

## Difficulties in Distance Education at a University in Algeria: The Perspective of Financial Management Students

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**Abstract** *Distance education is an educational approach adopted by many universities, but its use as an alternative to traditional education has posed a real challenge to some universities around the world. The purpose of this study was to identify the difficulties encountered by students in a distance education system, and to this end, we relied on the descriptive approach using a questionnaire as an instrument for data collection, which was distributed to 117 financial management students from Constantine 2 University in Algeria. We arrived at a set of conclusions, the most important of which are: students in this type of education face a variety of technical, financial, pedagogical, and psychological difficulties; there is no difference in student responses based on gender, distance education digital devices, or computer skills level.*

**Keywords:** *distance education, higher education, technical difficulties, pedagogical difficulties, financial difficulties, psychological difficulties.*

### Introduction

The digital revolution has had a favorable impact on different day-to-day human activities. Aside from other sectors, the education sector, concerned with teaching-learning activities, has been heavily influenced. Because of the rapid advancement of Information and Communication Technologies (ICTs) in recent decades, traditional teaching has experienced a radical transformation. The continuing advances in digital technology provide significant opportunities for numerous sectors, such as industrial, medical, financial, and educational, to improve living standards, as it has enabled its workers to gain much-needed

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abilities for achieving higher productivity in their particular fields by taking online training courses. In the last decade of the twentieth century, universities were significantly more impacted by digital technology and beefing up for 'E-learning' (Naveed et al.,2017). A survey conducted by Bouhnik and Marcus showed that students who took distance education courses mentioned the following benefits:

- Freedom to choose when each lesson is learnt;
- Independence from the lecturer's time constraints;
- Freedom to voice opinions and ask questions without restriction;
- The way content is presented makes it convenient to review lessons previously learned ;
- The accessibility and availability of the course's subject matter and related materials that the student may explore at his or her discretion contribute to self-learning and the student's development of autonomous ideas and are also helpful (Bouhnik & Marcus, 2006).

The Covid-19 pandemic has caused universities to rethink their teaching strategies. In response, they have started adopting blended learning methods and online classes (Nácher et al., 2021). The Covid-19 pandemic required significant changes in how people communicate and how children are educated around the world, as traditional schooling was disrupted by quarantine measures in the majority of countries. According to UNESCO, educational institution shutdown affected more than half of the world's students; more than 160 nations enacted nationwide closures, affecting more than 87 percent of students globally (Snoussi & Radwan, 2020). To get out of this bind, educational institutions worldwide have turned to distance education methods. (Snoussi & Radwan, 2020).

## **Literature review**

Muilenburg et al. (2005) identified in their study the basic structures that constitute students' barriers to distance education. The eight factors found are (a) administrative issues, (b) social interaction, (c) academic skills, (d) technical skills, (e) learner motivation, (f) time and support for studies, (g) cost and internet access, and (h) technical problems (Muilenburg & Berge, 2005, p. 29).

Assareh et al. (2011) categorize the barriers to distance education into four groups: barriers for learners, barriers related to teachers, barriers related to the curriculum, and finally, organizational barriers. The researchers found that overcoming these sets of barriers requires more collaboration between curriculum developers, teachers, students, parents, social authorities, and technology professionals (Assareh & Hosseini Bidokht, 2011).

The objective of a study by Branch was to identify the obstacles to the implementation of distance education by the students of the Faculty of Agriculture at the Islamic Azad University, Ilam branch (Branch, 2016). This research applied the descriptive survey method. The population of this study included 153 master's students. The data collection tool was a questionnaire whose content was validated by a panel of experts. Cronbach's alpha coefficient was used to assess the questionnaire reliability and its value was 0.96. The results of factor analyses showed that distance education barriers included five categories, namely:

infrastructure barriers, behavioral barriers, technical and occupational barriers, human barriers and educational skills barriers explained by 52.53% of the total variance (Branch, 2016).

A study by Pozdnyakova and Pozdnyakov aimed to identify and explore the range of distance education problems faced by adult students who pursue jobs, as this article emphasizes the factors that cause anxiety, and concerns about the education process and learning outcomes in adult learners, that can prevent “adults from participation in distance education such as: loss of learning skills, lack of experience in distance education, financial costs of education, lack of support by family or employer, feeling hopeless and unrelated to their education, etc” (Pozdnyakova & Pozdnyakov, 2017, p. 243).

