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THE ROLE OF AI AND DIGITAL TECHNOLOGIES IN SHAPING TOMORROW'S COMMERCE EDUCATION

Adarsha K N

Assistant Professor of Commerce,
Government First Grade College for Women, K. R. Pete.

Ravi B.C

Associate Professor of Commerce, Government College for Women, (Autonomous) Mandya

ABSTRACT

This article looks at the impact of the contemporary digital technologies on commerce education. The study involved a sample of 200 students who were enrolled in different learning institutions. The research evaluated knowledge of students, confidence, benefit and challenge perceptions and future career impact expectations using structured questionnaire. The results provide the evidence that students are generally aware and partially prepared to use digital tools, as they are conscious about the individualizing possibility, as well as ethical issues of novel technology. They were found to be equally prepared when compared to the rural backgrounds and urban background, though increased awareness was closely associated with the more positive attitude. The paper highlights the importance of more training, ethics, and closing digital divides among learners. The implications of the results include curriculum development and creation of more inclusive learning environments.

Keywords: Commerce education, Artificial Intelligence, Student readiness, Digital technologies, AI adoption

1. INTRODUCTION

With the use of digital technologies, the sphere of commerce education is evolving rapidly. Such materials as online platforms, interactive software, and new digital tools provide new opportunities and also present original challenges to students and teachers. The key point is to know how the students perceive these changes and whether they are ready to use these tools so that educational strategies could be modified and enable students to master the world where technology is the order of the day. High technology in business studies is transforming how students learn and equip themselves with what to expect in their next careers. Studies in the field of commerce have become more relevant, practical, and specific to the needs of the individual by implementing the use of digital tools in the curriculum. Classes are becoming dynamic and efficient because of such features as personalized learning, instant feedback, and new methods of teaching. Nevertheless, there is limited research on how commerce students view and acclimatize to such changes and particularly about digital learning. Hence, the paper will focus on understanding the level of preparedness of students, perceived benefits, the challenges, and their recommendations on the further use of technology in commerce education by the students.

2. LITERATURE REVIEW

The application of Artificial Intelligence (AI) in higher education has been gaining feeds in the past few years. The long review of the Ocen et al. (2025) article presents both AI innovations and infrastructural issues that accompany the introduction of AI in institutions with special emphasis on structured learning and ethical issues. Sarkar (2025) focuses on the field of Indian commerce education and finds that the problemation of the Indian education

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system enables his findings that curriculum modifications are needed to produce AI literacy due to the presence of knowledge gaps and limited facilities. Syntheses of the effects of AI in pedagogy and assessment comprising of systematic reviews by Wang (2024) and Zhai et al. (2021) provide evidence that the application of adaptive learning and machine learning technologies increases student engagement and learning analytics. According to Ernst and Young (2025), government efforts to change Indian education to adopt AI are set to establish commerce teaching models that are scalable and inclusive. Tahiru et al. (2021) and Trujillo & Gomez (2025) include the world perspective of promising AI-based investigation of educative research with its advantages and its methodological progression. The Cases of special AI applications in the field of business learning are studied in articles like Eduwem and van der Walt (2023), which screen the performance of AI-based virtual learning environments, and Huang and Tan (2023), who determine the relevance of ChatGPT in studies. As Bettayeb et al. (2024) remark, only the part of the research efficiency involves automated literature reviews via AI, which has much more significant possibilities in general. Chatbots are underlined in order to improve the interactions with students and their personalized support when studying business and commerce (Slimi, 2023; Vanichvasin, 2022). Liang (2023) addresses the plagiarism risk associated with AI in scholarly writing and asks people to use it responsibly. The article by Chatterjee et al. (2021) covering the measures of digitalization of Indian commerce education highlights the most advantageous aspects of AI use, and the article by Southworth et al. (2023) explores the impact that these habits have on students and the labor market. According to El Koshiry et al. (2023), automation through artificial intelligence management is more productive and involves the need to change institutions. Bettayeb et al. (2024) also emphasize that AI-assisted tools can be useful to improve productivity and creativity in research to promote human cooperation with machines. According to Akwalwalere and Ivanov (2022), AI has become valuable in the field of commerce education, and accessibility and inclusiveness are major features that need to be invested in adaptive learning technologies. Eduwem and van der Walt (2023) explain that social case studies show that AI classes create more well-behaved and self-reliant study participants and indicate a future of commerce education based on leaders. Altogether, AI is depicted in the literature as a vanguard of tools that should be researched regularly in terms of satisfying ethical, pedagogical, and infrastructural requirements.

