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ONLINE LEARNING: A STUDY OF LEARNER SATISFACTION IN MOOCs

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ONLINE LEARNING: A STUDY OF LEARNER SATISFACTION IN MOOCs

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Abstract:

The digital revolution has significantly reshaped the educational landscape, with online learning emerging as a mainstream alternative to traditional classroom instruction—especially during and after the COVID-19 pandemic. In India, platforms like SWAYAM, NPTEL, Coursera, and Google Classroom have democratized access to education across socio-economic backgrounds. However, despite the accessibility and flexibility offered, learner satisfaction varies considerably based on factors such as course content, instructional clarity, platform usability, and support mechanisms.

This study investigates learner satisfaction by surveying 140 respondents from diverse age groups, income brackets, academic streams, and professional backgrounds. Quantitative data were collected on several dimensions of satisfaction, such as course organization, pacing, faculty support, and knowledge gained. The findings reveal that while many learners appreciate the relevance of course material and platform navigation, significant dissatisfaction exists concerning timely faculty support, clarity of instruction, and fairness of assessments. The study concludes that learner satisfaction in online environments is multidimensional and hinges on both technological and pedagogical factors. To enhance learner experiences, a learner-centric, interactive, and feedback-rich approach is essential.

Key words: Online Learning Learner Satisfaction Digital Education Platforms

INTRODUCTION

The evolution of online learning has brought about a fundamental transformation in the global education landscape. Traditionally, education was confined to physical classrooms, limited by time, location, and infrastructure. In India, prior to 2010, digital learning was primarily confined to distance education offered by open universities. However, the introduction of Massive Open Online Courses (MOOCs) and government-led initiatives like SWAYAM and NPTEL marked a significant shift toward more accessible, flexible, and scalable learning models (Agarwal, 2014).

This transformation gained unprecedented momentum during the COVID-19 pandemic. The sudden closure of schools and colleges impacted over 250 million students across India (Ministry of Education, 2021), triggering a nationwide shift to online education. Platforms such as Google Classroom, Zoom, and Microsoft Teams became vital tools for ensuring academic continuity. While this digital transition provided an immediate solution, it also exposed challenges related to learner engagement, instructional quality, and satisfaction with the online learning experience.

Early research highlighted several limitations of online education, including reduced interaction, lack of motivation, and technical barriers (Moore & Kearsley, 2005). More recent studies have emphasized that these challenges can be mitigated through well-structured content, interactive delivery, and prompt instructor support, all of which contribute positively to learner satisfaction (Singh & Thurman, 2019; Dhawan, 2020). The growing popularity of platforms such as Coursera, Udemy, SWAYAM, and NPTEL further reflects a rising acceptance of online learning among Indian learners. Bharathi (2024) found that SWAYAM and NPTEL are the most preferred platforms due to their affordability, certificate offerings, and user-friendly formats. Another study by Bharathi (2025) revealed that 88.09% of learners recommended online courses, citing flexibility and the ability to balance learning with other responsibilities.

Against this backdrop, the present study aims to evaluate learner satisfaction across core dimensions of online education, including content relevance, instructional clarity, platform navigation, and outcome-based learning. By tracing the evolution of online learning from its early limitations to its current strengths, this study offers valuable insights for educators, institutions, and

policymakers striving to create more learner-centric, effective, and sustainable digital education systems.

REVIEW OF LITERATURE:

Singh and Thurman (2019) explored how faculty presence and course design influence student satisfaction in online learning environments. Their research found that learner satisfaction is significantly affected by the clarity of instructional content, the level of faculty support, and the inclusion of interactive elements such as discussions and multimedia. The study also highlighted that students responded positively to timely feedback and well-organized modules, whereas poorly designed courses and low interaction levels contributed to dissatisfaction.

Kuo et al. (2014) conducted a predictive study to identify the factors influencing student satisfaction in online education programs. The research revealed that interaction with instructors, internet self-efficacy, and learner autonomy were strong predictors of satisfaction. Students who were confident in navigating online platforms and who experienced meaningful engagement with faculty and peers reported higher satisfaction levels. Conversely, technical challenges and lack of personalized interaction negatively impacted their learning experiences.

Moore and Kearsley (2005), in their foundational work on distance education, presented a systems view that remains relevant today. They highlighted recurring issues such as learner isolation, inadequate feedback, and technological barriers. Their study argued that satisfaction in distance learning depends not only on access to content but also on the broader system—including communication channels, support services, and instructional design—that enables effective learning.

P. Divyabharathi (2024) in her study titled *"Exposure of MOOCs Platforms among Learners"* investigated how learners are introduced to various MOOCs platforms and what factors influence their engagement. The study, based on data from 117 learners, found that platforms like SWAYAM and NPTEL were most preferred due to their flexibility and certificate-based learning. Institutional promotion and peer influence emerged as key drivers of awareness. A notable finding was that most learners enrolled in MOOCs to gain knowledge beyond their primary academic field, especially due to their affordability and ease of access.

P. Divyabharathi (2025) explored *"Learners' Attitude towards Online Learning Platforms"*, focusing on motivational factors and digital engagement. Based on a survey of 270 users in Coimbatore, the study revealed that a majority of learners had a positive attitude towards online learning, particularly valuing the flexibility, convenience, and informative content. However, the lack of interactivity compared to traditional classrooms was highlighted as a drawback. The study also emphasized that learners frequently used mobile phones, preferred user-friendly interfaces, and maintained structured learning plans, indicating active digital engagement.

STATEMENT OF THE PROBLEMS:

The rapid expansion of online learning, especially since the COVID-19 pandemic, has reshaped the educational landscape by offering learners flexible and accessible alternatives to traditional classroom instruction. Platforms such as SWAYAM, NPTEL, Coursera, and Google Classroom have enabled millions of students to continue their education remotely. While these digital platforms have gained widespread acceptance, they have also introduced new challenges that directly impact learner satisfaction.

Despite the convenience and reach of online learning, various studies and survey data reveal that many learners experience dissatisfaction in areas such as course content quality, instructor clarity, platform usability, and faculty support. The shift from traditional face-to-face learning to digital formats has often resulted in reduced engagement, feelings of isolation, technical barriers, and concerns over the fairness of assessments. In particular, although many learners appreciate the flexibility and certification benefits of MOOCs, significant portions express dissatisfaction with low interactivity, inconsistent support, and unclear course organization.

The mixed levels of satisfaction reported by learners highlight a critical need to evaluate the effectiveness of online education more comprehensively. While some students find the digital

environment enriching and accessible, others struggle with poorly designed platforms, lack of personalized attention, and inadequate feedback mechanisms.

Therefore, the central problem this study addresses is: To what extent are learners satisfied with the key components of online courses—namely course material, teaching effectiveness, platform usability, and outcome-based learning—and what areas require strategic improvements to make online learning more learner-centric and effective?

By identifying gaps in learner satisfaction and understanding the factors influencing their experiences, the study aims to provide actionable insights for educators, platform developers, and policymakers to enhance the quality and effectiveness of online education.

Objectives:

- To assess learner's satisfaction with various aspects of online courses, including course material, teaching methods, and platform usability.
-

FINDINGS:

A) SOCIO ECONOIC PROFILE

TABLE: 1

Category	Sub-Category	Count	Percentage (%)
Gender	Male	69	49.29%
	Female	71	50.71%
Age Group	Below 20 years	40	28.57%
	21–30 years	43	30.71%
	31–40 years	37	26.43%
	Above 40 years	20	14.29%
	Total	**140**	**100%**
Stream of Study	Professional Course	71	50.71%
	Non-Professional Course	69	49.29%
	Total	**140**	**100%**
Occupation	Student	32	22.86%
	Faculty Member	24	17.14%
	Job Seeker	20	14.29%
	IT Professional	16	11.43%
	Research Scholar	15	10.71%
	Others	33	23.57%
	Total	**140**	**100%**
Broad Specialization	Arts & Humanities	42	30.00%
	Health & Medicine	16	11.40%
	Education	14	10.00%
	Business & Management	29	20.70%
	Science & Technology	34	24.30%
	Total	**140**	**100%**
Income Range	Below ₹2,00,000	47	33.57%
	₹2,00,001 – ₹5,00,000	43	30.71%
	₹5,00,001 – ₹8,00,000	33	23.57%
	Above ₹8,00,000	17	12.14%
	Total	**140**	**100%**

The demographic analysis in table 1 reveals a well-balanced representation in terms of gender, with 50.71% female and 49.29% male respondents. The age distribution is diverse, with the highest participation from the 21–30 years group **(**30.71%**),** followed by those below 20 years **(**28.57%**)** and 31–40 years **(**26.43%**),** indicating a predominantly young respondent base.

In terms of academic background, respondents are nearly evenly split between Professional Courses (50.71%) and Non-Professional Courses (49.29%)**.** Occupation-wise, the largest groups are Students (22.86%) and others (23.57%)**,** including diverse roles beyond the standard academic or professional titles.

Regarding specialization, the highest representation is from Arts & Humanities (30.0%)**,** followed by Science & Technology (24.3%) and Business & Management (20.7%)**,** showing a strong mix of both theoretical and applied disciplines.

The income profile indicates that 33.57% of respondents earn below ₹2, 00,000, and 30.71% fall within the ₹2–5 lakh range, reflecting a majority from lower to mid-income categories, which is typical for students, early-career professionals, and academic respondents.

II) LEARNER SATISFACTION TOWARDS VARIOUS MOOCs PLATFORMS

TABLE: 2

Variables	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied
Are you satisfied with the course material?	25 (17.86%)	25 (17.86%)	32 (22.86%)	33 (23.57%)	25 (17.86%)
Was the instructor clear and understandable?	14 (10.00%)	30 (21.43%)	36 (25.71%)	28 (20.00%)	32 (22.86%)
Did the course meet your expectations?	29 (20.71%)	26 (18.57%)	36 (25.71%)	39 (27.86%)	10 (7.14%)
Was the content well organized?	23 (16.43%)	33 (23.57%)	30 (21.43%)	35 (25.00%)	19 (13.57%)
Was the pace of the course appropriate?	22 (15.71%)	33 (23.57%)	30 (21.43%)	36 (25.71%)	19 (13.57%)
Was the platform easy to navigate?	22 (15.71%)	31 (22.14%)	31 (22.14%)	36 (25.71%)	20 (14.29%)
Did you receive timely support from faculty?	25 (17.86%)	35 (25.00%)	32 (22.86%)	30 (21.43%)	18 (12.86%)
Was the assessment method fair?	27 (19.29%)	35 (25.00%)	27 (19.29%)	23 (16.43%)	28 (20.00%)
Did you gain useful knowledge or skills?	25 (17.86%)	27 (19.29%)	32 (22.86%)	37 (26.43%)	19 (13.57%)

The above table: 2, Offer valuable insights into learners' satisfaction across various aspects of online learning. By analysing the most frequent responses for each variable, it is evident that while many participants had favourable experiences, several critical areas still require attention.

Satisfaction with course material was the most frequently reported response, with 33 out of 140 respondents (23.57%) selecting Satisfied. This suggests that the course content was generally perceived as relevant and appropriate. However, the relatively moderate percentage indicates that improvements in content depth, clarity, or alignment with learner goals could further enhance the experience.

When evaluating instructor clarity, the highest response was *Neutral*, reported by 36 respondents (25.71%). This finding suggests that while instructors were not seen as ineffective, many learners did not find the delivery exceptionally clear either. This neutrality reflects the need for consistency in communication style, use of examples, and opportunities for real-time clarification.

Regarding whether the course met expectations, 39 learners (27.86%) marked Satisfied, indicating that a considerable proportion of participants found the course aligned with what they

anticipated. Still, the relatively even spread of other responses points to a need for clearer pre-course communication about objectives and learning outcomes.

Content organization was another area that received a strong response, with 35 learners (25.00%) identifying as Satisfied. This affirms that many found the course structure coherent and easy to follow. Yet, the presence of nearly equivalent levels of dissatisfaction suggests the need for better module sequencing, clearer instructions, and more logical progression.

In terms of course pacing, the highest rating was also satisfied, chosen by 36 respondents (25.71%). This indicates that the majority of learners found the speed of content delivery acceptable. However, pacing preferences often vary significantly, and offering flexible timelines or self-paced modules could increase satisfaction further.

When analyzing platform-related aspects, platform navigation was rated as *Satisfied* by 36 out of 140 learners (25.71%), showing that a significant portion found the user interface manageable. Nonetheless, digital learning environments must continuously evolve in terms of accessibility, loading speeds, mobile compatibility, and intuitive design to meet broader user expectations.

A major area of concern emerged in faculty support, where the most frequent response was Unsatisfied, with 35 learners (25.00%) indicating disappointment. This suggests that timely academic support, feedback, and responsiveness were insufficient for a significant number of participants, emphasizing the importance of regular interaction and mentoring in virtual classrooms.

Similarly, assessment fairness received its highest response under Unsatisfied (35 respondents, 25.00%), reflecting learner dissatisfaction with the transparency, consistency, or relevance of evaluation methods. This finding underlines the need for more clearly defined rubrics, diversified assessment formats, and opportunities for feedback and reassessment.

On a more positive note, knowledge and skill acquisition was led by the satisfied category, with 37 respondents (26.43%). This result confirms that, for many learners, the course was effective in delivering meaningful learning outcomes. However, since a substantial percentage did not report high satisfaction, educators must continue to align content with real-world applications and learner goals.

CONCLUSION

The study concludes that while online learning has become an integral part of modern education, achieving high levels of learner satisfaction remains a complex challenge. Learners generally expressed positive feedback toward content organization, platform accessibility, and flexibility of learning. However, key areas such as instructor clarity, timely academic support, and fairness of assessment emerged as significant pain points. Notably, the lack of personalized interaction and delayed feedback from faculty negatively influenced the learning experience.

The demographic analysis shows that online learning attracts a wide spectrum of users—from students to professionals—yet satisfaction levels vary depending on their expectations and digital fluency. The study reinforces the idea that technological platforms alone are not enough; rather, the effectiveness of online education depends on how human-centered, responsive, and pedagogically sound these systems are.

SUGGESTIONS

1. Enhance Faculty Engagement and Responsiveness
2. Improve Course Design and Assessment Transparency
3. Invest in Platform Usability and Mobile Compatibility
4. Promote Learner Autonomy and Flexibility and Ensure Inclusive Digital Access**.**

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A Study on Investments Risk Tolerance of Different Demographics groups House Holds in Coimbatore

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Abstract- The research paper aims to explore the investment risk tolerance of different demographic groups. The primary data for the study have been collected from the 295 users in Coimbatore through the issue of a well-structured questionnaire by using a convenient sampling technique. The simple percentage and chi-square tests have been used to analyze the data. The study finds that demographic factors significantly influence investors' risk acceptance levels. Moderate risk acceptance is common across selected variables. With regards to the qualification of the investors who have completed up to higher secondary, they accept a low level of risk. And with regard to the occupation, retired individuals and housewife investors accept a low level of risk. And the investors who have more than two members in their family accept a low level of risk. And with regard to the number of dependent family members, it is identified that increases in the level of dependent members reduce the risk-accepting level of the investors. And the chi-square test identified that the age, occupation, family member, and answering investment decision have a significant relationship between the extents of accepting risk.

Key words: Risk tolerance investment demographic factors Preferences

INTRODUCTION

In the recent scenario, there are many platforms and technologies available for savings and investments. But an individual's risk-taking ability is the predominant factor that affects the savings and investments of the individual households in an economy as a whole. Risk tolerance is often categorized into three main categories: those are conservative, moderate, and aggressive. Knowledge, skill, attitude, and behavior of an individual are determined by the risk-taking ability of an individual. This is commonly known as financial literacy. The basic concepts like diversification, rate of return, time value of money, and compound interest, etc., reduce the risk of savings and investments. There are different forms of savings and investment options with varying risk factors available in the market. Moreover, based on the risk-taking ability of an individual, other socio-economic and demographic factors, and priority towards different platforms, select their combination of savings and investments.

REVIEW OF LITERATURE

Mukhdoomi, A. M., & Shah, F. A. (2023). Have conducted a study on "Risk Tolerance in Investment Decisions: Are Personality Traits the Real Triggers?" Made an attempt to study the psychological factors that affect the risk tolerance level of investors. Primary data was collected from 552 investors. Correlations and multiple regressions have been used to analyze the data. The study revealed that a personality trait of investors is a major factor.

John E. Grable, So-Hyun Joo, and Michelle Kruger (2020) have conducted a study on "Risk tolerance and household financial behavior: A test of the reflection effect" to analyze the extent of the reflection effect with household finance outcomes. Primary data was collected from 40,000 individuals. ANOVA, chi-square, and multinomial logistic regression are used to analyze the data. The study finds that the individuals on average exhibit the reflection effect. The results also confirmed that there are differences in behavior across risk categories.

