance between countries (b) availability of local market (c) quantity of labour (d) cost of finance
29. The overriding advantage of home trade over foreign trade is (a) accessibility of seller to buyer (b) absence of many documents (c) ease in language of transaction (d) ease in form of payment
30. The two main forms of communication are (a) oral and written (b) verbal and non-verbal (c) e-mail

and fax (d) traditional and modern media
31. The major aim of establishing a public corporation is to (a) establish monopoly (b) provide essential services (c) provide employment opportunities (D) encourage specialization
32. The federal government made efforts at rendering public enterprises more efficient and profit – oriented thorough the process of (a) privatization (b) commercialization (c) indigenization (d) nationalization
33. Public enterprises are owned by: (a) government (b) joint stock company (c) private entrepreneur's (d) multinational corporations
34. Which of the following is not a form of organization of public sector enterprises? (a) departmental undertaking (b) government company (c) statutory corporation (d) sole proprietorship
35. A Corporation established under a special law of parliament is (a) public enterprise. (b) departmental undertaking. (c) government company (d) joint sector.
36. Money is generally acceptable for transactions due to (a) the legal backing (b) the rule of law (c) its acceptability in the global market (d) the central bank governors' signature
37. Which is of the following is a quality of money (a) availability (b) Indivisibility (c) General acceptability (d) Convertibility
38. A form of money with face value which is greater than value of the metal content is…………….. (a) legal tender (b) bank notes (c) token money (d) commodity money
39. Which is the following is not an advantage of partnership (a) Diversified managerial talents (b) Greater financial resources (c) freedom to terminate business (d) Account is not more public
40. Which is the following is not contained in a deed of partnership (a) Names and addresses of partners (b) Ratio for sharing profits and losses (c) investment of each partner (d) Rate of taxation
41. Partnership are most suitable where (a) the partners are family friends (b) professional are involved (c) members can easily raise enough capital
42. The maximum number of persons who are legally allowed to operate in a partnership is (a) 2 (b) 20 (c) there is no legal limit (d) 100
43. Which of the following is not an advantage of warehousing (a) matching supply with demand better (b) increase lead times through product travelling longer distances to consumers (c) consolidate product in distribution center (d) provide value added processing through delayed different distribution
44. Goods discharged from ships on which import duties have not been paid are kept in the (a) Ordinary warehouse (b) public warehouse (c) private warehouse (d) bonded warehouse
45. An effective accounting system should provide information (a) for customer feedback and requirement (b) on new products and method (c) for promoters, directors, labor unions and distributors (d) on internal and external reporting for managers and third party.
46. The rule of accounting equation requires that account payable should be placed under (a) Liabilities (b) equities (c) assets (d) capital
47. The accounting equation can be expressed as (a) N1000 + N500 + N1500= N3000(b) N1000 – N500 + N1500 = N2000 (c)N1000 + N500 = N 1500 (d) N1500 + N500= N 2000
48. To which class of account would you post each of the following amounts receipt from sale of goods (a) capital (b) income (c) asset (d) Expense
49. To which class of account would you post each of the following amounts (ii) Receipt of capital from the owner of the business (a) Capital (b) Income (c) Asset (d) Expense
Use the information below to answer
July 1- started business with N10, 000
July 31- paid Agrotech N6000 owing them
50. The double entry for July 31 would be
(a) debit Agrotech and credit cash
(b) debit equipment and credit Agrotech
(c) credit capital and debit cash
(d) credit cash and debit purchases

51. The concept which states that revenue should be recognized at the point when the sale is deemed to have been made is (a) matching (b) consistency (c) going concern (d) realization
52. The basis upon which assets of an organization is valued is the………….. concept (A) historical (b) business entity (c) periodicity (d) materiality

