

PERCEPTION OF PROSPECTIVE TEACHERS
ON ACADEMIC BANK OF CREDITS

Research
Paper

ABSTRACT

Academic Bank of Credits signifies a digital or virtual or online store-house entity of the academic credit database of a higher education institution with students as its stakeholders. The main objective of this study was to find out the level of perception of prospective teachers on Academic Bank of Credits in Thoothukudi District. For this study, the investigator adopted a survey method. Three hundred prospective teachers were chosen using a stratified random sampling technique. The Perception scale of Academic Bank of Credits was developed and validated by Sasipriya and Rajalakshmi (2022) and was used to collect data. Statistical techniques like mean, standard deviation, percentage analysis and t-test were used to analyse the data. The finding revealed that there was no significant difference between male and female prospective teachers in their perception of Academic Bank of Credits.

Keywords : Academic Bank of Credits, Prospective Teachers, NEP 2020.

Introduction

Academic Bank of Credit envisages an open higher education system that ensures learner accountability and continuous growth. In this system, the mobility of a learner on the educational ladder can be regulated by the credits. The learner accumulates credits by transferring them through a registered higher education institution. Moreover, in this system, students have the privilege of accessing multiple entries – multiple exits- anytime, anywhere, and at any level of learning. Academic Bank of Credit opens the higher educational system for students, making it liberal and tangible. Here, the students can progress through the system with a part-time enrolment and enjoy the privilege of multiple entry and exit.

According to Sasipriya and Rajalakshmi (2022), discussed in a paper entitled "NEP 2020 Academic Bank of Credits -an Overview". The Academic Bank of Credits platform is a virtual repository or credit database modelled after the Ministry of Electronics and Information Technology's National Academic Depository, which "stores" credit scores acquired by students on an online platform. Each student will have their own account, with an ABC ID and a dashboard where they can manage their credit accumulation, transfer requests and credit history. Students may also make credit transfer initiation requests and check

the progress of such requests, just like they would in a traditional bank.

The purpose of the Academic Bank of Credits is that higher education should take a multidisciplinary and holistic approach to promote the following abilities and overall personality development in students. Critical ability - A student who has knowledge of several disciplines is able to think beyond the horizon of a particular discipline and consider the logical links between diverse ideas. Self-governance - Students were able to determine their priorities and knowledge landscape for disciplined study by choosing their own subjects. Problem Solving - The ability to solve a problem quickly and effectively is a skill that employers are looking for right now. Students' logical and analytical skills were developed in a multidisciplinary manner as a result of their knowledge of several courses. Communication - Knowledge is confidence, and effective communication is the result of wide knowledge. With multidisciplinary and holistic learning, students will be able to share ideas, express

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their feelings and contribute to national progress. Hence, the investigator selected the research problem entitled “Perception of Prospective Teachers on Academic Bank of Credits.”

Objectives

1. To find out the level of perception of prospective teachers on Academic Bank of Credits.
2. To find out whether there is any significant difference between male and female prospective teachers in their perception of credit recognition, credit verification, credit accumulation, credit transfer, credit redemption, academic award and academic bank of credits.
3. To find out whether there is any significant difference between rural and urban prospective teachers in their perception of credit recognition, credit verification, credit accumulation, credit transfer, credit redemption, academic award and academic bank of credits.
4. To find out whether there is any significant difference between UG and PG prospective teachers in their perception of credit recognition, credit verification, credit accumulation, credit transfer, credit redemption, academic award and academic bank of credits.

Methodology

The investigators adopted the survey method to study prospective teachers' perceptions of the Academic Bank of Credits. The population for the present study consisted of all the prospective teachers studying in the colleges of education. Three hundred prospective teachers were selected using a stratified random sampling technique. The investigator used the Perception scale of the Academic Bank of Credits (2022), which was prepared and validated by Sasipriya and Rajalakshmi. The percentage analysis, mean, standard deviation and ‘t’ test were used to analyse the data.

Analysis of Data

Null Hypothesis 1 : The level of perception of prospective teachers on Academic Bank of Credits.

Table 1
Level of perception of prospective teachers on the Academic Bank of Credits

Academic Bank of Credits	Low		Moderate		High	
	N	%	N	%	N	%
Credit Recognition	56	18.7	200	66.7	44	14.7
Credit Verification	44	14.7	199	66.3	57	19
Credit Accumulation	53	17.7	185	61.7	62	20.7
Credit Transfer	44	14.7	207	69	49	16.3
Credit Redemption	45	15	224	74.7	31	10.3
Academic Award	51	17	219	73	30	10
Academic bank of credits	45	15	195	65	60	20

With respect to the sample, it is inferred that 18.7%, 66.7% and 14.7% of the prospective teachers have a low, moderate and high level of perception of credit recognition, respectively.

14.7%, 66.3%, and 19.0% of the prospective teachers have low, moderate and high level of perception of credit verification respectively.

17.7%, 61.7%, and 20.7% of the prospective teachers have low, moderate and high levels of perception of credit accumulation, respectively.

14.7%, 69.0% and 16.3% of the prospective teachers have low, moderate and high level of perception of credit transfer respectively.

