

## EVALUATING THE ROLE OF DIGITAL LEARNING TOOLS IN ENHANCING COMMERCE EDUCATION AT THE UNDERGRADUATE LEVEL IN MUMBAI

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### Abstract

The Increasing adoption of digital learning tools has a transformative approach in higher education, offering various innovative ways to enhance the teaching and learning process. Integrating innovative digital tools for undergraduate commerce education in Mumbai such as blended learning, online learning platforms, multimedia content, interactive simulations, and digital resources into the traditional classroom can enhance student learning effectiveness, engagement and retention. It also provides students with a practical, flexible, interactive and engaging learning experience to develop their overall knowledge. This study investigates the impact of digital knowledge pedagogy on the learning experience of commerce undergraduate students in Mumbai. It focuses on understanding of how the digital knowledge integration influences students learning outcomes, motivation, engagement and participation gets affected. Data findings through survey and classroom observation highlight the convenience and effectiveness of digital pedagogy in gaining knowledge and making learning more interactive, accessible and tailored to student needs. The study shows the value of integrating digital knowledge into traditional classroom settings act as a strategic tool to elevate the overall quality of commerce knowledge in urban higher education. This research aims to highlight the extent to which digital teaching tools, platforms, and methods contribute to improved understanding, engagement, participation, academic performance, and skill development among learners.

**Keywords:** Digital Learning Tools, Commerce Education, Blended Learning, Student Engagement, Higher Education.

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### 1. Introduction

The rapid advancement of digital technologies has drastically changed higher education around the world. Technological advancements have changed how educational content is delivered as well as how students interact with and absorb information. In order to enhance the quality of instruction and encourage active student engagement, Indian institutions and colleges are progressively incorporating digital tools. The usage of digital learning tools has significantly increased in cities like Mumbai, which are recognized as hubs for both academia and business, particularly in professional courses and commerce-related programs. Financial accounting, cost accounting, business economics, marketing, banking, business law, taxation, and management are just a few of the many topics covered in undergraduate commerce education. These courses need a blend of

theoretical knowledge, mathematical proficiency, critical thinking, and hands-on experience. Even though they are fundamental, traditional classroom teaching techniques frequently fail to meet students' changing expectations and a variety of learning styles. Because of this, there is an increasing need to augment traditional pedagogy with digital learning resources that improve conceptual understanding and application.

Commerce students may easily access corporate offices, financial institutions, stock markets, and entrepreneurial endeavors in Mumbai, India's financial hub. In this fast-paced setting, students must acquire both academic knowledge and real-world business-related abilities. By providing simulations, case studies, lectures that have been recorded, and interactive educational resources, digital learning aids help students connect classroom theory with real-world experience.

The COVID-19 epidemic forced educational institutions to embrace online platforms and made virtual learning a crucial part of academic delivery, which greatly hastened the integration of digital education. Because of their flexibility and emphasis on student needs, blended learning strategies have continued to be popular even after regular classroom instruction was reinstated. Digital tools help commerce professors teach quantitative problems more effectively, facilitate debate of contemporary business issues, and keep student interest. In light of this, the current study investigates how digital learning resources affect Mumbai's undergraduate commerce education.

## **2. Objectives of the Study**

The present research has been designed to achieve the following objectives:

1. To evaluate Mumbai's undergraduate commerce students' adoption and use of digital learning resources.
2. To investigate how digital learning tools influence students' comprehension of commerce-related subjects.
3. To examine the contribution of digital teaching methods in improving student engagement, motivation, and active participation.
4. To analyse the contribution of digital learning tools to skill development among undergraduate commerce students.
5. To suggest measures for the effective integration of digital learning tools in commerce education.

## **3. Research Methodology**

### **3.1 Design of Research**

A descriptive and analytical research design is used in the study. Understanding students' attitudes, experiences, and views regarding the usage of digital learning tools is possible with this strategy. It makes it possible to gather and analyze data on learning outcomes, engagement, and skill development in a methodical manner.

