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# Study On Consumer Perception, Trust, And Acceptance Towards Online Schooling Across Socio-Economic Class

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**Abstract**
All participants in education are impacted by the internet's advanced technology. The responsibilities of both teachers and students will shift from conventional learning to more technology involved in Online Learning (OL). The majority of educational institutes and schools in India have shifted to digital classrooms and OL platforms. Nevertheless, it is determined that the parents' and pupils' perceptions and faith in OL need to be examined, which further signifies the necessity for an adequate understanding of technology and e-learning services. So, this study's goal is to comprehend the consumer's perception including students and parents in India towards perceiving and embracing online schooling services. As of 400 respondents from various socioeconomic classes, the data has been gathered. The outcome was analyzed using a mixed-method approach. According to this study, the online education process was widely accepted and highly satisfied by the majority of Indian parents and children. It also discovered that the trust towards the respondent's OL was yet high and the improvement of a robust digital infrastructure was driven by the rising preference for eLearning, Covid-19, and technological advancement.
**Keywords:** *E-learning, Education sector, socio-economic class, online schooling, Trust, COVID-19 pandemic.*

## 1. INTRODUCTION

India's education sector has been an ever-growing entity. When it comes to higher education, one amongst the largest sectors in the world is India. There is exponential growth witnessed by the internet in the number of learning resources available online, and demand for OL has skyrocketed in recent years (Xie & Xue, 2018). OL and classes are progressively becoming a sect of the global Education System (ES). Nowadays, OL has been widely applied at the university level. OL has been a student's daily activity in the world's few regions, specifically in developing and developed nations. Education was made convenient and readily accessible to everyone through the online channel (Liando et al., 2021; Nambiar, 2020). Furthermore, cost-free and fast wireless internet was provided by schools and universities to their students, which may cheer them to engage in various technological performances simultaneously via their mobiles, laptops, along with tablets (Alghamdi et al., 2019). A consistent attempt to engender novel solutions to enlarge education accessibility for personalities who cannot acquire sufficient educational facilities was made by educational technology businesses. Social media was utilized by a large number of teachers and students as a vital element of the entire e-learning experience. The digital technologies' application in education was further institutionalized by the latest COVID-19 Pandemic. This further demonstrates that in educational services, the socio-economic class people are more interested (Elzainy et al., 2020; Haleem et al., 2022). To implement OL, correspondence education, Distance Education (DE), external studies, and Massive Open Online Courses (MOOCs), a paradigm change in the wholeESwas made by these digital technologies(Mohamad et al., 2022; Rasmitadila et al., 2020).

Both positives and negatives may occur with the shift of schooling to online mediums. For instance, students' flexibility regarding time was provided by online schooling. OL is something new to most teachers and students. New conceivable outcomes for learning were offered by the advancement of OL. It also prompts radical modifications in teaching and learning. E-learning has become incredibly widespread as a result of the widespread

usage of the internet; also, many higher education institutions now utilize it in its program. However, it has elevated screen time simultaneously, which is a significant health problem (Naveed et al., 2018; Walia, 2020). A research model was presented in this paper to evaluate the perception, trust, and acceptance of consumers towards adopting online schooling within the socio-economic class. Investigating the pupils' and parents' perceptions towards online schooling and assessing the level of consumer trust in the systems of online schooling and educational services was the study's objective. Additionally, consumer acceptance regarding e-learning and online schooling was assessed by this study. After that, the reason behind the intention of developing a robust digital infrastructure was also identified. Figure 1 illustrates the diagrammatic representation of OL features.

