THE IMPACT OF LEARNING STYLE AND SELF–EFFICACY ON ACADEMIC PERFORMANCE OF MBA CANDIDATES

BY

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Research report submitted in partial fulfillment of the requirement for the degree of Master of Business Administration

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ACKNOWLEDGMENT

MY TRUTHFUL APPRECIATION TO

My parents for praying for me all the time despite the difficult time they are through.

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ABSTRAK

ABSTRACT

The demand for the MBA program is considered high in Malaysia and to select the suitable MBA candidate that can excel in his performance encouraged me to do this research. The MBA program is different from other postgraduate program in the sense that it’s candidates merge from different backgrounds with different learning styles and this might make them differ in their academic performance. This research is to study the impact of learning styles (Accommodating, Diverging, Converging, and Assimilating) self-efficacy on the academic performance of MBA candidates. We also studied the effect of the interaction between these two independent variables on the academic performance (CGPA). A total of 122 responses were received from the candidates in USM and UM because the two programs are among the best in the nation. The findings indicate that candidates with different learning styles do not differ in their performance. Self-Efficacy has a strong positive impact on the academic performance. The interaction between learning styles and self-efficacy has a strong positive impact on the academic performance. The converging learning style candidates’ with high self-efficacy proved to be the best academic performer among other learning styles. The implications of these findings and the limitations of this study were discussed in this research.
Chapter 1

INTRODUCTION

1.1 Background

The MBA program was first introduced in 1881 at the Wharton School of Commerce, University of Pennsylvania (Tay, 2001). It got high reputation as a reputable degree someone can get. The MBA program is generally designed to add managerial skills to employees with short of managerial skills such as engineers, accountants, lawyers, information technology (IT) specialists or executives (Tay, 2001).

The demand for MBA program is high in Malaysia, and to find the suitable candidates for the MBA program initiated the need for this study. The MBA program is a special program or the only program that attracts candidates from different educational backgrounds. In this study we will investigate the impact of the learning styles and the self-efficacy on the academic performance of the MBA candidates and the academic performance was measured by their CGPA. The main part of the study was to investigate the effect of the interaction between self-efficacy and learning styles on the academic performance. Many studies have been conducted on the impact of learning styles on the performance and most of them used Kolb’s Learning Styles Inventory (LSI) and in this study the same scale has been used after getting the permission from David Kolb to use it.

The other variable used is self-efficacy, which is defined as people’s belief about their capabilities to produce designated levels of performance that exercise influence over events that affect their lives. (Bandura, 1986).
1.2 Problem Statement

Due to the growth in number of students entering MBA program, selection and screening have become an important aspect of education. Business schools are among those, which over the past decade have taken an active interest in discovering the most effective method of selecting successful MBA candidates. A problem of concern at all levels is the need for valid instruments to predict the academic performance of the applicants. Learning styles or individual differences in the way of learning have been the subject of much research in the field of education and learning. That’s why learning styles is considered as a method of predicting academic performance especially in the MBA course because many researches studied the effect of learning styles on performance in certain and narrow fields. Another aspect that affects the academic performance is self-efficacy of candidate. In the academic context, self-efficacy is defined as individuals’ beliefs about their capabilities to perform tasks at various levels and exercise control over the outcomes. Self-efficacy beliefs are formed in a “cyclical process in which individuals interpret performance and adjust self-beliefs, which in turn inform and alter subsequent performance” (Frances, Muller, Kinzie, & Simmons, 1998).

Self-efficacy beliefs affect students’ thoughts, feelings, and their motivation to continue and excel. Furthermore, self-efficacy is considered highly domain specific and will vary among domains. For example, someone might have high self-efficacy in calculations, but low self-efficacy in art. Self-efficacy affects the kinds of tasks students take or avoid, how much effort they put, and whether they seek help. Therefore, the study investigates the impact of different learning styles and self-efficacy on the academic performance of MBA candidates.
1.3 Objectives of the Study

Many studies have been conducted on the academic performance by many researchers where the focus was on the relationship between performance and its antecedent variables (for examples, Davidson, 1988; Davidson, Gayle, Savenye, & Wilhelmina, 1992; Yuen, 2001). This research will study the relationship between performance and its antecedent variables for MBA candidates in Malaysia.