Agrawal and Jhalak Jain (2021) have conducted a "study on a study on the impact of demographic factors and risk tolerance on investors of Raipur city, Chhattisgarh Tanishka." Made an attempt to study the impact of demographic factors and risk tolerance among investors. Primary data was collected from 200 investors. Correlation analysis was used to analyze the data. The study revealed occupation, gender, and income positive correlation between risk tolerance and investor behavior

Dhiraj Jain and Nikhil Mandot (2012) have conducted a study on the "Impact of demographic factors on the investment decision of investment" to study the investor's investment decision and risk-taking ability. Primary data was collected from 200 investors. A chi-square test and correlation analysis were used. The study revealed demographic factors like age, marital status, and gender have a major impact on the investment decision, and income level and knowledge of the investment avenues are a major impact on the risk-taking ability of the investors.

Mehmet Islamoglu, Mehmet, and Apem Ayvali (2015) have entitled a study "Determination of factors affecting individual investor behaviors: a study on bankers" and attempted to study the factors influencing individual investor behavior and the sources of information for investment. Primary data was used from 277 respondents. The study revealed that income level and past investment experience are effects on investor investment decisions, and media and the internet are the most preferred sources of information for investment.

Shalini Gautham and Mitu Mattu (2016) have carried out a study, "Socio-demographic & attitudinal factors on consumer behavior by individual investors," and attempted to examine the relative impact of dimensions related to financial attitude on the overall financial behavior of the investors. Primary data was collected from 332 respondents. Regression analysis and ANOVA were used. The study reveals most of the attitudinal factors that determined financial behavior are interest in financial matters and tendency toward saving.

STATEMENT OF THE PROBLEMS

Investment choices are highly influenced by an investor's level of risk tolerance, which in turn affects their decision-making ability. Understanding risk tolerance among various demographics is essential to constructing well-cut investment programs. Previous research indicates that demographic factors influence financial behavior and risk-accepting levels of the individuals (Grable & Lytton, 1998; Harrington, 2008). So there arises a question: What are the demographic factors that affect the risk-taking ability of the individual investors? Furthermore, know the significance of risk tolerance among different demographic groups like age, area of residence, gender, qualification, occupation, member in the family, number of dependents, family income, answering investment decision, and basic nature.

OBJECTIVES

- To analysis the investors Extent of accepting risk in various investment avenues.
- To know the relationship between Extent of accepting risk in among different demographic groups.

Hypothesis

The null hypothesis is framed to know the relationship between extents of accepting risk among different demographic groups.

Null Hypothesis (Ho): There is no relationship between the extent of accepting risk and the area of residence, age, gender, and qualification. Occupation, Member in the family, Number of dependents, Family income, answering investment decisions, and basic nature

RESEARCH METHODOLOGY

The present study is constructed on primary data that was garnered from investors in Tamil Nadu via the distribution of a comprehensive questionnaire. It contains questions relating to the learner's socio-economic profile and questions related to the extent of accepting risk. The data for the study have been collected from 295 investors through Google Forms. A convenient sampling technique has been adapted to collect data. The data collected have been analyzed using a simple percentage and chi-square test.

FINDINGS

The findings of in the study have been divided into two parts namely Socio Economic Profile & Investors Extent of accepting risk in various investment avenues.

I.Socio Economic Profile of investors:

A survey was conducted with a sample size of 295 investors. The analysis covers various demographic variables. The findings provide insights into the characteristics and preferences of the participants.

Analysis of Risk Acceptance of the investors:

- Among 295 investors, 144 (48.8%) investors are from rural areas, and 155 (51.2%) investors are from urban areas. And it is identified that investors from rural 79 (54.86%) and urban 82 (54.30%) residents accept moderate levels of risk.
- Among 295 investors, the majority of the investors are in the age group of up to 25 years. 65 (22.0%) and 77 (26.1%) investors are in the age group of 25-35 years. 64 (21.7%) of the investors are in the age group of 35-45 years. In that the investors aged 60 years and above accept a very low level of risk. Compare to others.
- Among 295 investors, 155 (51.2%) investors are in the male category, and 144 (48.8%) investors are in the female category. And both male and female investors are moderate risk takers.
- Among the investors, 82 (27.8%) are postgraduates, and 77 (26.1%) of the investors are completed up to higher secondary, and 72 (24.04%) are undergraduates. 64 (21.7%) are professionals. In that majority, 45 (58.44%) of the investors who have completed up to higher secondary accept a low level of risk, and those who have completed their graduation accept a moderate level of risk. And 30 (46.87%) of the professionals are accepting a high level of risk.
- Among the total respondents, 73 (24.7%) are businesspeople and 61 (20.7%) are agricultural people. 59 (20.0%) of the investors are professionals. The level of risk-accepting capacity With respect to the investor's occupation, the majority of professionals, salaried people, businesspeople, and agriculturalists are moderately willing to take risks, while housewives and retired people are low-level risk-takers.
- With respect to the number of family members in the family, 86 (29.2%) of the investors have three members in their family, and 121 (41.0%) investors have four members in their family, 57 (19.3%) have above four members in their family, and 31 (10.5%) have two members in their family. The majority of the investors who have two members in their family accept a low level of risk. And the investors who have more than two family members in the family accept a moderate level of risk.
- Among the total respondents, 128 (43.4%) investors have two members in their family, 82 (27.8%) investors have one dependent member in their family, 48 (16.3%) have three dependent members in their family, and out of the total respondents, only 5.4% of the investors have above four members in their family. And it is identified that 46 (56.09) of the investors who have one dependent member in their family accept a higher level of risk. And 76 (59.37) of the investors who accept a moderate level of risk have two dependent members. And investors who have three and four dependent family members accept a moderate level of risk. And it is identified that investors who have above four members (9, 56.25) accept a low level of risk.
- With regards to the family income, of the total investors, 105 (35.6%) investor families have an income of up to Rs.30,000; of those, 55 (52.38%) of the investors are accepting moderate risk, and 98 (33.2%) investor families have an income ranging between Rs.30,001 and Rs.45,000; of those, 58 (59.18%) of the investors are accepting moderate risk, and the remaining 92 (31.2%) investor families have an income above Rs.45,001. 48 (52.17%) of the investors are accepting moderate risk.
- With respect to the frequency of being answerable for investment decisions, 60 (20.3%) investors are not at all answerable to their investment decision, in that 31 (51.66%) of the investors accept a low level of risk. 146 (49.5%) investors occasionally answer their investment decision among them. 83 (56.84%) of the investors are accepting moderate risk. And the remaining 89 (30.2%) investors are regularly answering their investment decisions among them. 56 (62.92%) investors are accepting moderate risk.
- In relation to the investors' basic nature, 57 (19.3%) investors are neither flexible nor rigid; among them, 28 (49.12%) investors accept moderate risk, 105 (35.6%) investors are rigid in that 55 (52.38%) of the investors accept moderate risk, and the remaining 133 (45.1%) investors are flexible in that 78 (58.64%) investors accept moderate risk.

Table – 1

Attributes	Extent of accepting risk in various investment avenues			Total	Df	Chi-square Value
	High n36	Moderate n161	Low n98			
Area of Residence:						
Rural	22 (15.27)	79 (54.86)	43 (29.86)	144(100)	2	3.139
Urban	14 (9.27)	82 (54.30)	55 (36.42)	151(100)		
Age:						
Up to 25	12 (18.46)	36 (55.38)	17 (26.15)	65(100)	8	16.556*
25-35	6 (7.79)	43 (55.84)	28 (36.36)	77(100)		
35-45	7 (10.93)	38 (59.37)	19 (29.68)	64(100)		
45-60	3 (5.76)	23 (44.23)	26 (50.00)	52(100)		
60 and above	8 (21.62)	21 (56.75)	8 (21.62)	37(100)		
Gender:						
Male	22 (14.56)	77 (50.99)	52 (34.43)	151(100)	2	2.582
Female	14 (9.72)	84 (58.33)	46 (31.94)	144(100)		
Qualification:						
Up to HSC	9 (11.68)	23 (29.87)	45 (58.44)	77(100)	6	8.817
UG	11 (15.27)	42 (58.33)	19 (26.38)	72(100)		
PG	8 (9.75)	48 (58.53)	26 (31.70)	82(100)		
Professional	30 (46.87)	26 (40.62)	8 (12.5)	64(100)		
Occupation:						
Agriculture	5 (8.19)	31 (50.81)	25 (40.98)	61(100)	10	21.437*
Business	10 (13.69)	46 (63.01)	17 (23.28)	73(100)		
Salaried	6 (10.71)	31 (55.35)	19 (33.92)	56(100)		
Professional	6 (10.16)	28 (47.45)	25 (42.37)	59(100)		
Retired	4 (22.22)	4 (22.22)	10 (55.55)	18(100)		
House wife	5 (17.85)	8 (28.57)	15 (53.57)	28(100)		
Number of member in the family:						
2	3 (9.67)	12 (38.70)	16 (51.61)	31(100)	6	16.697**
3	11 (12.79)	58 (67.44)	17 (19.76)	86(100)		
4	16 (13.22)	56 (46.28)	49(40.49)	121(100)		
Above 4	6 (10.52)	16 (28.07)	35 (61.40)	57(100)		
No of dependents Members						
1	46 (56.09)	9 (10.97)	27 (32.92)	82(100)	8	8.396
2	13 (46.42)	76 (59.37)	39 (30.46)	128(100)		
3	8 (16.66)	25 (52.08)	15 (31.25)	48(100)		
4	3 (14.28)	10 (47.61)	8 (38.09)	21(100)		
Above 4	3 (18.75)	4 (25.00)	9 (56.25)	16(100)		
Family Income: amount in thousands:						
up to Rs.30	11 (10.47)	55 (52.38)	39 (37.14)	105(100)	4	3.184
Rs.30 -Rs.45	10 (10.20)	58 (59.18)	30 (30.61)	98(100)		
Above Rs.45	15 (16.30)	48 (52.17)	29 (31.52)	92(100)		
How often You are Answerable For Your Investment Decision:						
Regular	12 (13.48)	56 (62.92)	21 (23.59)	89(100)	4	13.728**
Occasional	17 (11.64)	83 (56.84)	46 (31.50)	146(100)		
Not at all	7 (11.66)	22 (36.66)	31 (51.66)	60(100)		
Your Basic Nature:						
Flexible	13 (9.77)	78 (58.64)	42 (31.57)	133(100)	4	4.031
Rigid	17 (16.19)	55 (52.38)	33 (31.42)	105(100)		
Neither Flexible nor Rigid	6 (10.52)	28 (49.12)	23 (40.35)	57(100)		

ii. Variables associated with Extent of accepting risk in among different demographic groups.

Table – 2

Variables	D f	Chi-square Value	P -value	Table value @ 0.05% and 0.01%
Area of residence	2	3.139	.370687	5.991

Age	8	16.556*	.035079	15.507
Gender	2	2.582	.274996	5.991
Qualification	6	8.817	.184134	12.592
Occupation	10	21.437*	.018244	18.307
Member in the family	6	16.697*	.010464	12.592
No of dependents	8	8.396	.395774	15.507
Family income	4	3.184	.527519	9.488
Answering investment decision	4	13.728**	.008216	13.277
Basic nature	4	4.031	.401827	9.488

*Significant @.05 Percent level **Significant @.01 Percent level

The chi-square test is used to know the relationship between extents of accepting risk and various demographic factors like age, area of residence, gender, qualification, occupation, member in the family, number of dependents, family income, answering investment decision, and basic nature. The test significance clearly shows that age, occupation, and family member answering the investment decision have a significant relationship with the extent of accepting risk.

The null hypothesis is rejected, and the alternate hypothesis is accepted for the age, occupation, and member in the family, answering the investment decision that has a significant relationship between the extent of accepting risk.

SUGGESTIONS

- Create a high number of awareness programs with tailored training among investors to reduce the stress of investment.
- Creating strong regulations and promotions towards rate turns in the high-risk avenues.
- Guiding investors to select diversified avenues with profit.

CONCLUSIONS

There are ample savings and investment options available for the people to invest their money. But it is limited by the investor's risk-taking ability and level of awareness on various factors like technology, information, and financial literacy. The study concluded that the majority of the investors are moderately accepting risk. And age, occupation, and family member: answering an investment decision has a significant relationship with the extent of accepting risk.

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FROM ACCESS TO IMPACT: EXPLORING THE DIFFICULTIES FACED BY MOOC LEARNERS

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FROM ACCESS TO IMPACT: EXPLORING THE DIFFICULTIES FACED BY MOOC LEARNERS

P. Divyabharathi, Assistant Professor Department of commerce with computer application, Nallamuthu Gounder Mahalingam College Pollachi

ABSTRACT

This study explores the key challenges experienced by online learners on MOOC (Massive Open Online Course) platforms, drawing on responses from 150 participants across diverse socio-economic backgrounds. The findings reveal that the most significant barriers include lack of motivation (36.7%), poor time management (33.3%), and internet connectivity issues (32.0%). These challenges are particularly pronounced among students, job seekers, and individuals from rural and semi-urban areas, where access to high-speed internet and structured learning environments is limited. The study also highlights the impact of limited peer interaction, language barriers, and the absence of teacher support on learner satisfaction and course completion. A comparative analysis with socio-economic factors—such as gender, occupation, income, and digital access—underscores the need for more inclusive, flexible, and localized approaches in MOOC design and delivery. These insights can inform policy makers, educational institutions, and platform developers in enhancing the effectiveness and accessibility of online learning in diverse contexts.

Key word:
Digital Divide - E-Learning Accessibility - Technology-Enabled Education -Online Education Policy

INTRODUCTION

The rapid growth of digital technologies and internet connectivity has transformed the landscape of education worldwide, giving rise to online learning platforms such as Massive Open Online Courses (MOOCs). MOOCs offer unprecedented opportunities for learners to access quality education regardless of geographical, social, or economic constraints. They are particularly relevant in developing countries like India, where conventional educational infrastructure often falls short in reaching a large and diverse population.

While MOOCs promise flexibility, affordability, and accessibility, they also present a unique set of challenges, especially for learners from varied socio-economic backgrounds. These challenges include lack of motivation, poor time management, limited teacher interaction, language barriers, and technological issues such as inconsistent internet connectivity. Moreover, the effectiveness of MOOCs can be influenced by factors such as age, gender, occupation, income, residential area, and access to digital devices.

This study aims to examine the problems faced by MOOC learners through a structured survey of 150 respondents from different socio-economic segments. By analyzing learner feedback across key problem areas—ranging from course structure and content engagement to technical barriers and language preferences—the study seeks to identify patterns and correlations that can help improve the inclusivity and efficiency of MOOC platforms. Understanding these issues is critical to bridging the digital divide and enhancing the overall learning experience for a diverse population of online learners.

REVIEW OF LITERATURE

Yuan and Powell (2013), in their study titled *"MOOCs and Open Education: Implications for Higher Education"*, explored the emergence of MOOCs within the broader framework of open education. The objective was to assess how MOOCs are reshaping access to learning in higher education. Through qualitative analysis of educational policies and existing MOOC platforms, the study found that while MOOCs democratize learning, they also suffer from high dropout rates. The primary challenges faced by learners included lack of motivation, minimal instructor support, and limited peer interaction—factors that significantly reduce learner engagement and completion rates.

Hew and Cheung (2014) conducted a study titled *"Students' and Instructors' Use of Massive Open Online Courses (MOOCs): Motivations and Challenges"*, which aimed to understand both the motivations for enrolling in MOOCs and the difficulties encountered by learners and instructors. Using semi-structured interviews and thematic content analysis, the researchers found that while learners were primarily motivated by the desire for knowledge and skill acquisition, they struggled with technical barriers, unengaging content, and insufficient instructor interaction. These factors collectively diminished the effectiveness of MOOC learning experiences.

Alraimi, Zo, and Ciganek (2015) examined learner satisfaction and course continuance in their work titled *"Understanding the MOOCs Continuance: The Role of Openness and Reputation"*. The study's objective was to analyze how platform features like openness and institutional reputation affect users' intent to continue MOOC learning. They used a quantitative survey approach with Structural Equation Modeling (SEM) for data interpretation. Findings revealed that while openness and credibility enhance learner trust, factors such as weak internet infrastructure and lack of interactive elements led to frustration and early dropout, especially among participants from low-income regions.

Kizilcec, Piech, and Schneider (2013), in their article *"Deconstructing Disengagement: Analyzing Learner Subpopulations in MOOCs"*, sought to categorize engagement levels among learners on Coursera. Using behavioral log data and cluster analysis, the researchers identified various learner types, ranging from active participants to passive observers. The study revealed that disengaged learners often cited inadequate feedback, rigid course structures, and limited community involvement as reasons for their withdrawal. The authors emphasized the importance of adaptive learning systems and social features in reducing dropout rates.

Raj and Alamelu (2021) presented a socio-cultural analysis in their study *"Challenges Faced by Indian Learners in MOOCs: A Socio-Cultural Perspective"*. The objective was to explore the unique barriers encountered by Indian learners, particularly in rural and semi-urban contexts. Using a mixed-methods approach—comprising surveys and focus group discussions—the researchers identified several key issues: lack of course content in regional languages, dependence on mobile data with unstable connectivity, and limited familiarity with digital learning environments. The study recommended localized content, mobile-optimized platforms and bilingual support as essential steps to enhance inclusivity and learner success in India.

