A STUDY OF IMPACT OF COMMERCE EDUCATION REFORMS ON CONVENTIONAL COMMERCE EDUCATION IN MUMBAI WITH REFERENCE TO SERVQUAL MODEL

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1.1Introduction:

In the times of multidisciplinary approach to teaching and research, commerce education has a challenge to respond to changing environment both in education sector as well as the market as commerce education plays a significant role for the economic progress and the development of any country, especially India where the unemployment problem is increasing at a higher pace.

Reform means to make changes in (something, especially an institution or practice, activities of education), in order to improve it. Reforms in conventional commerce education means to make changes in the conventional commerce education like updating curriculum, changes in course-content, text- book, teaching methods, examination pattern, assessment system etc. For this study the commerce education reforms like administrative reforms, academic reforms and examination and assessment reforms.

It is required to study whether commerce education stakeholders are aware the initiated reforms? To what extent they are aware reforms on governance, accountability, curriculum, e- technology adoption, examination and assessment? What is impact of commerce education reforms on conventional commerce education? What is expected and actual impact from commerce

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education reforms on conventional commerce education quality? Is there any difference between expected and actual impact from commerce education reforms on conventional commerce education quality? How to measure and identify the quality education impact on conventional commerce education? Is SERVQUAL model used to measure and identifies the quality in commerce education? There is a need to take a look into these issues in depth such an attempt is made in the present study. Today, Commerce education is a fast developing discipline. The development in any discipline should be quantitative and qualitative.

Therefore, an attempt has been made in the present study to know the awareness of commerce teachers on commerce education reforms introduced in conventional commerce education, to assess the impact of commerce education reforms on conventional commerce education quality and to find out difference between expected impact and actual impact of commerce education reforms on conventional commerce education quality; by selecting colleges affiliated to the University of Mumbai and commerce teachers working in those colleges. Hence the statement of the problem is as under. **'A study of impact of commerce education reforms on conventional commerce education in Mumbai with reference to SERVQUAL model'.**

1.2 Review of Literature:

'Importance of higher education in Trade, Commerce and Industry ' an article by Sharma (2007)[1] highlights the need that higher education should be administered by our Universities in Faculty of commerce and management in such a way that manpower supplied to industry gets absorbed without any further training. It is the responsibility of academic administration of university to maintain academic standards, encourage research activities and promote healthy practices in the colleges as well as university has been focused in the article," Academic reforms in higher education: A case of SRTMU" by More(2012)[2]. The author examined the academic flexibility given to the departments on university campuses to ensure curriculum development and related aspects with continuous flow for bringing latest development. It further highlights major reforms in case of MPhil and PhD course; reforms in the affiliation section. Education being a concerned sector in five year plans has to be now emphasized more on accessibility, equity as per Bhalla and Harpreet,(2014)[3], "Reforming higher education in the light of RUSA (Rashtriya Uchchatar Shiksha Abhiyan). As per the author higher education require maximum reforms and strict actions needs to be implemented to improve the situation. In view of author may of the ongoing plans for reforming higher education were the steps in right direction but all

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of them were not well planned which needs to be done. "The Reforms in higher education in India" is a paper written by .Bojgar and Shinde (2012)[4] has pointed out the main features of Indian higher education system, growth and the expansion in institutional capacity in higher education along with quality in higher education.

The correlation of service quality gaps is analyzed after estimating customer dissatisfaction based on those gaps in the Iran travel agency (ITA) based on primary data by using SERVQUAL approved by using dimensions given by Arash and Nassibeh (2011)[5] . The finding of this study imply that the maximum value of gap is related to appealing accommodation facilities and the minimum values of the gaps are related to 'on time delivery' and reputation of service. The correlation analysis has not addressed any significant correlation among the gaps. Over the past decade, much emphasis has been placed on quality in the tourism industry (Maylor, 2000)[6,] (Prayag 2007)[7,] and (Shahin and Debestani 2010)[8]. Hirmukhe (2012)[9] pointed out that the use of SERVQUAL to study the quality of administrative services, especially in India has not been very common. Therefore, she studied and analyzed the gap between expectations and perceptions on service quality in administrative services by using SERVQUAL approach, based on primary data consisting of 33 Tehsildars. The services provided by the Tehsildars offices are studied and analyzed. The expectations and perceptions of the Tehsildars are studied using a modified SERVQUAL questionnaire consisting of 24 questions. Gap is analyzed.

1.3 Significance of Study:

1. This study helps to find out the awareness of the teachers, one of the key stakeholder and difference between expected impact and helps to know the experience of teachers towards impact of reforms implemented in conventional commerce education during study period. Therefore, it is very much significant for policy makers and particularly to fulfill the total objective of quality management.

2. This study attempts to know the gap between expected impact and actual impact of commerce education reforms on conventional commerce education. Hence, this study would be of immense utility to students who want new opportunities in their education, teachers would get job satisfaction, new dimensions in teaching can be added, Government will be guided to frame right type of polices, The Management of colleges, UGC would be able to design more better courses, and lastly society as whole would benefit as commerce is the most.