The first objective of this study is to investigate whether different learning styles (Accommodating, Diverging, Assimilating, and Converging) have different academic performance for the MBA candidates. The second objective is to investigate whether self- efficacy affects the academic performance of the MBA candidates. Another main objective is to study the impact of interaction between self-efficacy and learning style on the academic performance for MBA candidates.

1.4 Research Questions

This research attempts to study the following:

1) How do different learning styles (Accommodating, Diverging, Converging, and Assimilating) influence the academic performance of MBA candidates?

2) How does self-efficacy influence the academic performance of MBA candidates?

3) How does the interaction between self-efficacy and learning style affect the academic performance?
1.5 **Significance of the Study**

This research is to study the influence of the two independent variables, different learning styles and self-efficacy on the academic performance of MBA candidates, followed by studying the effect of the interaction between these two variables on the academic performance. Hopefully the results will be much of a help in the selection process for successful MBA candidate to improve their academic performance as good managers in their companies. The results from this study may assist the people in charge of selecting MBA candidates because it predicts in a way the differences between learning styles in their academic performance as MBA candidates. Another aspect is that it might assist people responsible for MBA courses to make any changes in the courses offered to get the best academic performance of the candidates.

1.6 **Definitions of Key Variables**

The key variables involved in this study are: academic performance as the dependent variable and learning style and self-efficacy as independent variables.

### 1.6.1 Academic Performance

Academic Performance is defined as: individual’s ability to do a task and it is assessed by the candidates’ Cumulative Grade Point Average (CGPA).

### 1.6.2 Learning styles

The first independent variable studied is learning styles and it is defined as: those unique ways whereby an individual gathers and processes information and are the ways by which an individual prefers to learn (Davidson, 1990). Learning styles
can be classified into two dimensions: abstract conceptualization (AC) - concrete experience (CE) and active experimentation (AE) - reflective observation (RO). The two dimensions form four quadrants reflecting four learning styles: Accommodator, Diverger, Assimilator, and Converger (Loo, 1999).

1.6.3 Self-Efficacy

Self-efficacy came from social learning theory and is defined as one's judgment of his (her) capability to successfully perform target behaviors (Bandura, 1986). In other words, self-efficacy refers to self-assessed expectations of performance.

1.7 Organization of the Chapters

This research paper is classified into five chapters. The first chapter includes the background and brief definition of the key variables, the objectives and the significance of the study. Chapter two shows literature reviews on the related researches followed by the theoretical framework and the hypotheses. Chapter three discusses the methodology of the study. In chapter four, the analysis of the data collected was processed using SPSS program to validate the hypotheses and test the validity of the model, followed by the findings of this study. Lastly, chapter five includes the discussion of the findings, limitations, suggestion for further study and conclusions of the study.
Chapter 2
LITERATURE REVIEW

2.1 Introduction

This research focuses on two psychological concepts; learning style and self-efficacy. Each concept has been identified as an important factor related to learning in various settings. These two concepts will be examined within the domain of education and specifically in relation to the achievement of MBA candidates. The current study investigates individual differences amongst learners in the context of the ultimate performance indicator. The study is an attempt at providing a definitive assessment of individual differences amongst learners and the effect of such differences on learning and academic performance of MBA candidates.

2.2 Learning Styles

It is possible to find different studies on learning styles in the literature. An individual’s preferred method for receiving information in any learning environment is the learning style of that individual (Kraus, Reed, & Fitzgerald, 2001).