3. KEY CONCEPTS

1. Artificial Intelligence (AI)

Artificial Intelligence refers to the computer systems that have the ability to accomplish tasks of learning, reasoning, and problem solving in a similar way that humans do. In the commerce or business education, AI is used to help with intelligent tutoring, automated grading, and decision-making. It allows creating personalized study content and helps in improving the learning processes.

2. Machine Learning (ML)

Machine Learning is one of the subfields of AI that involves using data to make a prediction without crossing it by particularly manual coding. ML is used in commerce education to track student performance or modification of learning materials and prediction of performance. This feature enhances understanding and interaction of students with the use of automated learning platforms.

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3.Web Based Technology in Education.

The use of online tools such as virtual classes, multimedia, and cloud computing offers the learning environment that is flexible and interactive. They assist in face-to-face and distance training, foreign cooperation, and enlarge availability of business resources.

4.Personalized Learning

Personalized learning is a technology-based learning approach that can be used to customize the content of learning to suit the abilities and likes of the student. It enables students to learn at the pace of their own learning, provides comers with timely feedback and makes them use specific study material, thus contributing to motivation and academic achievement.

5. Intelligent instructional tutoring systems (ITS).

IT systems represent artificial intelligence that provides students with tailored responses and user advice. ITS make commerce education comprised of more exercises more active and efficient by detecting learning problems and providing additional trainings.

6. Learning through a game, Immersive Learning.

Gamification engages the students by having game mechanisms like points and rewards which make learning more entertaining. Immersive learning uses either VR or the AR in reproducing real business conditions, offering learners selective, real, and educational experiences.

7.Natural Language Processing (NLP)

Natural Language Processing is a computer technology that allows the machine to develop and understand human language. NLP forms the basis of chatbots and virtual assistants that address the questions and answers, translate the text, and comprehend the spoken words and enhance learning processes in the communicative domain, specifically, commerce education.

8.The Future Acuity of Intelligence and Information.

Data analytics are AI-powered identification of learning patterns and predicting students. Teachers use the information to design better curriculums and also to provide a timely intervention to students who need special help.

9.Online Learning Ethics and Artificial Intelligence(AI).

The use of AI in education also provides some ethical issues, such as privacy, fairness, and bias. These issues must be covered in order to make the process transparent and trustful, as well as to provide everyone with equal opportunities as a student.

10.Online Learning Availability and Accessibility.

Artificial intelligence and other tools used in the digital age must be designed to suit students with various backgrounds. The digital divide can be shut by considering accessibility features and assistive technologies that would ensure the provision of equitable access to the study of commerce.

3.1 AI and digital tools used in commerce and management education

Table-1 Applications of AI and Digital Tools in Commerce Education

AI / Digital Tool	Explanation	Example in Commerce Education

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AI / Digital Tool	Explanation	Example in Commerce Education
	ChatGPT- AI language model for generating content, assisting with queries, and report writing	Used by commerce students to draft marketing plans and assignments
BYJU'S	**Byjus**-Personalized learning platforms adapting to student performance	Widely used in India for customized commerce learning paths
HubSpot	**Hubspot**-Automates email marketing, lead nurturing, and customer relations	Adopted in marketing labs for hands-on CRM experience
tableau	**Tableau** -Data visualization tool for analyzing business and finance data	Used in business analytics courses for data-driven decision making
turnitin	**Turnitin** -Plagiarism detection tool ensuring academic integrity	Used in Indian universities to maintain originality standards
TIDIO	**Tidio Chatbot** -Provides automated customer service and lead qualification	Employed in e-commerce project simulations
Canva	**Canva Magic Write** -AI-powered content creation for visuals and presentations	Used by students for business presentations and marketing visuals
Google Analytics	**Google Analytics** -Web analytics and customer behavior insights	Used for digital marketing projects to analyze consumer data
synthesia	**Synthesia** -AI-generated video content creation platform	Supports creation of promotional videos for commerce studies
Google Workspace	**Microsoft Teams / Google Workspace** -Collaboration and project management tools with AI features	Facilitates group projects and virtual classroom engagement
Squirrel Ai Learning	**Knewton / Squirrel AI** - Intelligent tutoring systems	Used for adaptive learning in commerce foundational

