

## DIGITAL TRANSFORMATION IN COMMERCE EDUCATION: CHALLENGES AND OPPORTUNITIES

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### ABSTRACT

Nearly every aspect of trade, manufacturing, and commerce has undergone a radical change as a result of the liberalization and globalization of the Indian economy. The remarkable expansion of e-commerce initiatives during the previous few years was unprecedented in the pace and size. 2020 has proven to be a difficult year. Recent years have seen a surge in interest in the use of artificial intelligence (AI) in education due to its potential to completely transform the way that teaching and learning are currently done. Artificial Intelligence (AI) technology can enhance the learning process by providing students with tailored feedback and granting them access to an extensive array of educational resources. Furthermore, teachers can improve student outcomes by modifying their pedagogical techniques with the use of AI-powered technology, which provides them with real-time feedback and insights into students' learning. AI can also assist teachers in assigning grades and assessing student work, freeing them their time to focus on other important aspects of teaching. Over the past ten years almost even after COVID, there has been a substantial upheaval in the education sector. There has been a significant change in the traditional classroom learning technique as digitization has taken over the traditional education system. From online classes and virtual tutoring to interactive learning platforms - in various ways, digital resources are being incorporated into the educational process. We'll learn more about it in this blog post to assist you in comprehending the state of the education industry today and the reasons your company in this sector needs a digital transformation.

**Keywords:** Commerce, Education, E-commerce, Internet-Based Learning, Digital Transformation in Education, Features of Digital Classroom, Distance Education, Before and After COVID-19, Digital Classroom, Opportunity and Challenges.

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### Introduction

#### Commerce

Trade is the transfer of goods and services between individuals or businesses. A deal of commerce is any exchange of money for a good, service, or piece of knowledge. The Internet and an effective postal system have made International Commerce convenient for Business as well as people.

#### Education

Education is about helping pupils develop their innate skills and abilities. The intentional transfer of knowledge, skills, and values from current generation to the future's is known as the transmission process. Those who were unable to attend a campus program have greatly benefited from the availability of online resources.

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Cyberlaw research now has more options because to e-commerce education. It goes without saying that the significance of cyber regulations has grown significantly in recent years.

### **E-Commerce**

E-commerce is the use of contemporary communication tools such as the Internet, fax machine, phone, electronic data interchange, electronic payments, and money transfer systems to do business. E-commerce offers customers several advantages, including more options, reduced prices, and faster delivery times. With just a mouse click, consumers may purchase things without ever leaving their homes or places of business.

Similar to this, clients have benefited greatly from online services like Internet banking, airline, train, bus bill payment, hotel booking, and so on. Higher education has been profoundly impacted by the amazing influence of e-commerce education. The previous few decades have seen a significant increase in Internet usage, which has had a significant impact on institute research and communication.

Given the hundreds of cybercrime incidents that occur every day, understanding of and familiarity with the Internet has grown in significance. A commerce education gives students access to information and expertise as well as the most recent developments in professional development.

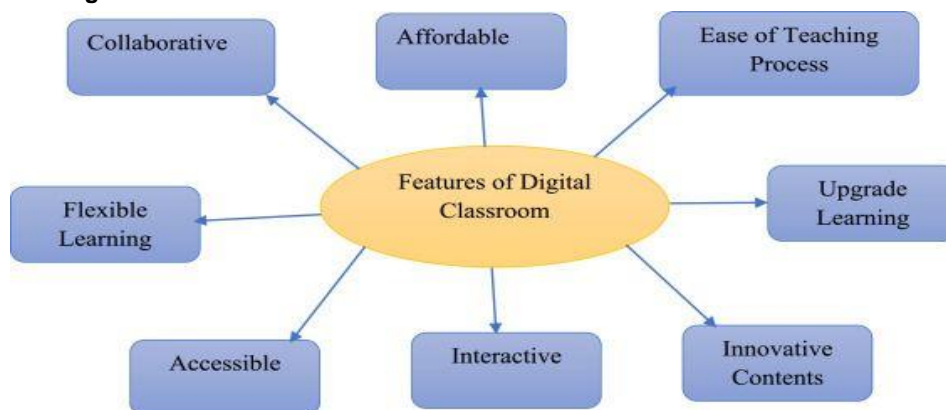
### **Internet-Based Learning**

It is become a significant educational tool. Online and remote learning is quickly becoming a fantastic alternative for students in India, since traditional classroom settings are becoming more and more costly. Opportunities for e-learning are abundant in India. Even the programs for distant learning are doing a fantastic job. There are many different ways to access distance learning, including interactive CD-ROM programs, mobile learning programs, telecourses or broadcast courses via radio or television, postal correspondence programs, and many more.