### **3.2 Selection of Samples**

120 undergraduate commerce students from the FYBCOM, SYBCOM, and TYBCOM programs at particular universities connected to the University of Mumbai make up the sample. To provide sufficient representation over the several academic years, stratified random sampling was employed. This method assisted in capturing the varied viewpoints of students at different phases of their undergraduate studies.

### **3.3 Data Collection Methods**

**Primary Data:** A five-point Likert scale, ranging from Strongly Agree to Strongly Disagree, was used in a structured questionnaire to collect data for this investigation. Aspects including the use

of digital learning tools, subject comprehension, student involvement, motivation, and skill development were all included in the questionnaire.

**Secondary Data:** Academic journals, research papers, books, policy documents, such as the National Education Policy (2020), UGC guidelines, and other trustworthy internet resources with an emphasis on digital learning and higher education were the sources of pertinent secondary data.

### **3.4 Data Analysis Tools**

Tables, charts, and figures were used to display the percentage analysis of the gathered data. The interpretation of survey results was also supported by observations made in the classroom. The original study's data, graphics, and figures have not altered.

## **4 Review of Literature**

Existing literature highlights the increasing importance of digital learning tools in higher education. Garrison and Vaughan (2008) emphasized that blended learning environments enhance flexibility, student engagement, and reflective learning. Their work suggested that integrating online and face-to-face instruction is particularly beneficial for professional programmes.

Singh and Sharma (2022) examined digital transformation in Indian higher education and found that digital tools improve accessibility and learner autonomy. Their study indicated that commerce and management students exhibit higher motivation and better academic performance when exposed to digital platforms such as learning management systems and multimedia resources.

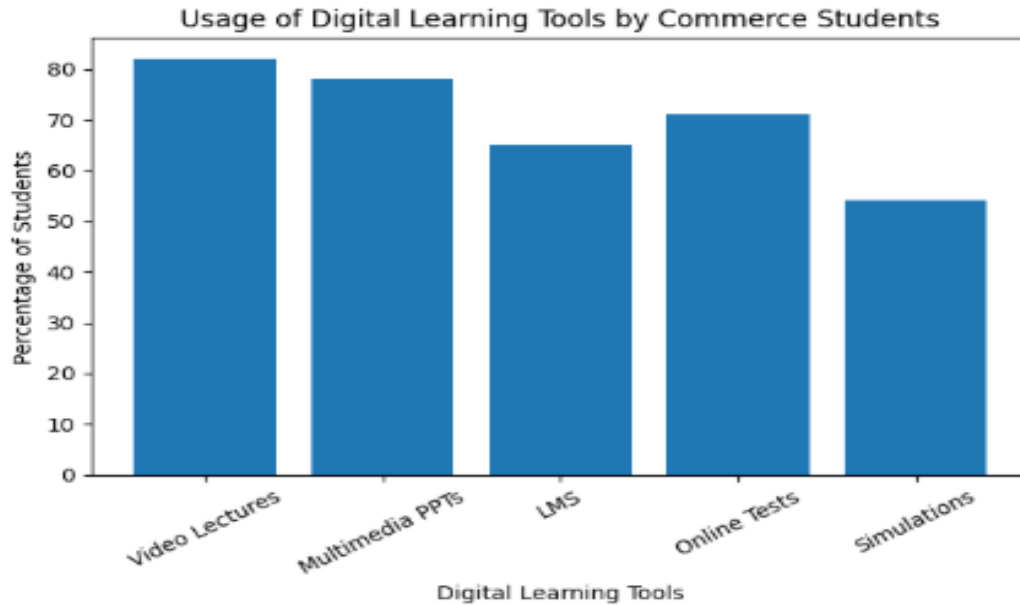
Kumar and Nanda (2021) analysed the impact of online learning on undergraduate students in professional courses. Their findings revealed that digital learning tools enhance conceptual understanding and analytical skills, especially in subjects involving numerical applications. However, the study also highlighted challenges such as technological accessibility and the need for faculty training.

Patil and Deshmukh (2020) studied the adoption of e-learning tools in urban colleges in Maharashtra. They observed that commerce students benefit from recorded lectures, online case studies, and digital resources that support self-paced learning and revision. The study emphasized the importance of integrating digital tools with traditional teaching methods.

