Opinion Poll on Use of ICT in Commerce Education: A Reality Check
(with special reference to select colleges in Ratnagiri district under University of Mumbai)

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ABSTRACT:

Ratnagiri is a coastal district belonging to Konkan region of Maharashtra state, situated on the western coast of India. The district comprises of 9 tehsils viz., Mandangad, Khed, Chiplun, Sangameshwar, Lanja, Rajapur, Ratnagiri, Guhagar & Dapoli. Ratnagiri district has few colleges delivering higher education in Commerce which fall under Mumbai University, one of the oldest and pioneering universities in India. Commerce education here is not yet ICT driven. But UG students here are interested in ICT based Commerce education as it is an urgent need of the present day. To satisfy this requirement it is necessary to attract, nurture and develop faculty members accordingly. There is an urgent need to change the mindset of all those involved in Commerce education system to make this revolution a dream come true. There are many business opportunities in Ratnagiri district but they remain unexplored due to old and traditional business practices and methodologies. These units can be transformed into modern era high tech based performing units but the potential i.e. Commerce students need to be well-equipped for the same. This paper highlights the opinions of Commerce students with reference to integration of ICT and skills necessary in Commerce education.

Key Words: Commerce Colleges, Commerce Education, Commerce Faculty Members/Teachers, Commerce Students, ICT, Ratnagiri & Skill Development.

♦ **Introduction:**

Higher education in Commerce provided in Ratnagiri district falls under geographical area of Mumbai University. There are about 21 colleges in Ratnagiri distict and only two or three colleges delivering Commerce education in every tehsil of the district. There are 9 tehsils in Ratnagiri. Most of the colleges have been established after 1960s. There are no colleges imparting only Commerce education in Ratnagiri district. The approach towards Commerce education is still not completely practical in nature. There are several administrative, financial and psychological reasons for the same.

Hence students do not get all the facilities and benefits of the Commerce education. Most of the colleges provide basic degree Commerce education only i.e. Regular B.Com. In recent past the University has opened up avenues by providing various specializations in Commerce education like Accounting & Finance, Banking & Insurance and Financial Markets. But hardly some colleges offer all these specializations.

The infrastructural facilities in teaching-learning system are much older and outdated. According to the faculty members of Commerce education this is the primary reason for less effective education delivery. Recent trends and practices of ICT i.e. Information Communication Technology are much less implemented by the colleges providing Commerce education.

♦ **Conceptual Background:**

Higher Education means the education delivered in colleges or institutions after passing 12th Standard or Higher Secondary Certificate (HSC) Examination in Arts, Commerce or Science stream. It comprises of three levels viz., undergraduate, post-graduate and research. This study is confined to undergraduate level in Commerce education only i.e. it pertains to education imparted in the form of B.Com. degree and various specializations thereby. Commerce education is newly termed as Business education.

The prime objective of Commerce education is considered to inculcate needed aptitude and skills to deal with the problems relating to trade and commerce. The intent and content of the Commerce education have been divided into three broad areas –

➢ Understanding the nature of trade and commerce.
➢ Acquiring knowledge in accounting, finance and management.
➢ Inculcating innovative thinking and encouraging social values.

ICT is a boon to transform the teaching-learning system by adopting many advanced computer systems and devices like projectors, web conferencing, online lectures, seminars, workshops, document workflow, online office administration, online student interaction, etc. It includes use of mobile phone technologies too. Various social and other networking technologies also come under its roof.

Information and Communication Technologies (ICTs) are referred to as the varied collection of technological gear and resources which are made use of to communicate. They are also made use of to generate, distribute, collect and administer information. ICT is a force that has changed many aspects of the way we live.

Information and Communication Technologies consist of the hardware, software, networks, and media for collection, storage, processing, transmission and presentation of information (voice, data, text, images), as well as related services. ICTs can be divided into two components, Information and Communication Infrastructure (ICI) which refers to physical telecommunications systems and networks (cellular, broadcast, cable, satellite, postal) and the services that utilize those (Internet, voice, mail, radio, and television), and Information Technology (IT) that refers to the hardware and software of information collection, storage, processing, and presentation.

