

# Use of E- Resources by Researchers in Selected Institutions: A Regression Analysis Based Study

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**ABSTRACT:** *The present examination has been given to answer the impact of e-resources. This investigation relies upon the customer capacity of the assessment researchers of the picked association of southern India. E-Resources, particularly in advanced education and research, is getting a prime spot in scholastic exercises. The scholarly network is gradually exchanging over from utilizing print assets to e-assets. Changing the knowledgeable network's need for e-assets makes another test to the library of the executives at those organizations. Studies are directed to consider the need for and utilization of e-assets for scholarly purposes. This investigation is planned to survey the stretch out of the utilization of e-assets by researchers and the personnel of those foundations of southern India. It is commonly seen that the scholarly network is very much aware of e-assets and keen on utilizing them to the greatest. Yet, it feels that the offices are lacking to advance and reinforce the utilization of e-assets in educational establishments.*

**Keywords:** E-resources, Primary Data, Secondary Data, Sample Size, Sample Unit, and Sample Techniques, and Ranking

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## 1. Introduction

The 'e-assets' is an abbreviation for utilized electronic or electronic data assets. Today data can not exclusively be put away, recovered, conveyed and communicated electronically in tremendous amounts at incredible speed; however, it can likewise be revamped, chosen and changed into various structures. The present clients have their data needs met through various alternatives. They need not come physically to the library to utilize it or organizers however, can remain at home or the workplace and access online library assets and administrations using systems or validation strategies whenever. These are accumulations of data in an electronic or co-computerized group that are gotten on an electronic gadget, for example, a cell phone, PC, and so on. They have distributed assets in electronic forms or configurations, such as reference books, leaflets, digital books, e-diaries, databases, etc. Electronic assets and databases are essential for contemplating, learning and looking into. The fast expansion in the utilization of the Internet has encouraged the creation and utilization of these electronic assets. The conventional methodology whereby a coach was the main wellspring of data is rapidly becoming outdated as data keeps moving to the cloud. Under studies these days are progressive, ly enabled and capacitated to adapt more and concentrate at their own pace by getting to these assets. Electronic assets, for example, e-diaries and online databases, presently have the edge over the traditional print-based media as they are well on the way to containing ebb and flow data, offer propelled search abilities, more noteworthy adaptability away and empower access to data without time and area limitations.

## 2. Objectives of the Study

We designed the study in a way to assess the e-resources access characteristics of the users in the selected population. E-Resources real term use can be assessed only by the way of tapping the pattern of the use. With this fact, we have fixed a few purposes behind this study.

1. To what extent the users access and exploit the e-resources by the target user population is a primary motive of the study. This exercise can lead to provide the system and gain understanding of the way of web pages' access and use.
2. Large volume of resources are hosted in library websites and the local pages. These are not global and for a comprehensive access, all such information should be exploited. We intended to tap them. How the local library pages are accessed?
3. To recognize and examine the particular issues that promote or hinder the utilization of e-assets.
4. Adequate infrastructure in the information provision activity is expected in libraries to offer the effective information delivery. Eresources exploitation depends on the availability of required resources. We examine this issue in the current study.
5. To investigate the degree to which the users are contented with the accessibility and inclusion of e-assets. It is one of the primary issues that need to be investigated.
6. To examination the favored organization, a consciousness of clients about accessible e-assets and inspect the use of e-assets.
7. To know the ampleness of data that support information access in computerized assets and issues looked by the exploration researchers in getting to.
8. To know the adequacy of information in digital resources and problems faced by the end-users in accessing.

### 2.1. Statement of the Problem

Researchers of various fields use *e-resources* to ask about. The investigation avowed that assessment researchers think about e-resources and various sorts of *e-resources*, *e-database*, and *e-diaries*. The present investigation has been given to answer the impact of *e-resources*. What are the issues in getting to *e-resources* and recognizing the responses for the issues and impact of *e-resources* available in picked associations of southern Tamilnadu?

## 3. Research Methodology

### Sample Design

The population comprised research scholars, as defined in similar studies (Hair et. 2010)<sup>11</sup>. But, in most of the research studies, it became almost impossible to examine the universe: the only alternative is to resort to sampling. The present study is also exact. A sample is taken from the target population being researched. A sample is a part of the population studied to make inferences about the whole population. If the sample is adequate, it will have the same characteristics as the population (Ritchie et al., 2013)<sup>12</sup>, and the findings are usually used to make conclusions about the people. Thus a good sample is a miniature version of the people, and good sample design involves the following:

- Sample Unit
- Sample Size
- Sampling Technique

### Sample Unit

Since the objective of the present study is to analyze the use of e-resources by research scholars in southern Tamilnadu: Research scholars in selected institutions of south Tamilnadu are taken as the sample unit.