Most frequently used learning style models are the Myers–Briggs-Type Indicator (MBTI), Hermann Brain Dominance Instrument (HBDI), Felder–Silverman Learning Style Model and Kolb’s Learning Style Inventory (LSI). Although all the styles classify different learning types in different manners, their aim and approach are similar. Felder (1996) claimed that since the instructional approaches around the cycle of the models are essentially identical, it is not important which model was chosen. In this study, LSI 2, which is the revised version of Kolb’s Learning Style Inventory (1984)
is used as an instrument for figuring out learning styles since it was tested many times. Kolb’s LSI (1984) has been used in many studies to prove that learning styles are different in their performance, such as the study done by Furnham and Medurst (1995) as cited in Lu, Yu, and Liu (2003) this study proved that there is a strong relationship between different learning styles and performance in university seminars. The LSI has been employed in many different settings and is a well-validated method for assessing learning style preferences (Lynch, Hanssen, Woel, & Steele, 1998).

Kolb's theory (1984) postulates that individuals learn and solve problems by progressing through a four-stage cycle: concrete experience (CE), reflective observation (RO), abstract conceptualization (AC), and active experimentation (AE). AE and RO are at the opposite ends of a continuum, called information processing. AC and CE are the other two opposite ends of a continuum, called information perception. Kolb views learning as a recurring process that cycles through the above four stages.

The convergers use abstract conceptualization and active experimentation in their way of learning. These learners stress hypothetical-deductive reasoning in their analysis of problems and they act according to their understanding of the problem. Divergers rely on the contrasting orientations of concrete experience and reflective observation. These are often creative learners who can look at the situations from different perspectives. The processing of the information is slow, so they do not feel always obliged to act until they study all the possible consequences. Assimilators emphasize abstract conceptualization and reflective observation. Assimilators use theories to explain their observations. They tend to focus on the soundness of theories and ideas, without necessarily being concerned about their practical value or application. Finally, accommodators occupy the quadrant of active experimentation
and concrete experience. These learners get information best through experiments. They tend to adapt readily to diverse situations and commit quickly to a course of action. The LSI has been employed in many different settings and is a well-validated method for assessing learning style preferences Lynch et al. (1998).

Chou and Wang (1999) found in their study on 101 students that one dimension of Kolb's learning style, i.e., information processing, has significant impact on learning performance and computer attitude (Chou & Wang, 2000).

Demirbas and Demirkan (2003) conducted a study to evaluate the effects of learning style preferences on the performance of design students in a design process. They used Kolb’s LSI (1984) because knowing that design education could be considered through the Experiential Learning Theory of Kolb (1984). In this study, the effects of learning preferences are also considered according to different learning activities within the studio process.

From a study conducted on 88 students from the department of Interior Architecture and Environmental Design, it was found that there were statistically significant differences between the performance scores of students having diverse learning styles at various stages of design process. They also found that assimilating learners were the highest in their scores and accommodating learners the lowest in their scores. (Demirbas, & Demirkan, 2003).

Furnham (1999) found that learning styles and some personality variables were statistically significant predictors of rated performance, though they accounted for less than 10% of the explained variance, this study was done to investigate the effect of personality and learning styles on work performance.

Lu et al. (2003) studied the impact of student learning styles, learning patterns, and other selected factors on their learning performance in a Web Course Tools
A study was conducted by Chou and Wang (2000) on high school students and they found that for learning performance, male students benefited more from the instruction-based and female students learned better in the behavior modeling condition and these are two different training methods. Concerning computer self-efficacy, female students gained more from the instruction and male students benefited more from behavior modeling approaches. For different learning style students, there exists a best-fit training approach. In addition, the best-fit training approach is task dependent. These results suggest that each individual training method has its unique merit to meet designated training objectives for learners with specific traits.