The National Education Policy (2020) underscored the strategic role of technology in transforming higher education. It highlighted digital infrastructure, online platforms, and innovative pedagogical practices as key components for improving quality, employability, and skill development, particularly in disciplines such as commerce and business studies.

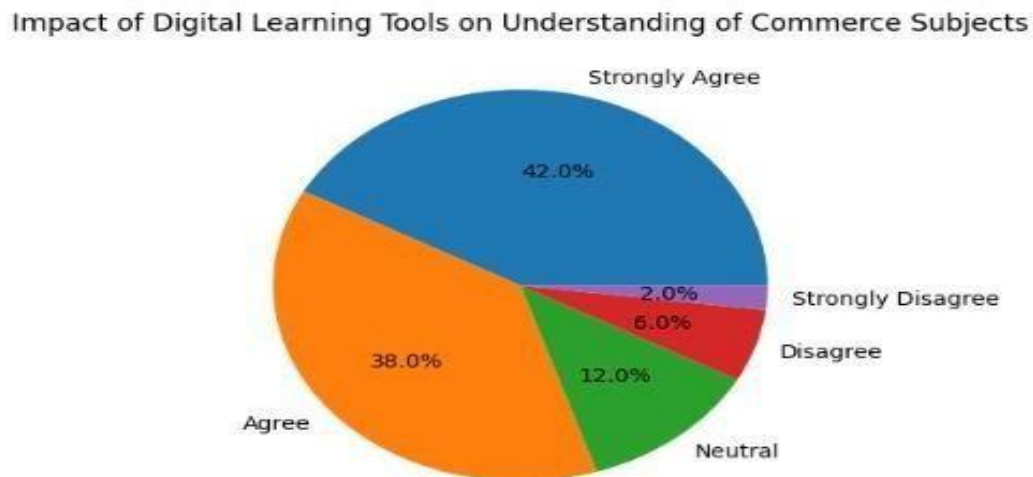
## 5 Data Analysis and Interpretation

### Chat 1: Usage of Digital Learning Tools by Commerce Students



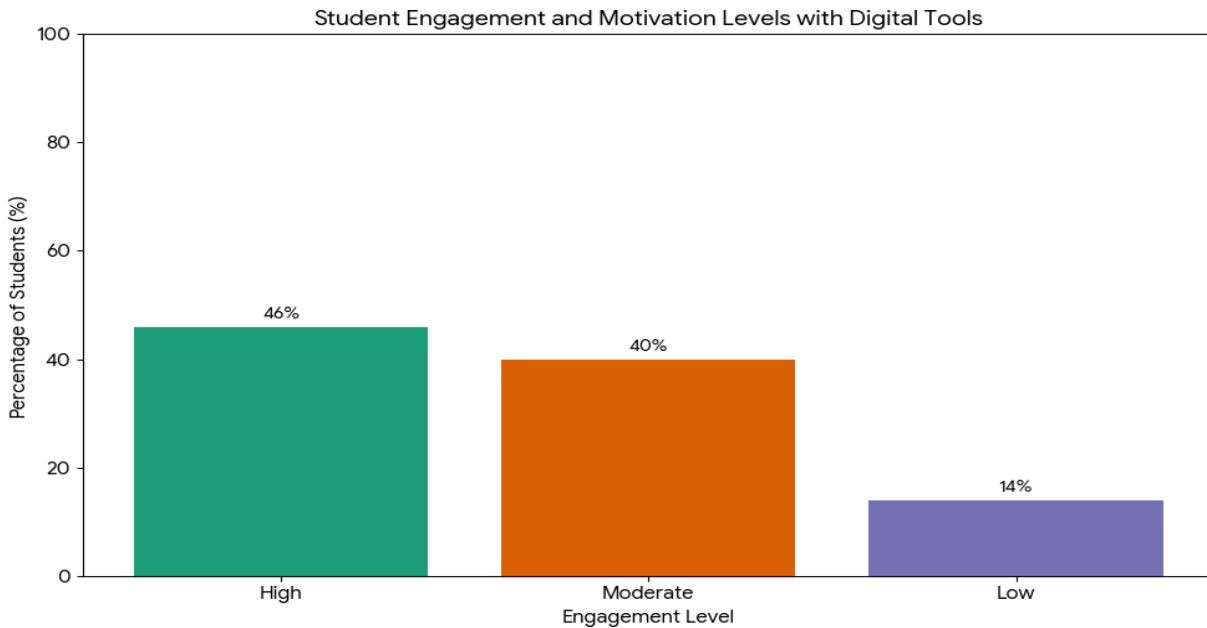
The data reveals that online video lectures and multimedia presentations are the most commonly used digital tools. These tools are particularly effective for explaining complex commerce concepts.