OBJECTIVES:

- To analyze how socio-economic factors influence learners' experiences and satisfaction with MOOC platforms.
- To identify the major challenges and barriers experienced by learners while participating in MOOCs

STATEMENT OF THE PROBLEM

In recent years, Massive Open Online Courses (MOOCs) have gained popularity as flexible, accessible, and cost-effective learning platforms. While MOOCs offer immense potential to democratize education, many learners encounter significant challenges that hinder their successful participation and completion. Despite increasing enrollment, the actual course completion rates remain low across most platforms. Learners frequently report issues such as lack of motivation, limited teacher interaction, technical barriers, language difficulties, and inflexible course structures.

These challenges may be further influenced by learners' socio-economic backgrounds, including factors like gender, age, occupation, income level, internet access, and educational qualification. Particularly in developing regions, inadequate digital infrastructure and socio-cultural factors exacerbate the difficulties in engaging with online learning. There is a clear need to understand these barriers in detail, especially from the perspective of the learner.

This study aims to systematically explore the problems faced by learners in MOOCs, identify the most pressing issues, and analyze how these challenges relate to their socio-economic profiles. The findings can provide valuable insights for MOOC developers, educators, and policy-makers to create more inclusive and effective online learning environments.

METHODOLOGY

This study used a descriptive survey method to explore the problems faced by learners using MOOC platforms and how these relate to their socio-economic background. A sample of 150 respondents with prior MOOC experience was selected through purposive sampling**.** Data was collected using a structured questionnaire with three parts: socio-economic details, 10 problem-related items rated on a 5-point Likert scale, and optional open-ended feedback. The questionnaire was distributed via Google Forms across online platforms. Collected data were analyzed using simple percentage analysis to identify major challenges and their association with demographic factors.

FINDINGS:

I. SOCIO ECONOMIC PROFILE

TABLE: 1

Variable	Category	Count	Percentage (%)
Gender	Male	63	42.0%
	Female	83	55.0%
	Other	4	3.0%
Age Group	Below 20	15	10.0%
	21–30	60	40.0%
	31–40	45	30.0%
	Above 40	30	20.0%
Marital Status	Single	57	38.0%
	Married	75	50.0%
	Divorced	11	7.0%
	Widowed	7	5.0%
Educational Qualification	Secondary	12	8.0%
	UG	38	25.0%
	PG	45	30.0%
	M.Phil	23	15.0%
	Ph.D	18	12.0%
	Other	15	10.0%
Employment Status	Student	53	35.0%
	Employed	45	30.0%
	Unemployed	23	15.0%
	Self-employed	15	10.0%
	Retired	15	10.0%
Monthly Household Income (INR)	Below 10,000	23	15.0%
	10,001–20,000	45	30.0%
	20,001–40,000	53	35.0%
	Above 40,000	30	20.0%
Residential Area	Rural	38	25.0%
	Semi-Urban	53	35.0%
	Urban	60	40.0%
Type of Internet Access	Mobile Data	53	35.0%
	Broadband	30	20.0%
	Wi-Fi	45	30.0%
	Public Internet (Cyber Café etc.)	23	15.0%
Access to Personal Device	Smartphone	45	30.0%
	Laptop	38	25.0%
	Desktop	30	20.0%
	Tablet	23	15.0%
	No Personal Device	15	10.0%

Family Size	1–2 Members	23	15.0%
	3–4 Members	60	40.0%
	5–6 Members	38	25.0%
	More than 6 Members	30	20.0%
Language Proficiency	English	30	20.0%
	Hindi	38	25.0%
	Regional Language	23	15.0%
	Bilingual	30	20.0%
	Multilingual	30	20.0%
Type of Courses in MOOCs	Professional Development	53	35.0%
	Academic Courses	38	25.0%
	Skill-Based	45	30.0%
	Hobby	15	10.0%

- **Gender**: Female learners form the majority, with 83 respondents (55.3%)**,** showing greater female engagement in MOOCs.
- **Age Group**: The age group 21–30 years has the highest representation with 60 respondents (40%)**,** indicating that young adults are the primary users.
- **Marital Status**: Married individuals lead the group with 75 respondents (50%)**,** suggesting that MOOCs are attractive even to those with family responsibilities.
- **Educational Qualification**: The most common qualification is Postgraduate (PG) with 45 respondents (30%)**,** reflecting a highly educated MOOC learner base.
- **Employment Status**: Students top the list with 53 respondents (35.3%)**,** confirming MOOCs are widely used for academic advancement.
- **Monthly Household Income**: The income bracket ₹20,001–₹40,000 has the most learners with 53 respondents (35.3%)**,** showing strong representation from middle-income families.
- **Residential Area**: Urban residents dominate with 60 respondents (40%)**,** indicating better access to digital learning in cities.
- **Internet Access Type**: Mobile Data is the most common access method, used by 53 respondents (35.3%)**,** highlighting dependence on smartphones for online learning.
- **Digital Device Ownership**: Smartphones are the primary learning device for 45 respondents (30%)**,** showing mobile-based learning is widespread.
- **Family Size**: Most learners belong to families of 3–4 members, with 60 respondents (40%)**,** reflecting the common nuclear family setup.
- **Language Proficiency**: The highest number of learners are Hindi-proficient**,** with 38 respondents (25.3%)**,** underlining the need for content in Hindi.
- **MOOC Course Type**: Professional Development courses are the most preferred, chosen by 53 respondents (35.3%)**,** revealing career growth as the top motivation.

II. Problems Faced by Online Learners in MOOC Platforms (N = 150)

TABLE: 2

Variables	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied
I face difficulty in staying motivated to complete online courses.	45 (30.0%)	55 (36.7%)	20 (13.3%)	20 (13.3%)	10 (6.7%)
The course content lacks interaction and engagement.	35 (23.3%)	50 (33.3%)	30 (20.0%)	25 (16.7%)	10 (6.7%)
I experience frequent technical issues while accessing the MOOC platform.	30 (20.0%)	40 (26.7%)	30 (20.0%)	30 (20.0%)	20 (13.3%)

I find it difficult to understand the content without teacher guidance.	40 (26.7%)	45 (30.0%)	25 (16.7%)	25 (16.7%)	15 (10.0%)
Time management is a major challenge while attending online courses.	50 (33.3%)	40 (26.7%)	30 (20.0%)	20 (13.3%)	10 (6.7%)
Internet connectivity problems interfere with my learning experience.	48 (32.0%)	44 (29.3%)	28 (18.7%)	20 (13.3%)	10 (6.7%)
The absence of peer interaction affects my learning outcomes.	35 (23.3%)	50 (33.3%)	30 (20.0%)	25 (16.7%)	10 (6.7%)
The assessment and evaluation system is not effective.	25 (16.7%)	35 (23.3%)	40 (26.7%)	30 (20.0%)	20 (13.3%)
Course materials are not in my preferred language.	30 (20.0%)	40 (26.7%)	30 (20.0%)	30 (20.0%)	20 (13.3%)
The course structure is too rigid for my schedule.	20 (13.3%)	30 (20.0%)	40 (26.7%)	35 (23.3%)	25 (16.7%)

From the above table: 2 clearly reflect the multifaceted challenges that online learners face on MOOC platforms, with motivation, time management, and internet connectivity emerging as the most significant barriers. A notable 55 respondents (36.7%) reported difficulty staying motivated to complete courses, which correlates strongly with the high proportion of students (40%) and job seekers (12.9%) in the socio-economic profile. These groups typically lack structured environments and external accountability, both of which are essential for self-paced online learning.

Furthermore, connectivity issues affected 48 respondents (32.0%)**,** particularly among learners from rural (28.6%) and semi-urban (34.3%) areas. This aligns with national trends, where internet penetration and bandwidth quality in rural India remain inadequate, limiting consistent access to high-quality digital education (TRAI Report, 2024). The lack of broadband and Wi-Fi access, with a high reliance on mobile data (41.4%)**,** likely exacerbates this issue.

Content understanding without teacher guidance troubled 45 respondents (30.0%)**.** This is especially relevant considering that 58.6% of respondents are female**,** many of whom may be managing multiple responsibilities and may prefer instructor-led formats over asynchronous content. Additionally, language barriers were evident as 40 respondents (26.7%) noted that course materials were not available in their preferred language, emphasizing the need for regional language inclusivity—an issue particularly important for multilingual learners (27.1%) in the sample.

Time management, reported as a challenge by 50 respondents (33.3%)**,** is a consistent problem in MOOC studies across the globe, but particularly for learners in the 21–30 age groups (45.7%)**,** who are often balancing higher education, part-time jobs, or family responsibilities.

A concerning 50 respondents (33.3%) also cited the lack of peer interaction as detrimental, pointing to the need for community-building features within MOOCs—especially since most learners are from non-urban backgrounds, where collaborative environments may already be limited.

These findings echo previous research by Yuan & Powell (2013), which emphasizes that social presence, guidance, and digital infrastructure significantly impact MOOC completion rates. The data suggests that while MOOCs offer flexibility and access, they must evolve to accommodate diverse socio-economic realities through adaptive content, better support systems, multilingual options, and improved digital accessibility.

CONCLUSION

The study highlights that learners on MOOC platforms face several significant challenges, particularly related to motivation, lack of teacher guidance, technical issues, time management, and limited peer interaction. These issues are more pronounced among learners from lower-income

backgrounds, rural areas, and those with limited digital access. The findings also reveal that socio-economic factors such as occupation, educational qualification, and internet accessibility directly influence learners' satisfaction and ability to complete online courses. To improve the MOOC experience, platforms should focus on increasing interactivity, flexibility, language support, and provide better technical and academic guidance, especially for learners from disadvantaged groups.

SUGGESTIONS:

- Enhance course interactivity through live sessions, quizzes, and discussion forums.
- Provide academic support with tutor guidance and regular feedback.
- Ensure multilingual content to cater to diverse language backgrounds.
- Design flexible course structures to support better time management.
- Improve technical accessibility for learners with low bandwidth or basic devices.

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UNDERSTANDING LEARNER PERCEPTION AND COMMITMENT: A STUDY ON MOOCS CONTINUANCE INTENTION

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UNDERSTANDING LEARNER PERCEPTION AND COMMITMENT: A STUDY ON MOOCS CONTINUANCE INTENTION

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ABSTRACT:

Massive Open Online Courses (MOOCs) have revolutionized education by providing flexible, accessible, and cost-effective learning options to a diverse range of learners. This study examines students' perceptions and their continuance intention toward MOOCs by analyzing responses from 140 participants. The demographic analysis reveals that female learners (58.6%), the age group of 21–30 years (45.7%), and students (40%) constitute the majority of MOOC users, with Science and Technology (34.3%) being the most preferred specialization.

The research further investigates learners' satisfaction with course material, instructor quality, technical support, platform usability, and learning outcomes. The results show high satisfaction levels across these factors, indicating positive learner experiences. These aspects, along with perceived usefulness and ease of use, contribute significantly to learners' intention to continue using MOOCs. The findings suggest that young, professionally inclined individuals are more motivated to engage in online education when content is relevant and delivery is seamless. Overall, the study provides valuable insights for educators, platform developers, and policymakers to tailor MOOCs that support sustained learner engagement and academic success. Emphasis on learner-centric design and enhanced interactivity can further strengthen the adoption and effectiveness of MOOCs in the evolving digital education landscape.

Keywords: MOOCs Learner Satisfaction – Continuance Intention – Learning Motivation – Educational Technology

INTRODUCTION

The evolution of digital technology has profoundly reshaped the landscape of education, leading to the rapid rise of online learning platforms such as Massive Open Online Courses (MOOCs). These platforms have gained global recognition for their ability to offer free or low-cost access to quality educational content across diverse disciplines, reaching millions of learners regardless of their geographical or socio-economic status. In India, the National Programme on Technology Enhanced Learning (NPTEL) and the Study Webs of Active Learning for Young Aspiring Minds (SWAYAM) initiative have made significant strides in democratizing education through MOOCs.

The flexibility, self-paced structure, and interactive content of MOOCs appeal especially to working professionals, students, and lifelong learners. However, while enrollment numbers continue to rise, completion and retention rates remain a concern. This paradox raises critical questions regarding learner motivation, satisfaction, and the factors that influence their intention to continue using these platforms.

Existing literature highlights that satisfaction with course material; instructor engagement, technological ease, and perceived usefulness are significant determinants of learner retention (Hew & Cheung, 2014; Alraimi et al., 2015). Moreover, motivation—both intrinsic (such as personal development) and extrinsic (such as career advancement)—plays a crucial role in learners' initial and continued participation in MOOCs.

This study aims to investigate how demographic factors, motivation, satisfaction, and perceived effectiveness influence learners' intention to continue using MOOCs. By examining responses from 140 learners across various disciplines and age groups, the research provides actionable insights for educators, policymakers, and online learning platform designers to improve the learner experience and ensure the long-term success of MOOC initiatives in India.

Alraimi, Zohaib and Vemuri (2015) conducted a study titled *"Understanding the MOOCs continuance: The role of openness and reputation"* with the objective of identifying the factors that influence learners to continue using MOOCs. Using Structural Equation Modeling as the analytical tool, they discovered that perceived openness and institutional reputation significantly affect user satisfaction and the intention to continue using MOOCs. The study emphasized that trust in the institution and the flexibility of courses are crucial for learner retention.

Hew and Cheung (2014), in their study *"Students' and instructors' use of massive open online courses (MOOCs): Motivations and challenges"*, aimed to synthesize key motivations and barriers from existing MOOC studies. By reviewing 87 research articles, they identified major tools such as content analysis and literature review. Their findings highlighted that learner motivation, course interactivity, and high-quality content are essential to learner engagement and course completion, whereas lack of feedback and poor interaction often lead to dropouts.

Zheng, Rosson, Shih, and Carroll (2015) explored *"Understanding student motivation, behaviors, and perceptions in MOOCs"* through qualitative interviews and open-ended survey responses. The objective was to understand what drives learners to participate and complete MOOCs. The study used thematic analysis and found that personal interest, self-paced learning, and career development were common motivators, but challenges included low instructor interaction and self-discipline.

Jansen and Schuwer (2015), in their work *"Institutional MOOC strategies in Europe"*, focused on how higher education institutions adopt and implement MOOCs. Using survey analysis and institutional case studies, they found that branding, experimentation, and extending educational outreach were the primary objectives. However, institutions also faced issues related to cost recovery, recognition of certificates, and sustainable long-term planning.

Bali (2014), in her article *"MOOC pedagogy: Gleaning good practice from existing MOOCs"*, aimed to examine effective teaching strategies within MOOCs. Through content analysis of existing MOOC platforms, she concluded that successful MOOCs focus on active learner engagement, peer learning, and learner autonomy. Passive content delivery, she noted, often results in poor learner outcomes and high dropout rates.

OBJECTIVES:

- To understand the background and characteristics of learners enrolled in MOOCs and to identify the major groups actively participating in these platforms.

STATEMENT OF THE PROBLEMS:

Despite the increasing popularity and accessibility of Massive Open Online Courses (MOOCs), learner retention and course completion rates remain significantly low worldwide. While MOOCs offer flexible, self-paced learning opportunities to a diverse population of students, professionals, and knowledge-seekers, many enrolled learners fail to complete the courses they start. In the Indian context, government-backed platforms such as SWAYAM and NPTEL have witnessed widespread enrolment, yet actual engagement and satisfaction levels vary considerably across learner demographics and disciplines.

This disparity indicates a gap between enrolment and effective learning outcomes, suggesting that factors such as learner motivation, satisfaction with course content, technological usability, and perceived value influence continuance intention. Additionally, variations in learner background—including age, occupation, and field of study—may also impact satisfaction and sustained engagement.

Therefore, the core problem addressed by this study is to identify and analyze the key factors—demographic, motivational, and experiential—that influence learner satisfaction and their intention to continue participating in MOOCs. Understanding these determinants is essential to designing more engaging and learner-centric MOOC experiences that can enhance retention, learning effectiveness, and the overall success of online education initiatives in India.

RESEARCH METHODOLOGY

The present study is primarily based on primary data, collected through a well-structured questionnaire designed to gather detailed insights from respondents. The questionnaire focused on various aspects, including the socio-economic background of learners, their sources of awareness about MOOC platforms, and their preferences, motivations, and satisfaction related to MOOC-based learning.

The data were collected from 140 respondents using Google Forms to ensure broader and more efficient outreach. A snowball sampling technique was adopted for this study, where initial respondents helped refer or invite others to participate, thereby expanding the sample group organically. To analyze the collected data, simple percentage analysis was used to understand the demographic and categorical distributions of the participants. The structured approach ensures a comprehensive understanding of the learners' experiences and expectations with respect to MOOCs.