A research done by Lynch et al. (1998) on a total number of 252 third year medical students demonstrate that performance on objective measures of academic achievement is influenced by learning style, while application of that knowledge in the management of clinical situations may require additional skills beyond those measured. The results revealed that convergers and assimilators perform better on the objective courses. Buchanan (1999) asserted that Web-based environment requires certain qualities and learning styles.

2.3 Self-Efficacy

Self-efficacy is defined as people's beliefs about their capabilities to produce designated levels of performance that exercise influence over events that affect their lives. Self-efficacy beliefs determine how people feel, think, motivate themselves and
behave (Bandura, 1994). Self-Efficacy is strengthened through practice and the consequences that accompany that practice. Self-Efficacy theory (Bandura, 1977) suggests that there are four ways to strengthen self-efficacy and they are considered the sources of self-efficacy. Research has shown that work-related performance is associated with self-efficacy in learning and achievement (Campbell & Hackett, 1986), and adaptability to new technology (Hill, Smith, & Mann, 1987). Gist, Schwoerer, and Rosen (1989) confirmed that the same type of positive relationship existed.

A study done by Hill and Hannafin (1997) found that learners’ computer self-efficacy had notable effect on their information searching processes as far as the effect of self-efficacy on Computer-Based Learning is concerned. Joo, Bong, and Choi (2000) investigated the influence of self-efficacy on learners’ performance in web-based instructions (WBI) the study maintained that computer self-efficacy is one of the critical variables determining the success of WBI.

There are few sources of self-efficacy and they are classified into mastery experience, vicarious experiences, social persuasion, and psychological and emotional states.

2.3.1 Mastery Experience

The most effective way of creating a strong sense of efficacy is through mastery experiences. If people experience only easy successes they will expect quick results that could be easily discouraged by failure. That’s why to have some difficulties is useful to teach people that success requires continuous effort. If we
relate this to performance we find out that achieving better performance always requires hard effort.

2.3.2 Vicarious experiences

These experiences should be provided by social models. The impact of modeling is influenced by similarity to the model. The greater the similarity the more persuasive are the models’ successes and failures (Bandura, 1994).

2.3.3 Social persuasion

Social persuasion is the third way of strengthening people’s beliefs of efficacy. People who are convinced by their friends and relatives that they have the abilities to succeed if they try hard. This social persuasion will boost their self-efficacy and lead people to try hard enough to succeed; they promote development of skills and a sense of personal efficacy to achieve higher performance (Bandura, 1994).

2.3.4 Psychological and Emotional States

The emotional states of people play a big role in their sense of their self-efficacy with respect to their performance in doing a certain task. Mood also affects people’s judgment of their personal efficacy. Positive mood strengthens self-efficacy, while bad mood will diminishes it.

Over 20 years of research has revealed a strong positive relationship between self-efficacy and performance. Specifically, studies have shown that the higher the person’s self-efficacy, the more likely he or she will be to initiate tasks, sustain effort toward task accomplishment, and persist when problems are encountered or even in the face of failure (Bandura, 1986).
2.4 Gaps in the Literature

From the literature reviewed many studies have been carried out on the relationship between the learning styles and academic performance alone, and the relationship between self-efficacy and some other factors with academic performance but none of them studied the relationship between learning style and self-efficacy together as independent variables with academic performance and the effect of the interaction between learning styles and self-efficacy on the academic performance of MBA candidates. Our study here covers the gap in the literature in a vital point where we study the academic performance of MBA candidates assessed by their Cumulative Grade Point Average (CGPA).

2.5 Theoretical Framework

The objective of this research is to study the learning style and self-efficacy factors that affect the academic performance of MBA candidates. A research model was developed and was based on LSI model (Kolb, 1984). This model is developed to integrate another independent variable, which is self-efficacy in order to examine how these two factors affect the academic performance of MBA candidates.
2.6 Hypotheses

The literature review as discussed in this chapter suggests that learning styles (Accommodating, Diverging, Assimilating, and Converging) differ in students’ academic performance and people with different perceived self-efficacy have different academic performance.