A research paper by Naveed and colleagues attempted to study the various obstacles that affect the successful implementation of distance education in universities in the Kingdom of Saudi Arabia (Naveed et al., 2017). This study reviews the various barriers from the literature review. It identifies the essential distance education barriers described and grouped into four dimensions: student, trainer, infrastructure, technology, and institutional management. The significance of sixteen barriers falling under these quantitatively relevant dimensions has been validated by university students, teachers, and distance education staff at some well-known Saudi Arabian universities. A survey tool was developed and tested on a sample of 257 participants from Saudi universities. The results of the study demonstrated that the infrastructure and the technological dimensions are the most important, and they also revealed that all barrier factors are highly reliable, so they must be taken care of for the successful implementation of electronic applications learning systems (Naveed et al., 2017).

In a study by Denisova, Lekhanova and Gudina, the problems of distance education for students with disabilities during the pandemic were addressed (Denisova et al., 2020). The survey was designed and conducted to reveal their attitudes towards distance education and to identify the challenges faced. In the survey, the satisfaction of students with disabilities with distance education during the pandemic was assessed, and the advantages and difficulties they faced during the quarantine under the study period were identified. A total of 230 students with disabilities participated in the survey. The paper analyzes their responses to the quarantine caused by the pandemic, and also describes the specificity and severity of the problems depending on the type of student health restrictions, concluding that the most important issues of distance education are due to social, psychological and technical factors.

Kazem's study (2021) aimed to identify the reality of distance education at Iraqi universities in light of the Covid-19 pandemic from the viewpoint of the students and faculty members. The study used quantitative methodology, and to collect data, two questionnaires were developed for students consisting of four domains in the form of a scale consisting of (52) items. One was administered to a sample of 380 male and female students. The other questionnaire for faculty members, consisting of four fields about the reality of distance education in light of the Corona pandemic, was administered to a sample consisting of 321 members of the faculty. The results of the study showed a medium degree of appreciation of students and faculty members in Iraqi universities of the reality of distance education in light of the Corona pandemic (Kazem, 2021).

The study of Elreqeb (2021) aims to discover the „Difficulties in Applying Distance Learning in The Light of The Spread of Corona Virus (Covid-19) from The Point of View of Principals and Teachers in Khan-Younes in Gaza Strep School”, and in order to achieve the goals of the study the descriptive method was used. The sample of the study consisted of 50 principals and 165 teachers of the workers in Khan-Younes governorate schools during the pandemic, and in addition a questionnaire was prepared with the aim of achieving the goals of the study. The questionnaire was administered to the sample of the study. The results of the study showed that the „Difficulties in Applying Distance Learning in The Light of The Spread of Corona Virus (Covid-19) from The Point of View of Principals and Teachers in Khan-Younes in Gaza Strep School” were of a high degree on all axes of the study which involved principals, teachers, and students (Elreqeb, 2021).

The majority of study reviews we examined addressed the barriers to distance education among students under normal conditions, despite the fact that we believe that two years after the onset of the Covid-19 pandemic, many researchers around the world have discussed this topic, while the current study represents an attempt to research this topic in Algeria under exceptional circumstances on the one hand, and in light of the weak practice of this type of education on the other hand, where the distance education system is used by the university as a mandatory rather than an alternative option, and this may give different results from the previous studies.

In addition, this study relied on the term „distance education difficulties” rather than „distance education barriers” or „obstacles” because the difficulties, in our opinion, are more indicative of the students’ particular circumstances. It should also be noted that the focus of this study was solely on the difficulties of distance education for students, with no consideration given to the difficulties faced by the administration or teachers, which contradicts the findings of both the Kazem study (2021) and the Elreqeb study (2021), where the sample of their studies included principals and professors.

### **Context and aim of the current study**

Distance education has a long history in higher education, and it has been shown to have a significant impact on improving learning effectiveness. The rising availability of various means and technologies of communication devices is a new asset in this modern period that is becoming increasingly popular among Algerian high school students. While the trend began in the early 1990s and has since exploded internationally (a recent survey found that total enrolment in US distance learning programs reached 6.36 million in the fall of 2016, up by nearly 6% from the previous year), it wasn’t until around 2006 that it began to take hold in the United States, and it’s only now that we can see its spread (Bin Harzallah, 2020).