## Sampling Technique

Sampling techniques are methods used to select a sample from the population by reducing it to a more manageable size (Sandelowski, Margarete, 2000)<sup>13</sup>. According to Csikszentmihalyi, Mihaly, and Reed Larson (2014)<sup>14</sup>, these sampling techniques are used when inferences are made about the target population. In the present study, Convenient Sampling was used for the selection of respondents from research scholars in selected institutions of southern Tamilnadu.

## Sample Size

To ensure the required sample size and to allow for the possibility of spoiled questionnaires, trained research assistants targeted 900 research scholars. Based on Convenient Sampling, the total number of respondents reached 721. Out of the 900 respondents, 721 questionnaires were received at a response rate of 80 per cent, which is more than response rate is higher than the response rate of the acceptable limits to ensure the validity of the data (Hinkle et al., 2003)<sup>15</sup>.

## 4. Scope and Limitation

This investigation finds the use of e-resources and the case of the relationship between e-resources in the educational and assessment fields. The study focuses on using e-resources by research, the researchers in a picked association of southern Tamilnadu. This investigation relies upon the researchers' customer capacity to evaluate the preferred association of South India. The degree of the examination is limited to using e-resources and fulfilling the benefits of inspiration driving the researchers. It covers the openness of modernized resources and organizations in the picked association of southern Tamilnadu. The examination will undoubtedly inquire about researchers of the picked foundation of South India without breaking a sweat about the utilization of electronic resources. The pro coordinated this investigation for estimating the usage of e-resources by assessment researchers in the picked foundation of southern Tamilnadu..

## 5. Review of Related Literature

A significant study by Khan, Whatmore, and Ahmed (2013)<sup>1</sup> showed that close to one-fourth of the respondents utilized computerized library assets a few times each week for article composing and proposal or exposition purposes. The examination inferred that computerized library gives viable assets and administrations to look into researchers and found a substantial effect on their exploration progress at these colleges. In any case, investigative researchers were not happy with the help of library experts in regard to the utilization of computerized library assets.

The investigation has recognized a few issues respondents experienced in utilising computerized library assets and administrations.

The investigation by Madhusudhan (2008)<sup>2</sup> demonstrated that e-journals play out an undeniably significant job in research at DLIS. Current e-journals are required; however, examine, researchers and understudies should be given the utilization of substantial electronic back keep running too. There is a consistently expanding interest in memberships of more e-journal titles in LIS. There seems, by all accounts, to be some requirement for scholastics to be given preparation in utilizing e-journals—the territory where the best condition for preparing is overseeing references.

The study of Kumar, Whatsmore, and Batra (2018)<sup>3</sup> uncovered that understudies are very much aware of e-assets and believe them to be helpful for their scholastic execution. Strikingly, understudies are observed to utilize non-paid assets more than paid ones and are given an absence of pursuit abilities. Control savvy examination uncovers that understudies from the orders of data innovation, financial matters, and fund use e-assets more now and again than those contemplating subjects like advertising, tasks and human asset the executives. Workforce and preparation have risen as solid influencers that have induced understudies to utilize e-assets.

Isibika, Whatsmore, and Kavishe (2018)<sup>4</sup>, discovered that members were respectful of the library bought in e-assets, and the natural boundaries that caused underutilization were insecure system availability and absence of looking through aptitudes. It was prescribed that MU Library should furnish library clients with escalated preparation on data looking through talents to build use of the bought-in e-assets. Moreover, it was emphatically suggested that the library showcase its bought in e-assets to draw in more clients.

Natarajan studied (2017)<sup>5</sup>, different organizations with understanding the requirement for electronic library assets and persuade them to refresh their assets with the bigger enthusiasm of the understudies. The paper additionally demonstrates how an appropriately structured study can demonstrate the mindfulness and utilization of data administrations for this situation, e-diaries. There is a need for such examinations in India and abroad. The technique and discoveries can be connected to different libraries to uncover comparative patterns, just as examinations. It has been discovered that the utilization of e-diaries is expanding because of mindfulness among the understudies of data science about e-assets and administrations. Attributable to simple access accessible at different places in the college, they are getting to these assets at inns and divisions more when contrasted with the library. Their visits to the library have diminished.

