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INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

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10. **FIGURES &TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.

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- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

CUSTOMER KNOWLEDGE: A TOOL FOR THE GROWTH OF E-LEARNING INDUSTRY

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ABSTRACT

Customer Knowledge is a blend combination of Information, experience & expertise, which is needed for the creation of knowledge during the process of exchange between customer and industry. In e-learning it is concerned with the dynamic integration of systems and people in pursuit of enrichment of the knowledge wealth of learning Industry. On the basis of this we can say that Customer Knowledge is a tool for the growth of e-learning industry and the advantage of such tool is that it gives demonstrator an ability to express his ideas, views and flow of thoughts rather than simply explaining them which may be more confusing when delivered via traditional text instructions. Education industry can create virtual environment in which all aspects of a course are handled through a consistent user interfaces throughout the institution. For e-learning industry Customer knowledge is that knowledge which is not owned by the industry but by others who may not be willing to share such knowledge. Here these two entities are working together with the shared goal in mind and the customer becomes an active and key participant in the knowledge creation process. E-learning emphasizes the opportunities for knowing customer in the digital economy so in this paper research has been conducted to focus on the aspect that e-learning industry's success and growth is dependent on the successful creation, acquisition, management and use of its own and customer's knowledge across its business process.

KEYWORDS

Customer Knowledge, customer knowledge management, knowledge management, CRM, e-learning.

INTRODUCTION

Knowledge is the main resource and the ability to acquire through which any organization can gain the advantage over their competitors. The ability to create knowledge will become the knowledge of tomorrow. With the importance of knowledge, organizations start looking a major element i.e. Customer Knowledge. It is a combination of information and data.

Customer knowledge is a combination of understanding, significance, and situation information. According to Paquette "The processes that an organization employs to manage the recognition, attainment and utilization of customer knowledge are collectively referred to as Customer Knowledge Management". "E-learning" may be defined as instruction delivered electronically via the Internet, Intranets, or multimedia platforms such as CD-ROM or DVD (Hall, 2003; O'Neill, Singh, & O'Donoghue, 2004). In E-Learning industry there are so many new channels for CKM & CRM concepts, and in these channels service experience and data gathering about the Customer (Learner or Students) are closely attached. Moreover, in electronic environment the medium between the customer and companies are computers. Through which each and every activities and online behavior of learner can be recorded. The style of e-learning emphasizes the opportunities for knowing learners in the digital economy.

As we know that the main **objectives** of customer knowledge management are

- Segmentize the customer base
- Understand customer's behavior
- Product Innovations
- Improve Business in terms of selling
- Identify the need and want of your customer

So with the help of these objectives we are able to enhance the quality of E-learning industry by knowing the behavior and requirement of learners because E-learning has grown tremendously over the past several years as technology has been integrated into education and training. Since many users today have access to direct Internet connections, e-learning is often identified with web-based learning (Hall, 2003). E-learning can be implemented in a variety of ways, such as through the use of self-paced independent study units, asynchronous interactive sessions (where participants interact at different times) or synchronous interactive settings (where learners meet in real time) (Ryan, 2001).

LITERATURE REVIEW

According to Paquette in 2006 an important aspect of customer knowledge is that the two entities are working together with a shared goal in mind and the customer becomes an active and key participant in knowledge creation process.

According to Guaspari (1998) Customer knowledge refers to understanding your customers, their needs, wants and aims and is essential if a business is to align its processes, products and services to build real customer relationship.

According to Gibbert et al. (2002) CKM is a strategic process by which companies emancipate their customers from passive recipient of product and services to empowerment as knowledge partners.

Su et al. (2006) presents the CKM process comprises of four stages which are supported by the applications of different methods in information technology.

