An Empirical Study to Measure Factor Affecting Consumer Perception towards E- Learning- Skill India Perspective

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ABSTRACT

The rapid rise of E-learning in the educational system has been noticed all over the world. This study seeks to close the gap by investigating the effects of E-learning on a broader range of stakeholders, including the general public and students who want to continue their education at a university. The findings show how E-learning can meet the educational demands of various responder groups while also potentially improving the quality and accessibility of education in the country. The E-learning environment was shown to be capable of facilitating quality learning on par with traditional face-to-face on-campus methods. Those consequences present an opportunity for educational institutions, but they continue to encounter hurdles that prohibit them from reaping the full benefits of E-learning environments implementation (Odeshi, 2018). Objective is to Measure factors affecting Consumer perception towards E- learning from the Skill India Perspective. Purposive Sampling was employed here. The sample size is 1298 respondents. Researcher has undertaken study using both primary and secondary data. Researcher has used AMOS for concrete statistical findings with a strong model. This study has implications for marketers, as well as the entire society, researchers, and educational institutions, by providing a more complete understanding of the notion of E-Learning. There have been a few studies on E-learning in India, but there is a study deficit on the issue that will bring additional knowledge and information to the restricted pool available, giving academics, the business world, and society as a whole a new path.

Keywords: E-learning, Consumer Perception, E-learner, Skill India, AMOS.

I INTRODUCTION

E-learning systems are used by educational institutions to gain a range of educational and non-educational benefits, such as greater self-efficacy, knowledge generation, and cost savings [2]. E-learning systems, which are current internet-based software, are used by faculty members, students, and trainers in educational institutions. When ICT and education were combined, E-learning system platforms were implemented in higher education, which had good impacts on educational goals in developing nations, such as greater student learning, efficient management, and cheaper costs [2,12, 22,26].Many university students in India do not use E- learning system and prefer conventional face-to-face interactions, which may be the major cause for the E-learning system's failure. However, technological issues may be the primary reason for not using an E-learning system. As a result, this study was performed to investigate the drivers of undergraduate E-learning system acceptability levels in various nations in order to assess the factors influencing consumer perceptions of E-learning from a Skills India viewpoint.

II LITERATU REREVIEW

A prior survey explored into how college students felt about E-learning during the continuing COVID-19 outbreak. Students choose According to the survey, students choose e-learning since it allows them to contact with instructors, other students, and engage with their educational materials while being safe and versatile in regards of location and time. The simplicity with which students may get study tools is one of the key reasons why they pick E-learning. As per the findings, E-learning technology is making information more accessible to students, which leads to a positive attitude toward it. This claim is based on the utility, consciousness, ease of use, and school culture when it comes to E-learning. The study backs up the benefits of E, such as the capacity to study from anywhere, which is not consistent with conventional face-to-face learning [29]. The extraordinary coronavirus illness pandemic has spread over the world, causing widespread disruption in people's lives. It has had a huge influence on the disciplinary activity and educational practice. The cross-sectional study by Priyanka Harjule, Azizur Rahman, and Basant Agarwal aims to give a thorough understanding of school children's awareness features, attitudes, and perceived mental health in India during the 2019-nCoV pandemic. Throughout the pandemic, the results of this cross-sectional poll revealed a substantial disparity in preferred techniques of learning online vs. traditional classroom strategies. While learning online in the event of a school closure, schoolchildren's screen usage increased significantly. This was one of the reasons of a number of worry and mental health difficulties among Indian schoolchildren and their parents. Community college children's sleeping patterns were also determined to be unaffected by lockdowns, and most parents were happy that their children were studying securely at home. A composite anxiety index (CAI) for education children

was developed using multiple distinct anxiety-related factors. The newly developed CAI's statistical data revealed a substantial association between aspects related to school student attitudes, sleeping patterns, and parental mental health [40].

In 2009, Melaka Manipal Medical College began utilizing an digital platform to conduct scheduled E-learning activities (MOODLE-Modular Object-Oriented Dynamic Learning Environment).Bhradwaj's study aims to investigate faculty views on current E-learning practices, as well as the amount to which they are adopting and incorporating E-learning into traditional teaching techniques. The study emphasises the necessity of professional education as a requirement for enabling E-learning, which enables for a seamless transition of teachers from traditional to blended teaching approaches. Our college's and other universities' present E-learning activities should be strengthened, and E-learning should be convincingly adopted as a legitimate teaching and learning approach [35]. Students' opinions of E-learning were studied by many authors. The study's purpose is to provide a baseline of student opinions of E-learning tools and to urge academics to think about how they utilise E-learning resources in their classes. The major factors are perceived utility, perceived ease of use, tangibility, dependability, technology, attitude toward use, overall intents, and system utilisation. The frequency analysis test was performed to get to the result that E-learning tools may be amusing if they are explained well [33].