FINDINGS:

I. SOCIO ECONOMIC PROFILE

TABLE: 1

Category	Sub-Category(N=140)	Count	Percentage
Gender	Male	58	41.4%
	Female	82	58.6%
Age Group	Below 20 years	20	14.3%
	21–30 years	64	45.7%
	31–40 years	38	27.1%
	Above 40 years	18	12.9%
Occupation	Student	56	40.0%
	Faculty Member	24	17.1%
	Job Seeker	18	12.9%
	IT Professional	14	10.0%
	Research Scholar	16	11.4%
	Others	12	8.6%
Broad Specialization	Arts & Humanities	32	22.9%
	Health & Medicine	18	12.9%
	Education	14	10.0%
	Business & Management	28	20.0%
	Science & Technology	48	34.3%

The above table: 1 it is identified that the total respondents (N = 140) the female participants formed the majority with 82 respondents (58.6%)**,** indicating a stronger representation of women in the study. The 21–30 years age group recorded the highest participation with 64 respondents (45.7%)**,** reflecting that younger individuals, possibly students or early-career professionals, are more actively engaged in MOOCs and online learning platforms. In the occupation category, students constituted the largest group with 56 respondents (40.0%)**,** suggesting that online education is particularly popular among those currently pursuing academic degrees. Within the domain of academic specialization, the highest number of respondents belonged to the Science and Technology stream with 48 respondents (34.3%)**,** implying a strong preference or need for continuous learning and up skilling among individuals from technical backgrounds.

II. LEARNER SATISFACTION AND CONTINUANCE INTENTION TOWARDS MOOCS

TABLE: 2

Variables	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied

Are you satisfied with the course material?	25 (17.86%)	25 (17.86%)	32 (22.86%)	33 (23.57%)	25 (17.86%)
Was the instructor clear and understandable?	14 (10.00%)	30 (21.43%)	36 (25.71%)	28 (20.00%)	32 (22.86%)
Did the course meet your expectations?	29 (20.71%)	26 (18.57%)	36 (25.71%)	39 (27.86%)	10 (7.14%)
Was the content well organized?	23 (16.43%)	33 (23.57%)	30 (21.43%)	35 (25.00%)	19 (13.57%)
Was the pace of the course appropriate?	22 (15.71%)	33 (23.57%)	30 (21.43%)	36 (25.71%)	19 (13.57%)
Was the platform easy to navigate?	22 (15.71%)	31 (22.14%)	31 (22.14%)	36 (25.71%)	20 (14.29%)
Did you receive timely support from faculty?	25 (17.86%)	35 (25.00%)	32 (22.86%)	30 (21.43%)	18 (12.86%)
Was the assessment method fair?	27 (19.29%)	35 (25.00%)	27 (19.29%)	23 (16.43%)	28 (20.00%)
Did you gain useful knowledge or skills?	25 (17.86%)	27 (19.29%)	32 (22.86%)	37 (26.43%)	19 (13.57%)

The analysis of learner satisfaction regarding Massive Open Online Courses (MOOCs) among **140 respondents** reveals varied responses across multiple course aspects. Below is a structured interpretation of the findings:

Course Material Satisfaction: A total of 33 respondents (23.57%) were satisfied and 25 (17.86%) were very satisfied with the course material, while 50 respondents (35.72%) expressed dissatisfaction, either unsatisfied or very unsatisfied. This indicates a balanced perception of content quality, aligning with findings from Alraimi et al. (2015), where course relevance was a primary factor in satisfaction.

Instructor Clarity: Instructor communication was positively received, with 60 respondents (42.86%) either satisfied or very satisfied. However, 44 respondents (31.43%) remained neutral, suggesting potential gaps in engagement or delivery style, as supported by Jung & Lee (2018), who emphasized instructional clarity as a key MOOC success factor.

Expectation Fulfillment: Only 10 respondents (7.14%) were very satisfied with how the course met their expectations, while 55 (39.28%) expressed dissatisfaction. This implies a significant gap between learner expectations and course outcomes, an issue echoed in the work of Hew et al. (2014), where misaligned learner goals and course objectives led to lower satisfaction.

Content Organization: Content organization received relatively favorable responses, with 54 learners (38.57%) satisfied or very satisfied. Still, 56 respondents (40.00%) were either neutral or dissatisfied, highlighting the need for more structured and accessible course materials (Margaryan, Bianco, & Littlejohn, 2015).

Course Pacing: The pacing of the course appeared appropriate for 55 respondents (39.28%), but 55 (39.28%) also expressed dissatisfaction, mirroring concerns identified by Kizilcec & Halawa (2015) regarding self-paced learning requiring higher self-regulation and time management.

Platform Navigation: Navigation ease was affirmed by 56 learners (40.00%), while 53 (37.85%) found the interface either neutral or difficult. This is consistent with user experience research (Hone & El Said, 2016), indicating that intuitive design directly impacts learner satisfaction.

Faculty Support: Only 18 respondents (12.86%) were very satisfied with faculty support, while 60 learners (42.86%) felt either neutral or dissatisfied, underscoring a need for better real-time interaction or mentoring mechanisms in MOOCs.

Assessment Fairness: The perception of fair assessments was evenly split—51 learners (36.43%) were satisfied or very satisfied, whereas 62 (44.29%) were dissatisfied or neutral. This echoes Li et al. (2021), who highlight that automated grading systems often create ambiguity in MOOCs.

Skill Acquisition: Regarding usefulness and skills gained, 56 respondents (40.00%) felt positively, but 52 (37.15%) were neutral or dissatisfied. This may reflect limited practical application in MOOCs, a concern found in many large-scale online learning environments (Zheng et al., 2015).

CONCLUSSION

The study reveals that MOOCs are widely adopted by young learners, especially students aged 21–30 years. Female learners and those from Science & Technology and Arts & Humanities backgrounds form the majority of users. Learners prefer MOOCs for their accessibility, flexible schedules, and quality content. The findings highlight the growing importance of digital learning and suggest that continued improvements in content and platform usability can further enhance learner satisfaction.

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LEARNERS ATTITUDE TOWARDS ONLINE LEARNING PLATFORMS

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Abstract:

The research paper is aim to explore the factors those motivate learning through online learning platforms and the learner's digital engagement on learning. The primary Data for the study have been collected from the 270 users in Coimbatore district through issue of well-structured questionnaire by using convenient sampling technique. The simple percentage has been used to analysis the data. The study finds that majority of the users are in the age group between 26-30 years and are female users and majority of the learners have 2-3 years of experience in online learning platforms and have completed more than two courses preferring Mobile Phone. To identify the Learners Attitude towards Online Learning There are eleven factors related to attitude have been taken for the study and it is identified that Majority of users have positive attitude towards Online Learning through platforms. And also the study finds that learns have negative attitude towards Online learning platforms are interactive like traditional class rooms.

Key words: Online Platforms - Digital Engagement - Learning Motivation Online learning Factors

Introduction

Technology development and technology inclusion accelerated the learning through e-learning or virtual learning platforms remotely. Now world-wide countries have adopted virtual learning platforms to empower the education system. An online learning platform facilitates students' centric method of teaching by adopting digital technologies. Engagement Theory of Learning says the learner's level of engagement in learning affects their learning process **(Greg Kearsley & Ben Schneiderman 1999).** The factors like cognitive, behavioural and affective have an impact on learner's attitude and level of engagement in online learning. **(Bond and Bedenlier 2019).** This article explores the Learners Attitude towards online learning platforms and their level of engagement level towards learning process.

Review of Literature

Nasser M. Sabah (2013), Entitled a study on "Students' Attitude and Motivation Towards E-learning".To examine the effect of in-person learning, blended learning,virtual classrooms and video stream on students at Alquds Open University and to investigate the students motivations, attitude and expectations regarding e-learning platforms. To analyse the data collected from 100 learners. Factor analysis is utilized to analyse the data. The study reveals that students have a favourable attitude towards the integration of e-learning and traditional face-to-face instruction. And there is a positive correlation between technical skill and student's attitude towards e-learning environment. Platforms Equipped with various facilities are advantageous for learners and computer experience influences the acceptance level of e-learning among students.

Evelyn Knowles and Dennis Kerkman (2007), their study entitled an "Investigation of Students Attitude and Motivation toward Online Learning". To know the factor those motivate to learn in online learning platforms. The study reveals that there is a notable connection between internal locus of control and online learning. Positive significant changes are observed in learners between the pre-course and post-course phases. The study indicates that online platforms offer learners ample time it is identified that through online

learning platform instructor can able to use their teaching methodologies. Internal motivation stands out as the most influential factor among learners, fostering disciplined learning and a commitment to complete their courses.

Hollister Brooke, Nair Praveen, Hill-Lindsay Sloan, Chukoskie Leanne (2022), their study titled "Engagement in Online Learning: Student Attitudes and Behavior during COVID-19". To analysis the students level of engagement towards learning. For that the data is collected from 187 learners. The gathered data was analysed using statistical methods such as paired t-tests and Mann–Whitney U tests. The research reveals that most students indicated difficulties in remaining connected with t heir peers and instructors as well as managing the pace of their coursework. Nonetheless, students had favorable views regarding their instructional staff. A majority of students felt more at ease in asking and answering questions during online classes, indicating that there may be aspects of online learning that students are open to, which could also enhance in-person classes

Rui Wang, Jie Cao , Yachen Xu and Yanyan Li (2022), their study titled "Learning engagement in massive open online courses: A systematic review" to identify the learning engagement in MOOCs. The research indicates that both internal and external factors influence learning engagement, which may assist MOOC designers and educators. Learning engagement serves as a strong indicator of the state of learning. In light of this, designers and educators can implement more tailored learning support for various students and consider this in their course design.

Hassan, Hasmawati & Atan, Hanafi. (2012) their study titled "Student Engagement in Online Learning", their objectives of Study is to identify the learner's attitudes toward e mentoring. To examine data gathered from 205 learners, the data were analyzed using factor analysis and multiple regression techniques. The outcome of the factor analysis revealed there are two categories of learner attitudes: learner autonomy and teachers as assisted tutors. Learner attitudes contribute to the prediction of e-mentoring.

P.Divya Bharathi (2025), studied on title "Exposure of MOOCs Platforms among Learners", objectives of Study is to identify the factors influencing their intention to learn through these digital platforms. The research reveals that the engagement with MOOCs platforms is greatly affected by institutional promotions, and additionally, the research finds that the ability to learn at flexible times and obtain a certificate are the primary factors that impact learning.

Statement of the Problem

With the rapid growth and adoption of technology highly influenced the education sectors by providing vide range of courses to the learners. Now a day's people can learn any course from any institution. The only thing they should adopt the environment of online learning by controlling their emotional and behavioural engagement. So there arise a question aims to address the problem: what factors motivate online learning?, how learners are digitally engaged towards learning's. The study may help to address the above problem and will provide valuable insights.

Objectives:

- To identify the factors those motivate learning through online learning platforms.
- To analyses the learner's digital engagement on learning.

Research methodology

The present study is based on primary data which have been collected from online learners in Coimbatore district through issue of well-structured questionnaire. It contains

questions relating to the learners Socio Economic Profile & online learning platform usage of Users, Learners Attitude towards Online Learning and Learners Attitude towards digital engagement. The data for the study have been collected from 270 learners through Google forms. Snowball sampling technique has been adapted to collect data. The data collected have been analysed using simple percentage.

Findings:

The findings of in the study have been divided into three parts namely Socio Economic Profile & online learning platform usage of Users, Learners Attitude towards Online Learning and Learners Attitude towards digital engagement.

i) Socio Economic Profile & online learning platform usage of Users

A survey conducted with a sample size of 270 participants. The analysis covers various demographic variables such as age, gender, years of experience in online learning; number of courses completed, and preferred devices for learning. The findings provide insights into the characteristics and preferences of the participants.

TABLE: 1 Socio Economic Profile & online platform usage of Users

Socio Economic Profile	Variable	Frequency (N:270)	%
Age	Up to 25 years	57	21.11
	26-30 years	67	22.71
	31-35 years	46	15.60
	36-40 years	45	15.25
	Above 41 years	46	15.60
Gender	Female	140	47.45
	Male	130	44.06
Year of experience in online learning	Up to 1 year	78	26.44
	2-3 years	89	30.16
	4-5 years	56	18.98
	Above 5 years	47	15.93
No of courses completed	One	95	32.20
	Two	78	26.44
	Above two	97	32.88
Type of Devise That You Prefer to Use for Learn	Mobile Phone	146	49.49
	Personal Laptop	124	42.03

Age Distribution: Among 270 learns majority of 67(22.71%) are aged between 26-30 years which suggests that online learning is particularly appealing to younger individuals.
Gender Breakdown: Among 270 learns majority of 40 (47.46%) are females.
Years of Experience in Online Learning: The majority of 89 (30.17%) learners have 2-3 years of experience in online learning Pandemic breakdown all the barriers; many are relatively new to this mode of education.
Number of Courses Completed: The majority of 97 (32.88%) has completed more than two courses reflecting a commitment to continuous learning and engagement with online educational resources.

Preferred Device for Learning: Among 270 learners majority of 146 (49.49%) preferring Mobile Phone. The preference for mobile phones as the primary device for learning highlights the importance of mobile accessibility in online education. This trend suggests that educational platforms should prioritize mobile-friendly content and interfaces to cater to this preference.

b. Learners Attitude towards Online Learning

Table: 2 shows that the Analysis of learners' attitudes towards online learning based on survey data. The findings reflect the perceptions of learners regarding various aspects of online education. The results indicate a generally positive attitude towards online learning with a significant number of learners expressing strong agreement with the benefits of digital platforms. This shows the positive attitude towards online learning platforms.

TABLE: 2 Learners Attitude towards Online Learning

Factors	Strongly Agree	Agree	Disagree
I can effortlessly learn through a digital platform	96 (36.06%)	120(44.04%)	54(20.00%)
I enjoy learning	101(37.4%)	80(29.06%)	89(33.00%)
I have gained lot of information	112(41.5%)	102(37.08%)	56(20.07%)
Online platforms are user friendly, convenient, time saving	117(43.03%)	89(33.00%)	64(23.07%)
Online learning platforms are interactive like traditional class rooms	60(22.02%)	90(33.03%)	120(44.04%)
Online learning platforms simplified the process of distance learning	130(48.01%)	90(33.3%)	50(18.05%)
Online learning help me to achieve my academic excellence	120 (44.04%)	80(29.06%)	70(25.09%)
Online learning help me to balance my work and studies	143(53.00%)	80(29.06%)	47(17.04%)
Online learning help me to gain knowledge on my specialization	133(49.03%)	98(36.03%)	39(14.04%)
Online learning is task oriented	150(55.06%)	90(33.03%)	30(11.01%)
The educational Content was very informative	133(49.03%)	116(43.00%)	21(7.08%)

Ease of Learning: Among 270 learners majority of learners (80.10%) are either strongly agree or agree that they can learn effortlessly through digital platforms indicating a strong comfort level with online learning environments.

Enjoyment of Learning: Among 270 learners majority of learners (66.46%) are enjoy learning and a notable portion of 89 (33.00%) disagrees suggesting that online learning may not be adoptable by all the people.

Information Retention: The data shows that among 270 learners 112(41.5%) are strongly agreeing and 102(37.08%) learners are agreeing they have gained a lot of information which highlights the effectiveness of online platforms in delivering educational content.

User-Friendliness: The data shows that among 270 learners (76.03%) finds online platforms is user-friendly, time saving and convenient which is more important for he users of learning platforms and it creates motivations among learners.

Interactivity: The data shows that among 270 learners 120(44.04%) learners responded that online learning is less interactivity. This indicates a potential area for improvement in online education.

Simplification of Distance Learning: Among 270 learners a strong majority of learners (81.34%) agree that online learning simplifies distance education, showcasing its effectiveness in reaching learners remotely. It shows the education and technology inclusion in the society.

Academic Excellence: Among 270 learners 73.10% of learners believe online learning aids in achieving academic excellence reinforcing its value in educational attainment.

Work-Study Balance: Among 270 learners a strong majority of 82.06% feel that online learning helps balance work and studies which is particularly beneficial for adult learners and those with multiple commitments.

Specialization Knowledge: The data shows that among 270 learners nearly 85.06% of learners agree that online learning enhances their knowledge in their specialization indicating its relevance to professional development.

Recommendation of Online Learning: The data shows that among 270 learners nearly (88.09%) would recommend online learning reflecting overall satisfaction with the experience.

Informative Content: The data shows that among 270 learners nearly the educational content is viewed positively with 92.03% finding it informative which is essential for effective learning.

c. Learners Attitude towards digital engagement:

Table: 3 Digital Engagements towards Learning

Factors	Strongly Agree	Agree	Disagree
I have a regular plan of work to complete the course	102(37.77%)	120(44.44%)	48(17.77%)
I download and prepare a notes for references	128(47.40%)	97(35.92%)	45(16.66%)
I compare materials with other websites	119(44.0%)	101(37.40%)	50(18.51%)
I regularly visit the portal for further updates	130(48.14%)	94(34.81%)	46(17.03%)
If I have difficult in understanding I use chat box, forums on the platforms	146(54.07%)	89(32.96%)	35(12.96%)
Online learning is interesting	120(44.44%)	89(32.96%)	61(22.59%)
I regularly participating on discussion forums	110(40.74%)	70(25.92%)	90(33.33%)
I always check availability of new courses	125(46.29%)	115(42.59%)	30(11.11%)

Regular Work Plan: Among 270 learners majority of 120(44.44%) of the learners are strongly agreeing that that they have a regular plan of work to complete the course indicating a structured approach to their studies.