- At the first stage, the company identifies perspective product benefits in terms of a customer's perceived value, in the form of features, functions and other attributes which can be communicated to the customers.
- At the second stage, the company acquires knowledge about the customers by understanding the customer's background, needs, and preference pattern toward product features.
- At the third stage, the tacit customer knowledge, dispersed among the individual customers is excavated, and it can be codified into explicit customer knowledge desired by the company.
- Finally, once the segmentation task is completed, the characteristics of the customer's needs in each segment are studied in order to extract the need patterns in each segment.
- Acquiring knowledge of customer form the first point of the cycle. Through processing it becomes the knowledge about the customers. In order to influence that knowledge for innovation and improvement it must disseminate within the organisation and the next step is to use this knowledge for the customer and developed provide and communicated to the customers. And finally organisations retrieve the knowledge from the customers in a very refined form and this is the point where this cycle closes.
- Effective CKM systems have the possible to translate data into knowledge. It is necessary that the organisation have the knowledge culture that will add to the effective and efficient processing, dissemination and utilisation of knowledge management.
- Customer knowledge is knowledge that resides within the customers, not knowledge about them. The processes that a firm employs to manage the identification, gaining and utilization of customer knowledge are collectively referred to as **Customer Knowledge Management.**

What we know about learning is an important starting point for exploring the use of technology and the design and success of online and blended learning. The basis of effective online learning is comparable to the foundation of effective learning in general. Among the many theories surrounding how people learn, this paper focuses on three aspects of learning, which in turn are tied to the use of the online learning components integrated in the two courses of the study.

Learning theory suggests that learning is promoted or enhanced (1) when students are actively involved in the learning, (2) when assignments reflect real-life contexts and experiences, and (3) when critical thinking or deep learning is promoted through applied and reflective activities (Bransford, Brown, & Cocking, 2000; Driscoll 2002). Each of these aspects of learning are briefly reviewed, with a subsequent discussion of how the online learning components integrated in the two courses were chosen with these dimensions in mind. Numerous studies have demonstrated that a student's active involvement in the learning process enhances learning, a process often referred to as active learning (Benek-Rivera & Matthews, 2004; Sarason & Banbury, 2004). Simply stated, active learning involves "instructional activities involving students in doing things and thinking about what they are doing" (Bonwell & Eisen, 1991, p. 5). Interactive instruction or "learning by doing" has been found to result in positive learning outcomes (Picciano, 2002; Watkins, 2005). Because many new technologies and web based activities are interactive, online coursework has the potential to create environments where students actively engage with material and learn by doing, refining their understanding as they build new knowledge (Johnston, Killion & Omomen, 2005; Pallof & Pratt, 2003). As Driscoll (2002) observes, "When students become active participants in the knowledge construction process, the focus of learning shifts from covering the curriculum to working with ideas. and using technology tools 'to think with' facilitates working with ideas and learning from that process" (also see Scardamalia 2002).

In addition to potential cost savings, e-learning has pedagogical potential beyond traditional methods related to the principles of learning discussed. For instance, multimedia capabilities can be used with learning exercises that allow learners to apply concepts realistically. Or, animation can help demonstrate concepts and events difficult to portray in traditional classes, which, in turn, can facilitate a more accurate communication of important ideas. E-learning can deliver "new" information not contained in traditional sources, effectively reinforcing other course information through offering examples, explanations, assessments, and exercises. In this way, online instruction can potentially enhance learning compared to what can be accomplished using a classroom only approach (McEwen, 1997).

In 1998, Beller noted that very little research attention has been devoted to web-based education and learning. Although additional research has been conducted since that time, many unexamined issues remain (O'Neill, Singh, & O'Donoghue 2004, Piccoli et al., 2001). Specifically, Wang (2003) found that research seldom addresses the element of learner satisfaction with e-learning. Yet, as the use of e-learning and blended learning continues to expand significantly in business environments, we must gain an improved understanding of where, when, and under what circumstances online and blended learning can be applied most effectively as well as how it can best be implemented.

RESEARCH METHODOLOGY

The purpose of this research is to analyze the customer's knowledge (student) as an effective tool for the E-Learning which is emerging as a form of business in education Industry. This research is of exploratory type. Since it is a valuable method to find out what is exactly happening in initial stages and it has an advantage which is flexible and adaptable to change.