♦ **Literature Review:**

The concept of a "Digital Divide" has been around almost as long as ICT has been publicly available. While traditionally it has come to mean a division in society, based on socio-economic factors, this does not 'paint the entire picture'. Introducing ICT as a tool to support the education sector has initiated substantial discussions since the late 1990s. A decade ago the emphasis was on Technical and Vocational Education and Training and training teachers. During the last few years an increasing number of international development agencies have embraced the potential of ICT to support the education sector.

When looking at the integration of ICT to support the achievement of educational objectives, it can be found that after almost a decade of using ICT to stimulate development, it is not yet fully integrated in development activities and awareness rising is still required.

The main objectives of this research paper are to evaluate the importance of ICT in higher education.

♦ **Objectives of the Research Study:**

The said research study was carried out with following objectives in view:-

1. To understand the views of Commerce students with respect to use of ICT.
2. To understand their need of tech based Commerce education facilities.
3. To make aware the necessity of Skill Development in Commerce education.

♦ **Geographical Area of the Research Study:**

The geographical area of the research study consists of 15 Senior Commerce Colleges from all 9 Tehsils or Talukas belonging to Ratnagiri district of Maharashtra state:-

Sr. No.	Tehsil / Taluka	No. of Colleges	No. of Students
1	Mandangad	1	33
2	Khed	2	87
3	Chiplun	1	63
4	Sangameshwar	2	67
5	Lanja	1	35
6	Rajapur	1	34
7	Ratnagiri	3	90
8	Guhagar	2	62
9	Dapoli	2	52
	Total	**15**	**523**

♦ **Hypothesis:**

The main hypothesis of the said research paper is as follows:

H 1 Use of ICT in Commerce education is very negligible and hence the expectations of UG Commerce students and basically the need of today's higher education initiatives such as Technology Enabled Learning cannot be met satisfactorily.

♦ **Research Methodology:**

With the above objectives kept in mind the Questionnaire Method was adopted through a draft questionnaire cum survey. In all 523 respondents / Commerce students from 15 Senior Commerce Colleges belonging to all 9 Tehsils / Talukas were contacted and communicated personally at their colleges throughout Ratnagiri district. Its composition was as follows –

Tehsil / Taluka-wise Senior Commerce Colleges& Students visited in Ratnagiri District
(Sample Size and Components of the Survey)
Source: Primary Data

The Secondary Data is collected from e-reference material related to Ratnagiri District, Higher Education in general and Commerce education in particular belonging to Mumbai University.

For the present research study the data pertaining to the above objectives was collected and the literature was reviewed on the topic concerned. The literature was thus collected by visiting online resources and websites.

♦ Views/Opinions by Commerce Students in Ratnagiri District of Maharashtra State on Use of ICT in Commerce Education:

Commerce students here are very much interested to learn with use of ICT to understand various applications and their significance in modern business world. After contacting and analyzing the responses from 523 respondents/students all over Ratnagiri district, various observations regarding Use of ICT in Commerce Education were recorded as follows:

1. **Need to revamp Commerce Syllabus** – Commerce students have a big questions about the old and obsolete syllabus with topics like Bills of Exchange, MVAT, CENVAT, etc. still continued to be taught in the classrooms and their practical exposure which is totally absent. Hence there is s a dire to include fresh and pragmatic syllabus which will clear its complete application in actual business world. Hence subjects like GST, Amendment in Income Tax Act, Companies Act 2013 with reference to Company Accounting, Real Estate (Regulation and Development) Act, etc. Hence they are getting devoid of interest to learn the commerce education.

2. **Hurdles in Use of ICT** – There is very less developed infrastructure to implement use of ICT in teaching due to lack of frequent electricity failure, non availability of high speed internet connectivity, quality networking devices by Cisco & D-Link, no Power backup management, high quality printing & scanning devices, etc. Therefore this should be dealt with priority. It is necessary for the college administration to provide sufficient finance for developing such infrastructure which has to be maintained and updated with times to come.