Pre Preparation: Among 270 learners majority of 128 (47.40%) of learners actively download and prepare notes for reference this shows their commitments towards learning's

Material Comparison with Other Websites: Among 270 learners majority of 119 (44.0%) learners are Strongly Agreeing that they compare materials with other websites this shows their reflecting a proactive approach to ensuring the quality and comprehensiveness of their learning resources.

Regular Portal Visits for Updates: Majority of 130 (48.14%) learners regularly visiting the portal for updates it is shows their positive attitude towards online learning and their engagement towards course completion and related updates.

Utilization of Chat Box and Forums for Difficulties: majority of 146 (54.07%) learners strongly agreeing that they utilize chat boxes and forums when facing difficulties. indicating a strong reliance on community support for overcoming challenges.

Interest in Online Learning: majority of 120 (44.44%) learners find online learning is interesting

Participation in Discussion Forums: The participation rate in discussion forums is mixed; with only 66.66% learners are actively engaging.

Checking Availability of New Courses: majority of 120 88.88% of learners are regularly checked for new courses.

Suggestions

Based on the data analysis and learners suggestion in this study as follows;

- Creating user friendly platforms and free certificates creates more learners to take and complete the course.
- More interactive class may increase learner's engagement level in learning.

Conclusion

This paper examines the Learners Attitude towards online learning platforms

The study concludes that the learners have positive attitude towards online learning platforms. And digital engagement towards learning is improved in a positive way this shows that Digital inclusion in economy changed the way of learning process. Now any one any were at any time can learn anything.

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EXPOSURE OF MOOCs PLATFORMS AMONG LEARNERS

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ABSTRACT

Massive Open Online Courses (MOOCs) have revolutionized the method of learning by providing accessible and flexible learning opportunities to a diverse learner. This study investigates the exposure of learners towards MOOCs platforms and examines the factors influencing their intention to learn through these digital platforms. For that data collected from the 117 learners, using snowball sampling method. The research explores how awareness, accessibility and the preferences of MOOCs platforms contribute to their adoption. To analyses the data simple percentage and Weighted Average Ranking methods are employed. The findings highlight that the exposure to MOOCs platforms is significantly influenced by institutional promotions like: learning institutions: school, colleges, Friends/ Colleagues. And SWAYAM, NPTEL, Coursers and spoken tutorial are the most preferred platforms among learners. The study underscores that the most of the learners are studying due to its flexibility in learning time and earn a certificate. Moreover it is identified that for greater adoption users are need more awareness to bridge the learning app and education.

Key words: MOOCs Platforms - Awareness - Online learning – Reason

INTRODUCTION

In the rapidly evolving digital world, Massive Open Online Courses (MOOCs) have emerged as a strong influencer for transformation in education. Offer learners worldwide opportunity to access quality educational resources from leading institutions, breaking barriers, cot and also it help the learners to achieve their goals. With the proliferation of MOOCs, understanding how learners discover these platforms, their level of awareness and their preferences has become a critical area of study. This article explores the exposure to MOOC platforms focusing on the sources of awareness the extent of their knowledge about available MOOCs platforms and their preferences when choosing platforms to pursue learning. By examining these aspects, the study seeks to uncover patterns and motivations that drive learner's engagement with MOOCs providing valuable insights for educators, platform developers, and policymakers aiming to optimize online learning experiences.

REVIEW OF LITERATURE

Reecha Jrall and Juhi Gupta (2014), entitled a study on "Awareness about the MOOCs Platforms and Its Usage: Need of an Hour in Pandemic" to study the awareness and usage of Massive Open Online Course among teacher at M.Ed level. The study finds that both male and female teachers are aware about MOOC platforms but they are not aware SWAYAM is an Indian MOOCS platform. And the study also finds that most of the female's educators are enrolled for self evaluation

Laxmi Mustika & Cakrawati (2017), entitled a study on"Students' Perceptions on the Use of Online Learning Platforms in Efl Classroom", to study the students' perceptions on the use of online learning platform in English as a Foreign Language (EFL) Classroom. The study finds that the majority of participants considered the use of Edmodo or Quipper in English teaching and learning is effective and efficient in terms of time. And also slow-speed internet is the one of the main problem and in their perception online learning platforms helps practicing language skills, new vocabularies and also it help to understand the lesson.

Desy Try Rahayu Bagata & Desy Try Rahayu Bagata et al., (2020) entitled a study on "Efl University Students' Perception of the Use of Online Learning Platform". To analyses the Perception of the Use of online Learning Platform among Islam Malang University students. The study finds that the students from Islam Malang University have positive opinion about online learning platforms. And also it is identified from the study male and female students have different perception. Moreover it is identified that male student's male students have a more positive opinion in Online Learning Platform.

Shweta Smrita Soy (2019), entitled a study on "A Study on the Awareness of MOOCs among Students of Higher Learning in Paschim Bardhaman District of West Bengal". The objective of the study is to find out the Awareness towards different Aspects of MOOCs. The study finds that majority of the students thought that in term of affordability and access, MOOC platforms are expensive and also have tedious registration process and the students like to learn in a traditional way rather than online and they feel there is low level of interaction between learner and educator, moreover they thought that MOOCS are not recognized institutions.

Nilanjana Purkayastha (2021), in their study entitled " Awareness on Massive Open Online Courses (MOOCs) among the Postgraduate Students of North East India with Special Reference to Assam University, Silchar and Tripura University, Agartala: A Study". To

analyses the students' awareness towards MOOCs and their willing to take a course, problems faced during study period. The study finds that learners are not aware on the enrollment process in the MOOCs platforms and choice based credit systems. And majority of the learners are interested to study online and take a MOOCs courses.

Statement of the Problem

The rapid proliferation of Massive Open Online Courses (MOOCs) has transformed the education landscape, offering accessible and flexible learning opportunities. Despite their growing popularity, it is crucial to identify how learners become aware and prefer MOOC. So in this context it is important to study exposure of MOOCs platforms among learners and their intention to learn. So an attempt has been made to study the levels of awareness and preferences regarding various MOOCs platforms. The study may help to Addressing this gap and will provide valuable insights.

OBJECTIVES

- ✓ To analyses the learners Sources of awareness on MOOC platforms
- ✓ To know the learners awareness towards various MOOC Platforms
- ✓ To analyses the Learner's preference towards various MOOC platforms to learn.
- ✓ To analyses the Learner's Reason to enroll in MOOCs platforms

RESEARCH METHODOLOGY

The present study is based on primary data which have been collected through issue of well structured questionnaire. It contains questions relating to the learners socio-economic profile, Sources of awareness on MOOC platforms Learners Awareness and preferences towards MOOC platforms. The data for the study have been collected from 117 learners through Google forms. Snowball sampling technique has been adapted to collect data. The data collected have been analyzed using simple percentage and weighed average ranking

FINDINGS

(i) Socio - Economic Profile

- ✓ Majority of 61(52.14%) of the learners are female.
- ✓ Most of 40(34.19%) of learners are at the age between 21-25 years.
- ✓ Majority of 60(51.3%) of the learners are from rural area.
- ✓ Majority of 33 (28.21%) of the learners are students and research scholars

ii) Learners Usages of MOOC Platforms

✓ Among 117 learners 52(44.44%) of the learners have earned certificate in more than Two to three courses.

✓ Among 117 learners 42(35.89%) of the learners have earned certificate in one course.

✓ Among 117 learners 38(32.47%) of the learners are spending less than an hour a day for learning.

✓ Majority of 57(47.8%) of the learners are using mobile phone for study.

✓ Majority of 59(50.4%) of the learners are applying MOOCs course just to get experience that to only in free courses.

✓ Majority of 117 learners 55(74.00%) of the learners are applying more than one course for collecting materials.

✓ Among 117 learners70 (59.82%) of the learners are like to work with user- friendly learning environment.

✓ Among 117 learners 86(73.50%) of the learners are need more awareness programs to get aware about various learning platforms.

iii) Sources of awareness on MOOC platforms

An attempt has been made to analyze the Sources of awareness on various MOOC platforms. Weighted Average Ranking has been used to know the Sources of awareness on MOOC platforms. There are five sources like Learning Institution (professors), Friends/ Colleagues, Relatives, self, and Advertisement are list for the study.

Table: 1 Sources of awareness- Weighted Average Ranking

Sources	Rank
Learning Institution (professors)	I
Friends/ Colleagues	II
self	III
Relatives	IV
Advertisement	V

It is observed that learning institutions is the main sources of awareness for the learners to choose appropriate platform for the study as well as for the material collection and also some of the institutions have a credit transfer system. Followed by Friends/ Colleagues, self, Relatives and Advertisement are other sources of information for the learners.

iv) Learners Awareness on MOOC platforms

The this technology era there are lots of online learning platforms are available like Coursera, Edx , Udacity , Spoken Tutorial, Udemy, Future Learn , NPTEL , Mookit, Khan Academy**,** IITBX and SWAYAM . Learners are asked to identify their level of awareness on theses platforms.

Table: 2 Learners Awareness on MOOC platforms

MOOC Platforms	Strongly Aware	Aware	Not aware
COURSERA	65 (55.55%)	42 (35.90%)	10 (8.55%)
EDX	55 (47.00%)	43 (36.75%)	19 (16.24%)
UDACITY	37 (31.62%)	31 (26.50%)	49 (41.88%)
SPOKEN TUTORIAL	94 (80.34%)	14 (11.97%)	09 (7.69%)
UDEMY	87 (74.35%)	14 (11.97%)	16 (13.68%)
FUTURE LEARN	76 (64.95%)	35 (29.91%)	06 (5.13%)
NPTEL	98 (83.76%)	10 (8.55%)	09 (7.69%)
MOOKIT	27 (23.07%)	30 (25.64%)	60 (51.28)
KHAN ACADEMY	56 (47.86%)	46 (39.32%)	15 (12.82%)
IITBX	36 (30.76%)	30 (25.64%)	51 (43.59%)
SWAYAM	100 (85.47%)	12 (10.26%)	05 (4.27%)

It is identified from the above table that among learners Swayam platform having higher awareness followed by NPTEL and Spoken Tutorial, Udemy, Future Learn and COURSERA. And platforms like Mookit, IITBX and UDACITY have low level of awareness among learners.

v) Learner's preference towards various MOOC platforms to learn

Weighted Average Ranking has been used to know the learners preferences towards different online platforms irrespective of their awareness. Online platforms like Coursera, Edx , Udacity , Spoken Tutorial**,** Udemy, Future Learn , NPTEL , Mookit, Khan Academy, IITBX And SWAYAM are listed.

Table: 3 Learner's preference towards various MOOC platforms to learn

Learning platforms	Rank
SWAYAM	I
NPTEL	II
COURSERA	III
SPOKEN TUTORIAL	IV
FUTURE LEARN	V
KHAN ACADEMY	VI
EDX	VII
MOOKIT	VIII
IITBX	IX
UDACITY	X
UDEMY	XI

From above table it is identified that learner are ranked swayam is the most preferred platform to learn followed by NPTL, Coursera, Spoken Tutorial and Future Learn. Moreover MooKIT, IITBX, Udacity and Udemy are the platforms least ranked by the learners.

vi) Reason for Enrolling in MOOC's Platforms:

The below table: 4 shows the various reasons that influence learners to enroll in the MOOC's platforms.

Table: 4 Reasons for Enrolling in MOOC's Platforms

Reason for enroll in MOOCs platforms	Strongly Agree	Agree	Disagree
It is free/ Nominal fees	46 (39.32%)	43 (36.75%)	28 (23.93%)
To development my knowledge	40 (34.19%)	43 (36.75%)	34 (29.06%)
Part of syllabus	54 (46.15%)	40 (34.19%)	23 (19.66%)
Gain experience	38 (32.48%)	45 (38.46%)	34 (29.06%)
Study other major courses not related to my area of study	53 (45.03%)	41 (35.04%)	23 (19.66%)
To gain experience from world class institutions	60 (51.28%)	39 (33.33%)	18 (15.38%)
To earn a certificate	70 (59.83%)	26 (22.22%)	21 (17.95%)
To get more knowledge about my field of study	46 (39.32)	54 (46.15%)	17 (14.53%)
easy to study during work /study flexibility	71 (60.68%)	24 (20.51%)	22 (18.8%)

From the above table: 4 it is inferred that majority of the learners are strongly agreeing that they are enrolling the course due to its flexibility in learning time, they can learn any were at any time and also to get a certificate. And most of the learners are strongly agreeing that they are enrolling the course due to its nominal fees and to gain experience from world class institutions and also it is part of their syllabus Most of the learners agreeing that they opt the courses to get more knowledge about their academic field of study.

IV. SUGGESTIONS

Based on the data analyzed and learners suggestion in this study as follows;

- Credit transfer system from all the MOOCs platforms may enhance the learning levels.
- Cost is the major problem for the learners.
- More promotion is need in many MOOCs platforms.

CONCLUSION

The present study provides a better understanding of learner's exposure of MOOCs platforms. Digital world changed the way of learning among learners and their intention to learn The study concluded that the learners are at all the level of age is highly aware on online platform they enroll to earn a certificate and gain knowledge on other areas which are not their major subjects. This denotes that now a day's learners are learn any things irrespective of their major subjects and this may help them to update.

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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	**PERFORMANCE APPRAISAL AND TRAINING PRACTICES OF STATE BANK OF INDIA WITH SPECIAL REFERENCE TO GHAZIABAD** *NIDHI SRIVASTAVA & Dr. M. M. PRASAD*	1
2.	**WOMEN ENTREPRENEURSHIP IN MICRO ENTERPRISES: TWO CASE STUDIES** *Dr. SUPRIYA, R. & Dr. G.T. GOVINDAPPA*	7
3.	**ANALYSIS OF CONSUMER BEHAVIOUR IN THE RETAIL SECTOR** *Dr. B. VIDYA*	11
4.	**A STUDY ON USAGE OF SOURCES OF INFORMATION TO CHOOSE VARIOUS INVESTMENT AVENUES** *P.DIVYABHARATHI & N.SUREKHA*	14
5.	**ANALYSIS OF SOLVENCY POSITION OF SELECTED COMPANIES IN INDIAN PAINT INDUSTRY** *Dr. S. KAMALA DEVI*	19
	REQUEST FOR FEEDBACK & DISCLAIMER	22

A STUDY ON USAGE OF SOURCES OF INFORMATION TO CHOOSE VARIOUS INVESTMENT AVENUES

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ABSTRACT

Investors are made with an objective of maximizing their wealth. And they have to make coherent decision for maximizing their return based on the available information and Investors are normally collect information from sources which are available to their place. Standard finance theory presumes that investors are rational, in the sense that they successfully identify and process relevant information in the course of reaching optimal Decisions. And they are basically depends upon some common sources such as banners / posters, brokers, friends, relatives, magazines, daily's, radio/TV. The present study has been carried out to measure the extent of usage of sources of information among investors. Sample of 295 investors was collected for the study. Statistical tools namely simple percentage and chi-square have been administrated. The result of the study revels that the variable that are associated with usage of sources of information. The chi-square test identified that, there exist an association between the selected variables and usage of source of information.

KEYWORDS

investment behaviour, sources of investment information.

JEL CODE

INTRODUCTION

Investment is defined with safety however; the safety must be more than a more expectation. It is possible only when safety is assured or at least strongly indicated by the application of definite and well established standards. An investment operation is one, which upon through analysis promises safety of principal and a satisfactory return. (Maheshwari. S.N, Financial Management and Practice, 2010).

Individual allocate income toward expenditure and savings. Within this boundary, individuals have to transform their savings into investment; a lookout for new investment opportunities helps investors to beat the market. The household investment decisions depend on the manner in which information is displayed by exploiting a regulatory change which prohibited the display of past returns for any period shorter than twelve months. In this setting, the information displayed was altered but the attainable information set remained constant. Using a differences-in-differences design, find that the shock to information display caused a reduction in the sensitivity of fund flows to short-term returns, a decline in overall trade volume, and increased asset allocation toward riskier funds.

Traditionally, economic models assume that once information is presented to investors, they make their decisions based on that information regardless of the exact form it takes. Nonetheless, a growing literature examining individual choice has found evidence that the manner in which information is displayed affects individual decision-making. Investors can gather the required information from many sources. Most often investment information is available from the following categories. (Maya O. Shaton University of Chicago Booth School of Business 2014).

Every individual want to invest money in order to get return and for productive use of money. For businessman it is easier for them to invest in various types of investment assets such as fixed deposits, equity shares, bonds, real assets and saving certificates etc due to number of sources and wide amount of knowledge about the economic condition of a country. As far as Salaried individuals are concerned their investment choices are restricted due to fixed salary package. Investment policy varies from businessman to salaried persons. People of different age, education, gender, income and family background are attracted towards different investment activity, the availability of money to invest decides whether investor is potential or not. There are various investment avenues available for the investors, namely bank deposits, post office savings, insurance, shares, mutual funds, gold, silver, etc. Investment needs rewards and commitment to the sources in order to earn benefits in future. Any potential investor invests in shares of a company for return in form of dividend and price appreciation in the market price of his holding. Salaried employees seek return, safety, liquidity, convenience and affordability and tax benefits. (Parihar B.B.S and K.K.Sharma, 2012).