A quantitative approach has been chosen for this purpose as quantitative approach is one which posses numerical and statistical base. It uses generalizations, based on the processes results of the investigation and emphasizes the measurement and analysis of causal relationships between variables.

For this research Survey method has been selected and the sampling tool is Questionnaire. Usually Survey method is well associated with the quantitative approach. It is a popular and common strategy in business research. It allows collecting large amount of data from a sizeable population in a highly economical way. Based most often on questionnaire, data are standardized and allows comparison easily. SPSS is used as statistical tool for the data analysis and conducting Chi-square test.

A Probability and Simple Random Sampling Technique has been used to collect the responses of various under-graduate /graduate /post-graduate students and teachers, who usually play a very significant role in e-learning process. 110 samples had been studied from the Lucknow (India) area as the sample size of this research.

Following variables has been considered for the study, which are as Use of Internet for Information gathering (V1), Use of Internet for E-Commerce/E-Business (V2), Use of Internet for Research Work (V3), Customer Knowledge in E-Learning techniques to enhance the Quality of Education (V4), Customer Knowledge can develop E-Learning techniques as an effective way due to its accessibility (V5), Customer Knowledge and creativity if properly managed can results Innovations (V6), Customer Knowledge/ Ideas/ Creativity if properly used can develop an effective E- Learning system (V7).

HYPOTHESIS TESTING & DATA ANALYSIS

Hypothesis developed for this study is as follows:

H1: Occupation has a significant relation with the use of Internet for gathering Information (V1).
H2: Occupation has a significant relation with the use of Internet for doing E-Commerce/E-Business (V2).
H3: Occupation has a significant relation with the use of Internet for doing research work (V3).
H4: Level of Education has a significant relation with the customer's knowledge in E-Learning techniques to enhance the quality of education (V4).
H5: Age of Customer has a significant relation with the development of E-Learning techniques due to its accessibility (V5).
H6: Level of Education has a significant relation with the management of customer's knowledge & Creativity in E-Learning to do Innovations (V6).
H7: Age of Customer has a significant relation with the use of customer's knowledge/ ideas/ creativity in E-Learning system development (V7).

FREQUENCY TABLE

TABLE 1: OCCUPATION * USE OF INTERNET FOR INFORMATION (V1)

CROSS-TABULATION

			Use of Internet for Information		Total
			NO	YES	
Occupation	Teacher	Count	7	39	46
		% within Occupation	15.2%	84.8%	100.0%
	Student	Count	12	24	36
		% within Occupation	33.3%	66.7%	100.0%
	Others	Count	5	23	28
		% within Occupation	17.9%	82.1%	100.0%
Total		Count	24	86	110
		% within Occupation	21.8%	78.2%	100.0%

TABLE 2: OCCUPATION * USE OF INTERNET FOR INFORMATION (V1)

CHI-SQUARE TESTS

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.231[a]	2	.121
Likelihood Ratio	4.072	2	.131
Linear-by-Linear Association	.304	1	.582
N of Valid Cases	110		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.11.

TABLE 3: OCCUPATION * USE OF INTERNET FOR E-COMMERCE/ E-BUSINESS (V2)

CROSS TABULATION

			Use of Internet for E-commerce/ E-business		Total
			NO	YES	
Occupation	Teacher	Count	14	32	46
		% within Occupation	30.4%	69.6%	100.0%
	Student	Count	21	15	36
		% within Occupation	58.3%	41.7%	100.0%
	Others	Count	12	16	28
		% within Occupation	42.9%	57.1%	100.0%
Total		Count	47	63	110
		% within Occupation	42.7%	57.3%	100.0%

TABLE 4: OCCUPATION * USE OF INTERNET FOR E-COMMERCE/ E-BUSINESS (V2)

CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.424[a]	2	.040
Likelihood Ratio	6.478	2	.039
Linear-by-Linear Association	1.846	1	.174
N of Valid Cases	110		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 11.96.