Nachiappan and Jeysankar (2015)<sup>6</sup> studied to know how the graduate understudies and Scholars of AIMs related to their Information Retrieval (IR) limits in getting to electronic assets. The examination technique was an unmistakable audit system was getting in this study. The information was collected from 79.35% of graduate understudies and research scientists in Alagappa Institute of Management through an all that abundantly dealt with the outline. Essentially 90% of the understudies started from the country areas where the school was created to amplify the ability level of commonly based understudies.

E-Resources, imperative resources in an automated library, are used by the overall public nowadays. Senthur Velmurugan (2016),<sup>7</sup> reviewed the use of e-resources by the understudies and research specialists of VHNSN College. The present paper examines the nearness of various e-resources, cognizance of e-resources, the purpose behind using e-resources; issues that went up against while using electronic information resources, and the satisfaction level of the customers in VHNSN College by understudies and research scientists of the material science office. It is moreover given some proposition to upgrade the e-resources in VHNSN College. Today e-resources get the chance to be an essence of each scholarly activity of cutting-edge instruction.

Marietjie De Beer et al. (2016)<sup>8</sup> revealed that the national libraries setting out undertakings on the legitimate store of electronic books need to consider the gathering, safeguarding, and availability of the lawful store accumulation. They confront challenges to legal store enactment and institutional strategy, lawful contemplations, for example, copyright, ecological components, set up systems for a store, data recovery and access, safeguarding, HR, money-related ramifications and trust. Further research and checking on issues of concern and changes are required because of innovative improvements and the out-of-date quality of innovation.

Matthew Jervis, Masood Masoodian's (2014)<sup>9</sup> investigation can be sorted into four gatherings: the parts paper and electronic records serve in today's workplaces, the courses in which these archives are dealt with, the issues connected with their administration, and the sorts of discontinuity that exist as far as their administration and how these are managed.

Singh's (2015)<sup>10</sup> study explored the utilization of electronic assets by the understudies, research researchers and employees of IIM Ahmadabad. It inspected the client's attention to the diverse sorts of e-assets accessible in the IIM Ahmadabad Library, the reason and recurrence of utilizing e-assets by the clients, the element influencing asset usage, the effect of e-assets and administrations on the scholarly work of the clients, recommend the ways and means for the effective utilization of e-assets and administrations accessible in the IIM Ahmadabad Library, and so forth.

### **Regression Analysis**

The ANOVA table shows the F-Ratio for the regression model, which indicates the statistical significance of the overall regression model. The F-ratio is the result of comparing the amount of explained variance to unexplained variance. The F-value is the mean square regression divided by the Mean Square Residual, yielding  $F=276.436$ . The significance value of the F-Statistic is less than 0.05. In this table, the significance variable is less than 0.05, so the variables related to library use can be used to reliably predict outcomes satisfaction of existing library functioning.

The R-square shows the percentage of variation in one variable that is accounted for by another variable. In this case Purpose of using library factors, 66 per cent predicts satisfaction of existing library functioning. The purpose of using library factors was considered independent, and satisfaction with the current library functioning was dependent.

The coefficient table shows the result of a constant component in the regression equation. The column labelled significance shows the statistical value of the regression coefficient for the independent variable as measured by the t-test. P-value is less

Purpose of using the library	Beta	t value	p-value
To gain CAS	0.272	5.263	0.000**
To study course materials	0.061	1.432	0.152
To consult journals/ periodicals	0.158	2.865	0.004**
To use internet	0.169	4.545	0.000**
To support research work	0.239	6.768	0.000**
R-value	0.812		
R Square	0.659		
F value	276.436		
P-value	0.000**		
**Significance at 1 percent level			

Table 1. Impact of the purpose of the using library by the research scholars on the level of satisfaction of existing functioning of the library

than 0.05 for library purposes like gaining CAS, consulting journals/ periodicals, using the internet and supporting research work. In particular, earning CAS and supporting research work were reliable predictors of satisfaction with the existing functioning of the library.