A Phenomenological Investigation was done Shafiei et al in 2019 [46]. The study's goal was to learn more about students' experiences with E-learning issues at Shiraz University Of Medical Sciences' virtual school. The pedagogy, simple accessibility, assessment, support, and moral are all factors. Their primary approach was theme-based analysis, which led to the conclusion that comprehending the issues and obstacles, as well as giving practical solutions, was essential [46]. During the COVID-19 epidemic in West Bengal, Suvashri Sasmal and Moitreyee Roy (2021) conducted research on undergraduate nursing students' opinions of E- learning. During the COVID 19 phase, their main goal is to determine how under graduate nursing students feel about E- learning. Perceived advantages and limitations of e-learning, perceived professional concerns, perceived personal issues, perceived logistics concern, Internet usage, previous experience with e learning, gadgets, and gadget ownership were the key factors considered throughout the data analysis. Students' opinions of e learning should be addressed so that efforts may be focused toward enhancing their learning experiences, according to SPSS 20.0 tests such as frequency, percentage, mean, median, standard deviations, and inferential statistical terminology like chi-square [45].

Reikman Aritonang and Gerald Ariff (2018) conducted research on E-learning in Indonesia from the perspectives of society, university managers, and university students. [7] The primary goal of this research is to determine how E-learning might help satisfy the educational demands of the three groups of respondents while also potentially increasing the country's higher quality of education and openness. Reliability, advertisement, and future improvement are their primary variables. The reliability test, Independent T-test, and frequency analysis are used.[13] The important E-learning implications in Higher Education Institutions for diverse stakeholders were revealed in the conclusion. The technological advantages of E-learning applications have transformed and will continue to redefine learning and teaching processes, benefiting all key stakeholders [7]. Gupta et. Al 2021, conducted research on potential teachers' perceptions and satisfaction with E-learning during the epidemic.[21] The main goal of this study was to determine the level of prospective teachers' perceptions of E-learning during the pandemic, to investigate gender differences, and to determine the significant differences in perceptions of E-learning among prospective teachers of various pedagogical papers during the pandemic [21].

The COVID-19 epidemic has prompted educational institutions all across the world to shut, jeopardising academic schedules. Most educational institutions have resorted to online learning tools to keep academic work alive. Problems with E-learning preparedness, design, and efficacy, on the other hand, remain unsolved, particularly in developing nations like India, where technological restrictions such as device suitability and bandwidth availability pose a serious hurdle. Students prefer recorded lessons with a quiz at the conclusion of each class to boost their learning effectiveness [30,38]. Students say that online programmes appeal to them so that of their convenience and ease, but that issues with internet access in rural areas make it difficult for them to engage in online learning endeavours. However, because many agricultural programs are practical, a complete shift to online application may not be feasible, forcing the construction of a full - duplex mode [57].

Despite the fact that the benefits of E-learning have indeed been extensively researched in the past, it is now more vital to better understand e-learner happiness, particularly while maintaining social separation became the expected trend during this pandemic period. E-learning, according to Sangrà et al. (2012) [43], is "the provision of training or education through the use of electronic means or information systems to access educational content except in a traditional classroom." Classes online and programmes are increasingly being used to enhance or completely replace classroom-based learning [50]. The present COVID-19 epidemic, along with a desire to preserve social distance, has driven academic institutions at all degrees to use E-learning. The

SERVQUAL scale has previously been used to evaluate service quality in a wide range of industries, such as banking, healthcare facilities [39], resorts [11], automotive service [8], and professional training [11]. E-learning [25], e-banking [8], shopping online, airline e-ticketing [15], and other online environments have all been altered and tried. This scale has been used in a number of studies including online learning or E-learning the parts of the SERVQUAL scale have been adjusted to reflect the study's context and surroundings [46, 48].