TABLE 5: OCCUPATION * USE OF INTERNET FOR RESEARCH WORK

CROSS TABULATION

			Use of Internet for Research Work		Total
			NO	YES	
Occupation	Teacher	Count	23	23	46
		% within Occupation	50.0%	50.0%	100.0%
	Student	Count	23	13	36
		% within Occupation	63.9%	36.1%	100.0%
	Others	Count	15	13	28
		% within Occupation	53.6%	46.4%	100.0%
Total		Count	61	49	110
		% within Occupation	55.5%	44.5%	100.0%

TABLE 6: OCCUPATION * USE OF INTERNET FOR RESEARCH WORK

CHI-SQUARE TESTS			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.631[a]	2	.442
Likelihood Ratio	1.646	2	.439
Linear-by-Linear Association	.222	1	.638
N of Valid Cases	110		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 12.47.			

TABLE 7: LEVEL OF EDUCATION * ENHANCE THE QUALITY OF EDUCATION

CHI-SQUARE TESTS			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	27.620[a]	3	.000
Likelihood Ratio	32.358	3	.000
Linear-by-Linear Association	3.050	1	.081
N of Valid Cases	110		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.22.			

TABLE 8: LEVEL OF EDUCATION * ENHANCE THE QUALITY OF EDUCATION

CROSS TABULATION					
			Enhance the Quality of Education		Total
			NO	YES	
Level of Education	Under-Graduate	Count	27	17	44
		% within Level of Education	61.4%	38.6%	100.0%
	Post- Graduate	Count	28	1	29
		% within Level of Education	96.6%	3.4%	100.0%
	Diploma	Count	6	17	23
		% within Level of Education	26.1%	73.9%	100.0%
	PG - Diploma	Count	8	6	14
		% within Level of Education	57.1%	42.9%	100.0%
Total		Count	69	41	110
		% within Level of Education	62.7%	37.3%	100.0%

TABLE 9: LEVEL OF EDUCATION * DEVELOPMENT OF E-LEARNING DUE TO ITS ACCESSIBILITY

CROSS TABULATION					
			Development of E-Learning due to its accessibility		Total
			NO	YES	
Level of Education	Under-Graduate	Count	2	42	44
		% within Level of Education	4.5%	95.5%	100.0%
	Post- Graduate	Count	0	29	29
		% within Level of Education	.0%	100.0%	100.0%
	Diploma	Count	0	23	23
		% within Level of Education	.0%	100.0%	100.0%
	PG - Diploma	Count	1	13	14
		% within Level of Education	7.1%	92.9%	100.0%
Total		Count	3	107	110
		% within Level of Education	2.7%	97.3%	100.0%

TABLE 10: LEVEL OF EDUCATION * DEVELOPMENT OF E-LEARNING DUE TO ITS ACCESSIBILITY

CHI-SQUARE TESTS			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.135[a]	3	.043
Likelihood Ratio	7.431	3	.059
Linear-by-Linear Association	2.243	1	.134
N of Valid Cases	110		
a. 4 cells (50.0%) have expected count less than 5. The minimum expected count is .44.			

TABLE 11: LEVEL OF EDUCATION * CUSTOMER KNOWLEDGE MANAGED TO DO INNOVATIONS

CROSS TABULATION					
			CK managed to do Innovations		Total
			NO	YES	
Level of Education	Under-Graduate	Count	29	15	44
		% within Level of Education	65.9%	34.1%	100.0%
	Post- Graduate	Count	14	15	29
		% within Level of Education	48.3%	51.7%	100.0%
	Diploma	Count	21	2	23
		% within Level of Education	91.3%	8.7%	100.0%
	PG - Diploma	Count	11	3	14
		% within Level of Education	78.6%	21.4%	100.0%
Total		Count	75	35	110
		% within Level of Education	68.2%	31.8%	100.0%

TABLE 12: LEVEL OF EDUCATION * CUSTOMER KNOWLEDGE MANAGED TO DO INNOVATIONS

CHI-SQUARE TESTS			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.767[a]	3	.008
Likelihood Ratio	12.838	3	.005
Linear-by-Linear Association	3.173	1	.075
N of Valid Cases	110		
a. 1 cells (12.5%) have expected count less than 5. The minimum expected count is 4.45.			