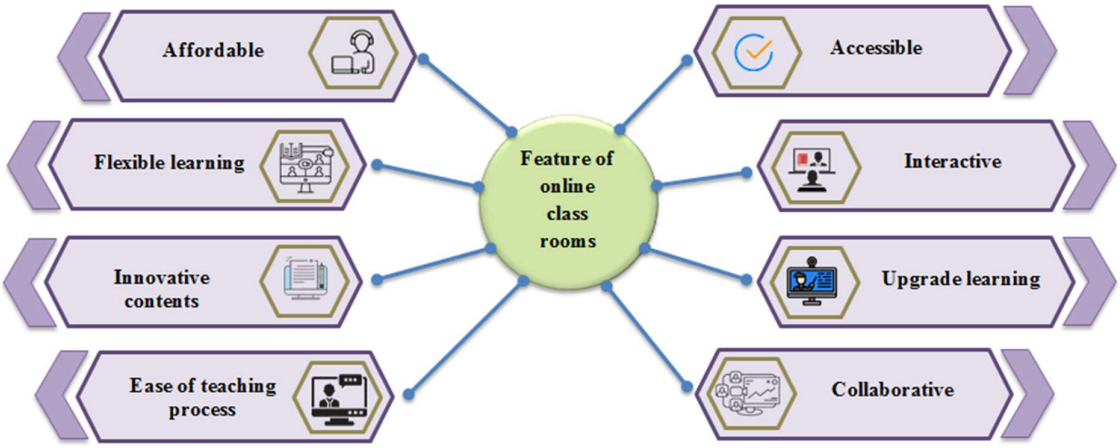


**Figure 1:** Features of online learning

This paper's draft structure is enlisted as follows: section 2 signifies the associated work; the research methodology was illustrated in section 3, section 4 represents the result and discussion of the analysis and the paper was concluded with future scope in section 5.

## 2. RELATED WORKS

(Alshurafat et al., 2021) envisioned to discover the factors that affect the OL system's utilization among students. From 274 students in Jordanian public universities, questionnaire data has been gathered. Partial Least Squares-Structural Equation Modeling (PLS-SEM) was utilized to generate and test the hypotheses. The outcomes were analyzed by utilizing the Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), and Social Capital Theory (SCT). The study signified that the perceived helpfulness and perceived ease of OL usage were influenced by social trust. Subsequently, its perceived ease of usage and subjective norms positively affected the OL system's perceived benefits. However, the limitation of this study was the self-reporting bias along with the outcome might be generalizable to the developed nation's context.

(Ali et al., 2021) investigated the benefits of e-learning during the pandemic period. From 179 students as of Imam Abdulrahman Bin Faisal University, Saudi Arabia, the study data has been gathered. Then, a 5-point Likert scale has been utilized to assess the questionnaire survey. A PLS-SEM model was utilized to analyze the outcome. Later, a protection motivation theory has been implemented to scrutinize the potential risk along with environmental threat and the impact of anticipated advantages as of e-learning services. The outcome exhibited that the push factor was associated considerably with perceived assistance. Additionally, the benefits of learners were impacted significantly by the pull factors. Still, the outcome's generalizability was impacted by dispersing the questionnaire in one university.

(Hassan, 2020)examined the factors that aid the utilization of e-Learning Systems (e-LS)along with challenges during the COVID-19 pandemic. From 30 students together with 31 experts in e-LS at '6' universities in Jordan and Saudi Arabia, the data has been gathered. The outcome was analyzed by employing thematic analysis. The findings exhibited that the factors that aid the e-LS'suser adoption along with the challenges that hinder the thee-LS'sutilization were e-learning technical complications, modify management issues, and financial aid systems. However, owing to a large budget deficiency and constrained resources, this study was limited.

(Al-Gahtani, 2016)investigated the individual's decision behavior towards acceptance along with the integration of e-learning in academic settings. From 286 students as of six colleges in Saudi Arabia, a sample of data has been gathered. Subsequently, the TAM technique has been utilized for the result analysis. The collected data were

analyzed utilizing the SEM. Finally, the outcomes concluded that some associated post-implementation interventions anticipated to make a contribution to the e-LS'sacceptance and incorporation were examined by the promoting and inhibiting factors of e-learning technology acceptance. Moreover, effective utilization and greater acceptance were led by managerial involvement along with controls for superior e-learning organization management. From developed nations, the data has been gathered; however, the outcome might be diverse as of other developing countries/regions.

(Alkinani, 2021)intended to analyze the teacher and student perception and acceptance, parents' attitudes, and beliefs about DE. As of 50 teachers, 100 students, together with 50 parents as of numerous Saudi Arabian educational institutions, the data has been gathered. For the result analysis, a convenient sampling method and a random stratified method have been utilized. By utilizing a descriptive and content analysis methodology, the qualitative and quantitative data have been analyzed. The outcome illustrated that the students were more comfortable with remote education. They also received adequate aid as of the schools and instructors. However, a negative attitude towards the advantages along with values of remote education along with traditional learning styles in elementary schools was exhibited by the parents.

(Salloum et al., 2018)explored the factors that impact the e-LS's Acceptance (ELA) of university students. The effect of quality, knowledge sharing, trust, and innovativeness on ELA was examined by this methodology. From the 251 students of the British University in Dubai (BUiD) along with the University of Fujairah (UOF) in the UAE, sample data has been obtained. Then, SEM was utilized to validate the presented approach. The outcomes signified that a positive influence on ELA was created by knowledge sharing and quality among the students. Subsequently, the ELA was significantly not affected by the factor of trust and innovativeness. The sample size was limited in this model. It was constrained to only '2' specific universities in UAE.