The cognitive approach of multimedia instruction, social learning theory, and the cloud computing continuity model are some of the underlying ideas and concepts that can help us better comprehend the effectiveness of E-learning. As per the cognitive paradigm of multimedia learning, people learn more effectively from pictures and words together than from words alone [31]. The social learning theory [19] emphasizes e-learner satisfaction is the result of a learner's repeated interactions with the outside world, which has already been exposed to his learning phase before impacting his behaviour. Behavior is influenced by both mental and environmental variables [49].

The importance of information technology in society is undeniable, and its function in assisting education was demonstrated during the COVID-19 epidemic, when schools switched to the online realm. To work and learn from home, large swaths of the industrialized world have embraced the internet, virtual reality, and related technology [16]. Students prefer digital media to printed material as a learning aid, according to academics [42]. According to Li and Lalani (2020), some educational institutions continue to use outdated teacher-centered techniques instead of 21st-century teaching practices that promote critical thinking, autonomous learning, or learner-centered learning. Digital technologies, according to Oyediran et al. (2020), allow learners to access rich multimedia material, which is more effective than printed information in terms of space and time constraints [36].

Students find it challenging to transfer to an online setting, as per Gupta et al. (2020), due to a lack of internet access and online learning resources.[20] When pupils were least responsible to access E-learning and lacked the necessary abilities, they dove headfirst into the world of the internet.[58] Nonetheless, the COVID-19 epidemic, more than any other event, may have prompted the deployment of online learning systems, particularly in developing countries. The capacity of learners and lecturers to employ a variety of online learning tools is crucial to e-learning implementation success. In need for E-learning to flourish, students must move shift from mainstream course offerings and navigate through the most recent technological landscape, which has unique requirements.[18] Massive data prices and other disparities are creating inequalities in access to better education, and the digital divide is making matters worse [58].

Nigerian students claimed that the high cost of ICT gadgets had a negative impact on a research; the adoption of e-learning was examined [36]. According to Hurlbut (2018), one of the top indicators of adoption cited by students who successfully accepted an online course was instructor feedback.[24] According to a study by Akuratiya and Meddage (2020) [1], the majority of students choose blended learning, with only 5% preferring traditional face-to-face learning. High data prices made it hard for students in Malaysia to participate fully in online learning, from another research [4].

Due to a shortage of internet connection and gadgets for students and lecturers, most educational institutions in poor nations struggled to adapt their traditional courses for the online environment [21]. Students' access to important technology including laptops, cameras, and the internet was limited. According to Neuwirth et al. (2020) [35], which hampered their presence in the online world. Students in middle and low- income nations also lack access to ICT devices, according to the researchers; for example, only 34% of students in Indonesia have access to ICT devices, compared to 95% in Sweden [56].

Tan et al. (2009) found that students who were taught in a classroom and those who did an online course scored similarly on an examination. According to a prior research, when students learn online, they remember around 60% more content than when they study in a traditional classroom environment [47] .Students who completed an online or blended course fared equally to or better than those who took a traditional face-to-face course, according to a detailed review of student performance In several tests, Harrell and Harris (2006) revealed that web students did not surpass traditional face-to-face students [52].

Educational institutions have benefited from the accessibility of both open source and commercial learning management systems in their transition to distant teaching and learning. E-learning, according to Almaiah et al. (2020), was crucial in enabling student- centered learning throughout the pandemic since it allowed institutions to control the learning process [3]. Most colleges throughout the world shifted to online platform due to restrictions on face-to-face gatherings, and used platforms like Moodle, Google Classroom, and Blackboard to guarantee that learning continued during the lockdown [21,31]. According to sources, 63 of the 64 American colleges and 17 of the 21 universities in South Africa have gone online and are leveraging support technologies such as ZOOM, Canvas, and Blackboard.[53] Suspending Classes Without Stopping Learning was a policy devised by the Chinese Ministry of Education to ensure that hundreds of millions of students did not miss any learning while staying at

home during COVID-19.[23] Universities in Poland have undergone major changes in their teaching to guarantee a smooth transition to an online environment with minimal disturbance.[54]Universities that effectively shifted to the online environment, according to Gelles et al. (2020),[18] improved communication with students by providing frequent updates on tests, supplementary resources, and grading policies. Considerably some universities that had introduced E-learning before the lockdown found it difficult to move during COVID-19abruptly. According to Swartz et al. (2018), content and courses offered through technology should be appropriately suited to the virtual environment. Some Chinese science, technology, and engineering universities collaborated to create computer-based experiments and assessment tools that their students could use [16].