#### Effect of Benefits of E-Resources on Satisfaction of Accessing E-Resources

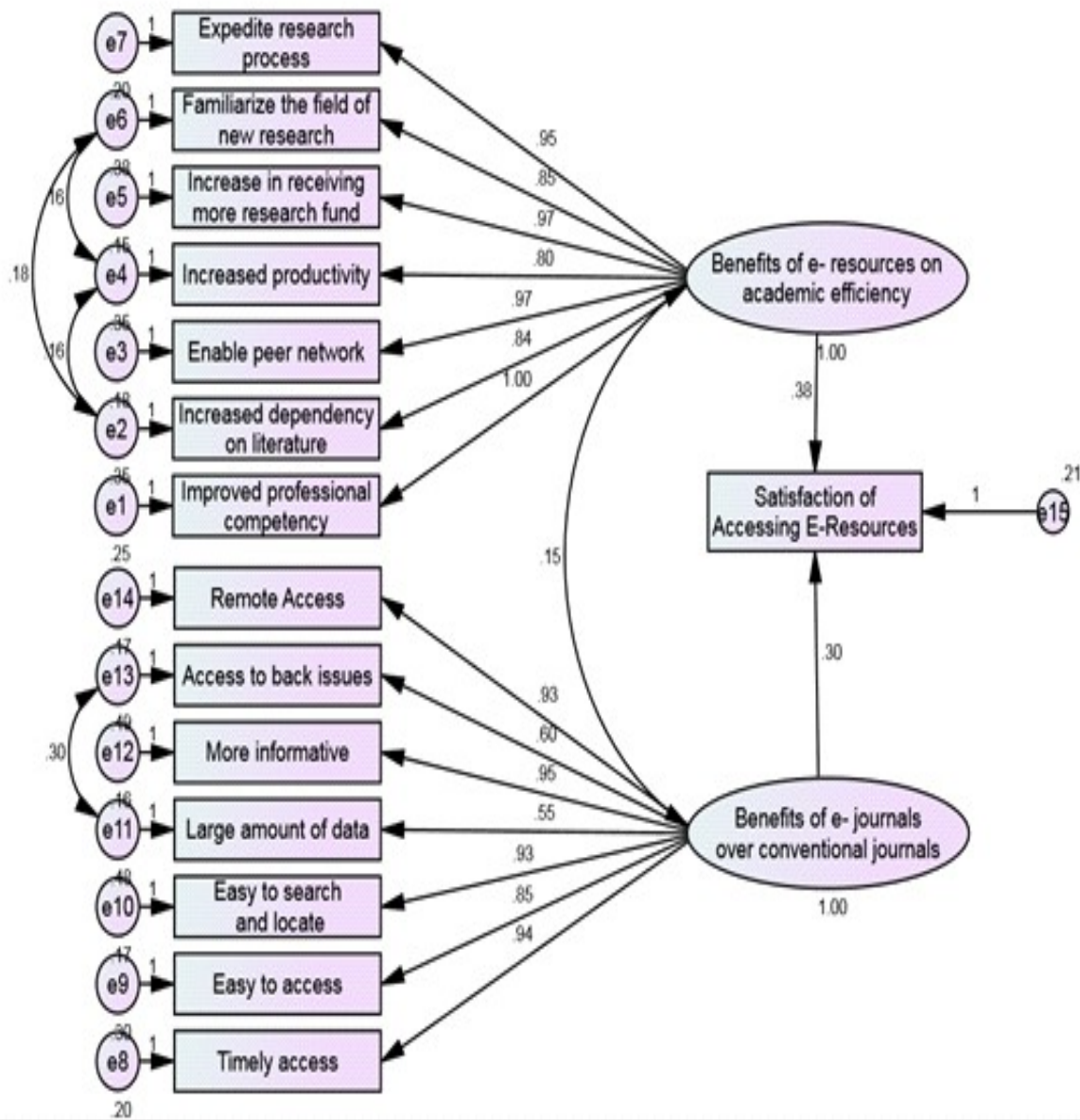
#### Structural Equation Modeling

Structural equation modelling (SEM) is a tool for analyzing multivariate data that has been long known in marketing to be especially appropriate for theory testing (e.g., Bagozzi, 1980). Structural equation models go beyond ordinary regression models to incorporate multiple independent and dependent variables and hypothetical latent constructs that clusters of observed variables might represent. They also provide a way to test the specified set of relationships among observed and latent variables and allow theory testing even when experiments are impossible. As a result, these methods have become ubiquitous in all the social and behavioural sciences (e.g., MacCallum & Austin, 2000).