(Kanwal & Rehman, 2017)analyzed the critical factors for the adoption together with the acceptance of e-learning technology in Pakistan. From the 354 students at the virtual university of Pakistan, the data has been gathered. By utilizing SEM, the hypotheses were engendered and tested. The empirical outcome exhibited that the system characteristics, internet experience, computer self-efficacy, and enjoyment had substantial predictors of perceived user-friendliness, while, the system features were a sturdy predictor of perceived benefits. Still, a subjective norm was unavailable to be a sign of perceived benefits. Certain limitations in this model include that there was a very low Response Rate (RR)of participants as of KPK, Baluchistan, and Sindh provinces. Also, only the intentions of learners were focused on in this study whereas, the faculty's role in predicting intentions to adopt e-learning was not investigated.

(Eltahir, 2019)examined ELA for education in developing countries and investigated the students', policymakers', and academics' attitudes toward e-learning, educational technology, and ICTs. As of 388 respondents from '5' public universities in Sudan, the data has been gathered. For the data collection, a convenience sampling technique has been employed. The outcomes concluded that more conservative attitudes were present toward e-learning and ICTs among policymakers and academics. The outcome exposed that for more authentic learning opportunities along with simulated experiences, there was an elevated demand in growing nations. A cross-sectional scheme that collected the data at only one point in time has been utilized in this methodology. The variables could not be manipulated by them.

(Patricia Aguilera-Hermida, 2020)analyzed the students' perception of their adoption, usage, and acceptance of emergency OL. From 270 students in the US, qualitative and quantitative data have been gathered. For the analysis of gathered data samples, a snow sampling technique has been employed. The outcome represented that there was a decline in motivation, cognitive engagement, along with self-efficacy after the transition together with an elevation only in technology utilization. Subsequently, a substantial role in cognitive engagement together with students' academic performance was encompassed by self-efficacy, attitude, motivation, and technology use. However, owing to the recruited students as of a public university on the east coast of the US, the outcome's generalizability was limited.

(Muthuprasad et al., 2021)examined the agricultural Student's perception and preference towards OL. From 307 agricultural graduates as of diverse National Agricultural Research System (NARS) universities in India, the study data has been gathered. A content analysis method was utilized for analyzing the result. The outcome stated that to handle the curriculum during the pandemic, the major respondents were willing to opt for Online Classes (OCs). Additionally, there may be broadband connectivity issues in the countryside that make it complex for students to utilize OL initiatives. This study may be constrained to Agricultural students as of India owing to time constraints.

(Khalil et al., 2020)intended to analyze undergraduate medical students' views concerning the synchronized OL'sefficacy. From 60 students as of Unaizah College of Medicine and Medical Sciences, Qassim University in Saudi Arabia, data has been gathered. For the data collection of a sample, a maximum variation sampling technique has been utilized. The result was analyzed by utilizing thematic content analysis. The outcomes exhibited that the participants agreed that the OCs saved more time along with enhanced their performance owing to the time's utility. However, it represented that technical, methodological, content perception, and behavioral challenges were the few challenges that were encountered during sessions along with online exams.

(Mishra et al., 2020)examined the online teaching-learning mode process and explored how the educational institution's resources effectually transformed formal education into OL. To measure their online teaching perception at Mizoram University in India, data has been gathered from 78 faculty members and 206 students by utilizing a disproportional stratified sampling. The result was analyzed by both qualitative and quantitative approaches. Finally, the outcomes exhibited that owing to restricted mobility along with limitedly confined exchange programs of academic performances among the nations in the time of the COVID-19 curfew, the liberalization, privatization, along with the globalization of education have depreciated remarkably. However, this study was constrained only to Mizoram University.

(Qazi et al., 2020)explored the trust's influence on formal along with informal information sources, awareness, together with the readiness to take on DE. From 150 college students in Pakistan, a sample has been gathered randomly. The measurement model had been utilized to identify the construct's validity and reliability. The engendered hypotheses were tested by this presented model. The outcomes concluded that trust in information sources contributed to readiness ($\beta = 0.593$, $p = 0.001$,$t = 28.762$) and was interrelated with awareness ($\beta = 0.423$, $p = 0.000$,$t = 12.296$). The structural model path coefficient designated that the DEadoption ($\beta = 0.660$, $p = 0.000$, $t = 12.798$) was strongly influenced by readiness. These findings couldn't be generalized owing to limited data size and coverage.