15.0%, 74.7% and 10.3% of the prospective teachers have low, moderate and high level of perception of credit redemption respectively.

17.0%, 73.0% and 10.0% of the prospective teachers have low, moderate and high level of perception of academic award respectively.

15.0%, 65.0%, and 20.0% of the prospective teachers have low, moderate and high level of perception of the Academic Bank of Credits respectively.

Null Hypothesis 2 : There is no significant difference between male and female prospective teachers in their perception of credit recognition, credit verification, credit accumulation, credit transfer, credit redemption, academic award and Academic Bank of Credits.

Table 2
Difference between male and female prospective teachers on Academic Bank of Credits

Academic Bank of Credits	Male		Female		Calculated Value of 't'	Remarks
	(N=65)		(N=235)			
	Mean	SD	Mean	SD		
credit recognition	31.57	3.051	31.5	3.406	0.153	NS
credit verification	47.49	4.877	47.14	5.409	0.496	NS
credit accumulation	32.35	3.213	31.77	3.933	1.24	NS
credit transfer	31.86	3.409	31.28	4.352	1.149	NS
credit redemption	32.12	3.608	31.94	5.27	0.331	NS
Academic award	24	3.182	23.83	3.352	0.387	NS
Academic Bank of Credits	374.8	29.73	371.1	38.863	0.832	NS

(At 5% level of significance, the table value of 't' is 1.96)

It is inferred from the above table that there is no significant difference between male and female prospective teachers in their perception of credit recognition, credit verification, credit accumulation, credit transfer, credit redemption, academic award and Academic Bank of Credits. Hence, the null hypothesis is accepted.

Null Hypothesis 3 : There is no significant difference between rural and urban prospective teachers in their perception of credit recognition, credit verification, credit accumulation, credit transfer, credit redemption, academic award and Academic Bank of Credits.

Table 3
Difference between rural and urban prospective teachers in their perception of Academic Bank of Credits

Academic Bank of Credits	Rural (N=144)		Urban (N=156)		Calculated Value of 't'	Remarks
	Mean	SD	Mean	SD		
Credit Recognition	31.4	3.497	31.62	3.171	0.567	NS
Credit Verification	47.58	4.937	46.88	5.595	1.149	NS
Credit Accumulation	31.75	3.735	32.03	3.85	0.629	NS
Credit Transfer	31.28	4.247	31.52	4.103	0.5	NS
Credit Redemption	32.52	5.628	31.47	4.191	1.815	NS
Academic Award	23.9	3.2	23.83	3.421	0.198	NS
Academic Bank of Credits	373	35.94	370.9	38.157	0.489	NS

(At 5% level of significance, the table value of 't' is 1.96)

It is inferred from the above table that there is no significant difference between rural and urban prospective teachers in their perception of credit recognition, credit verification, credit accumulation, credit transfer, credit redemption, academic award and Academic Bank of Credits. Hence, the null hypothesis is accepted.

Null Hypothesis 4 : There is no significant difference between UG and PG prospective teachers in their perception of credit recognition, credit verification, credit accumulation, credit transfer, credit redemption, academic award and Academic Bank of Credits.

It is inferred from the below table that there is no significant difference between UG and PG prospective teachers in their perception of credit recognition, credit verification, credit accumulation, credit transfer, credit redemption, academic award and Academic Bank of Credits. Hence, the null hypothesis is accepted.

Table 4
Difference between UG and PG
prospective teachers in their perception of
Academic Bank of Credits

Academic Bank of Credits	UG (N=187)		PG (N=113)		Calculated Value of 't'	Remarks
	Mean	SD	Mean	SD		
Credit Recognition	31.34	3.203	31.81	3.519	1.177	NS
Credit Verification	47.05	5.477	47.5	4.982	0.74	NS
Credit Accumulation	31.69	3.985	32.23	3.438	1.241	NS
Credit Transfer	31.33	4.199	31.52	4.199	0.385	NS
Credit Redemption	31.78	5.617	32.31	3.593	1.004	NS
Academic Award	23.59	3.323	24.32	3.258	1.868	NS
Academic Bank of Credits	397	38.954	375.08	33.62	1.205	NS

(At 5% level of significance, the table value of 't' is 1.96)

Recommendations

- i. The institutions may conduct various awareness programs on Academic Bank of Credits for students.
- ii. Teacher educators should update their knowledge.
- iii. Prospective Teachers may be asked to generate an academic bank of credits account.
- iv. Prospective teachers may have the liberty to choose their subjects.
- v. The parents should understand that academic marks are not much important.

Conclusion

Academic Bank of Creditsclaims the open choice that will empower students to develop their full potential

according to their interests. However, it is the choice of which credits have been earned and their quality that matters, not the number of credits earned. By earning their credits under an Academic Bank of credit, students can authorise their confidence.

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To do successful research, you don’t need to know everything, you just need to know one thing that isn’t known.”
- Arthur L. Schawlow

I believe in innovation and that the way you get innovation is you fundresearch and you learn the basic facts.
- Bill Gates

Nothing has such power to broaden the mind as the ability to investigate systematically and truly all that comes under thy observation in life.”
- Marcus Aurelius

No research without action, no action without research
- Kurt Lewin