The distance education system accredited by Algerian universities in the light of the Covid-19 pandemic is an auxiliary education system and, in its current state, it obviously cannot replace the face-to-face education system, because it presents many obstacles. Despite the first preparations by the Ministry of Higher Education to limit the repercussions of the Covid-19 pandemic by adopting the distance education system, the distance education system adopted during the pandemic did not take into consideration the previous defects of the distance education system adopted by Algerian universities before the

Covid-19 pandemic. Among the most important of these shortcomings are the following (Boufalta & Lise, 2021):

- the weakness of the digital infrastructure in Algeria;
- Algerian universities' poor distance education culture, which is attributable to a lack of information and communication technology (ICT) use in the educational process;
- a lack of teacher training, as well as, most importantly, a lack of risk management in the administration of the distance education system.

Although Algerian universities have known distance education in its partial form, the Covid-19 pandemic has had a significant impact on the overall shift towards the adoption of the distance education system at universities. This rapid change in education systems was accompanied by several difficulties in the educational attainment of Algerian students. In light of the above, we will try in this study to answer the following questions:

- What are the difficulties experienced by Algerian students in distance education at Constantine 2 University?
- Are there gender differences in the distance education difficulties of Constantine 2 University students?
- Are there differences in the distance education difficulties due to the most commonly used digital devices by the students in distance education?
- Are there differences in the distance education difficulties attributable to the computer skills level of Constantine 2 University students?

## **Research design**

### **Data collection**

Based on the findings of previous studies related to the current study, the researchers created a questionnaire. Initially, the researchers compiled a list of relevant items from previous studies. The items were then organized into categories as a second step. Following the creation of the survey, two experts were asked to review the tool to ensure the clarity of wording of the items.

The questionnaire was divided into two sections: the first contained personal questions about students' gender, computer skills levels (beginner, intermediate, good, high), and the most commonly used digital devices in distance education, while the second section contained four subscales: technical difficulties (4 items), pedagogical difficulties (5 items), financial difficulties (2 items), and psychological difficulties (3 items). A five-point Likert scale, with options „strongly agree,” „agree,” „neutral,” „disagree” and „strongly disagree,” was used to allow students to express how much they agree or disagree with a particular statement.

### **Population and study sample**

The study population comprised all third-year financial management students at the University of Constantine 2, Abdelhamid Mehri. According to the student lists received from

the Department of Management Sciences, the total number of students reached 122. Due to the community's small size, the questionnaire was delivered and collected from all students between January 17 and January 19, 2022, yielding 117 valid questionnaires for the study.

**Table 1**  
*Sample Composition*

		Frequency	%
Gender	Male	25	21.4
	Female	92	78.6
Computer Skills Level	Beginner level	29	24.8
	Intermediate level	58	49.6
	Good level	24	20.5
The most commonly used digital devices in distance education	High level	6	5.1
	Mobile phone	92	78.6
	Computer	25	21.4

## Data analysis

### Quantitative analysis

After determining the validity of the items in each subscale of the questionnaire, SPSS 22 was used to conduct a statistical analysis of the data. The mean, frequency, percentages, and standard deviations were calculated to define the four subscales' features of the distance education difficulties encountered by students. The hypotheses of differences were tested using the T-Test for independent samples for gender and one-way analysis of variance (ANOVA) for the variables of the most commonly used digital devices and computer skill levels.

#### Reliability and validity of the instruments

Cronbach's alpha coefficient was used to examine the study instrument's reliability by measuring the internal consistency of the components. Table 2 displays the obtained results, which indicate an acceptable degree of reliability of the instrument used in this study.

**Table 2**  
*Reliability Analysis: difficulties of distance education*

Dimensions	No. of Items	Cronbach's alpha
Technical difficulties	4	0.600
Pedagogical difficulties	5	0.606
Financial difficulties	2	0.758
Psychological difficulties	3	0.610
Total	14	0.770

The survey was submitted to two higher education experts for validation of the content and clarity of the items.

## Findings

**Research question 1:** What are the difficulties experienced by Algerian students in distance education at Constantine 2 University?