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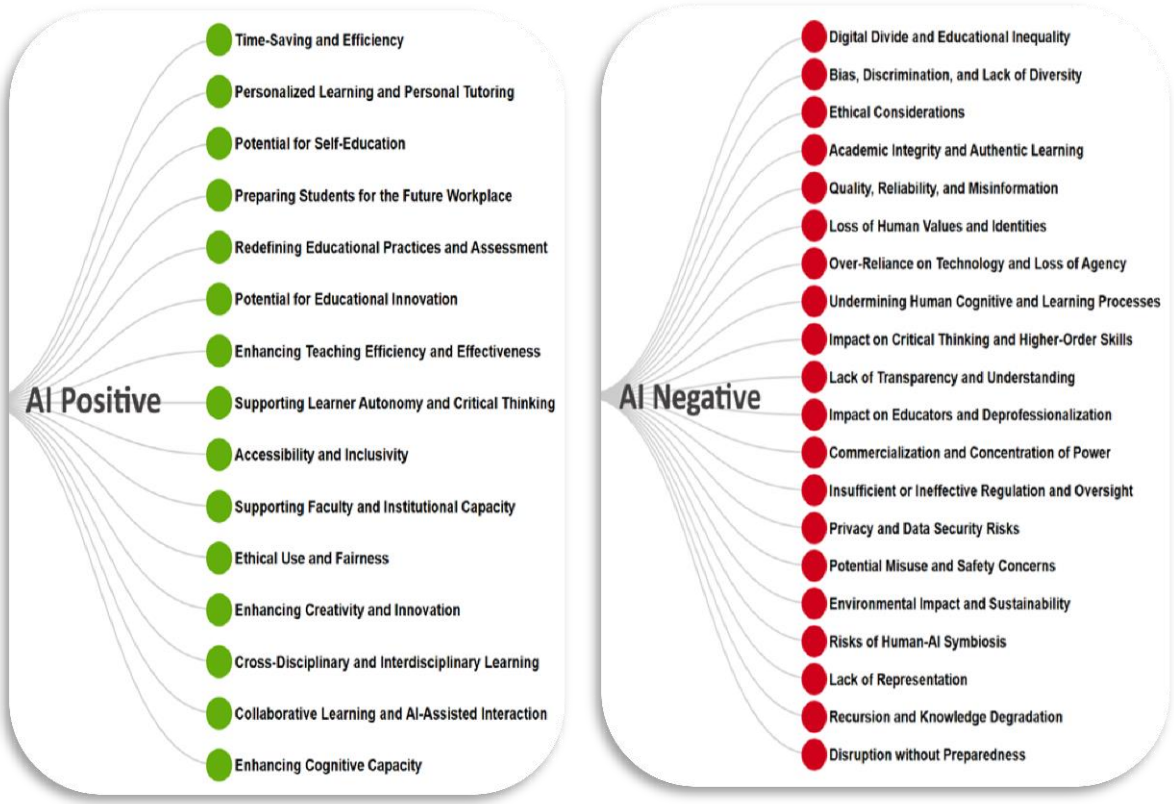
AI / Digital Tool	Explanation	Example in Commerce Education
	offering personalized feedback	courses
grammarly	**Grammarly** -AI-enhanced grammar and writing style improvement tool	Helps students improve business communication and reports