From the previous literature, it is stated that learners with different learning styles tend to have different academic performance (Demirbas, & Demirkan, 2003). The hypothesis that to be tested based on that argument is:

*Hypothesis 1: The academic performance of MBA candidates with four different learning styles will vary significantly.*

Mastery experience is one of the sources of self-efficacy, which is believed to improve the academic performance by increasing person’s belief in his ability to
master the challenges and to reduce his fear. Thus, it is assumed that self-efficacy has positive impact on academic performance as in the following hypothesis:

*Hypothesis 2: The higher the self-efficacy of the candidate, the better is his academic performance.*

We tried to study the impact of the interaction between learning styles and self-efficacy on the academic performance to check the existence and direction of this impact.

*Hypothesis 3: Different learning styles’ candidates with high self-efficacy perform better than same learners with low self-efficacy.*

According to the study conducted by Lynch et al. (1998) it was found that convergers could perform better than other learners from different learning styles.

*Hypothesis 4: The converging learning style candidate with high self-efficacy has the best academic performance amongst the four learning styles.*
Chapter 3
METHODOLOGY

3.1 Introduction

This research aims to examine the impact of learning styles and self-efficacy on the performance of MBA candidates. In order to examine the theoretical model and hypotheses as proposed in this study, a quantitative research design was chosen. A questionnaire was used to gather information from the sample. This chapter presents the research design, the population, the sampling method, data collected and the analytical techniques.

3.2 Research Design

The study aims to explore the differences in academic performance for different learning styles, although this kind of study has been conducted before to study the performance with respect to different learning styles, in this study we added another independent variable which is the self-efficacy, and the impact of the interaction between learning styles and self-efficacy on the academic performance.

3.3 Independent variables

3.3.1 Learning Style

Learning style is one of the independent variables and in the present study we used Kolb's Learning Style Inventory (LSI) to classify learners into four types. LSI was called Kolb’s Experiential Learning Model (ELM) and it is a well-established Model that has attracted much interest and applications. His model is founded on Jung’s concept of types or styles (Kolb, 1984).
LSI-1984 (Kolb, 1984) was employed to test participants' learning styles. The scale is a self-descriptive inventory comprising 12 sets of four words. Subjects were asked to rank the words of each set in relation to how these would best describe their learning style. The word that best characterizes an individual learning style was assigned the number ‘four’, whereas the word with the least fitness was assigned the number ‘one’.

After answering all 12 questions, by using the key of the test, four scores are calculated. These scores are clustered under four modes of the learning cycle as CE, RO, AC, and AE. In the next stage, by subtracting CE from AC and RO from AE scores two combined scores are found out. These combined scores show the position of the individual learner in the two bipolar scales. More specifically, they refer to the major different ways by which students learn: the first (AC–CE) is ‘how a student perceives’ new information or experience, and the second (AE–RO) is ‘how a student processes what s/he perceives’. In other words, these combined scores give the learning style preference of that individual.

The learning style preferences resulting from the two bipolar scales of the learning cycle were described by Kolb as accommodating (AE/CE), divergent (CE/RO), assimilating (RO/AC) and convergent (AC/AE). These four different learning styles were labeled according to the individuals’ preferred information perceiving and processing modes. In other words, the place of any individual both in the vertical and horizontal axis represents the exact learning style of that individual. Each learning style has its own strengths and weaknesses but that does not mean that one is better than the other.
Figure 3.1 The four dimensions of learning (Kolb, 1993).

