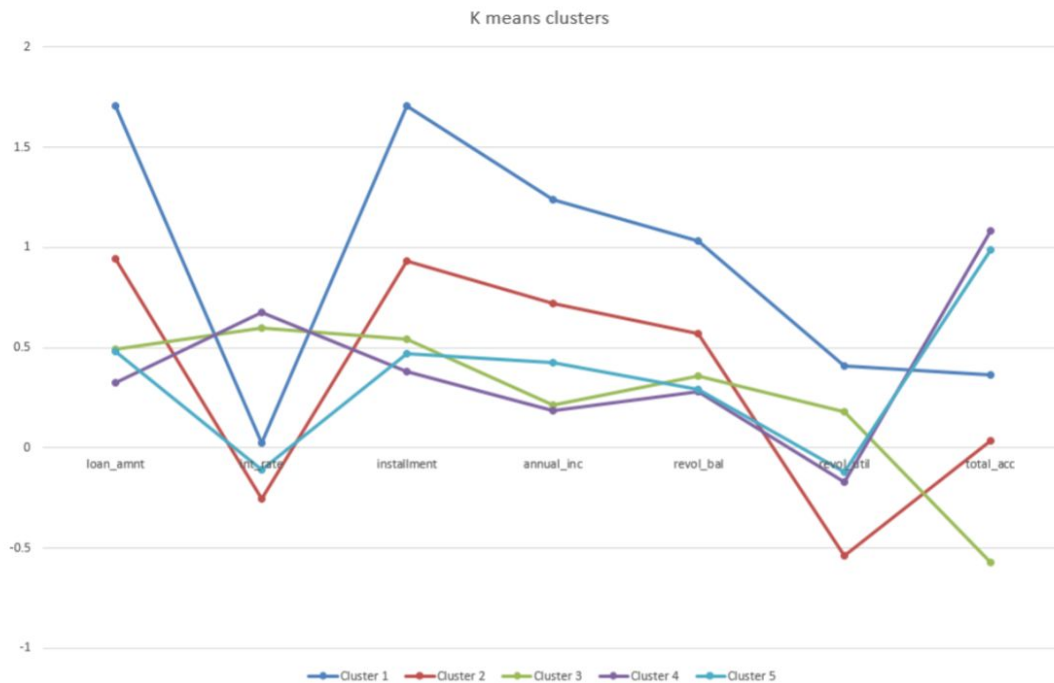




- Getting education is already becoming troublesome that people no longer wants to spend four to five years in a school when they can do the same course online and get a quality education at a significantly lower cost. Where product is the degree, customer is student and providers are teachers. The education is already becoming troublesome that people no longer wants to spend four to five years in a school when they can do the same course online and get a quality education at a significantly lower cost. Where product is the degree, customer is student and providers are teachers.

There are so many new entrants who struggled to expand over time, obliged by the chase of profitability which includes the desire to grow, respect, and having the capacity to grow. They made heavy investments in research, residences, athletic facilities, faculty, to compete with the best institutions. Doing so has increased their level of performance in some ways where they can provide wealthier learning and living environments, which significantly increases in cost of the program, like additional cost of field learning projects in MBA courses. Although students are not willing to pay for the increase in the cost of the program. But the comparative standing of higher-education institutions mostly remains unchanged with few exceptions

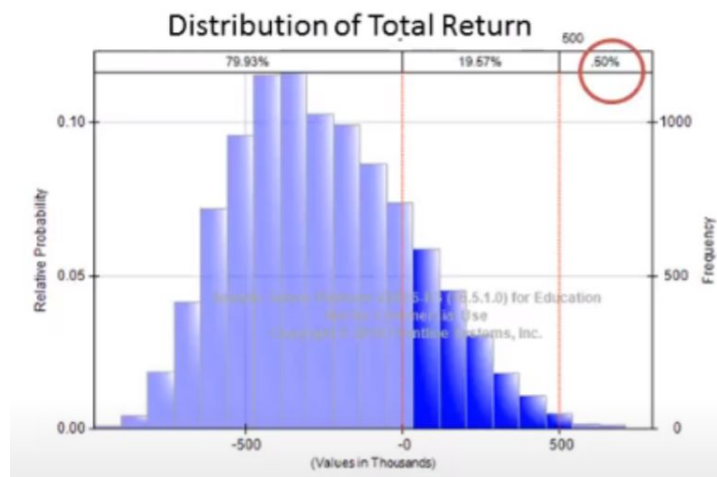
As both newcomers and institutions with already good reputation are apparently following the same pattern, so there is no surprise that incumbents are able to maintain their positions though change in the number and quality of professors with the passage of time. The experimentation is missing with new models that successfully demand to today's non-consumers of higher education, decrease in application rates. We can also say those who are not ready to go and spend years behind the school walls.



- With day by day increase in technology there is innovation coming in online learning, education is becoming available to everyone in the world. The tuition for online courses is dropping, access to education and quality are getting better. Innovators are making ways into the mainstream market with good speed

This is a low-end disruption and there are performance characteristics of this low-end disruption of online education down below:

1. As long as product performance is concerned, the quality of classroom learning in online education is lower to that offered in traditional classrooms because there is absence of personal interaction between teacher and student.
2. For student, there is lack of options for connecting and networking with education providers there are internet issues in some areas and there is no internet connectivity which is important in complete learning.
3. For teachers, the salary is significantly lower in online education compared to traditional universities an



Result

- Expected Return -\$249,210
- Standard Deviation: 285,424
- Positive return: 20.07% of chance
 - 0.5% above \$500,000
- Negative return: 79.93% of chance

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