3. **Awareness & Implementation of Advanced Technologies in Commerce** – Students must be made aware about latest technological trends and their implementation techniques in Commerce education to simplify and modernize teaching learning process. These technologies include Digital Signature, Cloud computing, Web Hosting, SAP (Systems, Applications & Products), Tally.ERP (Enterprise Resource Planning), Oracle Financials, Logistics Management, Inventory Management, Online Courses & Certifications, etc. All the more successful implementation of these sophisticated technologies in pedagogy through revamped curricula will enhance the outlook of commerce students and help them to bridge the galloping gap between education and industry.

4. **Necessary to understand Industry Requirements** – It was thought by maximum no. of respondents that the teacher should anticipate new avenues in the field of education and ascertain their need too. Also they should be ready to face new challenges so that it creates competitive atmosphere. This is not possible without effective communication. Hence correct and to the point communication is at the heart of all success. If this is followed student development, class control and class preparation become very easy. These were felt less accountable issues as they automatically get covered when first two are taken care of.

5. **Skill Development** – It was strongly highlighted by the students that Skill Development is very essential for real progress since it brings practical touch to the employability factor of education. Present government encourages digitalization i.e. use of ICT in all spheres. Hence especially in education if the government initiatives like Digital India, Less Cash Economy, Make in India, Startup India, National Policy for Skill Development & Entrepreneurship, Rashtriya Avishkar Abhiyan, Unleashing India's Entrepreneurial Energy, Putting the Indian Economy on Fast Track, etc are made understood to the students the learning process will get a broad vision in the minds of the students which will ultimately usher

creativity and innovation too. This will make them self reliant and capitalize their potential to tap business opportunities.

6. Lack of use of ICT by the Faculty Members – The commerce teachers need to take interest in use and development of ICT in pedagogy. They should encourage the students to develop intrigue in making constructive use of technology for their betterment in student and career life. Various business opportunities pertaining to the use of ICT in business world and their vital connect with the syllabus should be established by the teachers. However even due to lack of infrastructure there are difficulties in implanting the same. Dynamic mindset as against traditional thought of letting go is a strong apathy and should be overcome to create enthusiasm in the minds of students too.

7. Urgent changes required in Exam Structure – Till date the exam pattern or structure is not devised to meet the challenging and competitive requirements of the industry. Online Exam and Evaluation techniques need to be well planned and due diligence otherwise it creates a mess like current fiasco in Mumbai University related to Online Evaluation. For this it is possible to change the composition of paper pattern and devise it which will be suitable to competitive examinations which are the ultimate career building opportunities for the students. This will help to create the business / market oriented potential. So far as the evaluation is concerned will automatically get simplified once the pattern is modified accordingly. It will give quicker, accurate and timely results which will further avoid delay in planning of career life by the students.

8. Employability Factor – One of the important objectives of the education is to create market value for the knowledge content of the students. This can be best done by use of ICT in teaching learning and Skill Development techniques taught to the students. Because present industry needs mainly focus on application of core skills with the advanced use of applicable ICT and Business Communication Skills. These both are well taken care off by the above.

9. E-Commerce – There is very less exposure to the students regarding modern trends in E-Commerce. Only theoretical explanation is falling short to understand the real meaning of the concept and its wide application. Knowledge of E-Commerce will provide immense opportunities especially to commerce students. Many of the concepts likewise if taught through the curriculum are directly applicable and hence can be studied by the students to make effective use of them.

♦ Opportunities to Commerce Students using ICT in Commerce Education in Ratnagiri District of Maharashtra State:

The revolution of ICT has given rise to E-commerce, E-finance, E-marketing, E-banking, E-governance, E-filing of tax returns and so on. All these provide an impulsion to the modern organizations for restructuring and reengineering their operations to tap the benefit of such technological advancements. These amazing developments have caused a paradigm shift in the nature and quality of jobs required by the companies from their employees. Now the employers demand adequate ICT skills, more analytical power, critical thinking and responsiveness to real life situations, problem facing attitudes, opportunity and utilizing capabilities, ability to locate, obtain and organize information etc. So it is very essential for the universities and colleges to suitably and appropriately restructure the commerce curriculum and place more emphasis on the managerial aspects of the organizations in order to provide an edge to the students in dealing with the changes in the industrial and trading environment.