Anderson (2005) was cautious, noting that communities who struggled with equity in traditional educational resources were likely to struggle even more in the online environment [5]. Globally, internet connectivity is uneven, with around 19 percent of individuals in underdeveloped countries getting access, and the epidemic has exposed these disparities, with observers calling for universal access.[42] Most under developed countries struggle to participate online due to in consistent internet connectivity, according to Tam and El-Azar (2020).[58] According to Gamage et al. (2020)[16], the internet is the medium for all types of freedom, including freedom of expression and assembly, in the new norm. These essential liberties cannot be enjoyed by communities that do not have access to the internet. For example, Zimbabwe's constitution provides everyone the access to learn; but, the nation does have the world's most costly data, with one gigabyte costing USD75.00, and this right cannot be exercised without internet connectivity [55].

(a) **Need for the Study -** Students, instructors, companies, employees, and others have a positive opinion of E-leaning based on previous studies. It is steadily expanding, and E-learning use in the Covid-19 epidemic era is high. We all know that India is a developing economy and country; however E-learning remains a challenge in several areas. So, in Covid -19, all students and many staff are at home exclusively. As a result, E-learning can be challenging at times, and some consumers may have problems as well. Following a review of various studies and the identification of a research gap, the researcher felt compelled to conduct the current investigation in order to determine which factors in perception will be affected while online learning, and this will drive the measurement factors affecting consumer perception towards E learning.

(b) **Scope of the Study**
   (i) The study's scope will be limited to the India: Gujarat, Delhi and Kerela.

(ii) Only E-learning would be studied in this study.
(iii) The study's conceptual scope is limited to determining perception of E-learning.
(iv) Diverse Statistic components such as demographics of an individual are taken into thought of ponder.

(c) **Research Gap -** According to research articles or literature reviews, the identity gap in the factors affecting E-learning consumer perception in the course, such as adaptability, advertising trustworthiness, individual mental health, and, most importantly, perception among the youth, is the future of adoptable E-learning and is useful to their work lives as well. As a result, it will have to work and research for future requirements.

III RESEARCHMETHODOLOGY

(a) **Problem Statement -** As it was mentioned in the necessity for study, there are some various factors that will affected to the pupils, therefore there is some important issue to discuss, and the perception towards E-learning will be identified. In the last 2-3 years, E-learning adoption has been strong in India, yet there are still some individuals who have low finances, restricted availability, and have lost a family member due to the covid-19 pandemic, the negative perception are affected by the financial crisis. E-learning is widely used in people's daily lives, and they now want to do things through media platforms as well. However, there are certain negative effects that researchers have discovered, and therefore there is a need for more investigation through research.

(b) **Research Objective**
   (i) To measure factor affecting consumer perception towards E-learning in India.
   (ii) To identify the factor impacting the perception towards E-learning.
   (iii) To measure the influence of demographic factors on overall intention as well as the use of technology to assess consumer perception.

(c) **Research Design -** Depending on the type of study presented the sequence of action of suitable circumstances for information gathering and assessment changes. Descriptive research design has been used for this investigation. To progress, exploratory analysis was implemented in order to identify study-relevant aspects and get detailed insight. Secondary data – Computerized data base – Full text data base tools such as web links, ProQuest, Research Paper, Google scholar, Research Gate, and Bibliography were designated up to perform exploratory research. The purpose of this research is to test hypotheses and examine correlations. Conclusive research, as the name implies, is to provide information that may be used to draw

conclusions or make judgments. It is typically quantitative in nature, consisting of numbers that can be quantified and summarized. This research approach is used to identify relevant groups, assess the degree of connection of variables, estimate the unit percentages of a certain population with various behaviours and make specific projections or conclusion. There is only one sample of responders, and information is acquired only once from this sample

The target population refers to the total number of people from whom a sample could be taken. The people who take part in the investigation are referred to as a sample. Here the target population is the Citizens of India. A sample population is a subset of subjects chosen to be representative of the entire population. The sample must be large enough to allow statistical analysis. Sample size refers to total number of respondents selected for gathering required information. So, the total 1298 respondent is chosen across India. Snowball sampling was used in this research. A non-comparative scaling technique was utilized for the study. In non-comparative scale we have used Likert scale (Strongly Agree to Strongly Disagree). Primary data were collected from structured questionnaire. Statements of the questionnaire were extracted through literature review. AMOS was used for Data Analysis, Measurement Model was created and CFA, Reliability and Validity and Path Analysis were checked for the Model.