### Technical difficulties

The results of the first subscale are shown in Table 3: the technical difficulties.

**Table 3**  
*Students' evaluations of technical difficulties in distance education*

Item	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		M	SD
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
Internet is weak	50	42.7	46	39.3	7	6.0	8	6.8	6	5.1	4.07	1.10
Lack of technical support via the distance education platform	43	36.8	46	39.3	19	16.2	8	6.8	1	0.9	4.04	0.94
Lack of technical skills in dealing with the distance education platform	32	27.4	47	40.2	20	17.1	12	10.3	6	5.1	3.74	1.12
The design of the distance education platform is inappropriate	31	26.5	25	21.4	26	22.2	26	22.2	9	7.7	3.36	1.29
Technical difficulties in distance education											3.91	0.80

Table 3 shows that the degree of agreement is high for the students' evaluations of technical difficulties in distance education so that the general arithmetic mean reached 3.91, with a standard deviation of 0.80, which indicates that there are no differences in the opinions of the study sample.

More than 80 percent of the respondents confirmed the poor quality of Internet services, which directly affects their ability to access the distance education platform. More than 70 percent of the respondents also confirmed the poor quality of technical support for the distance education platform, which is mainly limited to an explanatory video that does not exceed five minutes. This greatly affected the distance education process, especially since more than 60 percent of the respondents lack technical skills to deal with the distance education platform. Also, about 50 percent of the respondents believe that the design of the distance education platform is not suitable.

## Pedagogical difficulties

Table 4 shows the results of the second subscale: the pedagogical difficulties.

**Table 4**  
*Students' evaluations of pedagogical difficulties in distance education*

Item	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		M	SD
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
The ambiguity of lessons placed on the distance education platform	39	33.3	49	14.9	14	12	12	10.3	3	2.6	3.93	1.04
Lack of coordination between the volume of content provided on the platform and the scheduled content	44	37.6	41	35	0	17.1	9	7.7	3	2.6	3.97	1.04
The failure to satisfy students' distance educational needs	45	38.5	24	38.5	13	11.1	9	6.8	6	5.1	3.98	1.11
The lack of pedagogical preparation for students' distance education	56	47	39	33.3	10	8.5	10	8.5	3	2.6	4.13	1.05
The lack of interaction between students and professors on the distance education platform	66	56.4	41	35	1	0.9	5	4.3	4	3.4	4.37	0.96
Pedagogical difficulties in distance education											4.06	0.75

Table 4 illustrates that the degree of agreement is high for the students' evaluations of pedagogical difficulties in distance education so that the general arithmetic mean reached 4.06, with a standard deviation of 0.75, which indicates that there are no differences in the opinions of the study sample.

The results in Table 4 show that about 50 percent of the respondents agree with the ambiguity of the content presented on the distance education platform. Also, about 70 percent of respondents agree that there is no coordination between the volume of content provided on the platform and the scheduled content. It was also found that about 80 percent of the respondents agree that distance education has failed to achieve its goals, mainly to transfer knowledge. Also, more than 80 percent of the respondents agree on their lack of pedagogical preparation in how to deal with the lessons uploaded to the distance education platform. The majority of students, at a rate of more than 90 percent, agree that there is no interaction between students and professors on the distance education platform, where interaction is limited only to emails without the presence of video meetings via various media such as Zoom or Google Meet.



## Financial difficulties

Table 5 shows the results of the third subscale: the financial difficulties.

**Table 5**  
*Students' evaluations of financial difficulties in distance education*

Item	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		M	SD
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
High cost of internet service	37	31.6	39	33.3	10	8.5	8	6.8	1	0.9	3.61	1.27
Lack of suitable equipment	44	37.6	40	34.2	16	13.7	7	6	10	8.5	3.86	1.23
Financial difficulties in distance education											3.94	0.74

Table 5 shows that the degree of agreement is high for the students' evaluations of financial difficulties in distance education so that the general arithmetic mean reached 3.94, with a standard deviation of 0.74, which indicates that there are no differences in the opinions of the study sample.

The results in Table 5 show that more than 60 percent of the respondents consider that the costs of Internet services are high. Where internet connection services range from \$9 to \$20 a month, this exceeds the students' financial capabilities, as the scholarship for a university student in Algeria is estimated at about \$9 per month. Also, more than 70 percent of the respondents consider the cost of acquiring devices related to distance education to be high.