### **Digital Revolution in Education**

The all-encompassing transition known as "digital transformation" involves the incorporation of online platforms, instructional software, and digital resources, all of which enhance the educational experience for educators and students alike. Prominent instances of educational technology comprise virtual classrooms, electronic books, online learning, and educational applications. The use of technology in the classroom is currently the main force behind the enormous change that is occurring in higher education. This change has significant effects on both students' learning strategies and teachers' pedagogical approaches. It was necessitated by the need to provide students with a more individualized, dynamic, and successful learning environment in order to prepare them for life in the digital age.

### **Features of Digital Classroom**



### **Current Trends in the Digital Transformation of Education Sector**

Before COVID in 2018, around 35.3% of US college students took online education as part of their degree. The sudden corona virus outbreak in 2020 accelerated online education as the social distancing and lockdowns made online learning the only option. The only way that improvements in digital technology have influenced students and trends is through online learning. So, the education sector has been greatly impacted by technological developments. Let's explore the current trends in the digital transformation of education sector.

- **Universal Accessibility**

Enhanced accessibility is among the most promising digital transformation themes in education. The progress of technology keeps making it easier to get information from many locations. By utilizing online learning options, students can attend universities and courses of study that might not be close by. The boundaries of a student's immediate geographic area are no longer applicable.

- **Artificial intelligence (AI)**

Tools for artificial intelligence (AI) give pupils a captivating educational experience. Text-to-voice technology can help kids who have reading issues, such as schizophrenia. Common queries from students can be addressed by chatbots, similar to FAQs, which aids in maintaining student focus while they learn. Additionally, it adds excitement to the classroom since it allows students to go deeper into the subjects that interest them. Tools for artificial intelligence (AI) give pupils a captivating educational experience. Text-to-voice technology can assist kids who struggle with dyslexia or other reading difficulties. Common queries from students can be addressed by chatbots, similar to FAQs, which aids in maintaining student focus while they learn. Additionally, it adds excitement to the classroom since it allows students to go deeper into the subjects that interest them.

- **Customization**

Personalized learning strategies have also been a crucial part of the education sector's digital transition. Numerous educational institutions and schools have realized the importance of offering flexible solutions that take into account each student's strengths and weaknesses. Both students and educational institutions can benefit from tailoring courses to meet individual learning needs.

Giving pupils the freedom to learn whenever it suits them helps them absorb and remember more information. Furthermore, customization gives individuals the ability to advance in their learning. Students are therefore inspired to complete their degrees and become eligible for further study and employment.

- **Virtual Realities**

Virtual realities have grown to be a crucial component of every sector. Virtual reality in education gives pupils the opportunity to explore content before they come across it in practical applications. For instance, most Methods and procedures are performed by medical students; with the aid of virtual reality, they can experience the technique and learn it practically before practicing in real life.

- **Gamification**

Gamification is enjoyable; gamified teaching strategies let students learn in the most effective way while still having a good time. Game-based components like badges, points, diplomas, incentives, and more are a part of gamification. Although it can be used in based-schooling, self-teaching applications and courses that enhance student engagement also make extensive use of it.

- **The Bottom Line**

The transition from on-campus to remote learning has altered the face of education. The education sector's digital transformation has benefited both instructors and pupils to a larger extent. To increase the effectiveness and engagement of learning content techniques, accessibility must be improved for all. Learning will therefore be different in the future as a result of the digital transformation in the education sector.

An important part of the shift to online education has been played by the LMS sector. Millions of users have benefited from Paradiso LMS's seamless support and quick transition to online learning techniques. Worldwide adaptability is increased by the eLearning solutions' user-friendly interface and ease of learning.

### **Advantages of Digital Education**

- **Tracking of Student Results**

One effect of the digital transition in education is that it offers a more practical means of tracking pupils' progress. Computers, internet and innovation can be a valuable tool for students' work recording information, allowing parents and teachers to monitor their progress. Manuals or creative work, for instance, might be periodically compared to content that has already been digitally recorded. This helps identify who is improving and who needs more attention.

- **Improved Results with Data Analytics**

Organizations already use these kinds of interactive tools, so why are students not trained for them before becoming employees?

- **Future-Focused Curriculums**

Teachers need to teach future curricula. Automation, robotics, and AI are no longer only themes in science fiction movies. The overwhelming weight of evidence indicates that the needs of the workforce are evolving and will likely grow significantly in the future, but the organization is not equipped to fully train them. The curriculum updates can be created and upgraded in a matter of months. Students have more access to relevant and regularly updated content. Daily access to fresh content and functionality is necessary for rapid upgrades and functionality.