### Chart 2: Impact of Digital Learning Tools on Understanding of Commerce Subjects



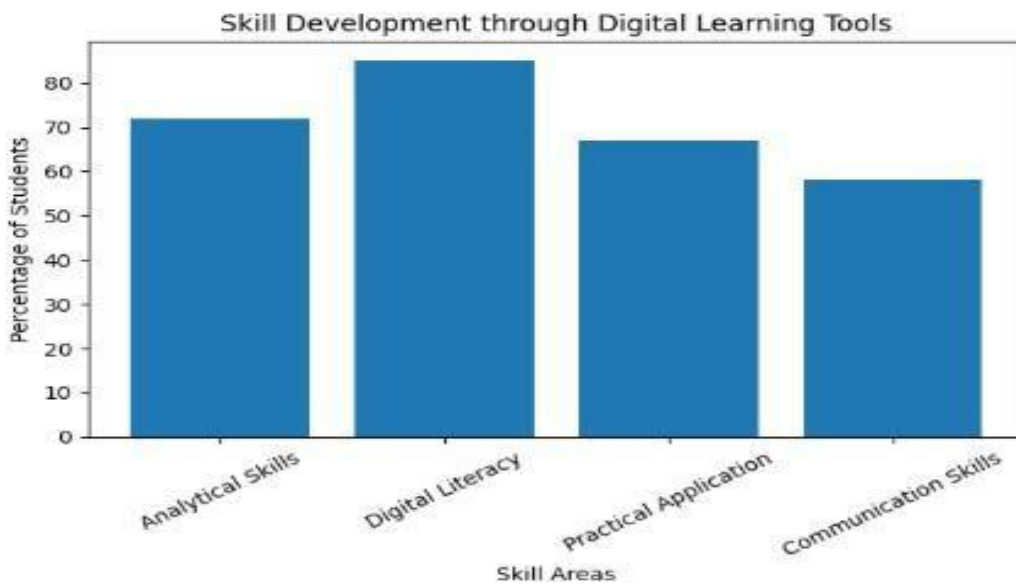
A majority of students perceive that digital learning tools enhance their understanding of commerce subjects. Visual explanations, recorded lectures, and digital problem-solving sessions help students revise and clarify concepts at their own pace.

**Chart 3: Student Engagement and Motivation Levels**



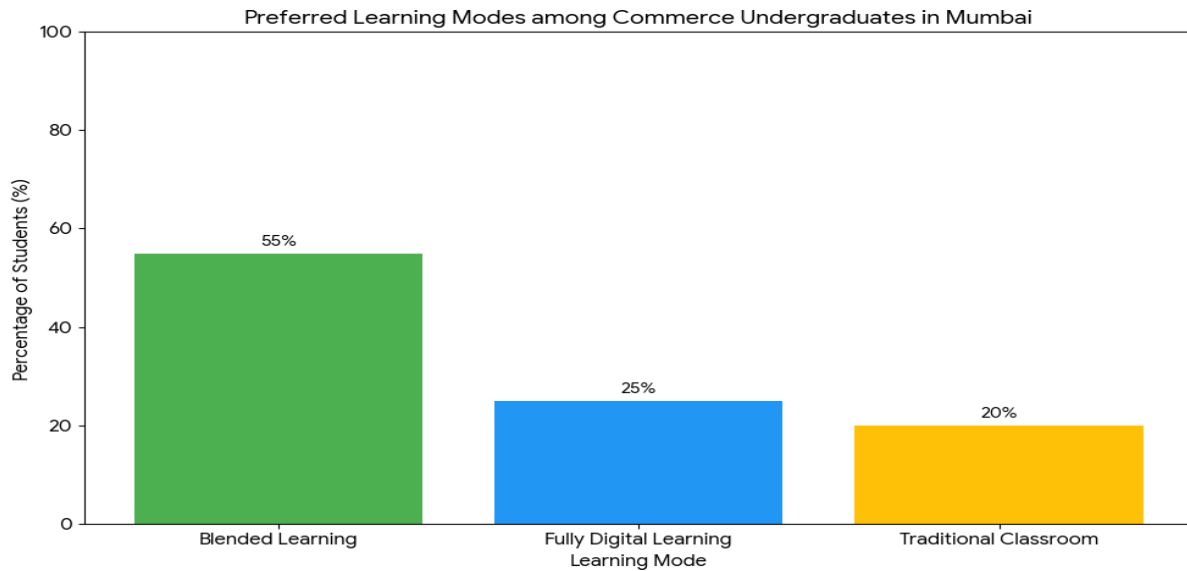
Digital tools such as quizzes, polls, and discussion forums increase student participation and motivation. Commerce students reported higher engagement during blended learning sessions compared to traditional lectures.