## Psychological difficulties

Table 6 presents the results obtained for the fourth subscale: psychological difficulties.

**Table 6**  
*Students' evaluations of psychological difficulties in distance education*

Item	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		M	SD
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
The psychological conditions caused by the Covid epidemic are not encouraging for distance education	59	50.4	39	33.3	10	8.5	8	6.8	1	0.9	4.25	0.93
Feeling isolated	30	25.6	24	20.5	26	22.5	25	21.4	12	10.3	3.29	1.33
Stress associated with time management	48	41	45	38.5	5	4.3	12	10.3	7	6	3.98	1.18
Psychological difficulties in distance education											4.11	0.80

Table 6 shows that the degree of agreement is high for the students' evaluations of psychological difficulties in distance education so that the general arithmetic mean reached 4.11, with a standard deviation of 0.80, which indicates that there are no differences in the opinions of the study sample.

Table 6 shows that more than 80 percent of the respondents consider the psychological conditions caused by the Covid epidemic are not encouraging for distance education. The study results also show us that more than 40 percent of the students surveyed feel isolated, while nearly 80 percent of the respondents suffer from psychological stress associated with time management in light of the reliance on distance education.

**Research question 2:** Are there gender differences in the distance education difficulties experienced by Constantine 2 University students?

Table 7 shows that there are no statistical gender differences at ( $\alpha=0.05$ ) in the distance education difficulties experienced by Constantine 2 University students.

Table 7

*Results of the t-test on gender differences in evaluation of difficulties in distance education*

Gender	N	M	SD	df	t	p
Male	25	3.925	0.731	115	-0.731	0.122
Female	92	4.059	0.877			

**Research question 3:** Are there differences in the distance education difficulties due to the digital devices most commonly used by the students in distance education?

Table 8 shows that there are no statistical differences at ( $\alpha=0.05$ ) in the distance education difficulties experienced by the students due to the digital devices most commonly used in distance education.

Table 8

*Results of the t-test on the differences in evaluation of difficulties in distance education depending on the most commonly used digital devices*

Digital devices	N	M	SD	df	t	p
Mobile phone	92	4.054	0.849	115	0.597	0.571
Computer	25	3.940	0.845			

**Research question 4:** Are there differences in the distance education difficulties attributed to the computer skills levels of Constantine 2 University students?

Table 9 shows that there are no statistical differences at ( $\alpha=0.05$ ) in the distance education difficulties of the students attributed to their computer skill levels.

Table 9

*Results of the t-test on the differences in evaluation of difficulties in distance education depending on the level of computer skills*

Computer skills level	Sum of Squares	df	Mean Square	F	p
Between groups	0.581	3	0.194	0.265	0.850
Within groups	82.564	113	0.731		
Total	83.145	116			

## Discussion

Through this study, the difficulties of distance education at the university were identified from the students' point of view, according to four axes: technical, pedagogical, financial, and psychological difficulties. This was stated in the study of Assareh et al. (2011) and based on the results of the study, it was concluded that there are technical difficulties in distance education experienced by students, namely, the poor quality of the internet service, the lack of technical support on the platform, in addition to the weak technical skills of the students and the inappropriateness of the distance education platform design. This is the same result that was reached in Denisova's study (2020). It is worth noting that the distance education platform at Constantine 2 University is newly established, as it was not activated extensively until after the spread of the Covid-19 pandemic. As for the lack of students' technical skills in dealing with the platform, this is due to the rapid and unplanned change in the transition from traditional education to distance education.

The study also found that there are pedagogical difficulties for distance education among students, which is consistent with the study of Branch (2016). We find that the most important pedagogical obstacle is the poor interaction between students and professors on the distance education platform. This is mainly due to the lack of pedagogical preparation by students and professors alike in how to deal with the distance education model, affecting the quality of the lessons placed on the platform, which the majority of students agreed on is ambiguously inconsistent with the scheduled content.

The students also believe that the high costs of internet service and the means used in the distance education process, which is mainly represented by the computer, are an obstacle in distance education, which is consistent with the Pozdnyakova and Pozdnyakov study (2017). The study concluded that there are psychological difficulties for distance education among students, the same as what was found in the study by Muilenburg et al. (2005). Most students feel isolated because they do not interact with professors and their colleagues through the distance education platform, the quarantine measures in place may impact this. Most students also agree that the distance education environment is not suitable for educational attainment, affecting their ability to organize their time.