TABLE 13: AGE GROUP * CUSTOMER KNOWLEDGE USED TO DEVELOP E-LEARNING SYSTEM

CROSS TABULATION					
			CK used to develop E-learning System		Total
			NO	YES	
Age Group	less than 20 year	Count	3	13	16
		% within Age Group	18.8%	81.2%	100.0%
	21-40 years	Count	17	29	46
		% within Age Group	37.0%	63.0%	100.0%
	41-60 years	Count	1	20	21
		% within Age Group	4.8%	95.2%	100.0%
	61-80 years	Count	12	15	27
		% within Age Group	44.4%	55.6%	100.0%
Total		Count	33	77	110
		% within Age Group	30.0%	70.0%	100.0%

TABLE 14: AGE GROUP * CUSTOMER KNOWLEDGE USED TO DEVELOP E-LEARNING SYSTEM

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.076[a]	3	.011
Likelihood Ratio	13.208	3	.004
Linear-by-Linear Association	.770	1	.380
N of Valid Cases	110		
a. 1 cells (12.5%) have expected count less than 5. The minimum expected count is 4.80.			

FINDINGS

From the above data of Table 1 it has been observed that 84.8% of the Teachers use Internet for obtaining Information while 66.7 % students get information from the Internet. Not only Teachers or Students but other people (82.1%) also prefer to use Internet to obtain Information. This shows that there is an inclination of mass is towards the use of electronic modes for obtaining Information.

From the Chi-square test (Table 2) it has been found that the two-sided asymptotic significance value of Pearson chi-square is greater than 0.10 which shows that there is no significant relationship with the occupation of respondent with the use of Internet for obtaining Information.

From the above data of Table 3 it has been observed that 69.6% of the Teachers and 41.7 % students use Internet for doing E - Commerce / E – Business transactions while 57.1% of other respondents perform E-Commerce / E – Business from the Internet. Still a big mass of total 42.7 % of the respondents doesn't use Internet for E – Commerce / E – Business or we can say they don't prefer to perform E – Commerce transactions. This reflects that still Indian community hesitates to perform business transactions electronically whether it to purchase goods or to go for e-learning.

From the Chi-square test (Table 4) it has been found that the two-sided asymptotic significance value of Pearson chi-square is less than 0.10 which shows that there is significant relationship between the occupations of respondent and the use of Internet for E-commerce/ E-business.

From the above data of Table 5 it has been observed that 50% of the Teachers use Internet for their research work while only 36.1 % students use Internet to perform their Research work. Other people (46.4%) also prefer to use Internet to perform various research works. This lacking behavior for using Internet for the purpose of research work may be because of lacking research interest in the students and Teachers or due to some other reasons.

From the Chi-square test (Table 6) it has been found that the two-sided asymptotic significance value of Pearson chi-square is less than 0.10 which shows that there is significant relationship with the occupation of respondent with the use of Internet for their Research work.

From the above data of Table 8 it has been observed that 61.4% of the respondents dealing with Under-Graduate courses, 96.6% of the respondents dealing with Post-Graduate courses, and 57.1% respondents dealing with Post-Graduate Diploma courses have a doubt on enhancing the quality of education through e-learning while 73.3 % respondents dealing with Diploma courses believe that thru E-learning we can enhance the quality of education as we will be exposed to the International quality of teaching methodology and when it is a mixture of the customer's ideas who is the ultimate end-user will definitely enhance the quality of education.

From the Chi-square test (Table 7) it has been found that the two-sided asymptotic significance value of Pearson chi-square is less than 0.10 which shows that there is a significant relationship with the Level of Education of which the respondent is dealing and the enhancement of quality of education thru involvement of Customers in E-learning.