SEM approach (AMOS 21) has been used to analyze the relationship between these factors. The SEM approach allows concurrent estimations of multiple regression analyses in one single framework. Figure 1: Path analysis for benefits of e-resources on the satisfaction of accessing e-resources.

The critical ratio (C.R.) is the significance test, which represents the parameter estimate divided by its standard error. The parameter estimate is significant at  $p=0.01$ , and the value of C.R. is  $> 2.58$ . All structural paths among the exogenous and endogenous latent variables are found to be substantial.

Findings from the total benefits of e-resources on academic efficiency ( $\beta=0.38$ ) and the advantages of e-journals over conventional journals ( $\beta=0.30$ ) provide impressive support for the predicted effect of satisfaction of accessing e-resources. The above result indicated that the benefits of e-resources explain significant amounts of positive and unique variance in satisfaction with accessing e-resources.



\*\* Significant at 1 percent level

Figure 1. Effect of Benefits of E-Resources on Satisfaction of Accessing E-Resources

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Path		Estimate	C.R.	P-value
Improved professional competency	Benefits of e-resources on academic efficiency	0.999	30.74	0.000**
Increased dependency on literature		0.84	26.47	0.000**
Enable peer network		0.974	32.01	0.000**
Increased productivity		0.795	25.78	0.000**
Increase in receiving more research fund		0.967	32.62	0.000**
Familiarize the field of new research		0.848	26.19	0.000**
Expedite research process		0.948	31.38	0.000**
Timely access	Benefits of e-journals over conventional journals	0.936	31.16	0.000**
Easy to access		0.847	27.7	0.000**
Easy to search and locate		0.934	31.95	0.000**
A large amount of data		0.551	18.36	0.000**
More informative		0.954	32.41	0.000**
Access to back issues		0.605	19.43	0.000**
Remote Access		0.926	31.76	0.000**
The satisfaction of Accessing E-Resources	Benefits of e-resources on academic efficiency	0.384	18.74	0.000**
The satisfaction of Accessing E-Resources	Benefits of e-journals over conventional journals	0.296	15.15	0.000**

Table 2. Path analysis for the impact of benefits of e-resources on the satisfaction of accessing e-resources

\*\* Significant at 1 percent level

The opinion on the benefits of e-resources on academic efficiency factors, improved professional competence, enabled peer network, increase in receiving more research funds and expedited research process place more significant impact on the satisfaction of accessing e-resources with highest beta loadings.

In the opinion of benefits- journals over conventional journals, timely access, ease to search and locate, more informative and remote access place more significant impact on the satisfaction of accessing e-resources with the highest beta loadings.

Browne & Cudeck's (1993) study indicates the model fit can be checked by RMSEA, which is less than 0.08 has a good fit and less than 0.05 has a closer fit. Chin and Todd (1995) study proposed that for the goodness of model fit, GFI (Goodness of Fit Index) and NFI (Normed Fit Index) should be above 0.9 and AGFI (Adjusted good-of-fit Index) should be above 0.8. Bentler's (1990) study suggests for good model fit, CFI (Comparative Fit Index) should be greater than 0.9. The goodness of the final model fit has been shown in the above table. According to torious model fit statistics indicate, del was a good fit.

The goodness of Fit Statistics	Values	Fit values
Chi-Square Value (CMIN)	284.742	
Degree of Freedom (Df)	84	
Chi-Square / Df (CMIN/Df)	3.390	2 to 5
The goodness of Fit Index (GFI)	0.950	> 0.9
Root Mean Square Error of Approximation (RMS)	0.058	< 0.08
Adjusted Good of Fit Index (AGFI)	0.928	> 0.8
Comparative Fit Index (CFI)	0.982	> 0.9
Normed Fit Index (NFI)	0.978	> 0.9

Table 3. Model fit table impact of benefits of e-resources on the satisfaction of accessing e-resources

#### Impact of user satisfaction about the quality of e-resources and services available on the satisfaction of accessing e-resources

Path		Estimate	C.R.	P value
Remote Access	Satisfaction of accessing e- resources	1.005	30.562	0.000**
CAS		0.906	27.575	0.000**
OPAC		1.017	32.622	0.000**
On line database		0.899	27.649	0.000**
Internet Service		1.007	32.404	0.000**
CD ROM Databases		0.93	27.857	0.000**
Scanning		0.988	31.948	0.000**
Printing		0.419	17.696	0.000**

Table 4. Path analysis for the impact of user satisfaction about the quality of e-resources and services available on the satisfaction of accessing e-resources

\*\* Significant at 1 percent level

In the opinion of the user, the satisfaction with the quality of e-resources and services available factors, remote access, OPAC and internet service have a more significant impact on the joy of accessing e-resources with the highest beta loadings.