(Bast, 2021)intended to examine the perspective of OL among students. From 1318 students at the Central University of Punjab in India, online questionnaire data has been gathered. After that, a statistical test has been executed to evaluate the sufficient significance of differences. The outcome exhibited that when compared with the students as of rural areas, the receptiveness towards OL was considerably higher for students as of cities. The influence of non-verbal cues on the OL's receptiveness was not addressed in this study. This was the limitation that occurred in this model. Subsequently, the data has been collected online. Hence, only those persons having internet access could partake in the study.

(Pham et al., 2019)investigated the relationships among E-Learning Service Quality (ELSQ)attributes, e-learning student loyalty, entire ELSQ, and e-learning student satisfaction. As of 1232 college students in Vietnam, the data has been gathered. The outcome was analyzed utilizing the SEM, confirmatory factor analysis, and exploratory factor analysis. Finally, the outcome exposed that a second-order construct encompassing'3' factors namely, e-learning instructor and course material quality, e-LSquality, and e-learning administrative and support service quality was the ELSQ. Next, the entire ELSQ was associated positively with e-learning student satisfaction. This in turn impacts e-learning student loyalty positively. From '2' universities that have more than 10 years of e-learning, the data has been gathered. This might generalize the outcomes to several other universities in Vietnam or another developing nation.

## 3. RESEARCH METHODOLOGY

Examining the trust and acceptance of digital technology for education among the socio-economic class of India was the presented research model's aim. A mixed-method technique grounded on a well-structured questionnaire and quantitative research was the methodology utilized here. The research's entire non-numerical information was analyzed with the aid of the qualitative method whereas all numerical and statistical data relevant to the study were examined by the quantitative methodology. By distributing questionnaires to numerous metro cities and several Tier-2 towns in India, the data was gathered. By the 5-point Likert scale ranges from "Strongly agree", "Agree", "neutral", "disagree", and "strongly disagree", the questionnaire was prepared and utilized for the analysis. From 400 people who were 200 Indian parents and 200 students as of diverse socio-economic classes, the data was gathered. 3 teachers from 10 small and big schools in India have been selected for the interview process. Next for the chosen samples from the questionnaire survey, the random sampling model has been utilized. Moreover, the interview respondents were chosen by utilizing a cluster sampling method. Utilizing both primary and secondary models, the data has been collected. Via a well-thought-out questionnaire, the primary data is

gathered. From diverse journals, books, newspapers, magazines, online articles, and so on, secondary data has been gathered. Simple statistical techniques like percentage analysis and mean and standard deviation were utilized to analyze the data's interpretation. The respondent's demographic profile as exhibited below,

**Table 1:** Demographic profile of the respondent student (N=200)

| Variables | Levels | Data in number | Percentage (%) |
|---|---|---|---|
| Gender | Male | 133 | 66.5% |
| | Female | 67 | 33.5% |
| Education stage | Lower secondary | 75 | 37.5% |
| | Higher secondary | 125 | 62.5% |
| Nature of schools | Government | 61 | 30.5% |
| | Private | 88 | 44% |
| | Aided | 51 | 25.5% |

The above table exhibits the respondent's details regarding their gender, education stage, and nature of schools. The variables of gender, education stage, and nature of schools of the respondent's student were provided. Male and female are the categories of gender. 133 is the total number of male respondents and 66.5% is the percentage. 67 is the total number of female respondents and its percentage is 33.5%. Later, lower secondary and higher secondary are the classification of the respondent's education stage. Higher Secondary with 62.5% was the majority of the respondents, whereas, 37.5% was the percentage of lower secondary. 44% of respondents are from private schools followed by government schools (30.5%), and aided schools (25.5%).

**Table 2:** Socio-economic status of respondents' parents (N=200)

| Variables | Levels | Data in number | Percentage (%) |
|---|---|---|---|
| Education | Post-graduation | 24 | 12% |
| | Graduation | 57 | 28.5% |
| | $12^{th}$ passed | 51 | 25.5% |
| | $10^{th}$ passed | 39 | 19.5% |
| | No formal education | 29 | 14.5% |
| Occupation | Unemployed/Housewife | 31 | 15.5% |
| | Daily Wage Earner | 45 | 22.5% |
| | Business | 60 | 30% |
| | Private Job | 42 | 21% |
| | Government Job | 22 | 11% |
| Monthly income | <10000 | 23 | 11.5% |
| | 10000-30000 | 74 | 37% |
| | 30000-50000 | 56 | 28% |
| | 50000-100000 | 31 | 15.5% |

