DID STUDENTS LEARN TO STUDY ONLINE?

Associated Professor Nadya Velinova-Sokolova, PhD
Sofia University „St. Kliment Ohridski"
Faculty of Economics and Business Administration
e-mail: nadya.sokolova@feb.uni-sofia.bg

Abstract: *The innovative activity of the educational process is specific and quite complicated, requires specific knowledge, skills, abilities. Today, the strategic task of educators-innovators is the effective educational motivation for students. The 2020 academic year is vastly different to previous years and institutions, staff, and students are facing complex challenges. In terms of the impact of the COVID-19 pandemic on different countries' education systems many differences exist. Online learning is an amalgamation of various pedagogical models instead of any one single model. The purpose of this article is to present the impact of coronavirus on higher education and the challenges facing students in online learning.*

Key words: *students, online learning, Financial education, COVID – 19*

I. INTRODUCTION

As of mid-March last year, governments worldwide imposed quarantines and social distancing practices as health measures in response to the spread of COVID-19. These restrictions disrupted millions of university students' education worldwide and significantly altered university operations. Universities around the world had to close their campuses down in the spring of 2020 and shift all their academic programs online (Bao, 2020). Universities were not prepared for such atransition from classroom-based education to completely online education. Most universities initially lacked infrastructure and strategies (Zhang, Wang, Yang, & Wang, 2020). At present, situation of COVID-19, technology revolution has brought about lot of changes in education system. Many universities/schools throughout the world have made changes from traditional undergraduate classroom into virtual The COVID-19 has resulted in schools shut all across the world. Globally, over 1.2 billion children are out of the classroom. As a result, education has changed dramatically, with the distinctive rise of e-learning, whereby teaching is undertaken remotely and on digital platforms. Research suggests that online learning has been shown to increase retention of information, and take less time, meaning the changes coronavirus have caused might be here to stay.online education and blended learning environment.

The educational system development must be based on the modern advanced concepts, implementation of the new pedagogical technologies, scientific and methodical achievements inside the teaching and educational process, creation of the new system of educational information support. Given the sudden shift to emergency remote education at the start of the COVID-19 pandemic, combined with external stress factors, such as uncertainty about the situation, distraction at home and reduced social interaction (Son et al., 2020), as well as higher levels of autonomy, resource-management strategies may have played an important role in adapting successfully to emergency remote education.

II. STUDENTS AND COVID-19

According to UNESCO, on 1 April 2020, schools and higher education institutions (were closed in 185 countries, affecting 1 542 412 000 learners, which constitute 89.4% of total enrolled learners. At the beginning of May, some countries, experiencing decreasing numbers of cases and deaths, started lifting confinement measures. The International Association of Universities' (IAU) survey provided the first global overview of the impact of COVID-19 on higher education. The silver lining is that higher education institutions reported developing innovative approaches to these challenges by introducing more flexible online learning options, including blended and hybrid models.

The pandemic and the lockdowns to contain it have affected the mental health of people around the world. Many students are suffering from stress and anxiety (Cao et al., 2020; Islam, Barna, Raihan, Khan, & Hossain, 2020). Such psychological issues often hinder students from adapting to online education. Moreover, not all students have equal access to, and expertise on, digital technologies. Although these inequalities existed earlier, the COVID-19 pandemic has exposed this digital divide (Jæger & Blaabæk, 2020).

Fortunately, current technology enabled electronic learning (e-learning) to be the core method of teaching the curriculum during the COVID-19 pandemic. E-learning is defined as using information technology to improve the quality of education. The incorporation of technological resources and innovative education strategies has transformed the teaching and learning processes. There are also uncertainties as to how long learning in the online environment would persist with the possibilities of moving back to the face-to-face environment again. Such a context presents an opportunity to study online student engagement, the sociocultural elements that shaped student online learning engagement and the considerations that teachers made to design online learning experiences for students.

Universities provides structure and routine to the lives of students. For most students school isn't just about academics, it is also about social interactions. Many friendships started by sitting next to each other in class. Many students enjoy participating in sports, music, school plays, robotics and a variety of other activities. Participation in these activities helps students to be more attractive applicants to colleges, universities and future employers. More importantly though, participation in these activities is an important part of students' identities. Evidence about the psychological impact of coronavirus points to conditions of depression, post-traumatic stress disorder, and suicide (Galea et al. 2020; Wan 2020). The pandemic, such as COVID-19 increases psychological stress; and, the consequences of quarantine lead to emotional disturbance, depression, irritability, insomnia, anger, and emotional exhaustion among other health and mental health conditions (see Figure 1).