IV RESULTS

(a)   **Demographic profile of respondents**

Table 2
Demographic Profile

Factors	Particulars	Frequency	Percent	Cumulative Percent
Gender	Male	724	55.74	55.74
	Female	574	44.26	100.0
	Total	1298	100.0	
Age	18-23	584	44.97	44.97
	24-29	479	36.92	81.89
	30-35	235	18.10	100.0
	Total	1298	100.0	
Education	Up to higher secondary	23	1.8	1.8
	Diploma	128	9.86	11.6
	Graduation	562	43.3	54.9
	Post-Graduation and Above	585	45.1	100.0
	Total	1298	100.0	
Occupation	Student	511	39.36	39.08
	Home Maker	145	11.2	50.7
	Self Employed	421	32.4	83.0
	Salaried	221	17.0	100.0
	Total	1298	100.0	
Marital Status	Married	406	31.3	31.3
	Unmarried	892	68.7	100.0
	Total	1298	100.0	
Monthly personal Income	200001-40000	113	8.7	8.7
	40001-60000	563	43.4	52.1
	60001-80000	174	13.4	65.5
	80001-100000	448	34.5	100.0
	Total	1298	100.0	
Members	1-2	513	39.5	39.5
	3-4	145	11.2	50.7
	5-6	422	32.51	83.0
	More than 6	218	16.81	100.0
	Total	1298	100.0	

(b) Measurement Model - Confirmatory factor analysis (CFA) was used on the variables to ensure that the manifest variables load on the suggested constructs and signify these constructs.
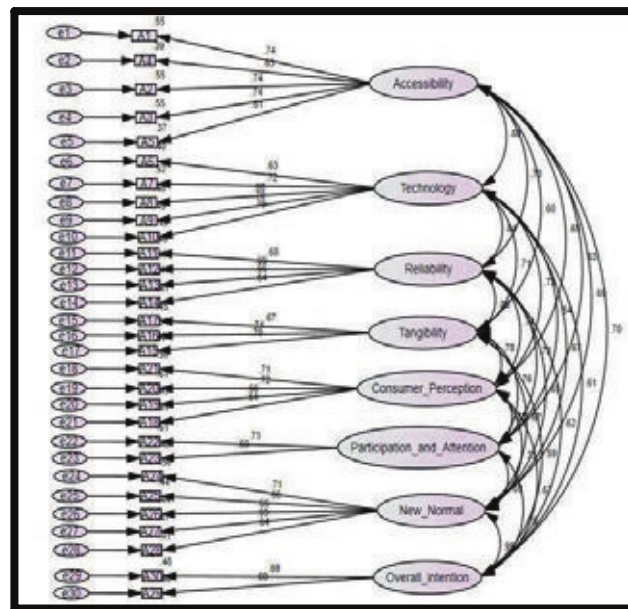

Fig. 1

The suggested model was evaluated using confirmatory factor analysis (CFA) and concept validity tests. Construct validity tests examine the proposed model's soundness, whereas CFA checks the indicators' loading on the indicated latent variables. Prior to the path model, the mixture of CFA and concept validity provides proof of the model's quality. There are eight hidden variables and thirty observable variables in the measurement model. Five variables assess accessibility, technology, and the new normal; four indications measure reliability and consumer perception; three indicators measure tangibility; and two indicators indicate total intention, involvement, and attention. The error terms are present in all of the indicators, and the covariance arrows connect all of the latent variables. Extreme likelihood approximation techniques are used to approximate the circumstances of the complete measurement of the model. On the Respective construct, all objects are excellent.

(c) Reliability and Validity

Table 3

Factor	Indicator	Factor Loading
Accessibility	A1	0.739
	A2	0.739
	A3	0.741
	A4	0.627
	A5	0.612
Technology	A6	0.635
	A7	0.721
	A8	0.676
	A9	0.702
	A10	0.701
Reliability	A11	0.681
	A12	0.687
	A13	0.665
	A14	0.681
Tangibility	A15	0.696
	A16	0.737
	A17	0.669
Consumer Perception	A18	0.637
	A19	0.659
	A20	0.716
	A21	0.708
Participation & Attention	A22	0.714
	A23	0.694
New Normal	A24	0.707
	A25	0.664
	A26	0.660
	A27	0.685
	A28	0.643
Overall Intention	A29	0.692
	A30	0.690

Table 4

Scale	Cronbach's alpha
Accessibility	0.916
Technology	0.910
Reliability	0.893
Tangibility	0.796
Consumer Perception	0.843
Participation & Attention	0.748
New Normal	0.832
Overall Intention	0.908

The factor loading was evaluated after the measurement model was run. All of the factor loadings are closetothe0.7cut-off level. Overall, the loading of all components is within acceptable limits (above 0.50).