Graph -1 Positive and Negative effect of AI on Education



Source : https:// share.google/images/dy93bGbBwSZfVGVIq

4. SIGNIFICANCE OF THE STUDY

The proposed research will help to obtain the necessary data on the attitudes and willingness of students of commerce to embrace the use of digital technologies in their studies. The knowledge of these student views will help teachers develop and modify the curriculum to suit the changing demands of students in the enhanced technology-driven environment. Further, the results will help the institutions to plan their management in terms of integration of technology responsibly taking note of the opportunities and challenges that are presented by the technology. By establishing the major barriers and facilitators of digital adoption, the policy-makers will make rational choices to facilitate inclusive and effective commerce education. In the end, this research work fills the gap between the rapidly developing digital tools and their application in the educational process, which will add to the academic body of knowledge on the use of technology in commerce education.

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5. RESEARCH GAP

Although the technological integration in commerce education is an increasingly popular field of study, there is significant deficiency in empirical studies done on the general attitude of students towards the adoption of technology. The existing literature does not pay much attention to the practical issues that students face in the process of using these tools and the impact of these issues on their academic achievements. Also, the role of the digital divide in creating equal access to education powered by technology and their effect on student achievement has hardly been studied. The gap this paper attempts to address is the lack of empirical data in student attitudes, preparedness and barriers to adoption as a means of advancing more inclusive and successful methods of technology integration in commerce education.

6. RESEARCH OBJECTIVES

1. Discover how AI and digital technologies can transform the process of commerce education.
2. Determine the attitude and willingness of commerce students towards AI based learning.
3. Trace advantages and obstacles of incorporating AI technologies into commerce courses.
4. Suggest ways of how AI can be successfully applied to commerce education.

7. RESEARCH HYPOTHESIS

- Null Hypothesis (H0): There is no significant difference in awareness and perception scores towards AI and digital technologies between male and female students.

  Alternative Hypothesis (Ha): There is a significant difference in awareness and perception scores towards AI and digital technologies between male and female students

- Null Hypothesis (H0): There is no difference in mean readiness scores among students based on their current residence.

  Alternative Hypothesis (Ha): There is a significant difference in mean readiness scores among students based on their current residence.

8. RESEARCH METHODOLOGY

The research project will also use a quantitative survey research design, which will entail 200 undergraduate and post graduate students of commerce in different institutions. This type of sampling will enable stratified random sampling that will enable representation of diversity across groups. The necessary data will be collected using Likert-scale and multiple-choice questions of a structured questionnaire to acquire the quantitative measure of the student perceptions and desire to adopt AI in the sphere of commerce education. The responses were summarized with the help of descriptive statistics that were applied to the collected data. Inferential statistics including independent samples t -tests and ANOVA were used to analyze group differences. Correlation analyses were carried out to examine the correlation between main study variables.

9. LIMITATIONS

1. The data collection was done at one point in time and therefore cannot show how the attitude or the willingness will change over time.

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2. The self-reported questionnaires used by the researchers are subject to some bias as the students may have answered the questions giving socially desirable answers.
3. The research was not conducted across large numbers of institutes and areas meaning that the findings could not be generalized to all students of commerce in all areas.
4. AI and digital tools develop at a fast pace, and therefore some of the results may turn into the past with the introduction of new technologies.

10. ANALYSIS AND INTERPRETATION

Table No-2 Reliability Test Analysis And Cronabach's Alpha Test

Case Processing Summary			
		N	%
Cases	Valid	200	100.0
	Excluded[a]	0	.0
	Total	200	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.975	24

"Source: Author Calculation"

The high Cronbasch's Alpha value (0.975) suggests that the scale is **reliable** and **consistent** in measuring the construct its intended to measure.

This level of reliability is suitable for making important decisions or assessments based on the scale scores.