**Chart 4: Skill Development through Digital Learning Tools**



Digital learning tools contribute significantly to the development of digital literacy and analytical skills, which are essential competencies for commerce graduates in the modern business environment.

Chart 5: Preferred Learning Mode among Commerce Students



This highlights students' preference for blended learning, suggesting that digital tools are most effective when combined with traditional classroom teaching.

Overall, the analysis of primary data indicates a high level of adoption of digital learning tools among undergraduate commerce students. Online video lectures, multimedia presentations, and learning management systems are the most commonly used tools. These tools are perceived as effective in simplifying complex concepts, particularly in subjects involving numerical problem-solving and theoretical analysis.

The data further reveal that a majority of students believe digital learning tools enhance their understanding of commerce subjects. Features such as recorded lectures and digital study materials allow students to revise concepts at their own pace, leading to better clarity and retention. Interactive tools such as quizzes, polls, and discussion forums contribute to higher levels of participation and motivation.

Students indicated that digital learning tools contribute to the development of key skills, including digital literacy, analytical thinking, and problem-solving, which are essential for commerce graduates in today's technology-driven business environment. Data presented in charts and figures reveal a clear preference for blended learning, highlighting that students appreciate the integration of conventional classroom teaching with digital resources.

## 6 Discussion

The study's findings show that digital learning resources significantly enhance Mumbai's undergraduate commerce education. Complex theoretical and numerical ideas are frequently covered in courses like Commerce, Financial Accounting, Cost Accounting, Economics, and Management. By providing step-by-step instructions, visual aids, and real-world examples, digital technologies enhance learning and increase students' comprehension. Faculty members can integrate online materials, case studies, and simulations pertaining to actual business scenarios with classroom instruction using blended learning methodologies. Academic learning is in line with professional demands and industry standards thanks to this integration. The study also

highlights a number of issues, such as uneven internet connectivity, unequal access to digital devices, and the need for teachers to be trained in digital teaching techniques.

Despite these obstacles, students generally maintain a positive attitude toward the use of digital learning tools.

## **7 Recommendations**

1. Commerce colleges should adopt structured blended learning models.
2. Faculty development programs should focus on digital teaching methods specific to commerce subjects.
3. Greater emphasis should be placed on simulation-based learning and case studies.
4. Institutions should ensure digital accessibility and infrastructure support.
5. Continuous assessment through digital platforms should be encouraged to improve learning outcomes.

## **8 Conclusion**

In Mumbai, the use of digital learning resources has revolutionized undergraduate commerce education. Students' conceptual understanding, involvement, engagement, academic success, and skill development are all improved by using digital teaching approaches. These resources are essential for improving the general standard of commerce education when they are successfully integrated with traditional classroom instruction. According to the study's findings, digital learning resources are meant to be a potent addition to traditional instruction, preparing commerce students for a technologically advanced workplace. For instructors, organizations, and legislators looking to improve commerce instruction in urban higher education settings, the findings provide insightful advice.

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