| | | | |
|---|---|---|---|
| | >100000 | 16 | 8% |

The above table exhibits the details of the respondent parents of students regarding their education, occupation, and monthly income. The levels of respondents' education can be classified into Post-graduation, Graduation, 12th passed, 10th passed, and no formal education. Here, 28.5% was the highest percentage obtained at graduation levels followed by 12th passed (25.5%), 10th passed (19.5%), no formal education (14.5%), and post-graduation (12%). Furthermore, the respondent's occupations were computed. The respondents were unemployed or housewife (15.5%), daily wage earners (22.5%), businesses (30%), private job employees (21%), and government job employees (11%). The monthly income of the respondents has been analyzed. 11.5% of respondents were below the income of 10000, 28% of the respondents' monthly income lies between 10000 and 30000, 15.5% of respondents have an income betwixt 30000 and 50000 and 8% was the respondents' monthly income above 100000. 37% was the highest percentage achieved by the respondents having monthly income betwixt 10000 and 30000 while analogizing the entire respondents' monthly income from the above table.

### 3.1. Acceptance and usefulness of online schooling during COVID-19

**Table 2:** Acceptance and usefulness of online schooling

| Statement | Strongly agree (%) | Agree (%) | Neural (%) | Disagree (%) | Strongly disagree (%) |
|---|---|---|---|---|---|
| S1- Easy access to various education | 17% | 32% | 30.5% | 15% | 5.5% |
| S2- Fit in for entire sorts of learning styles | 22.5% | 38% | 16% | 13% | 10.5% |
| S3- New and up-to-date educational materials | 32% | 39% | 22% | 7% | 5% |
| S4- Trouble-free in sharing of OCs materials | 33.5% | 37.5% | 20% | 5% | 4.5% |
| S5- Easy access to various academical resources | 28.5% | 30.5% | 23% | 11.5% | 6.5% |
| S6- Flexibility with time and space | 26.5% | 36% | 21% | 8.5% | 8% |
| S7-Better communication along with interactions among students and teachers | 7% | 20.5% | 31.5% | 34.5% | 6.5% |

A statement of acceptance and usefulness of online schooling was proffered in the above table (Alkinani, 2021). Easy to access in various education, Fit in for entire sorts of learning styles, New and up-to-date educational materials, Trouble-free in sharing OC materials, Easy access to various academical resources, Flexibility with time and space, and Better communication along with interactions among students and teachers are the given statements. The statement of trouble-free in sharing OC materials was strongly agreed upon by a high number of people (33.5%) followed by the statement of New and up-to-date educational materials (32%), Easy access to various academical resources (28.5%), Flexibility with time and space (26.5%), Fit in for entire sorts of learning styles (22.5%), Easy access to various education (17%), and Better communication along with interactions among

students and teachers (7%). The statement of New and up-to-date educational materials was strongly agreed upon by a majority of the respondents whose percentage is 39%. The highest numbers of respondents nearly 31.5% were neutral to statement 7. Later, better communication along with interactions among students and teachers (34.5%), and fit in for entire sorts of learning styles (10.5%) were the statements that were disagreed and strongly disagreed with by a majority of the respondents. Figure 2 exhibits the graphical representation of the statement of acceptance and usefulness of online schooling.

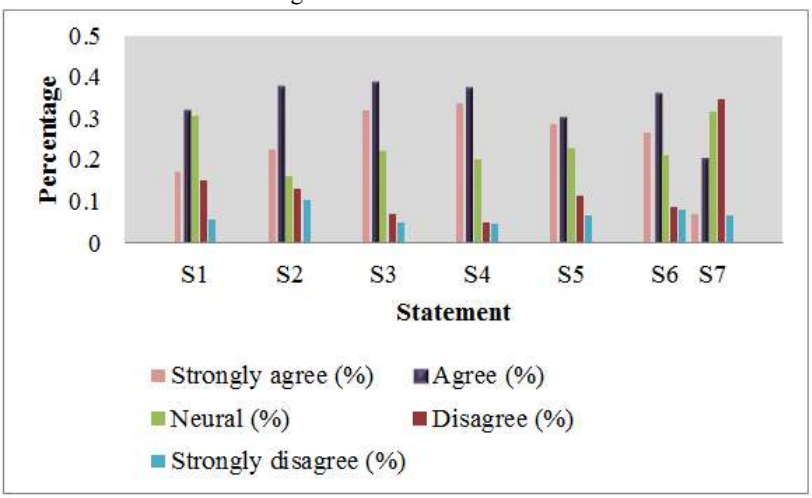


**Figure 2:** Graphical representation of acceptance and usefulness of online schooling

### 3.2. Consumer perception towards online schooling

**Table 3 (a):** Consumer positive perception towards OL

| Statement | Frequency (N) | Percentage (%) |
|---|---|---|
| S1- More appropriate than offline classes | 147 | 35.75% |
| S2- OCs increased technological literacy | 179 | 36.75% |
| S3- Able to get more knowledge | 103 | 25.75% |
| S4- Travelling time can be saved | 183 | 44.75% |

