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Factors Affecting the Acceptance of E-Learning Among Students Diploma in Finance and Banking, Polytechnic Metro Betong Sarawak

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Abstract

During the Covid 19 Pandemic, practically all educational institutions in Malaysia embraced the teaching and learning strategy known as e-learning. This study was conducted at Polytechnic Metro Betong Sarawak, namely in the Endemic Phase of Covid-19, to determine the factors influencing students' adoption of e-learning. 60 students from the Polytechnic Metro Betong Sarawak who were pursuing a Diploma in Banking and Finance made up the study's sample. A Google form-created questionnaire was the study's primary tool. To determine the mean score values and correlation values for this study question, SPSS V.22 software was used for analysis. The study question was disseminated using WhatsApp. The findings revealed that most students had owned a computer to access the internet for more than three years, had a fixed monthly network plan, and used cellphones for an average of more than three years. According to the data obtained, all students own smartphones, because they are a necessity and are in line with the latest technological developments. The results also showed that the students' acceptance level towards e-learning was high at 4.72. The results of the regression analysis of the relationship between six factors on E-Learning Acceptance Among Students, showed that there was not a single factor influencing students' acceptance of e-learning. While the relationship between the independent and dependent variables is significant. Useful response factors, user-friendly response factors, lecturer characteristics, technical support factors, system quality factors, and information quality factors are all interconnected and have an impact on one another. These results allow PMBS to plan for a future when e-learning can be applied more successfully.

Keywords: e-learning, student acceptance level, Polytechnic Metro Betong, Sarawak

1. Introduction

In the 1970s, electronic e-learning first appeared (Waller & Wilson, 2001). The terms "online learning," "Internet-based learning," "technology-based learning," "computer-based learning," "web-based learning," and "virtual learning" might occasionally refer to the same thing (Mishra, S 2009). Additionally, some people relate this concept of e-learning to Learning Management Systems (LMS) like Blackboard, WebCT, Moodle, MyGuru and MyLMs (Yusup, 2012).

According to Yusup (2012), E-learning is a blend of technology and pedagogy that stresses technology and media as a delivery mechanism in face-to-face or remote mode. These sorts of technology include computers, ROM CDs, electronic gadgets, and the Internet. While pedagogy deals with individual learning, networking learning, interactive learning, online learning, blended learning, face-to-face learning, remote learning, web-based learning, and computer-aided instruction. Currently, the primary instrument for e-learning is mobile learning, or mobile learning employing mobile learning equipment including mobile phones, computers, tablets, and other delivery methods. According to Sattarov & Khaitova (2020), Mobile techniques, methods, equipment, and production processes utilized by society to gather, store, process, and distribute information are employed to accomplish

educational objectives in a mobile learning environment. Wireless and information and communication technology

A new, more personalized, student-centered, pervasive, collaborative, and environment for lifelong learning is created by mobile technology (Sharples et al., 2005). To deliver, transfer, and facilitate the sharing of information more effectively, e-learning is used. Students can communicate online using tools like chat, "instant messaging," online forums, email, SMS, and MMS. However, the introduction of web 2.0 tools like Facebook, Twitter, Blogs, Instagram, WhatsApp, and WeChat has made them rivals to the Institute's Learning Management System (SPP).

Electronic learning has been implemented at the Polytechnic. The Polytechnic Education Department's Digital Instructional and Learning Division has established the Center of eLearning and Teaching in accordance with the National e-Learning Policy (CeLT). Through the Learning Management System (LMS) module of the CIDOS portal, Celt has developed a platform that enables professors and students to implement the teaching and learning process utilising e-learning. The benefit of employing LMS CIDOS is that periodic monitoring of students' access to the offered resources is possible.

The Internet has emerged as one of the key tools for instructors and students to share and access resources for learning and research (Hartshorne & Ajjan 2009). Technology-based e-learning uses the internet in conjunction with other significant technical resources to create learning materials, provide instructional materials, and source course content in businesses (Fry, 2001).

2. Methodology

Descriptive survey studies had been conducted by researchers utilizing pre-existing and redeveloped questionnaires. The questionnaire's structure is split into two parts: Part A (Respondent Information) and Part B. (Factors Influencing e-Learning Acceptance). Part A contains 7 items that contain personal information. 48 question items make up Part B, which is broken down into 6 categories relevant to the acceptability of e-learning, including (a) usefulness response elements, (b) usability response factors, (c) lecturer characteristics factors, and (d) technical support factors. (e) System Quality Factors, (f) Information Quality Factors.