It is vital to determine the voting populace of the estimation before proceeding with additional investigation. The consistency of the scale may be determined using Cronbach's alpha coefficient of dependability. As per Nunnally (1978), Cronbach's alpha values greater than 0.70 imply a Good level of internal consistency.

In this situation, Cronbach's alpha values are > than expected value of 0.70, suggesting that the data is reliable for further research.

Table 6

Measure	Estimate	Threshold	Interpretation
CMIN	908.277	---	---
DF	377	---	---
CMIN/DF	2.409	< 5	Excellent
CFI	0.921	> 0.90	Excellent
RMSEA	0.52	< 0.08	Good
NFI	0.873	> 0.90	Good
TLI	0.909	> 0.90	Excellent
IFI	0.941	> 0.90	Excellent

Table 5

	CR	AVE	MSV	MaxR(H)	Overall _In	Access ibility	Tech nology	Relia bility	Tangi bility	Partic ipation	New_ Nor	Cons umer
Overall Intention	0.770	0.527	0.345	0.346	0.726							
Accessibility	0.921	0.796	0.342	0.927	0.489	0.893						
Technology	0.853	0.661	0.424	0.875	0.608	0.797	0.813					
Reliability	0.941	0.841	0.424	0.954	0.618	0.702	0.840	0.917				
Tangibility	0.912	0.776	0.295	0.915	0.514	0.598	0.712	0.852	0.882			
Participation And Attention	0.885	0.721	0.228	0.917	0.702	0.632	0.640	0.729	0.762	0.850		
New Normal	0.805	0.518	0.308	0.806	0.953	0.689	0.665	0.651	0.666	0.890	0.719	
Consumer Perception	0.775	0.635	0.471	0.778	0.674	0.651	0.731	0.741	0.782	0.878	0.730	0.797

External loading, average difference extracted, and composite reliability are all significant elements to consider while assessing the model for reflective measurement. The outer loading ought to be larger than 0.7, the AVE ought to be >= 0.5, and composite reliability ought to be better than 0.7, according to Joe F Hair et al. Table 4 summarises the model's quality rating. Because all of the parameters are over the standards cut-off, AVE, composite dependability is the best product fit.

The CMIN/DF ratio of 2.409 indicates great model compatibility. The model's RMSEA is 0.52, which means it still fits the model while not being within the cut-off. The estimated model likewise fits the intended model well, as evidenced by the CFI, TLI, NFI, and IFI values.

(d) **Path Analysis -** The influence of six Measure Factors Affecting Consumer Perception of E-learning is depicted in Figure 2. With a normalised regression weight of 0.19, the accessibility factor has a favourable influence on customer impression. At a 5% level of significance, the null hypothesis is rejected since the impact of accessibility on perception of customers is statistically meaningful (b = 0.19, t =3.442, P 0.01). The link between technology and customer perception is the subject of the second hypothesis. H2 also rejects the null hypothesis (b=0.28, t=4.837, p0.01). Technology has a positive influence on consumer perception, and this influence is statistically significant. With a normalised regression weight of 0.17, reliability has also had a favourable impact on customer impression. The H3 hypothesis was likewise rejected at a 5% significance level (b = 0.17, t = 3.0394, p = 0.002).The link between tangibility and consumer perception is represented by the fourth