Figure 1 – COVID -19 and psychological stress
Source: https://www.childandadolescent.org/the-impact-of-covid-19-on-high-school-students/

Combining all these sources of stress has led to a detrimental impact on the mental health of students and academic staff. As a result, many universities have been quick to include adaptive measures. On the one hand, this situation will likely have a temporary impact on the value of degrees. On the other hand, this context may also open the door for faculty and institutions to rethink course assessments and academic integrity in the future.

The problem is stress is one of the oldest and most important phenomena discussed by scholars today, and it has become of greater concern during the pandemic due to the strong links between stress and the COVID-19 outbreak. This is because the pandemic has led to widespread concerns regarding the increase in anxiety and stress among individuals all over the world.

The COVID-19 pandemic has disrupted the lives of students in different ways, depending not only on their level and course of study but also on the point they have reached in their programmes. Those coming to the end of one phase of their education and moving on to another, such as those transitioning from school to tertiary education, or from tertiary education to employment, face particular challenges. The most important adjustment, for those used to teaching in classrooms in real time, is to take advantage of asynchronous learning. For most aspects of learning and teaching, the participants do not have to communicate simultaneously.

Besides, it has made universities aware of student access to personal computers in learning and the various systems for managing online learning in university education. The transfer to online learning has demonstrated the convenience of distance learning and has even convinced some students (including adults, workers, unemployed and disabled persons) to reintegrate into university study programs. In the process, universities have realized that e-learning can contribute to the diversification of their student population by reducing students' costs. Students who can learn at a distance effectively do not have to deal with the costs of commuting, housing and meal plans. Besides, online learning saves time for students who live off-campus by not having to travel.

New formats of how students are evaluated have particularly challenged faculty and students. The move of assessments and final exams to a virtual form has arguably raised the most critical academic integrity issues among administrators, faculty and students. On the one hand, faculty had minimal experience in preparing for online exams. The open-book format and the lack of student monitoring paved the way for more cheating than usual. On the other hand, students, especially those with limited access to the internet, feared that they would be at a disadvantage in the online assessments.

Adapting to higher levels of autonomy and successfully applying these resource-management strategies are, however, no easy feat for many students. A recent systematic review showed that students who choose to participate in online (blended) education struggle to use these strategies adequately; they experience self-regulation, motivational control, help seeking, and their technological competencies as main challenges (Rasheed et al., 2020). During the COVID-19 pandemic, students might experience similar but also additional challenges. Other than regular online education, emergency remote learning during COVID-19 involves learning in suboptimal spaces and isolation, putting a higher load on learners' resource management.

III. STUDENTS AND ONLINE EDUCATION

As of mid-March last year, governments worldwide imposed quarantines and social distancing practices as health measures in response to the spread of COVID-19. These restrictions disrupted millions of university students' education worldwide and significantly altered university operations. Universities changed their teaching, including a rapid switch to online learning.

The Covid-19 Pandemic transformed the whole education process to online, which has been transited to e-learning in most universities worldwide. In student cases, it is the first time for learners to be engaged in e-learning officially. So, this study focuses on the online challenges and obstacles encountered during the pandemic and what needs to be done to support avoiding these problems. As other issues of using technology in traditional teaching and learning have been investigated and covered by several studies and projects. However, several important factors affecting the implementation of online learning technologies needed to be considered by the managers of these institutions, such as internet speed, coverage, and time constraints faced by both educators and students. The education system is comprised of many complex elements, such as instructors, students, syllabi, resources, and facilities, that must be carefully developed and designed to promote a fruitful education outcome. It is not easy to adopt or adapt to online learning in response to a sudden pandemic such as COVID-19 without encountering many problems and challenges. They may include issues such as unfamiliarity with the information technology platforms used; limited internet access; insufficient experience in dealing with online learning platforms in terms of student participation, interactivity, and engagement; lack of a process to assess online learning outcomes; and lack of experience in developing online course content or transforming courses from offline to online modes. Other challenges are relevant to university culture, such as low levels of positive engagement during online classes by students, and socially depressed learners (Al-Baadani et al., 2020).

Online learning enables student-centered teaching approaches. Every student has their own way of learning that works best for them. Some learn visually others do better when they „learn by doing". Course material is accessible 24 hours a day 7 days a week. Students have the ability to read and re read lectures, discussions, explanations and comments. Often spoken material in the classroom passes students by due to a number of distractions, missed

classes, tiredness or boredom. Using the internet to attend class, research information and communication with other students teaches skills in using technologies that will be critical to workers in the 21st century business community that works with colleagues globally and across time zones. Students often feel that they can actually listen to the comments made by other students. Because everyone gets a chance to contribute, students are less irritated with those that „over contribute" and can ask for clarification of any comments that are unclear. Students often comment that online learning lets them attend class when fully awake and attend in increments of convenient time block, rather than rigid 2 or 4 hour stretches once or twice a week.