53. Which of the following accounting conventions suggests that accountants should use a method of valuation that understates rather than overstates results? (a) conservatism (b) historical (c) monetary (d) cost
54. Stationery which will be used over a long period of time is usually recorded as an expense instead of an assest. This concept is called (a) entity (b) realization (c) accrual (d) materiality
55. Assigning revenues to the accounting period in which goods are sold or services rendered and expenses incurred is known as (a) matching concepts (b) consistency convention (c) adjusting for revenue (D) passing of entries
56. Micheal is a retailer. He recorded sales representing 95% cash and 5% credit. He took the total cash sales of N19000 from the business tray and banked it, the credit sales for the period would be (a) N5000 (b) N1900 (c) N1000 (d) N950
57. The transaction in number 66 would be recorded in the cash book as debit (a) cash and credit bank (b) bank and credit bank (c) cash and credit cash (d) bank and credit bank
Use the information below to answer question 58 and 59

	N
Sales	232, 000
Opening stock	28, 000
Purchases	128, 000
Carriage inwards	4000
Carriage outwards	6000
Closing stock	10, 000
Discount received	18, 000
Expenses	20, 000

58. Calculate the gross profit (a) N100, 000 (B) N 86, 000 (C) N 76, 000 (D) N82, 000
59. Calculate the expenses debited to the profit and loss account (a) N 17, 000 (b) N 23, 000 (c) N30, 000 (d) N 26, 000
60. Jude mistakenly entered N 7, 000 as credit sales in Abba’s account instead of Baba account. This is (a) an error of principles (b) an error of commission (c) a compensating error (d) an error of omission
61. The major focus of the trading account is to show (A) net profit (b) gross margin (c) total purchases (d) total sales
62. Provision for discount allowed can be recorded as a debit to (a) the profit and loss account and a credit to provision for discount allowed (b) provision for discount allowed and a credit to the profit and loss account (c) discount allowed and a credit to the profit and loss account (D) expenses and a credit to customers account
63. An amount or percentage deducted from the normal selling price of something is…………………… (a) profit (b) discount (c) depreciation (d) accounting
Use the information below to answer questions below 64 and 65
A machine bought for N35, 000 was estimated to have a life span of 5 years with a scrap value of N9000
64. If the scrap value is presently N15, 000 what will be the yearly depreciation using the straight line method (a) N 4000 (b) N 7,000(c) N 11, 000 (d) N 24, 000
Use the information below to answer questions below

Sundry debtor	N 20, 000
Provision for bad debt	N 500

Provision for bad debt at 4% of sundry debtors
65. Determine the provision for bad debts to profit and loss account (a) N 500 (b) N 820 (c) N 1300 (d) N 300
66. Calculate the provision to be taken to the balance sheet (a) N 780 (b) N 800 (c) N 1200 (d) N 200
67. The depreciation on motor vehicle that is being used for manufacturing and administration is charged to the (a) debit side of manufacturing and profit and loss account (b) debit side of profit and loss only (c) credit side of profit and loss account only (D) debit side of manufacturing and balance sheet
68. The process of reconciling cheque between banks is termed cheque (a) truncation (b) clearing (c) holding (d) confirmation
69. An item credited in the bank statement but yet to be recorded in the firms’ cashbook is (a) bank loan (b) contract payment (c) standing order (d) direct deposit
70. In a bank reconciliation statement, interest charged for overdrawn balances should be added to the