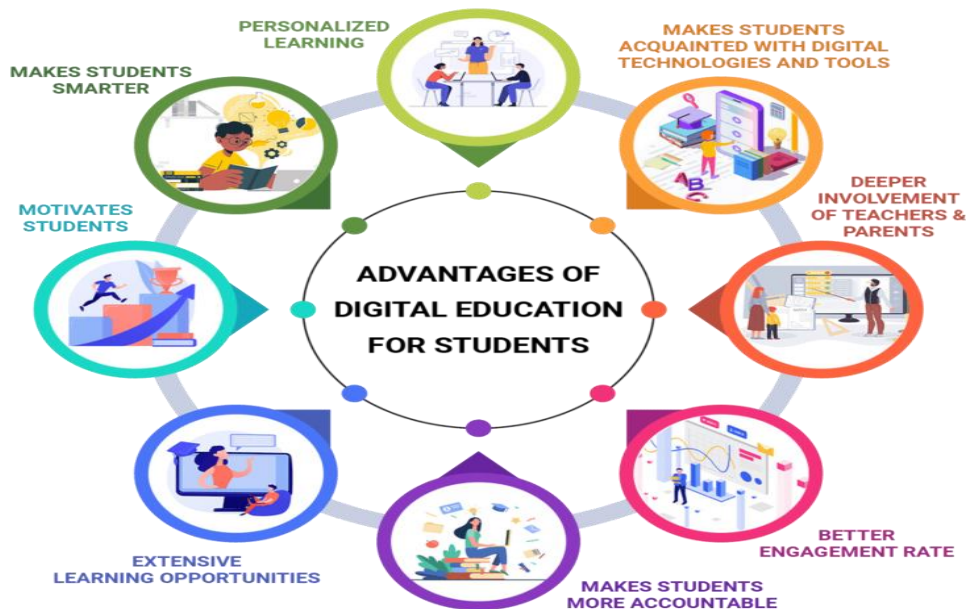
- **Enhanced Synergies between Parents and Teachers**

Studies show that when parents support their children's intellectual achievement, the kids perform better in school and are generally healthier. Automation electronically sends parents progress reports and comments, reminding them to pay fees when the time comes.

You can also feel secure about your child's safety because the watched location of bus from anywhere, and the kids are always alerted when you are absent or on vacation. What if the program offered a useful career guidance solution that suggested careers based on metrics that were determined the strengths and limitations of each student?

- **Time-saving**

In the modern world, when time is money, digitalization is a huge time-saver. Many cities still lack complete integration between the subway system and the rest of the transportation infrastructure. Students have to travel for hours in order to meet their educational facilities. In this case, digital instruction is a lifesaver for students from even the most remote regions of the nation. UNISA and Get Smarter have successfully implemented this strategy across international borders. Instead of spending long hours on the road, all it takes to learn a topic is to click onto a website or watch satellite TV.



### Opportunities

The Bachelor of Commerce is a three-year, full-time undergraduate program. and a postgraduate Master of Commerce degree. After completing a study in commerce, a student can work as a specialist in any government agency or private institution. They can also pursue professional courses like those for company secretary, chartered accountant, and ICWA.

A commerce graduate may choose to work in financial services as a tax consultant, budget consultant, stock broker, merchant banker, financial portfolio manager, or financial consultant. Additional management-related fields that offer career opportunities include personnel, production, financial, marketing, and material management. Other management-related fields include hotel, hospital, tourism, event, office, and export/import management.

Graduates in commerce and postgraduates with a focus on banking are needed in the bank. Insurance companies may also contact recent graduates with a focus on insurance as well as graduates in commerce.

Graduates in commerce and postgraduates with specializations in accounting, including computer technology, are also needed by the industrial sector.

### **Difficulties of Education's Digital Transformation**

Implementing digital revolution in the online learning sector successfully will require overcoming a number of obstacles, including:

- **Insufficient Technological Knowledge**

It's possible that a large number of teachers lack the technical know-how needed to integrate technology in the classroom successfully.

- **Restricted Technological Access**

A digital divide may result from some students and teachers not having access to the required technology, which will make it more difficult to execute digital transformation.

- **Resistance to Change**

The acceptance of digital transformation may be slowed down by instructors who are reluctant to include technology into their lesson plans. In fact, nearly 70% of public sector workers think they lack the digital abilities of private sector workers. In spite of this, a number of influential policymakers oppose the next significant steps towards digital maturity.