The impact of user satisfaction on the quality of e-resources and services explains significant amounts of positive and unique variance in the joy of accessing e-resources.



The goodness of Fit Statistics	Values	Fit values
Chi-Square Value (CMIN)	55.616	
Degree of Freedom (Df)	16	
Chi-Square / Df (CMIN/Df)	3.476	2 to 5
The goodness of Fit Index (GFI)	0.982	> 0.9
Root Mean Square Error of Approximation (RMS)	0.059	< 0.08
Adjusted Good of Fit Index (AGFI)	0.958	> 0.8
Comparative Fit Index (CFI)	0.994	> 0.9
Normed Fit Index (NFI)	0.991	> 0.9

Table 5. Model fit table impact of user satisfaction about the quality of e-resources and services available on the satisfaction of accessing e-resources

Browne & Cudeck (1993) study indicates the model fit can be checked by RMSEA which is less than 0.08 has a good fit and less than 0.05 has a closer fit. Chin and Todd (1995) study proposed that for the goodness of model fit GFI (Goodness of Fit Index) and NFI (Normed Fit Index) should be above 0.9 and AGFI (Adjusted good-of-fit Index) should be above 0.8. Bentler (1990) study suggest for good model fit CFI (Comparative Fit Index) should be greater than 0.9. The goodness of the final model fit has been shown in the above table. As per the various model fit statistics indicates that the model was a good fit.

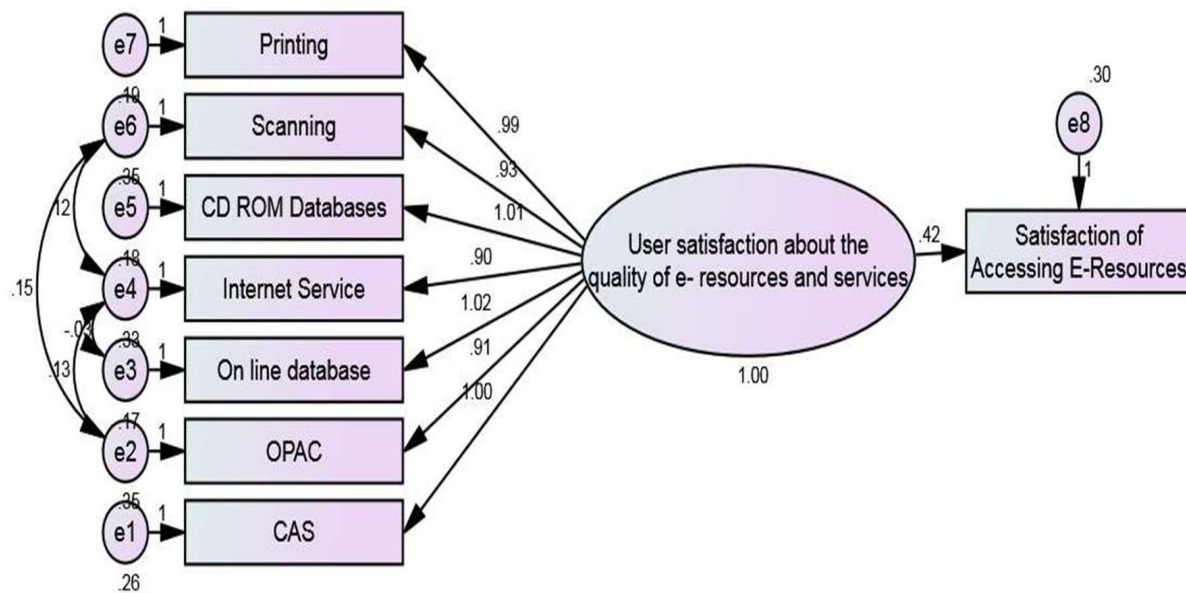


Figure 2. Path analysis for the impact of using the satisfaction about the quality of e-resources and services available on the satisfaction of accessing e-resources

#### Impact of troubles in using e-resources on the satisfaction of accessing e-resources

In the opinion of troubles faced by the researchers while using e-resources, Irrelevant information, High cost of access, and Slow access speed place a more significant impact on the satisfaction of accessing e-resources with the highest beta loadings.

