
Awareness about Emerging Trends in Commerce Among Higher Secondary School Commerce Students of Wayanad District

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New economic policy of 1991 brought drastic changes in Indian economy. Protected markets wiped out. Professionalism came in its place for survival and growth of industries and commercial sectors. As a part of liberalisation and globalisation Commerce education becomes the most dynamic and emerging subject. Technology related opportunities in commerce are e-commerce, e-banking, electronic fund transfer, outsourcing, data recording etc. Commerce education must provide adequate information related to these changes through its syllabus. A study was conducted to find out the awareness about emerging trends in commerce among higher secondary school commerce students of wayanad district. The data were collected through a standardised test developed by the investigator. The sample for the present study includes 370 eleventh standard higher secondary school commerce students randomly selected from nine higher secondary schools in Wayanad district of Kerala. The sub-sample variables include gender, type of school, locale, religion and social category. The findings of the study were higher secondary school commerce students of Wayanad district have above average awareness about recent trends in commerce.

Keywords: E-Banking, Data Recording, Outsourcing and Digital Money.

Introduction

Commerce stream of education includes a wide range of interdisciplinary courses such as accounting, management, business administration, financing, marketing, economics, taxation, business law, operational management, entrepreneurship development and many other short-term certificate courses.

The emerging scope of commerce education is the outcome of new economic policy in 1991. Liberalisation, globalisation and privatisation were the key factor of new economic policy. Regulated markets were replaced by competitive markets. Due to its impact professionalism came in the field of commerce and industrial sector. Professionalism demands commerce education in non-conventional areas too.

In India commerce education offers at three levels namely; under graduation, post-graduation and research programmes. But the beginning of commerce stream opted from higher secondary or senior secondary levels. In the higher secondary level students learnt fundamentals of commerce.

They are familiarising with accounting, business studies and management at the elementary level. Their syllabus also covers emerging trends in commerce in a general way. Emerging trends in commerce include e-commerce, outsourcing, e-banking, computerised accounting, database concept etc.

Significance of the Study

Education is a process rather than a product. It helps the students to lead a good life in future. Commerce stream of education offers a lot of opportunities for higher studies and self-employment to students having business interests. Commerce education helps the student to earn a reasonable income in future for leading a better life.

Mere knowledge is not enough, professionalism demands thorough knowledge – both theory and practical skills. Students acquire knowledge differently depends up on their learning style, attitude, interest and their personal background. No studies were found in this area with the same variables and samples. The present study aims to find out the knowledge level of higher secondary school commerce students with regard to data recording, e-commerce, outsourcing, e-banking, digital money etc.

Operational Definitions

Awareness Score

The test score obtained by each student in the given standardised test. For the present study emerging trends in business refers e-commerce, data recording, e-banking, digital money and outsourcing only.

Higher Secondary School Students

Higher secondary school Students refer to students studying in standards XI and XII in the higher secondary schools of Kerala. For the present study higher secondary school students mean that those students studying in class XI of commerce stream in higher secondary schools of Kerala.

Statement of the Problem

The topic selected for the present study is 'Awareness about Emerging Trends in Commerce among Higher Secondary School Commerce Students of Wayanad District'.

Objectives of the Study

- To find out the extent of awareness about emerging trends in commerce among higher secondary school commerce students of Wayanad district and the sub-groups based on

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- gender, type of school management, locale, religion and social category.
- To find out whether there exists any significant difference in awareness about emerging trends in commerce between male and female higher secondary school commerce students.
 - To find out whether there exists any significant difference in awareness about emerging trends in commerce among higher secondary school commerce students based on type of school management.
 - To find out whether there exists any significant difference in awareness about emerging trends in commerce among higher secondary school commerce students based on locale.
 - To find out whether there exists any significant difference in awareness about emerging trends in commerce among higher secondary school commerce students based on religion.
 - To find out whether there exists any significant difference in awareness about emerging trends in commerce among higher secondary school commerce students based on social category.

Hypotheses

- There exists significant difference in the awareness test mean score between male and female higher secondary school commerce students.
- There exists significant difference in the awareness test mean score between government and aided higher secondary school commerce students.
- There exists significant difference in the awareness test mean score between urban and rural higher secondary school commerce students.
- There exists significant difference in the awareness test mean score between Hindu and Christian higher secondary school commerce students.
- There exists significant difference in the awareness test mean score between Hindu and Muslim higher secondary school commerce students.
- There exists significant difference in the awareness test mean score between Christian and Muslim higher secondary school commerce students.
- There exists significant difference in the awareness test mean score between general and OBC category higher secondary school commerce students.
- There exists significant difference in the awareness test mean score between general and SC, ST & OEC category higher secondary school commerce students.
- There exists significant difference in the awareness test mean score between OBC and SC, ST & OEC category higher secondary school commerce students.