hypothesis. With a normalised regression weight of 0.31 (b = 0.31, t=4.949, p 0.001), tangibility has a positive and substantial impact on consumer perception. With a beta weight of 0.51, involvement and attention have a favorable impact on customer perception. At a 5% level of significance, the null hypothesis H5 is rejected. (b = 0.51, t =6.279, p < 0.001). The link between the New Normal and consumer perception is represented by six hypotheses. With a normalised regression weight of 0.46 (b=0.46, t=6.310, p0.001), New Normal has a positive and substantial effect on Consumer perception. All of the measured factors were found to be statistically significant and to have a favorable influence on consumer perception. Among all, "participation and attention" and "New Normal" have had the most impact on consumer perception. Overall, all studied consumer perception components may account for around 70% of the variation. The last hypothesis, H7, investigates the impact of customer perception on total intention. The total intention is positively influenced by customer perception. With a regression weight of 0, the amount of influence of customer perception on total intention is considerable. (0.65 b) (b = 0.65, t =9.060, p < 0.001).
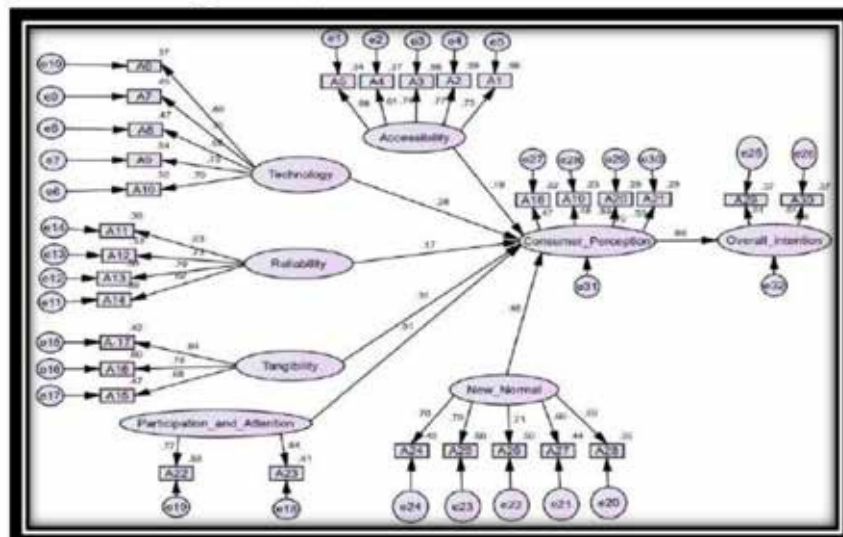

Fig. 2

V MANAGERIAL IMPLICATIONS

(a) The recent research reveals that there are several implications for marketers and enterprises. When this study determines that these characteristics play a key influence in the Consumer Perception and overall intention, marketers will benefit because they will be able to emphasize on the dimensions as Accessibility, Technology,

Reliability, Tangibility, Participation & Attention, also New Normal. The demographic results will also be highly useful for E-learning organizations and universities.

(b) Given the lack of study on consumer views of E-learning, the large number of studies done in the industrialized nations should be highlighted so that the research may be considered a contribution to the body of knowledge.

(c) SEM and CFA both extremely effective statistical procedures for establishing the validity and reliability of the data, were used by the researcher. This study includes important material to aid academics in performing more research on customer perceptions of e-learning.

(d) According to the study's major results, university administrators should be cognizant of the vital relevance of teamwork between administrators and university lecturers as a determinant of digital learning persistence. Top-level objectives for E-learning technology diffusion should be communicated to teachers and faculty management at all stages of an organization to ensure that they will be understood.

VI CONCLUSION

The analysis revealed a few system strengths and flaws. The data also revealed that there were considerable disparities in demographic characteristics among respondents when it came to a few key categories. Accessibility, Technology, Reliability, Tangibility, Participation & Attention, and the New Normal have all been discussed by E-learners. The research went on to state that presenting the notion of E-learning with a more good outlook and viewpoint will have a huge impact. In order for the entire E-learning process to be effective, a few critical obstacles must also be solved, as outlined by the study. This gains even greater traction in India, where e-learning is still very much in infancy.

VII LIMITATIONS AND FUTURE SCOPE OF THESTUDY

There are certain limitations to the current study. First and foremost, this research is cross-sectional. As a consequence, further research is needed to examine the impact of E-learning methods on practical applications throughout time, since E-learning systems require time to adapt to a new environment. Second, due to time and expense constraints, this study used a cross sectional strategy to collect data via distributing surveys. Future research should try to analyse the success of an E-learning system through interviews to learn more about the elements that influence real use. Future research could combine service quality and data to have a better knowledge of the elements that influence real usage.

E-learning – Achieving Aatmanirbhar Baharat and skill India vision (Relevance of Work)
To fulfil our dreams of a ' Achieving Aatmanirbhar Baharat and skill India vision 'we must examine India's vast talent gap. Here's how online education can help us focus more on skill development and employability. This study provides a strong implication to academia and educational institutions by addressing a research gap**.**

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