For Part B (Factors influencing E-learning Acceptance) the study question was in the form of a Likert scale—strongly disagree, disagree, be uncertain, agree, and highly agree. Three levels of tendency are—low, medium, and high—are present for the mean score, according to Ghafar (2003). If the mean score value is 1.00 – 2.33 then the inclination level is low and the mean score of 2.34 – 3.66 is a moderate level. In addition, the mean score is 3.67 – 5.00 then the level of inclination is high.

3. Result and Discussion

3.1 Demographics Respondents

Table 1 summaries the respondents' backgrounds. The sample consisted of 60 students, of which 25% were male and 75% were female (75 per cent). Most of the students are in their first year of study (semester 1: 35 percent; and semester 2 26.7 percent). According to the research, most students (91.7%) had monthly fixed network plans and had used cellphones for more than three years (56.7 percent). The survey also revealed that up to 75% of people had a personal computer and internet connectivity. According to this data, practically all students today have access to phones and laptops because to the increasingly affordable technology advancements.

Table 1. Demographics of respondents

Item		*n*	%
Gender	Male	15	25.0
	Female	45	75.0
Semester	Semester 1	21	35.0
	Semester 2	16	26.7
	Semester 3	12	20.0
	Semester 4	2	3.3
	Semester 5	9	15.0
Since when did you start using a smartphone?	0-1 year	1	1.7
	1-2 years	1	1.7
	2-3 years	3	5.0
	More than 3 years	55	91.7
What internet plan do you use?	Prepaid	25	41.7
	Fixed network (monthly)	34	56.7
	No just using free from Wifi	1	1.7
Do you have your own computer that can access the internet?	No	15	25.0
	Yes	45	75.0

3.2 Level Of E-Learning Acceptance by Students in The Diploma in Banking and Finance

The amount of e-learning acceptability is displayed in Table 2. According to the research, the majority (85%) agreed with e-learning, with 13.3 % disagreeing. Even if some students are against online learning, that percentage is rather modest (1.7 per cent). The overall student acceptance rate is at a high of 4.72 percent. The study by Ngadiman et al. (2019) was used to determine the level based on the mean score.

Table 2. Diploma in Finance and Banking students' acceptance level of E-Learning

Items	Response	*N*	%	Total mean
Acceptance of E-Learning	No	1	1.7	4.72 (High)
	Not sure	8	13.3	
	Yes	51	85.0	

3.3 Factors Affecting E-Learning Acceptance Among Students

Table 3 displays the findings of the regression analysis of the association between the six criteria and students' acceptance of e-learning. As evidenced by the p-values obtained, which were ($p > 0.05$), the results demonstrated that there was no one element that affected students' acceptance of e-learning. All factors have p-values higher than 0.05.

3.4 The Relationship Between All Student E- Learning Acceptance Variables.

To ascertain the association between six parameters and the degree of student acceptance of e-learning, the study used Pearson's correlation analysis. According to the strength scale Davies proposed in Darusalam & Hussin (2016), the relationship strength in this study is evaluated in Table 4.

The results of the study in Table 5 show that independent variables have a significant relationship with dependent variables. Therefore, hypothesis 1: There is no relationship between all e-learning acceptance variables among students was rejected. Useful Response Factors, Easy-Use Response Factors, Lecturer Characteristics Factors, Technical Support Factors, System Quality Factors, and Information Quality Factors are mutually affecting each other. All significant level values or 'p' values are indicative of excellent results in a relationship. The value of 'p' does not exceed 0.05.

3.5 Discussion

3.5.1 Demographics Respondents

The findings revealed that most students utilize a monthly fixed network and have smartphones for longer than three years. Most students also have their own laptops for study. This information demonstrates that nearly all students have access to smartphones, computers, and other modern technology that are also becoming more and more affordable.