(a) balance as per bank statement (b) bank balance as per adjusted cash book (b) aggregate balance as per cash book (d) bank balance as per cash book
71. Given that the balance as per cash book after adjustment was N6315, unpresented cheques N1000 and the bank statement balance N3240. What was the balance of the uncredited cheques (a) N4075 (b) N4240 (c) N3315 (d) N3075
72. A debtors' control account includes which of the following?(a)Accounts payable(b)Total of the sales journal (c) Detailed entry for each debtor (d)General ledger entries
73. Where are the details behind the control account values captured? (a) On the general ledger (b) In a subsidiary ledger(c) In a spreadsheet (d) They are not required; simply add totals to the control account
74. The control account is also known as
I Total account
II. Adjustment account
III. Suspense account
IV. Self-balancing ledger
(a) I and II (b) I and III (c) II and III (d) I and IV
75. Which of the following is in a creditors control accounts? (a) Cash purchases (b) Credit sales (c) Credit purchase (d) Cash Sales
76. _______________ is general ledger accounts containing summary of all debtors and creditors' balances (a) Convention Books (b) Journal Accounts (c) Control Accounts (d) Subsidiary Accounts
77. Outgoing mail should be (a) recorded in the register (b) recorded in the dispatch book (c) left unread (d) all of the above
78. The information sent out from one organization is called (a) outward mails (b) outgoing mails (c) internal mails (d) return outwards
79. The mail sent from one department to another within the some organization is called (a) incoming mail (b) outgoing mail (c) internal mail (d) none of the above
80. The document showing the data of all the staff in an organization is called (A) nominal roll (b) pay roll (c) catalogue (d) voucher
81. The document that shows records of discussion or events and proceedings that took place in particular meeting is called (a) minutes (b) motion (c) bye-laws (d) report
82 A receipt is a legal evidence of (a) payment (b) supply (c) profit recorded (d) loss recorded
83. _____________ is used to communicate with individuals outside of the office. (a) Business Letter (b) Memo (c) Business Report (d) Invoice
84. To present a professional image of the company a receptionist should: (a) Have pointless and casual conversations about the weather with all visitors. (b) Point out to visitors any shortcomings in their dress style(c)Leave confidential paperwork lying on the reception desk where everyone can see it.(d) Be calm and polite at all times, and deal with all of their enquiries in a professional and courteous manner
85. The receptionist handles the following documents except (a) diary (b) vouchers (c) visitors book (d) visitors slip
86. A receptionist should have a good memory for names and faces, so they can;

(a) Remember regular visitors and thereby offer them a quicker and more personal service
(b) Use computer equipment more effectively.
(c) Write letters more professionally.
(d) Learn to use new office equipment

87. A visitor wants to park their car in the company car park, what is appropriate thing to be done by the security man? (a) Make some polite conversation about their car (b) Point blank refuse, and tell them to park elsewhere. (c) If there is a space, issue them a car park pass (d) Tell them there are no spaces available, even when there are.
88. A dictating machine is normally used to…………………message (a) record. (b) delete (c)type (d) decode
89. John wants to destroy a document that he wants no one to see, which office machine would he use? (a) dictating machine (b) computer (c) type writer (d) shredding machine
90. Which equipment is used to store files safely? (a) Computer (b) file equipment (c) photocopier (d) file cabinet
91. Three departments in office organization includes_________, ________ &________ (a) control of stock,