Most important aspect regarding the blended learning (BL), is a combination of both Face-to-Face and online teaching and learning. To create such an environment teacher/instructor should choose proper tools and techniques in the context of e-learning. While designing the course the instructor have keep in mind the basic learning tasks as shown in the Fig. 2 below. Blended learning environments can be of:
- ✓ Interactive and Face-to-Face learning courses
- ✓ Online courses and with discussions
- ✓ Face-to-Face learning courses and online resources
- ✓ Online learning course and less of Face-to-Face (Jamalpur et al. 2021).

With the advancement of technology, Successful online learners must should be motivated, self-coordinated and timing management skills. Learning can be viewed through different aspects such as learning content and learning exercises. Online courses are personal and individualized learning. Learning can be viewed through different aspects such as learning content and learning exercises.

Nowadays, the challenges to access online learning are less because both learners and teachers have been experienced the excellent opportunity of knowing and interacting with educational technology tools such as mobile-based learning, computer-based learning, and web-based learning. The role of information technology and COVID-19 pandemic in hastening current and future e-learning entrepreneurship activation are considered a panacea at the time of crisis and difficulties.
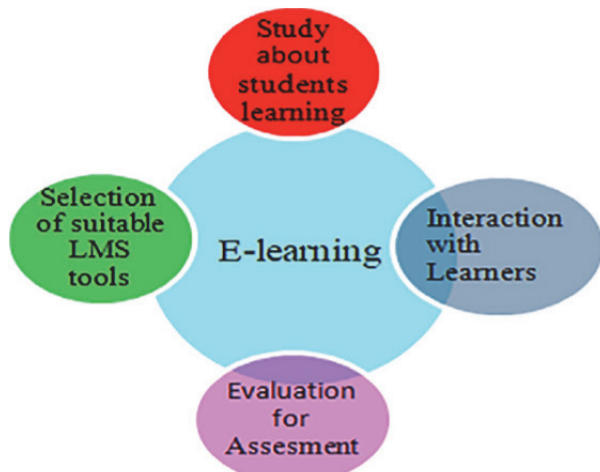

Figure 2. Depicts the E-learning Tasks
Source: Jamalpur et al.- A comprehensive overview of online education – Impact on engineering students during COVID-19

There are eight priorities from these centres to ensure an equitable and accessible online learning experience for students during the COVID-19 pandemic and into the future.

1. Create accessible materials.
2. Choose adequate digital technologies.
3. Record lectures, and caption videos and audio content.
4. Adopt inclusive culturally responsive teaching.
5. Adopt a flexible approach to student participation.
6. Ensure financial support and equipment.
7. Understand student needs.
8. Resource centres charged with supporting faculty in providing quality learning experiences.

During the pandemic, universities had to quickly co-ordinate with administrative staff, professors, students and technical teams to transfer courses online to complete their academic year. This required faculty and students to rapidly master the use of learning management systems (such as Moodle, Blackboard, Google Education and In terms of the impact of the COVID-19 pandemic on different countries' education systems many differences exist. This lack of homogeneity is caused by such factors as the start and end dates of academic years and the timing of school holidays. While some countries suspended in-person classes from March/April 2020 until further notice, others were less restrictive, and universities were only advised to reduce face-to-face teaching and replace it with online solutions wherever practicable. In other cases, depending on the academic calendar, it was possible to postpone the start of the summer semester (Connell, R., 2020). Fortunately, there is a range of modern tools available to face the challenge of distance learning imposed by the COVID-19 pandemic. E-learning has experienced significant change due to the exponential growth of the internet and information technology. New e-learning platforms are being developed for tutors to facilitate assessments and for learners to participate in lectures. The inclusion of e-Learning tools in higher education implies that a greater amount of information can be analyzed, improving teaching quality others) and distance learning communication software products (such as Zoom, Skype and Teams) to name a few.

While each level of education faces its unique challenges, it is the higher education segment that may end up, by necessity, triggering a learning revolution. Universities are distinctive in that their students are both old enough to handle the rigours of online work and technologically savvy enough to navigate new platforms. The real challenge lies for the institutions in which they have enrolled.