To put it simply, people would rather become familiar with what they do than step outside of their comfort zone, which would result in sluggish progress and development. Many educators are afraid of failing and are reluctant to pick up new techniques or methods while adjusting to new cultures, technologies, or ways of thinking.

- **Inadequate Expertise or Abilities**

Enough competence, trust, and abilities are necessary to foster innovation inside the company. Employers in the UK are currently struggling to address a rising shortage of digital skills to fill 43% of STEM (science, technology, engineering, and mathematics) positions.

To guarantee a seamless and effective digital conversion, educational institutions must either compete to attract a limited pool of talent or use novel strategies for upgrading up-and-coming players in the UX and CX sectors using cloud infrastructure.

- **Instructive Information**

Numerous metrics offer insights about future learners, internal efficiency, user experiences, and much more from schools, colleges, and trainers in this digitally advanced day. To put it succinctly, the degree of detail is priceless.

The issue is that, especially in the field of education, these statistics are smooth, occasionally erroneous, and untrustworthy. To be able to acquire fluid, rapid, accurate, and structured data, education leaders must make informed forecasts, integrate business decisions, and implement new educational initiatives in order to grasp the most relevant and helpful data.

- **Lack of Instructions or Strategy**

Understanding where to go with digital transformation in any sector or industry is one of the main obstacles to advancement. It might be intimidating to consider the possibility of mass change, making it challenging to decide which course of action to pursue or how to formulate a winning plan.

- **System-based Compatibility**

Today's businesses and organizations rely mostly on technologically advanced systems and infrastructures to run efficiently and profitably on a daily basis.

Not being compatible with contemporary digital technology to progress them is a significant issue with the digital transformation of education systems. Because of this incompatibility, an existing integration system needs to be modified, updated, or replaced, all of which will take time and money.

- **Final Words**

Both students and teachers can develop their abilities to create an engaging learning environment by digitizing the learning process. Numerous aspects of education can benefit from digital transformation, including online learning, intelligent schooling, student assessments, personalized learning plans, and online exams.

- **Lack of Clear Strategy**

Adopting new technologies can be difficult if there is no plan. When a large school encounters difficulties using the newest technology to complete tasks, learning and goal achievement may be difficult. Developing strong strategies can assist schools in making important progress and concentrating on reaching their goal.

- **Technology Infrastructure**

New technology infrastructure and equipment are required for students, instructors, and educational institutions as a result of the digital revolution of the education sector. Education institutions also have to deal with the challenge of selecting a platform that offers simple integration, course authoring, and easy access. Consequently, in order to create an engaging learning culture, digital transformation needs a strong technological infrastructure.

- **Management and Thinking**

Teachers require the adaptability and managerial skills of school administrators in order to run such systems. They need to figure out how to evaluate what can be done in virtual space and use technology to their advantage. In order to master technology and recognize its limitations, educational institutions must acquire knowledge and digital thinking.

- **Skills in Utilizing Technology**

If educators are not equipped to use the technology, digital transformation will not be successful. As a result, educators need to stay current on how to monitor and assist students while they are learning. In order to make sure that instruction runs well, they also require the assistance of technical personnel and process specialists. Additionally, in order for students to stay up to date with the rapidly evolving field of technology, they must constantly upskill.

- **Inequality in Education**

Digital equity will result from unrestricted access to technology without regard to time or location. However, this might also make learning more unequally accessible to pupils from different backgrounds and geographic locations. For instance, kids who live in rural or hilly areas will have restricted study resources and trouble getting high-quality education.

More Obstacles are follows:

- Problems and Solutions for Reducing Inflation and Fostering Growth.
- Emerging concern in worldwide Economy, Commerce and Management.
- Internationalization of Financial Market in the World.
- Role of Foreign Direct Investment and Foreign Institutional Investment.
- Economic Sector Reform in India and Abroad
- Challenges and Strategies of IMF and WORLD BANK for International competitiveness.
- Merger and acquisition tactics and challenges for global trade, commerce, and industry.
- Challenges and Strategies for commodities markets in the world and in currency market in International context.

## **Conclusion**

Higher education was seen as becoming more and more important for the world's population as the emphasis on information and the global economy increased. These days, mobile and information technology are pushing the education industry to adapt to the needs of the moment. The most emerging dimension of the Business and Commerce education in the 21st century is the requirement for Business

School to integrate technology and make it vital component of course contents. Today, education is a business, and knowledge is expanding across all fields and technology. Given the shifting landscape, the caliber of commerce education has emerged as a key concern for marketing. Students should receive practical instruction in accordance with their areas of specialty. Through the provision of pertinent and useful commerce education, we can help our students become more globally competitive. The necessity of the modern day is for commerce students to be socially conscious as members of society.

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