The findings in this study highlight the importance of planning for distance education, as the university under study was completely dependent on the traditional education models, but with the outbreak of the Covid-19 pandemic, the university hastened to adopt the distance education system to ensure the progress of the educational process. The distance education implemented at the university can be considered education in an emergency situation, which in its current form cannot be relied upon as a complete alternative to traditional education due to its many shortcomings.

## Conclusions

In this study, it was concluded that third-year students of financial management at Constantine 2 University face several difficulties in distance education, which are related to technical difficulties in accessing and dealing with the distance education platform; difficulties related to the pedagogical aspects of the distance education process; financial

difficulties related to the high costs of internet service and computers; and, finally, the psychological difficulties of a sense of isolation and inappropriate educational climate in light of the distance education models. All of these difficulties would affect, in one way or another, the educational attainment of the student, and accordingly the university administration, in order to ensure the quality of education for its students. We must reconsider the distance education system currently in place. Especially since distance education has become a reality imposed on universities in light of the Covid-19 pandemic. Distance education should not be viewed as a temporary system put in place to adapt to the Covid-19 pandemic. Rather, it is a self-contained educational system that has its advantages and disadvantages that must be dealt with seriously.

Based on the aforementioned, the following suggestions for promoting distance education at the university may be made:

- The importance of organizing student study days in order to clarify the distance education system and how to deal with it;
- The relevance of improving the university's technological infrastructure;
- The usefulness of treating distance education as a stand-alone system rather than as a backup system utilized in an emergency ;
- The necessity for sufficient training for faculty members on how to deal with the distance education system in a methodical and technical manner.

Finally, despite the study's limitations, which included only a small sample of students from the University of Constantine, it can serve as a springboard for further research in the field of education, particularly in terms of ways to overcome the difficulties and challenges of distance education that students encounter in various educational environments, whether inside or outside Algeria.

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## **Poteškoće u nastavi na daljinu na alžirskim univerzitetima: perspektiva studenata finansijskog menadžmenta**

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**Apstrakt** *Obrazovanje na daljinu je jedan od načina organizovanja obrazovanja koji se primenjuje na mnogim univerzitetima, ali je njegova upotreba kao alternativa tradicionalnom obrazovanju izazov sa kojim se suočavaju univerziteti širom sveta. Cilj ovog istraživanja bio je da se identifikuju poteškoće sa kojima se suočavaju studenti u obrazovanju na daljinu. Primenjujući deskriptivnu metodologiju, anketirali smo 117 studenata finansijskog menadžmenta Univerziteta „Konstantin 2“ u Alžiru. Rezultati istraživanja ukazuju na to da se studenti susreću sa različitim tehničkim, finansijskim, obrazovnim i psihološkim poteškoćama. Ne postoje razlike u odgovorima studenata u odnosu na pol, digitalne tehnologije koje koriste i nivo informatičkih veština.*

**Ključne reči:** *obrazovanje na daljinu, visokoškolsko obrazovanje, tehnički problemi, obrazovne poteškoće, finansijske poteškoće, psihološke poteškoće.*

## **Трудности дистанционного обучения в алжирских университетах: взгляд студентов финансового менеджмента**

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**Резюме** *Дистанционное образование — один из способов организации образования, который применяется во многих вузах, но его использование в качестве альтернативы традиционному образованию является проблемой, с которой сталкиваются университеты всего мира. Целью данного исследования было выявление трудностей, с которыми сталкиваются студенты при дистанционном обучении. Применяя описательную методологию, мы проанкетировали 117 студентов, изучающих финансовый менеджмент в Университете Константина 2 в Алжире. Результаты исследования свидетельствуют о том, что студенты сталкиваются с различными техническими, финансовыми, образовательными и психологическими трудностями. Также не было разницы в ответах студентов в зависимости от пола, используемых ими цифровых технологий и уровня ИТ-навыков.*

**Ключевые слова:** *дистанционное образование, высшее образование, технические проблемы, образовательные трудности, финансовые трудности, психологические трудности.*