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1.4   Objectives of the study:

The main objectives of the present study are as under:

1.   To study and assess the growth of and trend in conventional commerce education in India and Mumbai during 2001-2012.

2.   To measure and identify the extent of difference/ gap between expected impact and actual impact of administrative, academic and examination and assessment reforms on conventional commerce education quality.

3.   To measure and identify the extent of difference/ gap between expected impact and actual impact of commerce education reforms on conventional commerce education quality.

1.5   Hypotheses of the study:

In the light of the above cited objectives, the following hypotheses have been   framed by the researcher for the present study purpose:

Hypothesis 1:

There is a significant difference/gap between expected impact and actual impact of administrative reforms on conventional commerce education quality

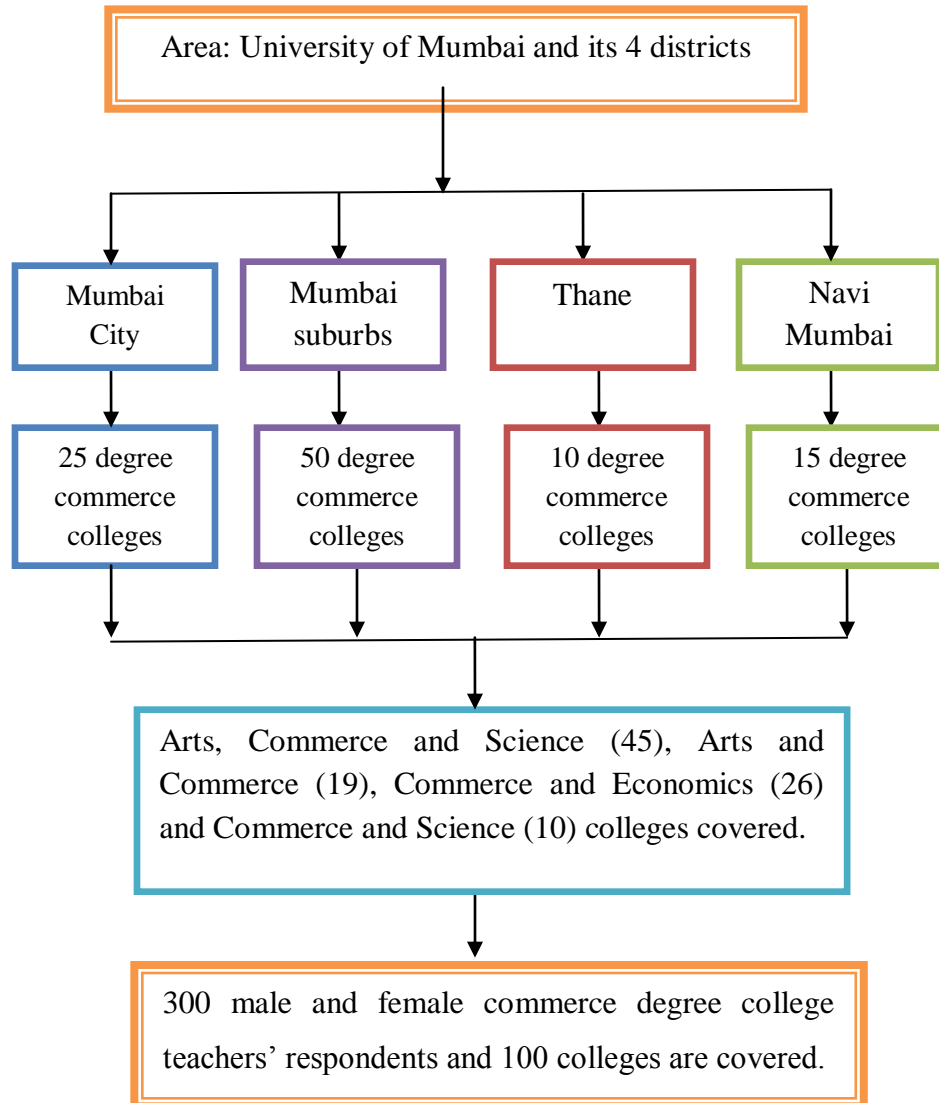### Hypothesis 2:

There is a significant difference/gap between expected impact and actual impact of commerce education reforms on conventional commerce education quality.

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1.6   Research Methodology:

1.6.1   Area and Scope of the Study

1.6.2 Sources of data collection:

This study is based on both – primary and secondary data sources. The secondary data was collected through books, Journals, internet, websites, UGC, University, Government- reports, circulars and notifications etc. Researcher visited to University of Mumbai library, S.N.D.T

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Women's University, Tata institute of social sciences library, UGC office Pune etc. for collecting the desired data.

1.6.3 Collection of data through questionnaire:

The researcher has designed a comprehensive questionnaire, covering awareness of reforms in commerce education, impact of reforms on conventional commerce education quality, socio-economic profile of the respondents etc. A pilot survey was undertaken after preparing initial survey questionnaire and the questionnaire were distributed to 50 commerce colleges. Discussions were conducted with senior commerce faculty, Deans of Commerce Faculty belonging to S.N.D.T Women's University and University of Mumbai and then questionnaire was finalized. 7 point Likert scale was employed for the present study.