Table 3(a) exhibits the consumer's positive perception of OL. More convenient than offline classes, OCs increased technological literacy, able to get more knowledge, and traveling time can be saved are the provided statements of positive perception of OL that were taken for analysis(Khan et al., 2021; Nambiar, 2020). For the provided statement, the frequency and percentage were computed. As virtual learning has arisen as a comfy choice owing to the flexibility in the geographical space along with lower transportation costs, the majority of respondents nearly 44.75% opined that traveling time was avoided in OCs.36.75% is the 2nd-highest RR regarding the statement of OCs increased their technological literacy followed by the statement of OCsare more appropriate

than offline classes (35.75%) and able to obtain more knowledge in OCs(25.75%). Figure 3 exhibits the graphical representation of the positive perception of consumers toward OL.

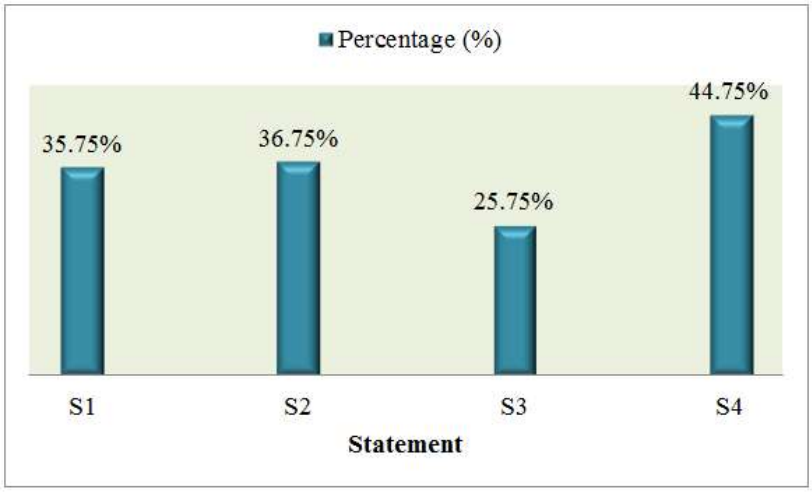


**Figure 3:** Graphical representation of positive perception toward OL

**Table 3 (b):** Consumer negative perception towards OL

| Statement | Frequency (N) | Percentage (%) |
|---|---|---|
| S1- Disinterested to take OCs | 113 | 28.25% |
| S2- Low motivation | 187 | 46.75% |
| S3- Content delivered was not understandable | 156 | 39% |
| S4- Lack of interaction with the teacher | 193 | 48.25% |

The negative aspect of consumers toward OL was represented in table 3(b). For the provided statement of disinterestedness to take OCs, low motivation, content delivered in an OC was not understandable, and lack of interaction with the teacher, the frequency and percentage were computed. When compared to offline classes, there was an absence of interaction with the teacher during OCs with the highest RR of 48.25%. Owing to huge distractions at home, there is less motivation to attend OCs with a total of 44.9% of respondents opined on it, while 39% of the respondents did not comprehend the content that was delivered in OCs. Moreover, owing to internet connectivity complexities when classes went on, the respondents stated that 28.25% of respondents were disinterested to take OCs. Figure 4 illustrates the graphical representation of the negative perception of consumers toward OL.