3.5.2 Level Of E-Learning Acceptance by Students In The Diploma In Banking And Finance

The findings indicated a high level of acceptance for online learning. According to the research, 85 percent of students agreed with e-learning, with 13.3 percent disagreeing. The overall student admission rate is at a high of 4.72 percent. The study by Ngadiman et al. (2019) is used to determine the level based on the mean score. This is because students have already experienced e-learning, especially when the Movement Control Order was in force. Even though face-to-face approaches have been used, this experience and expertise enables individuals to be more accepting of e-learning in their present learning and teaching process.

3.5.3 Factors Affecting E-Learning Acceptance Among Students

There was not a single element that affected students' acceptance of e-learning, according to the findings of the regression analysis of the relationship between six factors and acceptance among students. E-learning acceptability is not influenced by elements like useful response, easy-to-use response, lecturer characteristics, technical support, system quality, or information quality. This is because e-learning has become a crucial learning requirement, particularly in the education industry. This is supported by Yuliana (2020) in her study Analysis of the effectiveness of the use of e-learning as a medium of learning Islamic religious education during the Corona pandemic (Covid-19).

According to Radin & Yasin (2018). Implementation of 21st century education in Malaysia: An early survey. Findings from these studies show that local research focuses more on two domains of skills, namely creativity and communication, which is the use of information technology in teaching and learning.

The use of cellphones is becoming necessary for its students and consumers in today's digitally transformed world. Similar rules apply to laptops. In addition, Polytechnic Metro Betong in Sarawak offers its students access to its lab and online resources, which helps them accept e-learning. The provision of the Device by the Ministry of Communications and Multimedia Malaysia to all IPTA students has also encouraged the acceptance of e-learning among students.

3.5.4 The Relationship Between Students E- Learning Acceptance Variables and The Non-Dependent Variables

The results showed a significant relationship between leaning characteristics and all non-dependent variables. This null hypothesis was therefore disproved. There is a reciprocal relationship between the useful response factor, easy-to-use response factor, lecturer characteristics factor, technical support factor, system quality factor, and information quality factor.

Table 3. Analysis of Factors Affecting E-Learning Acceptance Among Students

Independent variables	Dependent variables	Standard Deviation	Beta	t-value	p-value	Sig
Useful Response Factors	Acceptance of e-Learning among Students	.243	-.343	-1.208	.232	No sig
Easy-Use Response Factors		.257	.318	.982	.331	No sig
Lecturer Characteristics Factors		.216	-.154	-.517	.608	No sig
Technical Support Factors		.193	-.032	-.118	.906	No sig
System Quality Factors		.260	.130	.426	.671	No sig
Information Quality Factors		.232	.440	1.533	.131	No sig

Table 4. Correlation coefficient value "r"

The value of the correlation coefficient "r"	Interpretation of the coefficient
1.00	Perfect
0.70 – 0.99	Very high
0.50 – 0.69	Strong
0.30 – 0.49	Simple
0.10 – 0.29	Low
0.01 – 0.09	Negligible

Table 5. Analysis of correlation between all E-Learning acceptance variables among students

		Useful Response Factors	Easy-Use Response Factors	Lecturer Characteristics Factors	Technical Support Factors	System Quality Factors	Information Quality Factors
Useful Response Factors	Pearson Correlation	1	.871**	.813**	.788**	.839**	.817**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	60	60	60	60	60	60
Easy-Use Response Factors	Pearson Correlation	.871**	1	.868**	.814**	.831**	.833**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	60	60	60	60	60	60
Lecturer Characteristics Factors	Pearson Correlation	.813**	.868**	1	.863**	.767**	.759**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	60	60	60	60	60	60
Technical Support Factors	Pearson Correlation	.788**	.814**	.863**	1	.792**	.761**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	60	60	60	60	60	60
System Quality Factors	Pearson Correlation	.839**	.831**	.767**	.792**	1	.884**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	60	60	60	60	60	60
Information Quality Factors	Pearson Correlation	.817**	.833**	.759**	.761**	.884**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	60	60	60	60	60	60

**. Correlation is significant at the 0.01 level (2-tailed).

4. Conclusion

Students enrolled in the Diploma in Banking and Finance are generally extremely well accepted online learning. This acceptance might have been sparked by internet capabilities, computer lab capabilities, and the availability of student gadgets. Students now must use e-learning as a crucial component of the teaching and learning process. However, in keeping with the rapid advancement of technology, other aspects that are also closely related to the acceptability of e-learning must also be considered.

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