Paths		Estimate	C.R.	P-value
Slow access speed	Troubles in using e-resources	0.815	25.34	0.000**
Downloading problem		0.751	23.381	0.000**
Irrelevant information		0.902	27.419	0.000**
Lack of searching skills		0.751	24.285	0.000**
The high cost of access		0.906	28.229	0.000**
Power failures		0.653	21.961	0.000**
Printing		0.758	24.041	0.000**
The satisfaction of accessing e-resources		-0.903	-38.105	0.000**

\*\* Significant at 1 percent level

Table 6. Path analysis for troubles in using e-resources on the satisfaction of accessing e-resources

The impact of troubles faced by the researchers while using e-resources explains significant negative and unique variance in satisfaction with accessing e-resources. It concludes that problems faced by the researchers while using e-resources negatively affect the satisfaction of accessing e-resources.

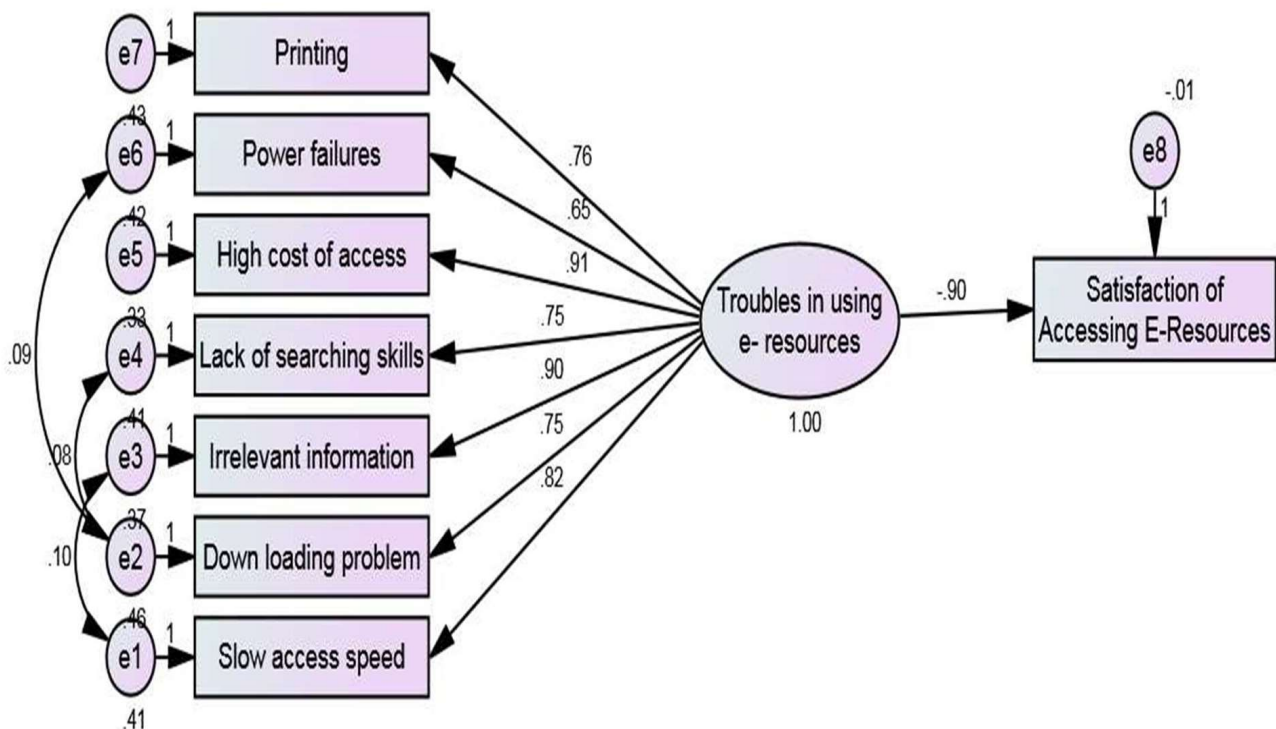


Figure 3. Path analysis for the impact of troubles in using e-resources on the satisfaction of accessing e-resources

<b>The goodness of Fit Statistics</b>	<b>Values</b>	<b>Fit values</b>
Chi-Square Value (CMIN)	73.932	
Degree of Freedom (Df)	17	
Chi-Square / Df (CMIN/Df)	4.349	2 to 5
The goodness of Fit Index (GFI)	0.975	> 0.9
Root Mean Square Error of Approximation (RMS)	0.068	< 0.08
Adjusted Good of Fit Index (AGFI)	0.948	> 0.8
Comparative Fit Index (CFI)	0.989	> 0.9
Normed Fit Index (NFI)	0.985	> 0.9