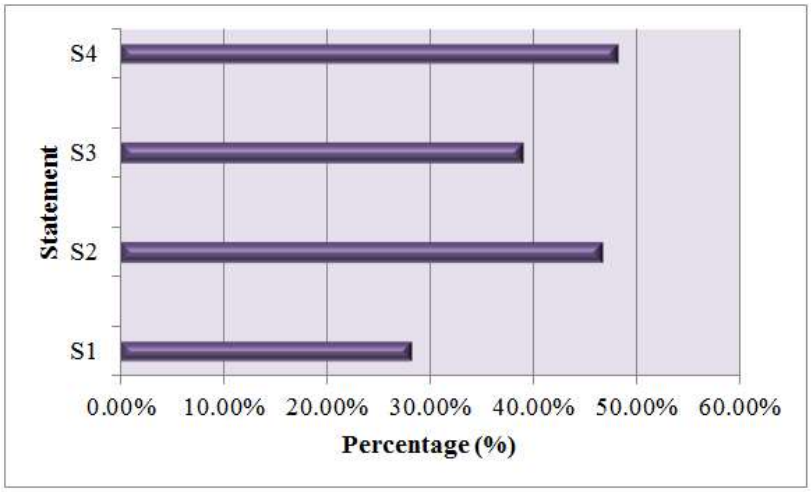


**Figure 4:** Graphical representation of consumer negative perception towards OL

## 4. RESULT AND DISCUSSION

The gathered data have been analyzed and discussed here. The rotated component matrix of trust and acceptance of OL, the Chi-square test for the perception of consumers towards OL, and binary logistic regression analysis for the technology development of OL were scrutinized here. Moreover, the association betwixt the consumer's positive and negative perceptions of OL has been analyzed.

### 4.1. Rotated component matrix of the level of trust in online learning

**Table 4:** Analysis of the reliability of trust in OL

| Factor | Percentage of agreement | Component |
|---|---|---|
| Establish early communication | 49% | .813 |
| Generate a positive social atmosphere | 67% | .767 |
| Reinforce predictable patterns of communication and action | 53% | .723 |
| Reliable and timely access | 41% | .775 |
| Third-party privacy assurance | 23% | .898 |
| Lack of literacy | 75% | .816 |

| | | |
|---|---|---|
| Lack of proper communication | 71% | .823 |
| High information and design quality | 42% | .913 |
| Prior positive experience | 56% | .524 |

The rotated component matrix and the percentage of agreement with the trust variables of OL were analyzed in table 4 (Wang, 2014). For the analysis, the analysis of the given factors of Reinforce predictable patterns of communication and action, Establish early communication, Reliable and timely access, Third-party privacy assurance, Generate a positive social atmosphere, High information and design quality, Lack of literacy, Prior positive experience, and Lack of proper communication were taken. The acceptable level of 0.3 was reached by the entire factor loadings with most of them exceeding 0.7. Analogizing all the given factors, 75% was the highest percentage of agreement obtained by the lack of literacy and its rotated component matrix level is .816. Next, the second-highest agreement percentage (71%) was achieved by the factor of lack of proper communication and its rotated component matrix is 0.823 followed by factors like Generate a positive social atmosphere (67%), Prior positive experience (56%), Reinforce predictable patterns of communication and action (53%), Establish early communication (49%), High information and design quality (42%), Reliable and timely access (41%), and Third-party privacy assurance (23%). The outcomes concluded that the different aspects of OL were represented by these factors to promote consumer trust

### 4.2. Chi-square analysis of consumer perception

**Table 5:** Chi-square analysis of the positive and negative perceptions of consumers toward OL

| Consumer perception | Chi-Square Value | p-Value |
|---|---|---|
| **Positive perception** | | |
| More convenient than offline classes | 13.67 | 0.01 |
| OCs increased technological literacy | 0.249 | 0.04 |
| Able to get more knowledge | 4.75 | 0.05 |
| Travelling time can be saved | 1.89 | 0.24 |
| **Negative perception** | | |
| Disinterested to take OCs | 1.23 | 0.35 |
| Low motivation | 0.099 | 0.13 |
| Content delivered was not understandable | 0.875 | 0.41 |
| Lack of interaction with the teacher | 0.667 | 0.57 |

For the consumer perception of OL among the respondents, the Chi-square test was analyzed by the above-given

table (Khan et al., 2021). The computed Chi-square value was witnessed to be $x^2$ (1, N=400) =19.79; also, a p-value < 0.05 signifies that there is a substantial association betwixt the variables in positive perception. This means that there was a positive opinion about OL. The highest chi-square value of 13.67 and its p-value of 0.01 was obtained by the factors of more convenience than offline classes while comparing all the positive perceptions of consumers towards OL. Then, the second highest chi-square value is 4.75, and its p-value is 0.05, which is obtained by the factor of being able to get more knowledge. Later, the highest p-value of 0.24 was obtained by the factor of saving travelling time. In the chi-square test in the negative perception of consumers towards OL, as the computed chi-square value observed is $x^2$ (1, N=400) =9.05, and its p-value is > 0.05, the association betwixt these variables was insignificant. This means that there was no substantial diversity in the negative opinions of consumers toward OL.