purchase department, staff training department (b) trade, cooperative , revenue department (c) control of stock, personnel department, account department (d) account department, purchase department and personnel department
92. The sales department (a) markets the products of the department (b) takes the stock of the company (d) plans and executes all production works (d) lays down company plan of business
93. The department that controls and directs the affairs of an organization is………………… department (a) account (b) administrative (c) sales (c) planning
94. The department in an organization that performs the function of preparing of vouchers and payment of salaries and wages of staff is……………………… department (a) Account (b) personnel (c) marketing (d) administrative
95. Office layout is concerned with (a) open office (b) efficient utilization of available space in the office (c) essential furniture in the office (d) closed office
96. All offices perform a variety of (a) communications (b) functions (c) fractions (d) dictions
97. Another name for private office is (a) office layout (b) close office (c) office sub-division (d) open office
98. In organizing a store, the storekeeper must consider (a) cost paid for goods.(b) The nature of goods (c) value of goods (d) Obsoleteness of goods.
99. Which of the following documents will be needed when goods are received in the store? (a). debit note. (b) Credit note (c) consignment note (d) delivery note
100. Which of the following is not important in store layout arrangement? (a) proper layout (b)proper lighting(c) adequate security(d) adequate staffing
101. A warehouse owned and controlled by an independent business firm is called (a) bonded warehouse (b) private warehouse (c) public warehouse(d) company warehouse
102. In receiving goods, the warehouse must (a) Inspect goods if required (b) Check for damage (c) Check the goods against on order and the bill of lading (d) All of above
103. A document which authorizes the issue of materials for use is (a) record requisition (b) materials requisition (c) bill requisition (d) maintenance
104. The purpose of taking inventory is to (a) ensure the store is not empty (b). keep the storekeeper busy (c) ensure regular flow of production activities (d) facilitate efficient use of funds
105 Which of the following is not an inventory? (a) machines (b) raw material (c)finished products (d) consumable tools
106. Which of the following is true for Inventory control? (a) Economic order quantity has minimum total cost per order (b) Inventory carrying costs increases with the quantity per order (c) ordering cost decreases with lo size (d)All of the above
107. ________ includes all the activities involved in selling products or services directly to final consumers for their personal, nonbusiness use. (a) brokering (b) franchising (c) wholesaling (d) retailing
108. The means that helps people to travel from one place to another are called mode of ……………….. (a) protocol (b)organization © management (d) transport
109. Which of the following has a major influence on pricing decisions? (a) Customer demand (b) Actions of competitors (c) Costs (d) Political, legal and image-related issues
110. A legal maximum price at which a good can be sold is a price (a) floor (b) stabilization (c) support (d) ceiling
111. The market price of a share of common stock is determined by………………..: (a) The board of directors of the firm (b) The stock exchange in which the stocked is listed (c) The president of the company (d) Individual buying and selling the stock
112. In marketing terms, __________ refers to what we get for what we pay: (a) revenue (b) cost (c) value (d) product
113. An organization general expression of its overall purpose is known as its (a) Objective (b) Vision (c) Goal (d) Mission
114. Organization is a process of……………….. (a) identifying and grouping of work to be performed (b) defining and delegating the responsibility and authority (c) both 'A' and 'B' (d) none of the above
115. The person who undertakes life assurance is said to be (a) assurer (b) insurer (c) insured (d) assured
116. The difference between indemnity insurance and non-indemnity insurance is that the latter provides………… (a) cover for exporters against risks (b) cover for importers against risks (c) full payment to the insured (d) consolation payment to the insured

117. Insurance companies operate on the principle of indemnity. This means that an insured person or firm collects (a) double the value of loss suffered (b) only half of loss suffered (c) the total sum of the premiums paid prior to the loss

Use the below to answer question 118 and 119

Name	Insured Amount (N)	Actual Value (N)	Actual loss (N)
Amobi	25, 000	100, 000	30, 000
Ray	30, 000	120, 000	40, 000
Micheal	40, 000	150, 000	50, 000

118. If Mr Amobi takes a fire insurance policy with average clause, his compensation will be (a) N 70, 000 (b) N75, 000 (c) N5, 000 (d) N 7, 000
119. What insurance principle has Mr Micheal violated if he decides to overstate the actual value of his property (a) uberrimae fidei (b) subrogation (c) indemnity (d) insurable interest
120. The right of an insurance company to stand in place of an insured against a third party, who is liable for the occurrence of a loss, is the principle of (a) proximate cause (b) insurable interest (c) insurance priority (d) subrogation
121. The temporary insurance certificate issued to the insured before drawing up a policy is a (a) testimonial (b) cover note (c) time policy (d) proposal form
122. Which of the following are essential features of a valid simple contract? (a) Offer and acceptance only (b) Offer, acceptance and duress (c) Offer, acceptance, privity, certainty and duress only (d) Offer, acceptance, consideration, intention to create legal relations and certainty of terms
123. The two main categories under which marine loss falls into are (a) total loss and partial loss (b) voyage policy loss and time policy loss (c) particular loss and average loss (d) actual loss and general loss
124. Endowment policy in insurance business is an aspect of (A) accident insurance policy (b) fidelity guarantee insurance policy (c) motor vehicle insurance policy (d) life assurance policy
125. The compensation that insured gets depends heavily on the (A) economic situation (b) premium paid (c) risk suffered (d) insurers buoyancy