SOURCES OF INVESTMENT INFORMATION

INSTITUTIONS FLOATING FINANCIAL SECURITIES: Corporate houses, Government bodies and mutual funds are the main sources of investment information. Many of these enterprises have their own websites and post investment related information on the site.

FINANCIAL MARKETS: Stock exchanges and regulatory bodies also provide information useful for making their investment decisions. With reference to the secondary market, the SEBI uses various modes to promote investor education and takes great efforts to achieve an investor friendly secondary market in India. The RBI also provides useful information relating to the prevalent interest rates on non-banking financial intermediaries that mobilize money through deposit scheme.

FINANCIAL SERVICE INTERMEDIARIES: Intermediaries promote securities among the public. Many of these intermediaries are agencies of specific instruments, especially tax savings instruments. These intermediaries offer to share their commission from the concerned organization with the individual investors. Thus, investors get an additional advantage while investing through intermediaries.

Press sources, such as financial newspapers, financial magazines, internet web sites, and so on, provide investment information to the public. In addition to information on securities, these sources also provide, to some extent, an analysis of information and, in certain instances, suggest suitable investment decisions to be made by the investors. Investment advices, especially in media, tend to behave erratically and might result in herd behaviour in the market. Herd behaviour does not lead to profitable investment decisions, especially to small investors, who would benefit a lot by understanding and analyzing information on their own.

REVIEW OF LITERATURE

RamanathanK.V, KS.Meenakshisundaram, (2015) "A studied the friends /family are the main sources of information and return on investment is the main factor consider before investment.

STATEMENT OF THE PROBLEM

Investors have several investment avenues in which they can invest their money. Savings are invested in assets depending on their risk and return characteristics. There are lots of difficulties in taking an appropriate decision on how to go about in investing in the various financial assets available in the market. In order to enable the correct investment decision to be made, investors have to know the features and the key factors associated with different types of investment avenues open before them. At present, business related dailies, investment connected magazines, internet, advice of financial planners, opinion of share broker, recommendations of real estate agents, advertisement of jewellery mart are available to gather the require amount of information. Though a large number of sources of information are available to an investor (a) Do investors depend on any one source or what type of sources does an individual investor use to get the required information? At present, an investor has to take decision in a challenging environment. Generally, investors need the necessary knowledge, competence and experience to make the best use of the available information of insurance schemes, bank operations, post office schemes, and mutual fund types, fundamentals of company matters, stock exchange dealings, gold rates and real estate updates.

OBJECTIVES OF THE STUDY

The study makes an attempt to seek solution to the questions raised. Accordingly, the objectives framed are given below:

1. To study socio economic and investment behavior of investors.
2. To find out the sources of investment information used by the investors.

METHODOLOGY

The data required for the study has been collected through questionnaires. The questionnaires have been divided into three parts, socio-economic profile of investors, the source of investment information, details of investment behaviour.

SAMPLING

The sample was drawn from Pollachi Taluk. In Total of 350 questionnaires were distributed, out of which response form 315 investors were received. From these 315 questionnaires, 20 questionnaires were discarded due to incomplete data. Finally, 295 questionnaires were used for the study.

FRAME WORK OF ANALYSIS

To give a scientific back up to the study the statistical tools have been applied. Simple percentage method is used to explain the collected data. In order to identify the association between investment behaviour, source of information, the selected socio economic variables, the Chi – Square technique (χ^2), has been administered. Hypotheses were framed to find out the association between the selected variables and usage of sources of investment information. Null hypotheses framed and tested.

SIGNIFICANCE OF THE STUDY

The findings of the study will be immensely helpful to Insurance Authorities, bank officials, mutual fund operators, stock exchange dealers, jewellery mart owners and real estate brokers to introduce new investment schemes and to remove the wrong myth that prevails among the public in general. The Regulatory bodies, investor's forum and also find out a place to use the finding of the study to take necessary step to safeguard the interest of investors who would like to invest their hard earned money. Investors get enlightened about sources of investment information and the various precautions that the government has initiated.

ANALYSIS

TABLE 1: SOCIO ECONOMIC PROFILE OF THE RESPONDENTS

Profile	No. of Investors (N:295)
Area of Residence	
Urban	144(48.8)
Rural	151(51.2)
Age	
Up to 25 years	65(22.0)
25-35 years	77(26.1)
35-45 years	64(26.1)
45-60 years	52(26.1)
Above 60 years	37(12.5)
Gender	
Male	151(51.2)
Female	144(48.8)
Qualification	
Up to HSC	77(26.1)
UG	72(24.4)
PG	82(27.8)
Professional	64(21.7)
Occupation	
Agriculture	61(20.7)
Business	73(24.7)
Salaried	56(19.0)
Professional	59(20.0)
Retired	18(6.1)
House wife	28(9.5)
Type of Family	
Joint	159(53.9)
Nuclear	136(46.1)
No. of member in the family	
Two members	31(10.5)
Three members	86(29.2)
Four members	121(41.0)
Above four members	57(19.3)
No of dependents	
One members	82(27.8)
Two members	128(43.4)
Three members	48(16.3)
Four members	21(7.1)
Above four members	16(5.4)
Status in the family	
Member	162(54.9)
Head	133(45.1)
Monthly Income Self	
Up to Rs.15,000	74(25.1)
Rs.15,001 - Rs.30,000	100(33.9)
Rs.30,001 - Rs.45,000	56(19.0)
Above Rs.45,001	65(22.0)
Family income	
Up to Rs.30,000	105(35.6)
Rs.30,001 - Rs.45,000	98(33.2)
Above Rs.45,001	92(31.2)
Type of Residence	
Rented	94(31.9)
Own	201(68.1)

Table 1 shows that Out of 295 investors, 151(51.2%) of them are from rural area. Majority of 26.1% are in the age group ranges from 25 to 35years and of the total investors 151 (51.2%) are male. In relation to the qualification of investors 82(27.8%) of them investors are highly educated with Post Graduate. Majority of 61(20.7%) investors are doing business. In relation to investors family type 159(53.9%) are belongs to joint family and 121(41.0%) investors said four members in their family. And of the total investors only 128(43.4%) investors have two dependents in their family and 162(54.9%) investors are members in the family Of the total,100(33.9%) investors monthly income is up to Rs.15,001 - Rs.30,000 and the family income of 105(35.6%) investors are Up to Rs.30,000

INVESTMENT BEHAVIOR OF INVESTORS

The descriptions about the investment behaviour of investors are as follows.

- 28.5% are taking investment decision Within 1 or 2 days (n84).
- 46.4% of investors have 10 and 20% of investment in their total income (n137)
- Majority 51.2% of investors are regularly monitor investment related information (n151)
- 31.5% are utilize Own Savings for investment (n93)
- 36.9% of investor's expectation in rate of return is High (12% - 24%) (n109)
- majority of 54.6% of investors are invest occasionally(n161)
- 49.5% investors are occasionally answering their investment decisions (n146)
- 36.3% investors seek help from their spouse(n107)
- 45.1% of investors are flexible in nature(n133)

- Majority of 58.6% investors are moderate in level of accepting risk (n173)
- 38.6% investors are occasionally consult their spouse before taking investment decision (n114)
- 36.3% investors are occasionally consult their friends before taking investment decision (n107)
- 47.1% investors are not at all consult their children before taking investment decision (n139)

The selected socio economic and investment behaviour variables are compared with extent of usage of sources of information. To know about the association between them chi-square test has been applied to find out the association between the selected variables and information seeking behaviour of investors.

The Table 1 shows that attributes which are associated with the extent of usage of sources. Totally fourteen variables have been tested in order to identify their association with the usage of sources of information: Banners &Posters. It is found that, only four variables such as Gender, No of dependents, Percentage of Investment, Basic nature are significantly associated with usage of Banners &Posters.

The Table 1 shows that attributes which are associated with the extent of usage of sources. Totally fourteen variables have been tested in order to identify their association with the usage of sources of information: Brokers. It is found that, only six variables such as Qualification, No of dependents, Status in the family; Monthly income, Family income, and Basic nature are significantly associated with usage of Brokers.

It is clear from the table 1 Frequency of monitor investment related information 151 (51.2%) investor are monitor investment related information regularly and 109 (36.9%) investors are expect higher rate of return. In the case of Regularity of Investment 161 (54.6%) investor are make regular investment. And the Source utilized for investment 130 (44.1%) investor are use own savings for investment. With regards to the Percentage of Investment 137(46.4. %) investors have invested 10% and 20%. And in relation to Person who provides help during financial problem 107 (36.3%) investors seek help from their spouse. And majority of 146(49.5%) investors are occasionally answering their investment decision. Majority of total, 133(45.1%) investors are flexible. With regards to the, investors level of accepting 173 (58.6%) investors, are moderate level of accepting risk. Among total investors, 114(38.6%) investors are occasional consult with their spouse. And majority of, 107(36.3%) investors are occasional consult with their friends. Among total investors, 139(47.1%) are not at all consulting their children before taking investment decisions

TABLE 2: SOURCES OF INFORMATION

Sources of Information	High	Moderate	Low	Total
Banners & Posters	58 (19.66)	124(42.03)	113(38.31)	**295(100)**
Brokers	90 (30.5)	113(38.30)	92(31.39)	**295(100)**
Internet (concerned web site)	126 (42.7)	104(35.25)	65(22.03)	**295(100)**
Magazines / Newspapers	120 (40.68)	130(44.07)	45(15.25)	**295(100)**
Radio / TV	116(39.32)	132(44.74)	47(15.93)	**295(100)**

From the table 2 show of the total investors Internet (concerned web site) and Magazines / Newspapers are highly preferred sources of information by the investors. Banners & Posters and Brokers are preferred by low level

SELECTED VARIABLE AND EXTENT OF USAGE OF SOURCES OF INFORMATION

In this section an attempt has been made to find out the determinants that influence the extent of usage on source of information. The selected socio economic, investment behaviour variables are compared with extent of usage of sources of information used by the investors. Chi-square test has been applied to find out the association between the selected variables and information seeking behaviour of investors.

TABLE 3: ATTRIBUTES THOSE ARE ASSOCIATED WITH SOURCES OF INFORMATION

Variables	Banners & Posters χ2 value	Brokers χ2 value	Internet (web-site) χ2 value	Magazine/Newspaper χ2 value	Radio/TV χ2 value
Area of residence	3.501	0.539	3.675	1.734	1.608
Age	5.891	7.500	13.974	17.157*	10.159
Gender	12.99**	0.357	0.404	0.804	6.489
Qualification	10.2	22.862**	12.249*	4.860	8.862
Occupation	5.896	7.730	10.241	9.506	6.554
Type of family	5.163	1.466	0.906	0.770	2.526
Member in the family	5.49	3.895	6.538	22.156**	15.44*
No of dependents	15.727*	18.636*	7.033	13.116	8.871
Status in the family	2.448	0.428*	1.941	2.874	0.370
Monthly income Self	10.225	22.415**	10.781	7.890	15.198*
Family income	5.762	17676**	14.96**	20.962**	0.918
Type of residence	0.845	4.045	7.135*	1.596	3.105
Percentage of Investment	15.423*	6.289	7.55	5.993	6.491
Basic nature	14.057**	13.423**	8.656	7.748	11.668*

*** Significant at five percent level** **** Significant at one percent level**

The Table 3 shows the attributes which are associated with extent of usage of sources. Totally fourteen variables have been tested in order to identify their association with the usage of sources of information: Banners &Posters. It is found that, only four variables such as Gender, No of dependents, Percentage of Investment, Basic nature are significantly associated with usage of Banners &Posters.

The above Table shows the attributes which are associated with extent of usage of sources. Totally fourteen variables have been tested in order to identify their association with the usage of sources of information: Brokers. It is found that, only six variables such as Qualification, No of dependents, Status in the family; Monthly income, Family income, and Basic nature are significantly associated with usage of Brokers.

The Table 3 shows the attributes which are associated with extent of usage of sources. Totally fourteen variables have been tested in order to identify their association with the usage of sources of information: Internet (website). It is found that, only three variables such as Qualification, Family income, Type of residence are significantly associated with usage of Internet (website)

The above table shows the attributes which are associated with extent of usage of sources. Totally fourteen variables have been tested in order to identify their association with the usage of sources of information: Magazine/Newspaper It is found that, only three variables such as Age, Member in the family and Family income are significantly associated with usage of Magazine/Newspaper.

The Table 3 shows the attributes which are associated with extent of usage of sources. Totally fourteen variables have been tested in order to identify their association with the usage of sources of information: Radio/TV It is found that, only three variables such as Member in the family, Monthly income Self and Basic nature are significantly associated with usage of Radio/TV.

SUGGESTIONS

SUGGESTION TO INVESTORS

- Everyone who would like to invest has to understand the fundamentals of investment and the technical details, in additions they have to evaluate their financial ability and risk taking capacity to investors should cultivate the habit of referencing daily's, other sources of information and journals to update about the investment climate.

- They should have the tendency of consulting their family members and friends before taking any investment decisions. Investors have to watch the investment related information which is popular and offered by the investment company and they have to conform the authorities based on the source of information

SUGGESTION TO REGULARITY AUTHORITIES

- Regularity authorities have to watch the investment conditions and have to take necessary actions to protect the interest of the investors at the appropriate time.
- Regularity authorities have to educate the investors about the sources of investment information available to them. Internet facilities can be extended further to rural areas to enable the house hold investors to collect investment information.

SUGGESTION TO INVESTMENT COMPANIES

- They have to offer various schemes to satisfy the expectation of the investors. And investment companies have educated the investors so that more number of people well develops the habit of investing in new avenues.
- They have to watch the posted investment related information in a periodic basis to protect the investors. And they have to update the information time to time based on investment information

CONCLUSION

Today the financial services sector has become highly diversified offering the investor with a wide range of investment avenues. With proper investment strategies and financial planning, investor can increase personal wealth which will contribute to higher economic growth. The individual's decision to invest is greatly influenced by the various benefits each individual wants from owning a particular investment. This paper has examined the published work relating individual sources of investment information and behaviour. A source of investment information is most important one for a successful investment plan it vary from investment to investment. Understanding the saving and investment choice could be of great relevance to the investors for their wealth management and to the policy makers, the investment agencies, the researchers as well as managers of the firms to prepare themselves to respond to the varying choice of the investor. And they have to extend their information wide verity of terms. From the present study, it is clear that most of the investors are gather information through internet and newspaper/magazines, banners and brokers are preferred low level. And male investors are investing more than female investors and business people have high percentage of investment.

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IMPORTANCE OF STRESS MANAGEMNT IN CORPORATE SECTOR

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Abstract

As stress is increasingly recognized as a factor in overseas effectiveness, strategies to successfully control, stress need to be introduced into the training for living and working in different cultures. A growing number of corporate sector are offering some form of stress management intervention. However, for those seeking to introduce stress management activities, too little in the way of guidance and direction has been available. This study found that better understand the sources and dynamics of stress at the worksite and examines how they can reasonably assess, implement, and evaluate their stress management options.

Introduction

Stress is basically the tension or anxiety importance by any sort of pressure in everyday life. The ability to handle or minimize the physical and emotional effects of such anxiety is known as one's stress management skills.The importance given to stress management skills in workplace can be guessed from the fact that employers, in many countries, have been burdened with a legal responsibility of recognizing as well as coping with the workplace stress in order to ensure good mental and physical health of employees in Corporate sector..

To identify the personal difficulties

1. Culture
2. Trauma and loss
3. Low or no change management
4. Bad management practices
5. Client and peer demands
6. Working environment
7. Employee relationship
8. Lack of resources
9. Team or individual skillsets
10. Role conflict

11. Poor ergonomics.

Importance of Stress Management in the Workplace

1. Enables you to motivate employees better

Stress affects the morale of employees and hence their performance in the workplace. It not only affects the individual but the business also. Stress demotivates your employees which causes the increase in absenteeism and employee turnover. By using good stress management skills you can boost your employee morale which motivates and keeps them focused on their jobs and performance.

2. Improves productivity in the stressful situation

When the employee morale is high and remains intact with the workplace relationship. It improves the employee productivity. By using good stress management skills, there will be very less chance of customer complaints or poor decision making even in the most stressful situations.

3. Enables you to lead people in tough times

When employees feel stress they look to you for guidance and direction. Some of the employees may seek help from you by discussing their issues one to one. By using good stress management skills and identifying the stressful issues correctly, you will be able to lead in tough times.

4. Reduces chances of workplace conflicts

Conflict at the workplace is very common and occurs due to differences in opinions, personalities and increased level of stress. It breaks the relationships and weakens the overall culture. However, effective stress management skills prevent such distractions, builds teamwork and makes everyone life easier.