Table 7. Model fit table impact of troubles in using e-resources on the satisfaction of accessing e-resources

The various model fit statistics indicate that the model was a good fit. Browne & Cudeck's (1993) study suggests the model fit can be checked by RMSEA, which is less than 0.08 has a good fit and less than 0.05 has a closer fit. Chin and Todd (1995) study proposed that for the goodness of model fit, GFI (Goodness of Fit Index) and NFI (Normed Fit Index) should be above 0.9 and AGFI (Adjusted good-of-fit Index) should be above 0.8. Bentler's (1990) study suggests for good model fit, CFI (Comparative Fit Index) should be greater than 0.9. The goodness of the final model fit has been shown in the above table.

### Summary of Regression Analysis

Criticalness of F worth presumes that the reason for using a library can be used to anticipate results of the existing working of the library dependably. Reason for utilizing library factors 66 per cent predicts fulfilment of existing library working. Library purposes like picking up CAS, counsel diaries/periodicals, using the web and helping research work were solid indicators of the fulfilment of existing work of the library.

### Summary of Structural Equation Modelling

All-out advantages of e-assets on educational effectiveness (beta=0.38) and benefits of e-diaries over traditional diaries (beta=0.30) greatly help the anticipated impact of the fulfilment of getting to e-assets. The advantages of e-assets clarify necessary measures of positive and exceptional change in satisfaction of getting to e-assets.

Assessment of advantages of e-assets on scholarly effectiveness factors, improved professional competency, empower friends to organize, increment in getting more research store and speed up research procedure place progressively massive effect on the fulfilment of getting to e-assets with most noteworthy beta loadings and feeling on advantages diaries over daily diaries, convenient access, simple to look and find, increasingly educational and remote access place progressively massive effect on the fulfilment of getting to e-assets with most noteworthy beta loadings.

Sentiment on client fulfilment about the nature of e-assets and administrations accessible variables, remote access, OPAC, and network access place an increasingly massive effect on the completion of getting to e-assets with the most elevated beta loadings. The impact of client fulfilment about the nature of e-assets and administrations accessible clarifies critical measures of positive and one-of-a-kind differences in completion of getting to e-assets

Supposition on issues looked at by the scientists while utilizing e-assets, Irrelevant data, High cost of access and Slow access speed place progressively special effect on the fulfilment of getting to e-assets with most noteworthy beta loadings. The development of issues in looked by the scientists while utilizing e-assets clarifies massive negative and novel differences in fulfilment of getting to e-assets. It reasons that matters looked at by the analysts while using e-assets adversely influence the satisfaction of getting to e-assets.

## 6. Findings

1. There seems to be a squeezing need to give proficient acquaintance being utilized e-diaries with thrashing the issues stood up to by the customer gathering. This will assist customers with knowing various progressions and filtering methods for getting to the pined for information.
2. There is a need to give better PC establishment at the Departments in all of the schools for the better utilization of e-diaries.
3. Today, approving and affiliating bodies give prohibitive enrollment to e-diaries that do not warrant the customers of the foundations. Regardless, libraries continue modifying their activities and spending requirements for online access to e-diaries. After that, the distributors must offer enrollment decisions that don't stack the libraries with unfortunate print. Seeing the vanishing prospects for institutional print participation, distributors should explicitly examine the possible results to serve solitary supporters or people self-sufficient in their enrollment courses of action with libraries.

## 7. Conclusion

In the changing information condition electronic time, ICT and its electronic information assets are attesting its noteworthiness in the examination works out. The library should give more workplaces of CAS to keep awake with the most recent examination analyst, study materials to reinforce their academic intrigue, more web organizations and, most notably, grow the web assets to support their exploration works out. The library should buy into e-assets keeping in context the requirements and tendencies of customers. The library should assert the openness of new e-assets or the growth of new databases for a library customer. The library should give the customers workplaces to get to know e-assets bought in by the library; this should be conceivable through the introductions made by the concerned distributors or shippers. Excellent getting-ready ventures should be made for researchers for the most extraordinary use of e-assets with the objective that customers can adequately pursue material information. The library should, in like manner, sort out presentation programs every year.

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