Table No-3 Demographic Profile

	Frequency	Count	%
Age	17	24	12
	18	54	27
	19	60	30
	20	39	19.5
	21	13	6.5
	22	5	2.5
	23	5	2.5
Gender	Male	31	15.5
	Female	169	84.5
Level of Study	Bachelor of Commerce	188	94
	Master of Commerce	12	6
Institution Type	Public	171	85.5
	Private	25	12.5
	Aided	4	2
Year of Study	1	75	37.5
	2	47	23.5
	3	78	39.0

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Current Residence	Rural Area	146	73
	Urbon	33	16.5
	Semi Urbon	18	9
	City	3	1.5

"Source: Author Calculation"

The demographic data show that the majority of the participants are young adults with the ages of 17-23 (49.6-49.6). The greatest percentage is 19 years old (30%). The sample is mainly composed of females (84.5%), and most of them are attending a Bachelor of Commerce degree (94%). The majority of the respondents are in public institutions (85.5%), first and third-year students are equally represented (37.5% and 37.5% respectively). Statistics on residence demonstrate that most of the people live in rural locations (73 percent), followed by smaller percentages in urban and semi-urban locations. In general, this table illustrates a heterogeneous, female population, a rural studentry that is concentrated at the undergraduate level.

Table -4 Descriptive Statistics on Students' Awareness, Readiness, Perceived Benefits, and Attitudes Toward AI and Digital Technologies in Commerce Education

Awareness and Perceptions of AI and Digital Technologies	**Mean**	**S.D**
I am aware of the impact of AI and digital technologies on commerce education	**2.26**	**1.10**
AI-driven learning tools can personalize and improve the quality of commerce education	**2.28**	**.98**
Understanding AI and digital tools is essential for my career in commerce.	**2.26**	**.97**
AI enhances the learning experience by making complex topics easier to understand.	**2.33**	**1.05**
I believe that AI integration will reduce manual tasks for educators and students alike	**2.30**	**1.09**
Readiness for AI-Enabled Learning	**Mean**	**S.D**
I have the digital skills required to use AI and digital technologies confidently in my coursework	**2.55**	**1.23**
My institution provides sufficient training to help me use AI-enabled learning tools effectively.	**2.38**	**.98**
I am motivated to learn new skills related to AI and digital commerce technologies.	**2.40**	**1.11**
I have adequate access to the internet and digital devices necessary for AI-based learning.]	**2.46**	**1.08**
Programs involving AI simulations or virtual labs would enhance my practical skills for industry readiness.	**2.52**	**1.15**
Benefits and Challenges of AI Integration	**Mean**	**S.D**
AI and digital tools increase my engagement and motivation to learn commerce concepts	**2.50**	**1.19**
I have faced technical or usability challenges when using AI educational tools.]	**2.60**	**1.16**
Data privacy and ethical concerns influence my willingness to use AI in learning.]	**2.51**	**1.13**
Digital resources related to AI are accessible to all students in my institution equally.	**2.45**	**1.09**

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Partnership with industry experts enhances my understanding of AI applications in commerce.]	**2.43**	**1.06**
Attitudes Toward Future AI Learning and Career Prospects	**Mean**	**S.D**
I am interested in pursuing further AI and InsurTech-related education or certifications.	**2.38**	**1.24**
AI and digital skills will significantly improve my employability in commerce and insurance sector	**2.44**	**1.05**
Lifelong learning and adaptation to new AI technologies are essential for my caree	**2.34**	**1.11**
Understanding AI ethics and data governance is important for my professional development	**2.36**	**1.08**
I feel optimistic about AI's role in transforming commerce education positively.]	**2.38**	**1.10**

Source: "Source: Author Calculation"

According to the descriptive statistics, students by moderation mark that AI and digital technologies affect commerce education and enhance the learning process and the average scores are below average (between 2.26 and 2.33). This indicates that the students have the equitable knowledge of the significance and the possible identification of the benefits that such technologies present. They also have a moderate readiness to AI-enhanced learning with 2.38 to 2.55 as the mean scores. Students think about the fundamental level of digital skills, are supported by the institutions, are interested in studying the corresponding technologies, can access them, and so simulations with AI are seen as appropriate to show them how to work in the industry. When it comes to the opportunities and difficulties of the AI integration body, both positive and negative experiences will be in between the mean scores (2.43 to 2.60). Although AI is noted in numerous students as the tool that enhances engagement and motivation, others have encountered technical issues and ethical deliberations, and this is what influences their readiness to work with AI tools. The degree of their positive value about their future AI education and employment opportunities is ambivalent, having 2.44 as the average score, and 2.34 as the minimum and maximum values. Digital skills, as thought by students, will enhance employability and they focus on lifelong learning and ethics as a factor that would contribute in their professional development..