♦ Benefits and Challenges of using ICT in Commerce Education in Ratnagiri District of Maharashtra State:

Tools are now available over Internet to assist both teachers and students to manage writing assignments to detect and avoid the pitfalls of plagiarism and copyright violations. One of the great benefits of ICTs in teaching is that they can improve the quality and the quantity of educational provision. For this to happen however, they must be used appropriately.

While using ICTs in teaching has some obvious benefits, ICTs also bring challenges. First is the high cost of acquiring, installing, operating, maintaining and replacing ICTs. While potentially of great importance, the integration of ICTs into teaching is still in its infancy. Introducing ICT systems for teaching in developing countries has a particularly high opportunity cost because installing them is usually more expensive.

Using unlicensed software can be very problematic, not only legally but in the costs of maintenance, particularly if the pirated software varies in standard formats. Even though students can benefit immensely from well-produced learning resources, online teaching has its own unique challenges as not all faculties are ICT literate and can teach using ICT tools.

The common mistakes in introducing ICTs into teaching are:

i)   installing learning technology without reviewing student needs and content availability;
ii) imposing technological systems from the top down without involving faculty and students;
iii) producing low quality content that has poor instructional design and is not adapted to the technology in use

The other challenge faced is the basic requirement of electricity and telephone networks which are not available 24x7. Also many colleges do not have proper rooms or buildings so as to accommodate the technology. Another challenge is that the teachers need to develop their own capacity so as to efficiently make use of the different ICTs in different situations. They should not be scared that ICTs would replace teachers. English being the dominant language most of the online content is in English. This causes problems as many are not conversant or comfortable with English.

Skills development is another important area in which ICT could be used effectively. Attempts are being made to strengthen the ICT framework for Technical and Vocational Education. ICT can play a major role in integrating skill development in Commerce education.

♦ Conclusion:

The hypothesis of the study is thus proven completely. As we move forward into the 21st century, many factors are bringing strong forces to bear on the adoption of ICTs in education and contemporary trends will soon see large scale changes in the way education is planned and delivered as a consequence of the opportunities and affordances of ICT.

The integration of ICTs in higher education is inevitable. The very high demand for higher education has stimulated significant growth in both private and public sectors. ICTs in the form of Management Information Systems are increasingly universal. The strength of computers in teaching is their power to manipulate words and symbols - which is at the heart of the academic endeavour. ICT has also led to the emergence of Open Educational Resources (OERs). The use of ICT creates an open environment which enables the storage and the reuse of information materials as also it enables the interface among the teachers as well as students.

Lack of sufficient funds by way of grant-in-aid and other sources in rural areas of Konkan has made it very difficult for the Commerce colleges here to have state of the art infrastructural facilities, technology, training and professional staff to give their best to the Commerce students. Due to the present policies of the government to withdraw financial burden of educational needs, it is affecting the overall quality of Commerce education here. This is because, if teachers are not paid their worth it makes them find newer ways to earn their livelihood by shifting their interests from education field. Thus good and hardworking teachers with vision and practical approach are found seldom here. It is a serious concern for everyone to think and cause a revolution to change the face of the future here.

Use of ICT is a serious concern in Commerce education. The present curriculum needs to be revamped from pragmatic point of view. Current business, employment and professional needs should be the base to do so. Education-Industry linkage is thus very important. Students are demanding the quality education and it is the prime duty of any educational institution to impart the same much effectively. A number of measures like modernization of curriculum, introduction of need-based and relevant job-oriented courses, replacement of teaching by chalk and duster with new pedagogy like audio-visual training, business games, computer-aided teaching, case study, group discussion, project works etc. can be adopted to bridge the gap of expectation by the students and reality. Programs for improving soft skills and personality development of the students are also very crucial to bring about overall development of the student professional character.

Skills Development is very vital alongwith theoretical knowledge to remain most updated, steadfast and thoroughly equipped in today's highly competitive, technology driven and ever changing business world.

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