Methodology for Study

Method

The present study used survey as the method of research.

Population and Sample

The population for the present study were higher secondary school commerce students in Wayanad district. The sample for the study were 370 eleventh standard higher secondary school commerce students randomly selected from nine government and aided schools in Wayanad district.

Tool Used

The investigator used awareness test as the tool for research. The investigator prepared and validated a test to measure the awareness of higher secondary school commerce students about recent trends in commerce. The test was constructed on the basis of blue print. The tool was standardised by the process of item analysis and reliability test. Split half method was used for reliability testing ($r = 0.68$). In the draft test 36 multiple choice test items were included. In the final test only 25 items were considered. For scoring, each correct item awarded one score. The maximum score obtained from the test was 25. The investigator also collected the personal information data of the students along with the response sheet. By using the above tool, the investigator collected the required data from the selected samples. The obtained scores of each sample were tabulated for analysis.

Statistical Techniques Used

The statistical techniques used were -Preliminary statistics and test of significance of differences between means.

Findings of the Study

The collected data were tabulated and the mean and standard deviation were calculated for the total sample and the sub samples. The difference between the mean scores of sub groups were tested for significance by finding the t-value. The results of the test of significance are given in the tables.

Table - 1
Preliminary statistics of the total sample

Mean	Median	Mode	Skewness	Kurtosis	SD	N
15.31	16	15	-0.27	-0.69	4.19	370

The mean, median and mode of the total sample have a slight difference and shape of the distribution is slightly negatively skewed. The mean score of the total sample is 15.31 and standard deviation is 4.19, which is higher than the average test score of 12.5. It indicates that the selected samples have above average awareness about the recent trend in commerce.

Table - 2
Score distribution

Score range	0-5	5-10	10-15	15-20	20-25
No. of students	0	45	99	158	68
Percentage	0	12.1	26.8	42.7	18.4

In the total sample, none of students secure below 5 score (below 20% of total score), 12.1% of students only got low score ie, below 10 score (below 40% of total score), 26.8% of students obtain average score, that is, score ranging from 10 to below 15 (40% to below 60% of total score), 42.7% of students got good score, that is, score ranging from 15 to below 20 (60% to below 80% of total score) and 18.4% of students secure excellent score, that is, 20 and above score (80% and above of the total score).

Comparison of Sub-Group Samples

Comparison of sub-group helps to identify the variable that shows significant differences. The sub-sample variables are gender, type of school, locale, religion and social category. Gender taken as male and female. Type of school considered were government and aided schools. Locale were urban and rural. Religions taken were Hindu, Christian and Muslim. Social categories considered were three groups namely: general, OBC and SC, ST & OEC groups.

Table - 3
Gender wise comparison of test score about emerging trends in commerce

Content area	Gender	Mean	SD	N	t-value	Level of significance	
Data recording	Male	5.43	1.55	185	0.45	P<0.05	N.S
	Female	5.52	1.8	185			
e-banking and digital money	Male	6	2.2	185	0.26	P<0.05	N.S
	Female	5.62	1.73	185			
e-commerce and outsourcing	Male	4.08	1.56	185	0.63	P<0.05	N.S
	Female	3.97	1.72	185			
Total	Male	15.51	4.16	185	0.93	P<0.05	N.S
	Female	15.11	4.22	185			

Calculated t-value .45 is less than the table value for 368 degrees of freedom at 5% level of significance, hence there exist no significant gender difference of awareness about data recording.

Calculated t-value .26 is less than the table value for 368 degrees of freedom at 5% level of significance, hence there exist no significant gender difference of awareness about e-banking and digital money.

Calculated t-value .63 is less than the table value for 368 degrees of freedom at 5% level of significance, hence there exist no significant gender difference of awareness about e-commerce and out sourcing. Calculated t-value .93 is less than the table value for 368 degrees of freedom at 5% level of significance, hence there exist no significant gender difference of awareness about emerging trends in commerce.

Calculated t-value 2.69 is greater than the table value for 368 degrees of freedom at 1% level of significance, hence there exist significant difference of awareness about data recording between government and aided school students.

Calculated t-value 2.65 is greater than the table value for 368 degrees of freedom at 1% level of significance, hence there exist significant difference of awareness about e-banking and digital money between government and aided school students.

Calculated t-value 6.9 is less than the table value for 368 degrees of freedom at 1% level of significance, hence there exist significant difference of awareness about e-commerce and outsourcing between government and aided school students.