Table -5 Pearson Correlation Matrix of AI Awareness, Readiness, Perceptions, and Attitudes (N = 200)

		Awareness and Perceptions	**Readiness for AI-Enabled Learning**	**Benefits and Challenges of AI Integration**	**Attitudes Toward Future AI Learning and Career Prospects**
Awareness and Perceptions	Pearson Correlation	1	.757**	.736**	.764**
	Sig. (2-tailed)		.000	.000	.000
	N	200	200	200	200
Readiness for AI-Enabled Learning	Pearson Correlation	.757**	1	.767**	.768**
	Sig. (2-tailed)	.000		.000	.000
	N	200	200	200	200
Benefits and	Pearson Correlation	.736**	.767**	1	.752**

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Challenges of AI Integration	Sig. (2-tailed)	.000	.000		.000
	N	200	200	200	200
Attitudes Toward Future AI Learning and Career Prospects	Pearson Correlation	.764**	.768**	.752**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	200	200	200	200
**. Correlation is significant at the 0.01 level (2-tailed).					

Source: "Source: Author Calculation"

The Pearson correlation demonstrates that the four primary constructs Awareness and Perceptions, Readiness for AI-based learning, Benefits and Challenges of AI Integration, Attitudes Towards Future AI learning and Career Prospects have strong positive connections. The coefficient of correlation is between 0.736 and 0.768 and this implies that these variables have a significant relationship. These findings imply that greater knowledge of digital technologies is related to the increased willingness to use AI enhanced learning, more balanced perception of the benefits and the threats of AI, and more optimistic attitude toward future AI related learning and professional opportunities. All the correlations are reported to be significant at the 0.01 level (p = less than 0.01), which means that there is an extremely low probability of the correlation being attributed to random variation. This brings out the close association of student knowledge, readiness, perceptions and attitudes towards the uptake of digital means in commerce education. These results imply that increased awareness and preparedness of students can enhance their likes of, and usage of, technology-aided learning, and can even make them optimistic about the way that digital skills will alter their future occupations.

Descriptive Statistics and Independent Samples t-Test Results Comparing Awareness and Perception Scores towards AI and Digital Technologies by Gender

- **Null Hypothesis (H0):** There is no significant difference in awareness and perception scores towards AI and digital technologies between male and female students.
- **Alternative Hypothesis (Ha):** There is a significant difference in awareness and perception scores towards AI and digital technologies between male and female students.

Table -6 Descriptive Statistics and Independent Samples t-Test Results Comparing Awareness and Perception Scores towards AI and Digital Technologies by Gender

Group Statistics					
Awareness and Perceptions	Gender	N	Mean	Std. Deviation	Std. Error Mean
	Male	31	2.2903	.87915	.15790
	Female	169	2.2817	.89374	.06875

"**Source: "Source: Author Calculation"**

The results presented in the article were determined by an independent samples t-test that compared the scores added by male and female students in the context of the awareness and relationship scores with AI and digital technologies. The findings showed that mentally there was no difference among the means- male students and female students (M=2.29 and 2.28, SD=.88 and 89, 31 and 169). The test of equality of variances F(1,198) = 0.24, p =.62

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did not find any symbolic difference, hence the assumption of the equality of variances is fulfilled. The t -test per se showed no statistically significant difference in the groups (t (198) = 0.05, p=0.96) confirming the null hypothesis that the difference in awareness and perception of AI and digital technologies to male and female students is not significant. As a result, the awareness of students towards AI/digital technologies or their perception are not found to be gender-specific in this dataset.

"Residential Status and Readiness for AI-Enabled Learning among Commerce Students"

- Null Hypothesis (H0): There is no difference in mean readiness scores among students based on their current residence.
- Alternative Hypothesis (Ha): There is a significant difference in mean readiness scores among students based on their current residence.