1.6.4 Sample size:

University of Mumbai has 314 commerce colleges i.e. Universe of the study spread over 7 districts such as (1) Mumbai City, (2)Mumbai suburbs, (3)Thane (4)Navi Mumbai,(5) Raigad,(6) Ratnagiri and (7) Sindhudurg. But for the present study only four districts are considered indicated in the Table 1.1 presented below.

Table 1.1

Sample size of selected colleges

Types /district wise Colleges	No .of total Colleges	No .of selected Colleges
(A) : Type wise total colleges	247	100
1. Arts, Commerce and Science	106	45
2. Arts and commerce colleges	52	19
3. Commerce and Economics colleges	62	26
4. Science and Commerce	27	10
(B) : District wise total colleges	247	100
1. Mumbai City	38	25
2. Mumbai suburbs	97	50
3. Thane	88	10
4. Navi Mumbai	24	15

1.6.5 Measures or indicators used for present study:

Summary of used measures and indicators for finding expected and actual impact of reforms on conventional commerce education quality.

Table 1.2

Main Indicators	Sub- Indicators		Statements/ attributes in each sub- indicators
1. Administrative reforms	Governance	1	5
	Accountability	1	5
AR		**2**	**10**
2. Academic reforms	Curriculum	1	5
	E- technology	1	5
AdR		**2**	**10**
3. Examination and assessment reforms	Examination	1	5
	Assessment	1	5
EAR		**2**	**10**
Total	**3**	**6**	**30**

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2.   Results:

Testing of hypotheses - Statistical test results.

Table 1.3

Hypothesis No.	Hypothesis	Rejected/ Accepted	Statistical tool used	Statistical tool used
1.	There is a significant difference/gap between expected impact and actual impact of administrative reforms on conventional commerce education quality.	Accepted	Chi Square test Chi-square value :1083.975df :5 p value : 0.000 Significant at: 1.00 percent level of significance	Paired sample 't' test 't' test value : 10.618 df : 5 p value : 0.000 Significant at: 1.00 percent level of significance
2.	There is a significant difference/gap between expected impact and actual impact of commerce education reforms on conventional commerce education quality.	Accepted	Chi Square test Chi-square value :783.087(a)5df :6 p value : 0.000 Significant at: 1.00 percent level of significance	Paired sample 't' test t' test value : 19.912 df : 9 p value : 0.000 Significant at: 1.00 percent level of significance

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3.   Findings of the study:

3.1 FINDINGS ON GROWTH OF AND TREND IN COMMERCE EDUCATION IN INDIA 2001-2012:

➢   Growth in commerce enrolment in India has increased from 14,25,428 in 2001 to 19,86,146 in 2006 and in 2012 to 35,71,083 respectively .This indicates that upward growth is seen in commerce enrolment in commerce students' during 2001-2012 period.

➢   The overall result shows that share of commerce education in total enrolment during 2001-2012 period has moved upwards to the extent of 2.03 percent and that of non- commerce education's share has decreased to -0.43.

➢   Total enrolment of commerce students in Mumbai has increased from 3, 41,418 in 2001 to 4, 42, 448 in 2006 and further to 6, 53, 350 in 2012 respectively.

3.2 Findings on socio-economic profile of the respondents:

➢   33.5 percent out of 300 respondents belonged to the age group 20-30 years of age.

➢   The majority of the respondents (58 percent) were females covered for this study and (42 percent) were males.

3.3 Findings on gap between expected impact and actual impact of commerce education reforms on conventional commerce education quality:

The one of the objective was to measure and identify the extent of gap between expected impact and actual impact of administrative reforms, academic reforms and examination and assessment reforms on conventional commerce education quality; based on SERVQUAL model. After measuring and identifying the gap, following is the summary of the findings.

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Table 1.5

Summary of findings on gap based on SERVQUAL model

Gap No.	Reforms/ Dimensions	Gap in the impact
1.	Governance	2.82
2.	Accountability	2.86
3.	Curriculum	3.88
4.	E- technology	2.79
5.	Examination	2.47
6.	Assessment	2.37
7.	Administrative	2.86
8.	Academic	3.39
9.	Examination and assessment	2.42
10.	Commerce education reforms (overall)	2.87

Source: Compiled from primary data

1.   The governance reforms are performing well in case of participative and democratic management style while it is not satisfactory in case of enhancing competency of the stakeholders.

2.   The gap / difference between expected impact and actual impact of governance reforms on conventional commerce education quality is on an average to the extent of 2.82 (i.e. 44.62 percent).

4.   Limitations of the study:

1.   Out of 7 districts only 4 districts are considered for the study purpose and therefore study is not applicable to the entire Mumbai.

2.   The sample respondents are commerce degree college teachers only.

3.   The study was limited to University of Mumbai and hence it may not be applicable to other Universities.

4.   The study did not include other stakeholders of commerce education i.e. students, parents, Government, educational institutes, industry etc.

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5.   Scope for further research:

1.   To study reforms in other faculty than commerce and its impact on higher education.

2.   To study other reforms introduced at different geographical locations.

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