Figure 3.2 The learning style grid (Kolb, 1993).
Based on Kolb’s categorizations, four types of knowledge are identified:

- **Divergent knowledge**: The result of grasping experience through apprehension and transforming it through intension.
- **Assimilative knowledge**: From experience grasped through comprehension and transformed through intension.
- **Convergent knowledge**: Where experience has been grasped through comprehension and transformed through extension.
- **Accommodative knowledge**: Resulting from grasping experience through apprehension and transforming it through extension. (Sugarman, 1987)

### 3.3.2 Self-Efficacy

Self-efficacy is measured by using Bandura’s scale (Bandura, 1977). In this ten items’ scale we will try to prove that there is a positive relationship between self-efficacy and the academic performance. From these items we will try to find how the belief in capability of doing something correlates significantly with the academic performance.

### 3.4 Dependent Variable

The dependent variable is the academic performance and the measure taken was the Cumulative Grade Point Average (CGPA), this CGPA gives an indication how the MBA candidates perform in MBA program.

### 3.5 Pilot Test

A pilot study was undertaken using 10 MBA students from Universiti Sains Malaysia. The time taken to complete the questionnaire ranged from 5-7 minutes,
with an average of about 6 minutes. Feedback on clarity of instructions regarding section A was good, with minimal changes needed.

3.6 The population

The population for this study consists of individuals who are taking MBA course in USM and UM, Malaysia, and they came from different backgrounds. The unit of analysis is the MBA candidate. The reason for choosing USM and UM candidates was because the two programs are considered among the best in the nation.

3.7 The sampling method

A convenient sampling technique (non-probability sampling) was used where questionnaires were distributed personally to those individuals from the two universities. A total of 150 individuals were selected from the two universities to answer the questionnaire.

3.8 Data collection technique

Data collection was carried out by distributing the questionnaire at Universiti Sains Malaysia, and Universiti Malaya. Although the distributed number was 150 but 28 questionnaires were either incomplete or missing, so a total number of 122 was complete.

3.9 Questionnaire design

The questionnaire comprises of four sections with a total of 23 close-ended questions and 12 open-ended questions. All the measures were taken from published
literatures except for the LSI (section A) we had to contact the author David Kolb and request the scale for this purpose.

Table 3.1
Layout of Items in the Questionnaire

<table>
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<th>Title</th>
<th>Number of Questions</th>
<th>Source</th>
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<td>Learning Style Inventory</td>
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<td>8</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>35</td>
<td>-</td>
</tr>
</tbody>
</table>

There were four sections as shown in Table 3.1. Section A requires the respondents to rank 12 items related to learning style variable. Section B had a total of 10 items relating to self-efficacy variable. Section C consists of 5 items related to performance rating of part-time students only. 8 items measured the demographics. The dependent variable (academic performance of MBA candidates) was measured by the Cumulative Grade Point Average. The way that was followed to get the total of each dimension in the learning styles is to add the assigned items from the questionnaire that were given by David Kolb for example to get the CE total we add the following items:

\[
\begin{array}{cccccccccccccccc}
1A & 2C & 3D & 4A & 5A & 6C & 7B & 8D & 9B & 10B & 11A & 12B & \text{CE Total} \\
\end{array}
\]
After finding the total of all the styles, the total of RO must be subtracted from the total of AE, to find out how does the respondent learn if the answer is positive it means that he learned by *doing*, but if it is negative it means that the respondent learns by *watching*. The same method is followed to find out if the respondent learns more by *feeling* or by *thinking*. To find out the learning style a need arise to locate the x and y points on the grid shown in chapter three, the learning style of the respondent is known as one of the four learning styles: *Accommodating, Diverging, Converging and Assimilating*. As a result the distribution of our respondents on the learning style grid is as in Figure 4.1.

### 3.10 Statistical Analysis

After the data collection was carried out, the data analysis was done using the SPSS (Statistical Package for Social Science) 11.5 version. The following explains how the data from the respondents was handled for the analysis. Various statistical analysis methods were used to test the hypotheses and the research model.

#### 3.10.1 Descriptive Analysis

Descriptive statistics such as means, standard deviation, maximum, and minimum values for each variable were computed to get the feel of the data. This analysis was used to check on the variations in each of the variables investigated.