Table -7 Residential Status and Readiness for AI-Enabled Learning among Commerce Students

ANOVA					
"Residential Status and Readiness for AI-Enabled Learning among Commerce Students"					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.919	3	.640	.674	.569
Within Groups	185.937	196	.949		
Total	187.856	199			

"Source: Author Calculation “

The research hypothesis was the determination of the hypothesis whether the readiness of students in AI-enabled learning varies according to the place of residence, namely rural, urban, semi-urban, or city. The outcomes of the statistical test were F -0.674 and p -0.569. The p-value is significantly above the commonly used cutoff of 0.05, thus the readiness scores in the students of the various residential areas are not significantly different. Reduced to mere words, the residence of a student does not seem to have any influence when it comes to whether they are prepared to learn the AI-based learning in this sample.

11. Findings

The research discovered that there was a middle grade of awareness and recognition of AI and digital technologies in the case of commerce students. They had average scores that supported their simple knowledge of the effects of AI towards commerce education and its involvement in personalisation and richer learning. The students indicated medium training on AI-enabled learning, which means low level of digital skills, motivation and institutional support. Although the overall attitude of students towards the introduction of AI is positive, based on the assessment provided, it is important to note that there is an advantage, which is a more active nature of education, and the introduction of new and valuable skills, but they also have their issues, like technical malfunctions and ethics.

They were fairly pessimistic in their views regarding future AI learning and employment opportunities in commerce. Students acknowledged the need to continue learning and ethical management to be among the crucial options of reaction to AI-driven changes in the industry.

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The statistical analysis did not find any major differences among the level of AI preparedness according to the difference in the residential status of students, and the geographic location of the students only did not impact the preparedness to AI-based education in this sample. Nonetheless, awareness, readiness, perceived benefits and attitudes are positively correlated with strong degrees of correlations. This implies an increase in AI awareness will increase the levels of readiness and positive attitudes towards AI application in the field of commerce education.

12. Suggestions

1. Curriculum Enhancement

Incorporate the concept of AI literacy, including hands-on instruction about digital technologies, into the fields of commerce to ensure that students are prepared to meet the demand of a dynamic environment in the industry. Make ethical decisions and responsible use of technology the key elements of the learning process.

2. Support and Training of an Institution.

House programs with complete training and support of students and the faculty. This creates trust and experience in the use of AI-based learning solutions.

3. Ethical awareness and Policies.

He/she should formulate transparent policies regarding privacy of data, ethical use of AI, and equity. These are the principles that should be taught to the students in order to develop trust and responsible relations with AI.

4. Bridging the Digital Divide

Research and fund infrastructures and intelligent technology to provide all the people with the same access to AI and the internet. Pay particular attention to underprivileged students (rural background) to facilitate equitable education.

5. Continuous Studies and Evaluation.

Invest in long-term research and qualitative researches in order to reveal more in-depth behavioral and psychological variables that can influence the use of AI. Fresh teaching techniques every now and then, depending on emerging technology and the student responses.

6. Alliances and Partnerships in the Industry.

Collaborate with the industry stakeholders to provide practical exposure and internships, as well as real-life applications of AI in the growing world of commerce. This gives the students workplace readiness in the future.

13. Conclusion

This paper indicates that AI and computerized tools are transforming commerce education by changing the learning process and making it more engaging and personalized. Students have the medium level of understanding of these technologies and are rather prepared to utilize them. Nevertheless, there are still problems, such as technical issues, ethical issues, and unequal access to technologies. Close connections between awareness, preparations, experiences, and attitudes of the students demonstrate the idea that gaining knowledge and encouragement may contribute to students effectively implementing these tools and having a positive attitude towards how these tools will influence their professional life in the future. There were no significant gender or location variations and it could imply that AI-based

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learning may be non-discriminatory and inclusive in case schools make appropriate resources and teaching strategies available. The best use of AI in education is to have courses constantly updated as regularly hosted, educated about ethical use of the technology, better access of technology, and to constantly classify the effects that these tools have on learning and work.

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