The challenges and problems encountered by university students during the COVID-19 pandemic more deeply by collecting and analysing data from students about the impact of these emerging online learning technologies. The first challenge is relevant to online teaching and technical issues. This section has three main subthemes, which are summarized in Figure 3 below:

✓ Information and work overload.
✓ Difficulty adapting and unfamiliarity with the new online learning environment.
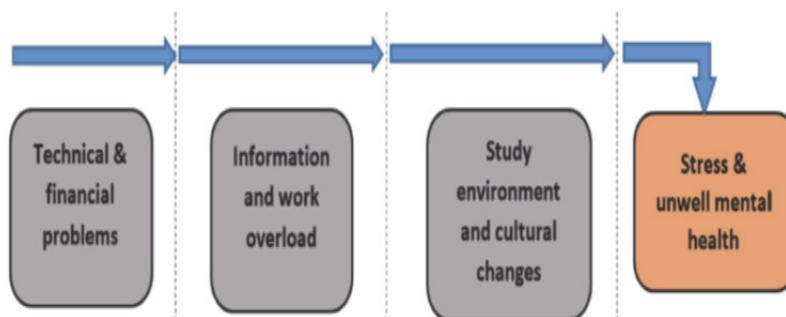✓ Personal health challenges related to stress and anxiety problems.

Figure 3. Summary of challenges due to the COVID-19 pandemic on university students
Source: Al-Kumaim, N., et al (2021). Exploring the Impact of the COVID-19 Pandemic
on University Students' Learning Life: An Integrated Conceptual Motivational Model
for Sustainable and Healthy Online Learning

Secondly, the design of teaching plans remains unchanged even though COVID-19 has forced universities to change the way they teach and communicate. Some university instructors and students have little experience or training in using, assessing, and managing online distance education. This is consistent with previous research which indicated that the sudden emergence of COVID-19 means some instructors and students are facing extra challenges because of a lack of online teaching and learning experience.

Thirdly, having to deal with multiple online learning platforms could be one reason for the information overload causing work overload and increasing stress levels among students.

What are the disadvantages of online learning? For many students, one of the biggest challenges of online learning is the struggle with focusing on the screen for long periods of time. Another key challenge of online classes is internet connectivity. Without a consistent internet connection for students or teachers, there can be a lack of continuity in learning for the child. In an online class, there are minimal physical interactions between students and teachers. This often results in a sense of isolation for the students. Online learning requires teachers to have a basic understanding of using digital forms of learning. E-education requires self-discipline.

Although online education has its limitations, there are several advantages of online learning. Online learning has to be the greatest revolution in contemporary education. It made a huge change in the system and opened great opportunities for everyone who wants to learn something. First, you can learn whatever you want. Second, all lectures and needed materials are provided via online platforms, so you'll easily access them from the comfort of your home. Online courses look great on a resume. Third, self-paced learning means that the students can start completing the targets at any time, and he can arrange a learning schedule that meets his individual needs. A self-paced system enables them to make progress with rhythm that suits them.

One of the most oft-used terms after the pandemic is the term "new normal." The new normal in education is the increased use of online learning tools. All around the world, educational institutions are looking toward online learning platforms to continue with the process of educating students. The new normal now is a transformed concept of education with online learning at the core of this transformation.

IV. CONCLUSION

After this past year, universities will revise their contingency measures. By incorporating online and distance learning as crisis response measures, universities can normalize this alternative by anticipating future crises. It will also be necessary to maintain a critical approach to pressures from the private sector, as educational technology companies and other large technology firms advocate for an increased and permanent transition to online education.

Although institutions that normally teach face-to-face in classrooms or on campuses will likely return to that mode of instruction with some relief, the special arrangements they put in place during the COVID-19 crisis will leave a lasting trace. The expansion of online learning in tertiary education will further accelerate, and schools will organize themselves more systematically to pursue the aspects of technology-based learning that they have found most useful.

In sum, COVID-19 has changed the world, and academia is no exception. It has profoundly changed the way people interact with each other, the way they work and the way they learn. Universities are now realizing that teaching practices will ultimately never completely return to the previous model.

Professors should try to make online education better acceptable among students. Techniques like flipped classroom, case studies, and gamification may be introduced in online education and their effects may be studied. The COVID-19 pandemic has led to adoption of online education on a large scale around the world for the first time. The lessons we learn about online education during this pandemic will be useful during future exigencies (Chatterjee & Chakraborty, 2020; Skulmowski & Rey, 2020).

All institutions will derive benefit from the mechanisms that they have put in place to continue their educational and training missions in a time of crisis.

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