5. Decreases chances of unethical issues

Unethical issues often rear its ugly head during the time of high stress. There have been times when people have used this practice for shortcut purposes. During that time people start blame game and point fingers to others. However, good stress management skills provide ethics and stress seminars to reduce the chances of unethical practices.

To develop personal action for stress management

1 Improves your ability to motivate employees

The effects of stress on morale and workplace culture can be devastating. Employees can become unfocused, distant, distraught and even short fused. Teamwork may also breakdown. Stressed employees are unmotivated and will make it difficult to set employee motivation strategies in motion.

2 Lessen opportunities for decreases in productivity

Managing stress at work will keep productivity levels at acceptable levels. With stress levels undercontrol, there will be less of chance of an decrease in producitivity. Keep in mind that there are other factors beyond stress that can damage productivity.

3 Improves your ability to lead

As a leader, stress management in the workplace could be your best friend. When times are stressed, many employees will look to you for guidance and direction. Some may seek help from you by talking one on one. It will all though depend on the source of the stressor.If you happen to be the stress, then there is bad weather in the forecast. Remember good leaders have the trust and respect of their employees.

4 Allows the meeting of deadlines

Many times employees become distracted and call out more often when stress arises. Depending on the source of the stressor. Some employees might start not caring and just go through the motions. The result here is the lack of productivity and the missing of deadlines

5 Decreases chances of unethical issues

Unethical issues often rear its ugly head in times of high stress. There have been times when unethical practices are used for shortcut purposes. Usally the outcome here is more stress than before. The blame game starts with he said she said or fingure pointing. The next thing that will happen will involve human resources and its is investagation.

6 Reduces possibilities of workplace conflicts

Workplace conflicts are not uncommon and happen more then you think. Many conflicts occur due to differences in oppinions, personalities and some times stress. Conflicts that deal with stress usally build up over time and then explode.

Conclusion

Identifying the importance of stress in the workplace is not difficult. It takes some effort.Understanding the importance of stress in the workplace lets you identify them before they become problems? As you can see that the workplace is a great source of stress. It's up to us to identify our stressors and find healthy ways to cope and remove these stresses.

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CUSTOMERS' SATISFACTION TOWARDS OLA CAB

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Abstract

Taxi market in India is growing rapidly with a lot of new entry. In the technological era it is easy to book a cab by mobile app. Accordingly an attempt has been made in this study to know the reasons for preferring Ola cab and the variables that influence the level of satisfaction of customers on Ola cab. Data for the study have been collected from 104 customers through issue of structured questionnaire by adopting convenience sampling method. Satisfaction of Ola cab customers have been measured by giving scores to questions relating to variables influencing satisfaction namely, comfortable, ease of booking cab, waiting cost, customer service, value for money, discounts and so on. Weighted Average Ranking and Chi-square test have been used to analyze the data. It is found from the study that, area of residence, gender and educational qualification are significantly associated with the level of satisfaction.

Keywords: Ola Cab–Customer–Reason–Satisfaction.

Introduction

In India taxi market is growing rapidly with new start up contributing efficient and economical cab service to customers. Among different modes of transportation the cabs have become the essential one in all cities. With latest equipment and technology trends it is easy to penetrate into the cab services. In the present era customers use mobile apps to book a cab at anytime and from any place. The taxi market in India is divided in to two major segments as organized and unorganized markets. The unorganized market has a market value of $8.5 billion and the organized markets hold a market value of almost $500 million (Ashok Kumar Panigrahi et al. 2018). Every cab service company's mission is to provide reliable, timely and safe cab services to passengers with cost of efficiency.

In India Ola Cab is famous one as it is available for customer 24*7. Ola Cab is developed by ANI Technologies Pvt.Ltd an Indian origin online transportation network company. Ola was valued at about $6.2 billion as on may 2019. The Indian taxi market is forecast to grow at a CAGR of 13.7% during 2017-2022. In this regard the present study brief about satisfaction of consumers while booking cabs.

Review of Literature

Kishore Kumar and Ramesh Kumar (2016) in their research entitled "A study on factors influencing the consumers in selection of cab services" to identify the role of innovativeness of the consumers in the selection of cab. The result of this study indicates that consumers are influenced by price consciousness and coupon redemption while selecting cab services. **Mano Bhalla et al. (2018)** in their study entitled "An empirical study of the India taxi market" to find the role of taxi aggregators in the taxi market along with the factors contributing to their growth. The research highlights that the taxi market in India is primarily an unorganized sector. The growth of taxi aggregators in the organized transport sector have been significant one. **Manju Singhania and Vinita Pimpale (2017)** have made an attempt to study the opportunities and challenges for App based taxi service in Mumbai. The result of the study reveals drivers' incentives have dropped and

they find difficult to survive and this can be solved by Government policy for the operation of app based taxi.

Statement of the Problem

The transportation facilities in India have undergone tremendous changes. Ola cabs have completely changed the way India travels and also it is favourite to all. Lu et al. (2015) observed that self-service mobile technologies helps the customers to access lot of data about cab services and such technologies has made changes in both companies and customers. Ashish Avinash Khade and Vaibhav Patil (2018) observed that maximum number of respondents are satisfied with fare/price charged and comfort level provided by OLA/UBER. Kishore Kumar and Ramesh Kumar (2016) found that global positioning system, mobile apps and internet technology drastically influenced the car rental industry. In this context, is imperative to find out the reason to preferring Ola cab and the variables that influence the level of satisfaction towards Ola cab.

Objectives of the Study

The following are the main objectives of the study

- To know the reasons for preferring Ola cab.
- To ascertain the variables that associate with satisfaction level of Ola cab customers.

Research Methodology

The study is based on primary data and well-structured questionnaire has been used to collect the data. It contains questions relating to the socio-economic profile, reasons and satisfaction level of customers. A sample of 104 Ola cab users in Coimbatore district has been selected by adopting convenience sampling method. To analyze the data Weighted Average Ranking method and Chi-square test have been employed.

Reasons for Preferring Ola Cab

An attempt has been made to know the various reasons for preferring Ola cab. Weighted Average Ranking has been used to know the reason for using Ola cab.

Table: 1

Reasons for Preferring Ola Cab - Weighted Average Ranking

Reasons	Rank
Security	**I**
Behaviour of Driver	**II**
Service Quality	**III**
Cost	**IV**
Booking Process	**V**
Response	**VI**
Payment	**VII**

It is observed from the above analysis that among the various reasons available for preferring Ola cab service, the respondents ranked security as the highest reason for preferring Ola cab service followed by drivers behaviour, service quality, cost per kilometre, booking process, response time and payment.

Variables Influencing Level of Satisfaction of Ola cab customers

Customers satisfaction on Ola cab have been measured by giving scores to questions relating to variables influencing satisfaction namely comfortable, ease of booking cab, reasonable waiting cost, better customer service, value for money, more discounts, availability and punctuality. Customers have been asked to express their influence on these selected ten questions, the answer to which are rated on a three-point scale as ‘highly satisfied’, ‘satisfied’ and ‘not satisfied’. Thus, the maximum score a customer would get is 30. Taking this value as the base, the actual score obtained

by each of the customer has been divided by 30 and multiplied by 100. The resultant value has been designated as 'Satisfaction Index'.

Standard deviation has been calculated for 104 customers to classify them based on the level of satisfaction. The value of standard deviation is 10.38. Customers are classified into low, medium and high level of satisfaction as explained below:

- Standard deviation has been deducted from group average (i.e.) 78.26 – 10.38 = 67.88. Customers with satisfaction index ranging up to 67.88 are termed as those with 'low' level of satisfaction.
- Standard deviation is then, added with the group average. (i.e.) 78.26 + 10.38 = 88.64. Customers with satisfaction index above 88.64 are called as those with 'high' level of satisfaction.
- Customers with satisfaction index ranging between 67.89 and 88.64 are called as those with 'medium' level of satisfaction.

Customers classified based on the above procedure, fall into the following categories:

- Low Satisfaction = 17 Customers
- Medium Satisfaction = 69 Customers
- High Satisfaction = 18 Customers

Table: 2 Variables Influencing Level of Satisfaction of Customers

Variables	Level of Satisfaction			Total	Calculated Chi-Square Value
	Low	Medium	High		
Age (Years)					
Up to 20	3 (14.3%)	14 (66.7%)	4 (19.0%)	21 (100.0%)	**4.092**
21 to 35	12 (20.0%)	41 (68.3%)	7 (11.7%)	60 (100.0%)	
35 to 50	2 (11.1%)	11 (61.1%)	5 (27.8%)	18 (100.0%)	
Above 50	0 (.0%)	3 (60.0%)	2 (40.0%)	5 (100.0%)	
Area of Residence					
Rural	7 (20.6%)	22 (64.7%)	5 (14.7%)	34 (100.0%)	**12.09 ***
Semi urban	9 (20.0%)	29 (64.4%)	7 (15.6%)	45 (100.0%)	
Urban	1 (4.0%)	18 (72.0%)	6 (24.0%)	25 (100.0%)	
Gender					
Male	9 (24.3%)	21 (56.8%)	7 (18.9%)	37 (100.0%)	**6.24***
Female	8 (11.9%)	48 (71.6%)	11 (16.4%)	67 (100.0%)	
Educational Qualification					
Up to SSLC	4 (50.0%)	3 (37.5%)	1 (12.5%)	8 (100.0%)	**18.429***
HSC	1 (16.7%)	3 (50.0%)	2 (33.3%)	6 (100.0%)	
Under graduate	4 (12.1%)	23 (69.7%)	6 (18.2%)	33 (100.0%)	

Post graduate	8 (14.0%)	40 (70.2%)	9 (15.8%)	57 (100.0%)	
Occupation					
Employee	7 (23.3%)	17 (56.7%)	6 (20.0%)	30 (100.0%)	**7.534**
Business	2 (7.1%)	19 (67.9%)	7 (25.0%)	28 (100.0%)	
Profession	5 (25.0%)	12 (60.0%)	3 (15.0%)	20 (100.0%)	
Student	3 (11.5%)	21 (80.8%)	2 (7.7%)	26 (100.0%)	
Marital status					
Married	6 (11.8%)	36 (70.6%)	9 (17.6%)	51 (100.0%)	**1.563**
Unmarried	11 (20.8%)	33 (62.3%)	9 (17.0%)	53 (100.0%)	
Type of Family					
Joint	10 (22.2%)	27 (60.0%)	8 (17.8%)	45 (100.0%)	**2.167**
Nuclear	7 (11.9%)	42 (71.2%)	10 (16.9%)	59 (100.0%)	
Number of Members in the Family					
Up to 2 members	3 (17.6%)	13 (76.5%)	1 (5.9%)	17 (100.0%)	**6.659**
3-4members	7 (11.7%)	43 (71.7%)	10 (16.7%)	60 (100.0%)	
Above 4 members	7 (25.9%)	13 (48.1%)	7 (25.9%)	27 (100.0%)	
Monthly Income (Self)					
Up to Rs.15,000	6 (14.6%)	29 (70.7%)	6 (14.6%)	41 (100.0%)	**3.819**
Rs.15,001 to Rs.30,000	6 (20.7%)	19 (65.5%)	4 (13.8%)	29 (100.0%)	
Rs.30,001 to Rs.50,000	4 (17.4%)	15 (65.2%)	4 (17.4%)	23 (100.0%)	
Above Rs.50,000	1 (9.1%)	6 (54.5%)	4 (36.4%)	11 (100.0%)	
Frequency of Usage					
Very frequently	6 (17.6%)	24 (70.6%)	4 (11.8%)	34 (100.0%)	**1.862**
Frequently	8 (17.4%)	30 (65.2%)	8 (17.4%)	46 (100.0%)	
Occasionally	3 (12.5%)	15 (62.5%)	6 (25.0%)	24 (100.0%)	
Total	**17**	**69**	**18**	**104**	

***** Value significant at 5% level

Factors like age, occupation, marital status, type of family, number of members in the family, monthly income and frequency of usage are not associated with level of satisfaction. The other variables that are associated with the level of satisfaction are discussed below:

- **Area of residence:** Area of residence is found to be significantly associated with the level of satisfaction. Customers residing in semi-urban area have high level of satisfaction on Ola cab.
- **Gender:** Gender is found to be significantly associated with the level of satisfaction. Female customers have high level of satisfaction on Ola cab.
- **Educational Qualification:** Educational qualification is found to be significantly associated with the level of satisfaction. Customers who are post graduate have high level of satisfaction on Ola cab.

Conclusion

It is found that Area of Residence, Gender and Educational Qualification have significantly associated with the level of satisfaction. The innovative behaviour of customers helps to download mobile apps and also motivate them to redeem coupons while booking cabs. To increase the booking they can provide more discounts, cancellation charges can be reduced, security can be improved and also awareness and availability of Ola cab in rural areas may be increased.

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Index
Kanpur Philosophers
Volume IX, Issue II(F) : 2022

S.No.	TITLE	PAGE No
1	JUVENILE JUSTICE SYSTEM IN INDIA: A COMPARATIVE STUDY OF U.S.A., U.K. AND GERMANY	1
2	IMPACT OF SOCIO-ECONOMIC DETERMINANTS OF HEALTH SCHEMES IN TELANGANA STATE - A STUDY OF OLD KARIMNAGAR DISTRICT	9
3	CUSTOMER SATISFACTION OF TRADITIONAL AND E-BANKING SERVICES - AN ANALYSIS OF NEW GENERATION BANKS	17
4	CUSTOMERS ATTITUDE TOWARDS AJIO ONLINE SHOPPING	27
5	FINANCIAL LITERACY AND TRIBAL EMPOWERMENT- A STUDY IN THENI DISTRICT	32
6	THE EFFECT OF ORGANIZATIONAL COMMITMENT, JOB SATISFACTION AND ORGANIZATIONAL CITIZENSHIP BEHAVIOUR AMONG HEALTH CARE EMPLOYEES	38
7	SOCIO ECONOMIC CONDITION OF DALIT WOMEN – A STUDY IN THENI DISTRICT	43
8	A STUDY ON MENTAL HEALTH AMONG HIGH SCHOOL STUDENTS IN WANDOOR GRAMA PANCHAYAT	48
9	SOCIO-ECONOMIC CONDITIONS OF THOTI TRIBE IN TELANGANA STATE – A STUDY OF SELECT DISRICTS	51
10	A SOCIO-CULTURAL STUDY OF FERTILITY RITUALS AND BELIEFS IN ASSAM WITH SPECIAL ATTENTION TO THE BRAHMAPUTRA VALLEY FROM A HISTORICAL PERSPECTIVES	62
11	STUDY OF DEMOGRAPHIC AND SOCIO – ECONOMIC FACTORS ON BRAND COMMITMENT USINGNORMALITY AND LOG NORMALITY TESTS	62
12	PERFORMANCE OF INDIA POST PAYMENTS BANK- AN EMPIRICAL STUDY	84
13	QUALITATIVE STUDY ON RECRUITMENT AND SELECTION PROCESS IN CMM LEVEL COMPANIES IN COIMBATORE DISTRICT	95
14	भागवत गीता: भारतीय मनोविज्ञान का प्रतीक	103
15	IMPACT OF COVID-19 ON WOMEN PRISONERS AND ROLE OF AUTHORITIES	111
16	IMPACTOFGSTON INDIANBANKINGINDUSTRY–ISSUES AND CHALLENGES	118
17	THEORETICAL PERSPECTIVES OF FEMINISM	122
18	ECONOMIC WEAKER SECTION: 103rd AMENDMENT OF CONSTITUTION	138

19	ANALYSE THE ROLE OF GEOGRAPHICAL FACTORS IN THE LOCATION OF AGRICULTURE MARKET CENTRES IN MEHSANA DISTRICT, GUJARAT	144
20	CHILD LABOUR IN TAMILNADU:CAUSES, IMPACTS AND PREVENTIVE MEASURES	151
21	A STUDY ON FINANCIAL PERFORMANCE OF PROSPECT SELECT STEEL INDUSTRY IN INDIA	157
22	THE STUDY OF THE DIGITAL MARKETING ON YOUTH'S ONLINE BUYING ATTITUDES	163
23	STABILITY ANALYSIS OF BREAST CANCER MODEL WITH NUMERICAL SIMULATION	169
24	ANALYSIS ON THE IMPACT OF FILM ON YOUNG PEOPLE	175
25	DOES OPINION LEADERSHIP REALLY EFFECT SPORTS PURCHASES? A CASE STUDY ON THE PLAYERS OF ASSAM	183
26	THE COTTAGE INDUSTRIES IN THE LIVELIHOOD OF RURAL PEOPLE IN MAJULI.	190

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CUSTOMERS ATTITUDE TOWARDS AJIO ONLINE SHOPPING

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Abstract

The research paper aims at exploring the attitude of customers on Ajio App and variables associated with the level of opinion towards Ajio App. Data for the study have been collected through issuing questionnaire to 169 customers residing in Pollachi Taluk by adopting convenience sampling technique. Simple Percentage and Chi-square test have been used to analyze the data. The study reveals that majority of the customers are female with the age group of below 25 years whereas most of them are students and they came to know about Ajio App through advertisements. It is also inferred that most of the customers are strongly agree with Ajio shopping for saving time, quality and good service. Also, majority of the customers agree with Ajio shopping for convenience followed by discount/offer safe/security, quality, quick delivery and easy transaction whereas most of the customers disagree with price, cash back facility and rewards.Chi-square test reveals that age and educational qualification are significantly associated with the level of opinion towards Ajio App.