**4.3. Development of digital technology for online schooling**

**Table 6:** Binary logistic regression analysis of technology development of online schooling

| Variables | Coefficient | Level of Significance | Odd ratio |
|---|---|---|---|
| Easy contact with teachers | 2.116 | 0.067 | 8.123 |
| Greater sharing of ideas | 0.843 | 0.613 | 2.297 |
| Online lectures | 2.017 | 0.032 | 7.404 |
| Enhanced accessibility | 1.575 | 0.288 | 4.591 |
| Online exams | 1.633 | 0.269 | 5.040 |
| Regular class updates | -1.911 | 0.188 | 0.24 |
| Online submission and grading | -1.561 | 0.357 | 0.250 |
| Improved communication with peers | -0.263 | 0.874 | 0.799 |
| Other modes like video, audio, etc | 0.282 | 0.838 | 1.313 |
| Pseudo $R^2$ : 0.6137<br>Probability = [Odd / (1+Odd)] | | | |

The binary logistic regression analysis of the technology development of online schooling was represented in table 6. For the analysis, the assessed variables of easy contact with teachers, enhanced accessibility, greater sharing of ideas, online exams, regular class updates, improved communication with peers, online lectures, online submission and grading, and other modes like video, audio, etc. were taken (Chowdhury, 2020). Here, for the given variables, the coefficient, level of significance, and odd ratio were computed. It is anticipated that the student's learning in class will be elevated by these nine variables of OL. The binary logistic regression outcomes specify that easy contact with course teachers and online lectures are significantly and positively associated to "student learning", which is a dependent variable. The highest coefficient value (2.116) was obtained by the variable of easy contact with the teacher whose level of significance and odd ratio values are 0.067 and 8.123 respectively. Then, the second highest coefficient value was obtained by the variable of online lectures as 2.017 together with its level of significance and odd ratio values are 0.032 and 7.404 respectively. The negative coefficient values of -1.911, -1.561, and -0.263 were obtained by the variables of regular class updates, online submission and grading, and enhanced communication with peers respectively.

### 4.4. CORRELATION MATRIX

**Table 7:** Matrix correlation analysis of adoption and perception towards OL

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|---|---|---|---|---|---|---|---|
| **S1** | 1 | | | | | | | |
| **S2** | 0.313* | 1 | | | | | | |
| **S3** | -0.050 | -0.055 | 1 | | | | | |
| **S4** | 0.281** | 0.153** | -0.188** | 1 | | | | |
| **S5** | 0.023 | 0.075 | 0.424** | -0.067 | 1 | | | |
| **S6** | -0.053 | -0.199** | 0.213** | 0.251** | 0.218** | 1 | | |
| **S7** | -0.044 | -0.189** | 0.198** | 0.266** | 0.197** | 0.691** | 1 | |
| **S8** | -0.062 | -0.180** | 0.225** | 0.229** | 0.169** | 0.584** | 0.666** | 1 |

**Correlation is significant at the 0.01 level.

The correlation matrix for the adoption and perception of OL was exhibited in the above table 7. The coefficient matrix was computed by the statements of more convenience than offline classes (S1), OCs increased technological literacy (S2), able to get more knowledge (S3), traveling time can be saved (S4), disinterested to take Online Classes (S5), low motivation (S6), content delivered was not understandable (S7), and lack of interaction with the teacher (S8). Here, with statement 2 and statement 4, statement 2 was positively and significantly correlated. The correlation matrix is 0.313* and 0.281**, whereas it is associated negatively with the S3 (-0.050), S6 (-0.053), S7 (-0.044), and S8 (-0.062). After that, S2 has a positive and significant correlation with S4 with a correlation matrix of 0.153**. Later, with statement 5, statement 4 was only negatively correlated with a matrix value of -0.067 and it positively and significantly correlates with the other remaining statements. Moreover, a positive and significant correlation with the other statements was created by the statements of low motivation, content delivered was not understandable, and lack of interaction with the teacher.

## 5. CONCLUSION

The sudden shutdown of educational institutions brought on by the COVID-19 outbreak spurred the authorities to recommend adopting OL as a substitute for conventional learning methodologies. Examining the perception of consumer trust and acceptance of OL across socio-economic classes was the current study's aim. From 400 respondents as of diverse socio-economic classes in various metro cities in India, a sample of data has been gathered. For the result's analysis, a mixed-method technique has been employed here. Finally, this study's findings showed that the growth of a robust digital infrastructure for OL is being fueled by the mounting preference for e-Learning, Covid-19, and technical advancement. Moreover, Indian parents and students are highly satisfied with the online schooling system's acceptance. It also demonstrated that there was still a high level of public trust in online schooling. The study has the potential to perform additional research on India's rural areas. A more critical understanding of the adoption of online schooling strategies will be discovered by performing such future research. Additionally, while students profoundly explore their learning experiences, the study would also discover how students as of rural areas attend OCs.

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