Table - 4
School type comparison of test score about emerging trends in commerce

Content area	Type of school	Mean	SD	N	t-value	Level of significance	
Data recording	Government	5.74	1.47	157	2.69	P>0.01	Significant
	Aided	5.28	1.8	213			
e-banking and digital money	Government	6.13	2.05	157	2.65	P>0.01	Significant
	Aided	5.57	1.91	213			
e-commerce and outsourcing	Government	4.68	1.63	157	6.9	P>0.01	Significant
	Aided	3.54	1.48	213			
Total	Government	16.55	4.06	157	5.04	P>0.01	Significant
	Aided	14.4	4.05	213			

Calculated t-value 5.04 is less than the table value for 368 degrees of freedom at 1% level of significance, hence there exist significant difference of awareness about emerging trends in commerce between government and aided school students.

Table - 5
Locale wise comparison of test score about emerging trends in commerce education

Content area	Locale	Mean	SD	N	t-value	Level of significance	
Data recording	Urban	5.75	1.53	147	2.63	P>0.01	Significant
	Rural	5.3	1.75	223			
e-banking and digital money	Urban	6.13	2.17	147	2.46	P>0.05	Significant
	Rural	5.6	1.83	223			
e-commerce and outsourcing	Urban	4.71	1.64	147	6.72	P>0.01	Significant
	Rural	3.58	1.48	223			
Total	Urban	16.59	4.31	147	4.8	P>0.01	Significant
	Rural	14.47	3.89	223			

Calculated t-value 2.63 is greater than the table value for 368 degrees of freedom at 1% level of significance, hence there exist significant difference of awareness about data recording between urban and rural school students. Calculated t-value 2.46 is greater than the table value for 368 degrees of freedom at 5% level of significance, hence there exist significant difference of awareness about e-banking and digital money between urban and rural school students.

Calculated t-value 6.72 is greater than the table value for 368 degrees of freedom at 1% level of significance, hence there exist significant difference of awareness about e-commerce and outsourcing between urban and rural school students. Calculated t-value 4.8 is greater than the table value for 368 degrees of freedom at 1% level of significance, hence there exist significant difference of awareness about emerging trends in commerce between urban and rural school students.

Calculated t-value 1.73 is less than the table value for 282 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about data recording between Hindu and Christian students.

Calculated t-value .13 is less than the table value for 282 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about e-banking and digital money between Hindu and Christian students.

Table - 6
Religion wise comparison of test score about emerging trends in commerce

Content area	Religion	Mean	SD	N	t-value	Level of significance	
Data recording	Hindu	5.65	1.71	188	1.73	P<0.05	N.S
	Christian	5.29	1.65	96			
e-banking and digital money	Hindu	6.02	1.92	188	0.13	P<0.05	N.S
	Christian	5.99	1.86	96			
e-commerce and outsourcing	Hindu	4.07	1.56	188	0.77	P<0.05	N.S
	Christian	3.93	1.5	96			
Total	Hindu	15.75	4.09	188	1.09	P<0.05	N.S
	Christian	15.21	3.9	96			
Data recording	Hindu	5.67	1.71	188	1.7	P<0.05	N.S
	Muslim	5.29	1.62	86			
e-banking and digital money	Hindu	6.02	1.92	188	3.26	P>0.01	Significant
	Muslim	5.14	2.14	86			
e-commerce and outsourcing	Hindu	4.07	1.56	188	0.17	P<0.05	N.S
	Muslim	4.03	1.95	86			
Total	Hindu	15.75	4.09	188	2.22	P>0.05	Significant
	Muslim	14.47	4.61	86			
Data recording	Christian	5.29	1.65	96	0.004	P<0.05	N.S
	Muslim	5.29	1.62	86			
e-banking and digital money	Christian	5.99	1.86	96	2.84	P>0.01	Significant
	Muslim	5.14	2.14	86			
Content area	Religion	Mean	SD	N	t-value		Level of significance
e-commerce and outsourcing	Christian	3.93	1.5	96	0.42	P<0.05	N.S
	Muslim	4.03	1.95	86			
Total	Christian	15.21	3.9	96	1.17	P<0.05	N.S
	Muslim	14.47	4.61	86			

Calculated t-value .77 is less than the table value for 282 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about e-commerce and outsourcing between Hindu and Christian students.

Calculated t-value 1.09 is less than the table value for 282 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about emerging trends in commerce between Hindu and Christian students.

Calculated t-value 1.7 is less than the table value for 272 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about data recording between Hindu and Muslim students.