In table-9, 97.3% of the total respondents dealing with various educational levels strongly believe that E-learning can be developed by utilizing the customer's knowledge and it's only because of its flexible accessibility. 100% of the respondents dealing with the Post-graduate and diploma courses, 95.5% from Under-graduate courses and 92.9% of Post-graduate diploma courses are in agreement of this view while 4.5% of the respondents dealing with Under-graduate courses & 7.1% dealing with Post-graduate diploma courses still believe that not only its flexible accessibility there is something more to be required to develop the e-learning thru its customer knowledge.

From the Chi-square test (Table 10) it has been found that the two-sided asymptotic significance value of Pearson chi-square is less than 0.10 which shows that there is a significant relationship with the Level of Education of which the respondent is dealing and the development of E-learning thru its customer's knowledge due to its flexible accessibility.

68.2% of the total respondents in (table 11) dealing with various level of education don't believe that if customer knowledge is properly managed in e-learning environment it can results in Innovations while 34.1%, 51.7% 8.7% and 31.8% of respondents dealing with undergraduate courses, Post-graduate courses, Diploma courses and Post-graduate diploma courses respectively believe that if the customer knowledge can be managed properly, it can create wonders.

From the Chi-square test (Table 12) it has been found that the two-sided asymptotic significance value of Pearson chi-square is less than 0.10 which shows that there is a significant relationship with the Level of Education of which the respondent is dealing and the management of customer's knowledge for E-learning to result in innovations.

In table 13, 70.0% of the respondents of various age group are in agreement that Customer Knowledge of the students of E-learning environment can be used to develop E-learning system effectively which are as 81.2% of the respondents from the age-group of less than 20 years, 63.0% of the respondents from the age group of 21-40 years, 95.2% of the respondents from the age-group of 41-60years and 55.6% of the respondents from the age-group of 61-80 years believe that if the customers knowledge of the students is used, an effective E-learning system can be developed.

From the Chi-square test (Table 14) it has been found that the two-sided asymptotic significance value of Pearson chi-square is less than 0.10 which shows that there is significant relationship with the age group of population with the development of E-learning system by using its own customer knowledge/ creativity and ideas.

CONCLUSION

At first glance, the results of this study may cause some readers to question the value of incorporating online learning units into a traditional course. The ultimate question for educational research is how to use this Customer's Knowledge (A combination of understanding, significance, and situation information) tool to maximize learning opportunities in e-learning process. The result of this research shows that that irrespective of the occupation of the customer people are using internet (an electronic mode) for obtaining their information but simultaneously on other hand still they are hesitating to go for e-commerce or e-business transactions may be because of reliability and trust. Though retrieving information from Internet is too responsive and fast but it is very difficult to rely on it as it is a mess of right and wrong information but still it is found from this research that there is an inclination of mass towards the use of electronic modes for obtaining Information. From this research it has been observed that still people in India are doing less work on Internet for their research purpose while for such type of task Internet is a better platform and in future if we have to develop the e-learning, we have to motivate them to become more Internet savvy as the more they will do their research work on Internet, e-learning organizations will be able to gather more and more views to develop this aspect. For developing the e-learning models the industry have to make their products which suits to their customers according to their understanding, mode of learning, grasping power, requirement and utility. So until and unless they will not provide a platform to their customers for customization of their course content and its presentation, learning pattern, resolving queries, assessment criteria etc they will not be able to provide a product for all of their customers which can be from diversified in nature due to globalization.

The biggest advantage of e-learning is its flexibility and accessibility which makes their customers to learn as per their convenience of time and place and definitely if they were in full blow they can generate better ideas for its development. Now the matter is for the industry that how it manages and utilizes their customers knowledge for the development of new products for the industry and not only this they should develop such type of programs in which the interest of their customer can be developed, to compel them to become more active and participative to generate new ideas by using their creativity. There is no scope of doubt if most of their customers will develop their creativity and share their ideas, the quality enhancement will ultimately take place. As the use of student's (customer) knowledge which resides within them and their ability for innovation and improvements that helps in the development of this e-learning industry which will enhance the quality of education and develop effective e-learning system. Further research will likely yield additional insight to educators and trainers about where, when, and how to apply this CKM tool to develop e-learning.

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