#### 3.10.2 Inferential Analysis

To test the hypotheses and the research questions, a univariate analysis of variance was conducted, this overall test have all the information needed. We used
this test to verify the hypotheses and the research questions. This test compares between more than two nominal groups and shows the significant relationship between the variables, it also provides the value of R square which indicates how much variance of the dependent variable is explained by the independent variables.
Chapter 4

FINDINGS

4.1 Introduction

This chapter presents the sample profile of the study. It is divided into five sections. The first section presents overview of the sample studied; frequency, means and standard deviation of the variables are obtained to give the feel of the data. The second section focuses on the goodness of the data by running the reliability test using Cronbach’s alpha. The third section presents the descriptive analysis. Section four is the univariate analysis of variance to analyze the relation among variables. The last section is the results of the proposed hypotheses testing using two-way ANOVA; a summary of the hypotheses results is also presented.

4.2 Sample Profile

The response rate in this study was 86.6% with 130 out of total of 150 questionnaires were collected. Out of these 130, 8 questionnaires were discarded due to missing data. Thus only 122 (81.3%) questionnaires were considered complete and usable for data analysis.

The profile of the respondents is shown in Table 4.1. The percentage of the female and male (50%) were equal among the respondents. Majority of the respondents’ age were between 26 years old to 35 years old (54.9) followed by 36 years old to 45 years old (42.6%) and this shows that majority of the MBA candidates are in their middle age. Majority of the respondents were Malay (38.52%) followed by Chinese (30.33%) and Indian (25.42) and this is considered as normal distribution among the groups. Majority of the respondents were married (54.9%) followed by single respondents (41.8%) and very few divorced or separated (3.3%).
distribution of major background was approximately equal among respondents the highest is the business school (28.7%) followed by engineering (27.1%) and the last group is social science and humanities (18%). Most of the respondents were part-time students (65.6%) and (34.4%) were full time students. For MBA course it is understandable to have the majority of its candidates with work experience since 55% of the respondents have 2-5 years of experience, 36% have 6-10 years of experience and only 9% have more than 11 years of experience.

Table 4.1
Profile of the Respondents

<table>
<thead>
<tr>
<th>Description</th>
<th>Frequency</th>
<th>Percentage</th>
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</thead>
<tbody>
<tr>
<td>Gender</td>
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<tr>
<td>Male</td>
<td>61</td>
<td>50</td>
</tr>
<tr>
<td>Female</td>
<td>61</td>
<td>50</td>
</tr>
<tr>
<td>Age</td>
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<td></td>
</tr>
<tr>
<td>Under 25</td>
<td>3</td>
<td>2.5</td>
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<tr>
<td>26-35</td>
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<td>54.9</td>
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<tr>
<td>36-45</td>
<td>52</td>
<td>42.6</td>
</tr>
<tr>
<td>Race</td>
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<td></td>
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<tr>
<td>Malay</td>
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<td>38.52</td>
</tr>
<tr>
<td>Chinese</td>
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<td>30.33</td>
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<tr>
<td>Indian</td>
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<td>25.41</td>
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<tr>
<td>Others</td>
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<tr>
<td>Marital Status</td>
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<td>Single</td>
<td>51</td>
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<tr>
<td>Married</td>
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<td>54.9</td>
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<td>Divorced/Separated</td>
<td>4</td>
<td>3.3</td>
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<td>Major Background</td>
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<tr>
<td>Business</td>
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<tr>
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<td>18</td>
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<tr>
<td>Mode Of Study</td>
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<tr>
<td>Full Time</td>
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<td>Work experience</td>
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<tr>
<td>&lt; 5 Years</td>
<td>67</td>
<td>55</td>
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<tr>
<td>6 - 10 Years</td>
<td>44</td>
<td>36</td>
</tr>
<tr>
<td>&gt; 11 years</td>
<td>11</td>
<td>9</td>
</tr>
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</table>