Calculated t-value 3.26 is higher than the table value for 272 degrees of freedom at 1% level of significance, hence there exist significant difference of awareness about e-banking and digital money between Hindu and Muslim students.

Calculated t-value .17 is less than the table value for 272 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about e-commerce and outsourcing between Hindu and Muslim students.

Calculated t-value 2.22 is higher than the table value for 272 degrees of freedom at 5% level of significance, hence there exist significant difference of awareness about emerging trends in commerce between Hindu and Muslim students.

Calculated t-value .004 is less than the table value for 160 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about data recording between Christian and Muslim students.

Calculated t-value 2.84 is higher than the table value for 160 degrees of freedom at 1% level of significance, hence there exist significant difference of awareness about e-banking and digital money between Christian and Muslim students.

Calculated t-value .42 is less than the table value for 160 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about e-commerce and outsourcing between Christian and Muslim students.

Calculated t-value 1.17 is less than the table value for 160 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about emerging trends in commerce between Christian and Muslim students.

Table - 7
Social category wise comparison of test score about emerging trends in commerce

Content area	Social Category	Mean	SD	N	t-value	Level of significance	
Data recording	General	5.39	1.68	127	0.79	P<0.05	N.S
	OBC	5.54	1.67	200			
e-banking and digital money	General	5.94	1.88	127	0.86	P<0.05	N.S
	OBC	5.75	2.1	200			
e-commerce and outsourcing	General	3.99	1.52	127	0.32	P<0.05	N.S
	OBC	4.05	1.69	200			
Total	General	15.31	3.96	127	0.03	P<0.05	N.S
	OBC	15.33	4.31	200			
Data recording	General	5.39	1.68	127	0.26	P<0.05	N.S
	SC, ST & OEC	5.47	1.76	43			
e-banking and digital money	General	5.94	1.88	127	0.67	P<0.05	N.S
	SC, ST & OEC	5.72	1.8	43			
e-commerce and outsourcing	General	3.99	1.52	127	0.1	P<0.05	N.S
	SC, ST & OEC	4.02	1.75	43			

Total	General	15.31	3.96	127	0.14	P<0.05	N.S
	SC, ST & OEC	15.21	4.34	43			
Data recording	OBC	5.54	1.67	200	0.24	P<0.05	N.S
	SC, ST & OEC	5.47	1.76	43			
e-banking and digital money	OBC	5.75	2.1	200	0.08	P<0.05	N.S
	SC, ST & OEC	5.72	1.8	43			
e-commerce and outsourcing	OBC	4.05	1.69	200	0.09	P<0.05	N.S
	SC, ST & OEC	4.02	1.75	43			
Total	OBC	15.33	4.31	200	0.17	P<0.05	N.S
	SC, ST & OEC	15.21	4.34	43			

Calculated t-value .79 is less than the table value for 325 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about data recording between General and OBC students.

Calculated t-value .86 is less than the table value for 325 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about e-banking and digital money between General and OBC students.

Calculated t-value .32 is less than the table value for 325 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about e-commerce and outsourcing between General and OBC students.

Calculated t-value .03 is less than the table value for 325 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about emerging trends in commerce between General and OBC students.

Calculated t-value .26 is less than the table value for 168 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about data recording between General and SC, ST & OEC students.

Calculated t-value .67 is less than the table value for 168 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about e-banking and digital money between General and SC, ST & OEC students.

Calculated t-value .1 is less than the table value for 168 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about e-commerce and outsourcing between General and SC, ST & OEC students.

Calculated t-value .14 is less than the table value for 168 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about emerging trends in commerce between General and SC, ST & OEC students.

Calculated t-value .24 is less than the table value for 241 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about data recording between OBC and SC, ST & OEC students.

Calculated t-value .08 is less than the table value for 241 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about e-banking and digital money between OBC and SC, ST & OEC students

Calculated t-value .09 is less than the table value for 241 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about e-commerce and outsourcing between OBC and SC, ST & OEC students.

Calculated t-value .17 is less than the table value for 241 degrees of freedom at 5% level of significance, hence there exist no significant difference of awareness about emerging trends in commerce between OBC and SC, ST & OEC students.

Conclusion

Higher secondary school commerce students in Wayand have above average awareness about emerging trends in commerce. In sub samples; gender and social category comparisons showed no significant differences. In school type comparison, government school student's awareness about emerging trends in commerce are better than aided school students. In locale wise comparison urban school students perform well than rural school students. In religion wise comparison; Hindu religion students and Muslim religion students showed a significant difference. In content area e-banking and digital money, Hindu religion students perform better than Muslim religion students. The same study can be extended to the entire states of Kerala for getting a consistent result by including more samples from various districts.

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