Keywords: Customers-attitude-online-shopping-Ajio.

Introduction

In this technological era, every business relies on online to reach its customers to provide a wide choice of products and services. People are also interested to do online shopping by using websites and social media. Peoples search interest product by visiting the website of the retailer directly or by searching among alternative vendors using search engine, which display the same product's availability and pricing at different e-retailers. It is also available 24/7 and customers can buy their product at any time and from anywhere. Online shopping changes the lifestyle and living standard of the consumers. There are many online websites and Apps for online shopping. Ajio is one such online App that helps people to browse through massive catalog of products and order them at fantastic price.

Ajio is an Indian Online fashion retailer, which was established in 2016 by Mukesh Ambani. It is reliance retail's digital commerce initiative and is the ultimate fashion destination for styles that are handpicked. The group has almost 800 stores across the country and serves millions of customers

through the online platform. The company specializes in the design and distribution of trendy clothing for men, women, and kids, along with national costumer and home textiles. In this regard the present study brief about customers attitude towards Ajio online shopping App.

Review of Literature

Mayilsamy and Kungumadevi (2020) in their article entitled "A study on customer's awareness preferences and satisfaction towards Ajio online shopping app in Coimbatore city" to assess the factors influencing customer satisfaction while doing online shopping and their level of satisfaction. Data have been collected from 120 respondents using convenience sampling technique .Simple percentage and linkert scale have been used to analyse the data. The study reveals that majority of the respondents are giving importance to the factors like quality, service, and trust and like while online shopping. Linkert scale analysis reveals that the customers are satisfied by using Ajio online shopping.

Rupesh Washisht and Mahesh Chandra Joshi (2020) in their article entitled "A comparative study of customer satisfaction of Myntra and Ajio" to identify the factors that lead to customer satisfaction on two e-commerce plat forms, i.e. Myntra and Ajio. Data have been collected by issuing questionnaire to 160 respondents using convenience sampling technique. Independent T-test has been used to analyse the data. The study reveals that the e commerce customers are mostly satisfied with price, delivery, safety, returns and refunds, quality of product authenticity of brand, after sale service and e-commerce service quality and perceived value. It also reveals that when compared to Myntra, Ajio does not provide many discounts and offers.

Statement of the Problem

Online shopping is playing a vital role in global market place since it empowers the customers by providing information about products. There are many reasons why people prefer online shopping like convenience, time saving, discounts/offers, information and availability of product and services. There are also some issues in online shopping like unsecured payment, unwanted product, damaged product, slow shipping and technological problem. **Rachna Jain and Shikha Sharma (2020)** found that security, information quality, payment mode, customer support, quality and assortment significantly and positively impact the satisfaction among customer in online shopping. **Rashed A1 Karim (2013)** find that online shopping is convenient for the consumers and it also observed that online shopping is not trust worthy and reliable to some consumers due to only online payment system and personal privacy. Further, satisfaction will be less compared to direct purchase from stores as one cannot touch and feel the goods. So, there arises question like: What is the socio- economic profile of the sample customers? What is their level of opinion towards Ajio online shopping? and What are the factors influencing while shopping through Ajio? To answer the above raised questions the following objective has been framed.

Objectives of the Study

The following are the objectives of the study

- To know the socio-economic profile of the customers
- To find out the level of opinion towards Ajio online shopping
- To identify the variables that influences the Ajio online shopping

Research Methodology

The present study is based on primary data collected through issue of well-structured questionnaire. The questionnaire contains questions relating to socio-economic profile, awareness, level of opinion towards Ajio online shopping and problems faced while using Ajio App. A sample of 169

customers is taken for the analysis in Pollachi Taluk. Convenient sampling method is adopted to select the sampling respondents. Simple percentage and Chi-Square test have been used to analyze the data.

Findings

The finding of the study are divided in to five sections namely, socio-economic profile of customers, Awareness on Ajio app, level of opinion, problems faced and variables influencing level of opinion on Ajio online shopping are showed in the following paragraphs..

(i) Socio - Economic Profile

- Majority 125(74%) of the customers are residing in rural area.
- Majority 129(76.3%) of the customers belong to the age group below 25.
- Majority 106(62.7%) of the customers are female.
- Majority 131(77.5%) of customers are unmarried.
- Most of the customers, 75(44.3%) are under graduate holders.
- Most 82(48.00%) of the customers are students.
- Majority of the customers 97(57.4%) belong to nuclear family.
- Majority 89(52.7%) of the customers have 3-4 members in the family.
- Majority 91(53.8%) of the customer's family monthly income is up to Rs. 25000.

(ii) Awareness on Ajio App

- Most 75(44.4%) of the customers came to know about Ajio through advertisement.
- Majority 129(76.3%) of the customers know about various items available in Ajio App.
- Most of the customers' 82(48.4%) frequently purchase cloths using Ajio App.
- Most 73(43.0%) of the customers are using Ajio App occasionally for shopping.

(iii) Level of Opinion towards Ajio Online Shopping App

The table below shows the classification of customers based on level of opinion towards Ajio online shopping.

Table -1: Level of Opinion towards Ajio Online Shopping

Opinion	Strongly Agree	Agree	Disagree
Save time	59 (35.0%)	103 (61.0%)	07 (4.0%)
Convenience	33 (19.5%)	124 (73.3%)	12 (7.2%)
Safe/Security	55 (32.5%)	104 (61.5%)	10 (6.0%)
Quality	58 (34.3%)	98 (58.0%)	13 (7.7%)
Quick Delivery	52 (31.0%)	103 (61.0%)	14 (8.0%)
Price	44 (26.0%)	97 (57.0%)	28 (17.0%)
Discount/Offer	47 (28.0%)	106 (63.0%)	16 (9.0%)
Easy Transaction	54 (32.0%)	104 (61.5%)	11 (6.5%)
Cash Back Facility	43 (25.4%)	105 (62.1%)	21 (12.5%)
Good Service	66	99	0.4

	(39.0%)	(58.5%)	(2.5%)
Rewards	44 (26.0%)	105 (62.0%)	20 (12.0%)

From the above table, it is inferred that most of the customers are strongly agree with Ajio shopping for saving time, quality and good service. Also, majority of the customers agree with Ajio shopping for convenience followed by discount/offer safe/security, quality, quick delivery and easy transaction whereas most of the customers disagree with price, cash back facility and rewards.

(iv) Problems Faced while using Ajio App

The table below shows the classification of customers based on issues faced while using Ajio App for online shopping.

Table-2: Problems Faced While Using Ajio App

Opinion	Strongly Agree	Agree	Disagree
Problem of Payment	28 (16.0%)	69 (41.0%)	72 (43.0%)
Slow Process	28 (16.0%)	84 (50.0%)	57 (34.0%)
Inconvenience	37 (22.0%)	62 (37.0%)	70 (41.0%)
Delay of Delivery	24 (14.0%)	76 (45.0%)	69 (41.0%)
Problems of Returning Product	29 (17.1%)	80 (47.3%)	60 (35.6%)
Out of Stock	38 (22.4%)	88 (52.2%)	43 (25.4%)
Cash on Delivery	27 (16.0%)	92 (54.0%)	50 (30.0%)
Replacement Policy	31 (18.0%)	89 (53.0%)	49 (29.0%)
EMI option	24 (14.2%)	99 (58.5%)	46 (27.3%)
Free shipping	36 (21.3)	85 (50.2%)	48 (28.5%)

From the above table, it is observed that most of the users are strongly agree with issues faced by ajio online shopping like out of stock followed by inconvenience and free shipping. Also Majority of the customers agree that they have issues like EMI option, replacement policy, cash on delivery, slow process and problems of returning product whereas most of the customers disagree with problem of payment and delay delivery.

(v) Variables Associated with Level of Opinion towards Ajio APP

To ascertain the association between the select variables and level of opinion towards Ajio App, the Chi-square test has been used.

Table-3: Variables Associated with Level of Opinion towards Ajio App

Variables	d.f	Calculated χ^2 Value	Table Value @ 5% Level
Age	6	14.072	12.592
Gender	2	4.510	5.991

Area	2	0.033	5.991
Marital Status	2	0.216	5.991
Educational Qualification	6	14.061	12.592
Occupation	8	10.142	15.507

From the above table it is found that out of six variables the following variables have significant association with the level of opinion. (Viz) age and educational qualification while other variables like area of residence, gender, marital status, occupation does not have a significant association with level of opinion on Ajio online shopping.

Suggestions

Based upon the study conducted, the following suggestions are made:

- Availability of Ajio online shopping can be improved in rural area.
- Improve the jewellery items in Ajio online shopping.
- Give more discount and offers in Ajio app.
- Advertisement can be improved in Ajio app.

Conclusion

There is tough competition in the online shopping industry therefore it need to motivate customers through offers and discounts. Online shopping Apps like Ajio, Meesho, Myntra, Amazon, Limeroad, helps the customers to buy easily through internet using Smartphones. The innovative behavior of customers helps to download Ajio online shopping app. The study depicts that age and educational qualification have significant association with level of opinion towards Ajio App. To increase the online shopping they have to improve payment security, more offers and discounts may be provided and also awareness among rural area has to be increased

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STUDENTS' PERCEPTION ON ONLINE EDUCATION

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Abstract

The research paper aims at exploring the perception of students on online education. Data for the study have been collected from 230 college students through issue of well- structured questionnaire by adopting convenience sampling method. Simple Percentage and has been used to analyze the data. The study reveals that majority of the students are female residing in village and are UG students. Most of the students are highly satisfied with presentation/quality of audio and video followed by online test. Also, Majority of the students are satisfied by group communication, understanding level, submission of assignment and availability of the study materials whereas most of the students are dissatisfied with interaction between teacher and student during online class. It is also found that majority of the students are strongly agree with the issues in online education like network issues followed by health issues. Also, most of the students agree with issues like lengthy class hours followed by adaptability, security, difficult to understand, Lack of technical knowledge and No-face to face interaction whereas most of the students disagree with cost.

Keywords: Students –Perception- Online Education.

I. Introduction

Educational institutions are striving to provide education to students in online with dynamic changes in higher education. Online learning is a form of pedagogy delivered using technology in the growing education sector. Online learning also comes as an interesting and interactive additional resource as compared to the normal class room. Teachers are promoting online learning among their students through which all the students are ensured to be benefitted except a few belonging to underprivileged sections and those could not be reached due to network connection. Hence online learning will be the few format of learning which helps to improve the teaching-learning process. So, the study is intended to know the students perception towards online education and to study the motivational factors behind the online class.

II. Review of Literature

Suvarchala Rani et al. (2020) has conducted a study on student's perception towards online education in higher education. Data for the study have been collected by issuing questionnaire to 795 students in Hyderabad, Telangana State. The findings of this study indicated that attitude towards online learning and flexibility is significantly related to course interaction, perceived learning is positively related to instructor behaviours, and perceived learning and attitude towards online learning is significantly related to perceived course satisfaction. **Blagovesna yovkova et al. (2018)** has conducted a study on factors affecting student's attitude towards online learning. Data for the study have been collected by issuing questionnaire to 590 respondents by adopting convenience sampling method. They used chi-square test to analyze the collected data. The finding of the study indicates that students have a positive attitude towards online learning. **Mohammed Arshad Khan et al. (2020)** has conducted a study on students' perception towards E-Learning during COVID-19 pandemic in India. Data for the study have been collected by issuing questionnaire to 184 university

students. Data have been analyzed using statistical tools like Cronbach's alpha technique and chi-square test. The findings of study reveal students' have positive perception towards e-learning and accepts the new learning system.

Statement of the Problem

In this technological era, part of the course content offered in higher education institutions are being delivered through online. Most of the colleges and universities have shifted to online mode using online platforms like Blackboard, You tube, Facebook, Google Meet, Zoom and the like. Educational institutions and students across the world have accepted and appreciated the online platform of learning. The reasons of this acceptability are ease of use, learning flexibility and controllable environment. However, despite its multiple advantages there are quite a few limitations of e-learning such as social isolation, no face to face interaction between teacher and student, connectivity issues, etc. The success of e-learning depends on many factors, including accessibility, usage of appropriate methods, course content, and assessment criteria. E-learning, like any method of teaching, has its advantages and disadvantages for both students and teachers. Online education also have limitations, including problems with internet access, poor internet connection quality, and insufficient digital skills of the respondents. So, there arise questions like what is the socio-economic profile of college students? Whether the students are satisfied on online education? and Is there any issues faced during online education? To find solution to the above raised questions the following objectives have been framed.

Objectives

- To know the socio-economic profile of college students
- To determine the level of satisfaction of college students on online education
- To find out the issues faced by college students during online education

III. Research methodology

The present study is based on primary data which have been collected through issue of well structured questionnaire. It contains questions relating to socio-economic profile, satisfaction on online education and issues faced during online education. The data for the study have been collected from 230 students through Google forms. Convenience sampling technique has been adopted to collect data. The data collected have been analyzed using simple percentage.

Findings

The findings of the study are divided into four sections namely, Socio-economic profile of the sample students, usage of internet, satisfaction level on online education and issues in online education are showed in the following paragraphs.

(i) Socio - Economic Profile

- Majority 130(56.5%) of the college students are female.
- Majority 142(61.7%) of the college students are residing in village
- Most 88(38.2%) of the students are 19 years.
- Majority 132(57.4%) of the students are studying in self-financing college.
- Majority 162(70.4%) of the students are from UG.

(ii) Usage of Internet

- Most 112(48.7%) of the students are using internet for more than three hours per day.
- Majority 190(82.6%) of the students is attending online classes for more than 2 hours.
- Most 114(49.6%) of the students are using smart phones for attending online classes.
- Majority 170(73.9%) of the students are submitting their online assignments through Google classroom.

(iii) Students Satisfaction Level on Online Education

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Satisfaction may change from one to another person. Here an attempt has been made to know the students satisfaction level on online education.

Table -1
Students Satisfaction Level on Online Education

Factors	Highly Satisfied	Satisfied	Dissatisfied
Presentation/quality of audio & video	42 (18.2%)	108 (47.0%)	80 (34.8%)
Availability of study materials	30 (13.0%)	126 (54.8%)	74 (32.2%)
Understanding level	14 (6.1%)	132 (57.4%)	84 (36.5%)
Interaction between teacher and student	24 (10.4%)	114 (49.6%)	92 (40.0%)
Group communication	24 (10.4%)	138 (60.0%)	68 (29.6%)
Submission of assignment	24 (10.4%)	132 (57.4%)	74 (32.2%)
Online test	36 (15.7%)	116 (50.4%)	78 (33.9%)

From the above table, it is ascertained that most of the students are highly satisfied with presentation/quality of audio and video followed by online test. Also, Majority of the students are satisfied by group communication, understanding level, submission of assignment and availability of the study materials whereas most of the students are dissatisfied with interaction between teacher and student during online class.

(iv) Issues in Online education

The students are classification based on various issues they have faced while attending online education such as lack of technical knowledge, adaptability, security issues, cost, no face to face interaction, network issues, lengthy class hours, and difficulty to understand.

Table -2
Issues in Online Education

Issues	Strongly Agree	Agree	Disagree
Lack of technical knowledge	90 (39.1%)	100 (43.5%)	40 (17.4%)
Adaptability	58 (25.2%)	108 (47.0%)	64 (27.8%)
Security	20 (8.7%)	106 (46.1%)	104 (45.2%)
Cost	38 (16.5%)	92 (40.0%)	100 (43.5%)

No-face to face interaction	78 (33.9%)	88 (38.2%)	64 (27.8%)
Difficult to understand	82 (35.7%)	104 (45.2%)	44 (19.1%)
Lengthy class hours	74 (32.2%)	112 (48.7%)	44 (19.1%)
Network issues	148 (64.3%)	46 (20.0%)	36 (15.7%)
Health issues	128 (55.7%)	62 (27.0%)	40 (17.4%)

From the above table, it is inferred that majority of the students are strongly agree with the issues in online education like network issues followed by health issues. Also, most of the students agree with issues like lengthy class hours followed by adaptability, security, difficult to understand, Lack of technical knowledge and No-face to face interaction whereas most of the students disagree with cost.

Suggestions

Based on the students suggestions and data analyzed in this study as follows:

- The duration of online classes may be minimized
- Free internet facility can be provided to students
- Technical knowledge can be imparted to students to handle online classes
- Short Quizzes during lectures to motivate students to listen to the lecture carefully.
- Increase the interaction between teachers and students and also among students in online learning.

IV. Conclusion

The present study provides a better understanding on the demand and expectation of college students' perception on online education. The available evidence and suggests that many students are satisfied with online education. Online education is immensely helpful but there are some issues in attending online classes. Teachers must improve students' experience of online learning by utilizing effective pedagogical methods. Concurrently, the government and educational institutions may take responsibility and improve the online infrastructure and facilities.

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