



A Study of the Use of AI-Based Learning Tools Among Commerce & BBA Students at KANMS Arts, Commerce & Science College, Satana (Nashik - MS)

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Abstract:

The rapid development, growth, and widespread use of Artificial Intelligence (AI) across the globe have made many aspects of life more efficient and convenient. The use of AI has become a normal part of everyday life and has significantly impacted various sectors, including education. AI is now a commonly adopted approach for solving complex problems and enhancing learning processes. It has greatly influenced educational practices worldwide. This study examines the level of awareness, usage patterns, perceived usefulness, and challenges associated with AI-based learning tools among Commerce and BBA students at KANMS Arts, Commerce & Science College, Satana (Nashik).

Keywords: *Artificial Intelligence (AI), Educational, Commerce, BBA.*

Introduction:

The rapid advancement and widespread adoption of AI-based applications have significantly transformed everyday life by enhancing efficiency, accuracy, and decision-making processes. Education is among the sectors most profoundly influenced by artificial intelligence, as intelligent systems are increasingly integrated into teaching and learning environments to improve educational outcomes. With the growing dependence on digital learning platforms, higher education institutions are progressively adopting AI-driven technologies to support academic instruction and student learning. However, the effective utilization of these tools largely depends on students' level of awareness, accessibility, perceptions of usefulness, and the challenges encountered during their use.

Therefore, understanding students' interactions with AI-based learning tools is essential for the successful integration of AI in education. In this context, the present study

focuses on Commerce and BBA students at KANMS Arts, Commerce & Science College, Satana (Nashik). The study aims to examine students' awareness, usage patterns, perceived usefulness, and challenges related to AI-based learning tools. The findings of this research are expected to offer valuable insights for educators, institutions, and policymakers to strengthen the effective implementation of AI in commerce education and to support students in adapting to technologically advanced learning environments.

Objectives:

1. To examine the level of awareness of AI-based learning tools among Commerce & BBA students.
2. To identify the types of AI-based learning tools commonly used by Commerce & BBA students.
3. To analyze the frequency and purpose of using AI-based learning tools in Commerce & BBA education.

4. To study student's perceptions and attitude toward the effectiveness of AI-based learning tools.

Relevancy of Study:

This research is highly relevant in the present educational context due to the following reasons:

1. Digital transformation in education
2. Growing awareness about AI-tools and their advantages.
3. Alignment with NEP 2020 and skill based education.
4. Supports to teachers and curriculum development

Source of Data:

Primary Data – For this study, primary data was obtained by administering questions to 82 respondents using a Google Form.

Secondary Data – Secondary data for the study was gathered from various sources, including websites, books, articles, and periodicals.

Scope and Limitation:

The present study is confined to 82 Commerce ranging from F.Y.B.Com to M.Com and BBA students at KANANS Arts, Commerce & Science College, Satana (Nashik), Maharashtra. It examines students' level of awareness, frequency and purpose of use, perceptions, and attitudes toward AI-based learning tools, as well as the types of tools commonly used. For the purpose of this research, the study is limited to sixteen AI-based learning tools relevant to Commerce and BBA education.

Artificial Intelligence (AI):

Artificial Intelligence (AI) refers to the capability of machines to perform tasks that normally require human intelligence. It allows machines to learn from experience, think







logically, reason effectively, and make informed decisions similar to humans. AI makes machines intelligent, efficient, and reliable, helping individuals and organizations achieve better outcomes. AI performs a wide range of tasks that typically require human intelligence. Some of the key functions carried out by AI include data analysis, decision-making, learning from experience, language processing, speech recognition, image and face recognition, task automation, personalized recommendations, virtual assistance, and educational support etc.

On one hand, AI reduces human errors, enhances decision-making, operates continuously without fatigue, increases efficiency through automation, and improves personalization in user experiences. On the other hand, it lacks human creativity and emotional intelligence, poses the risk of job displacement, raises privacy as well as security concerns, and has the potential to be misused for deep fakes and misinformation.

AI-based learning tools (For Commerce Students):

AI-based learning tools are digital platforms or applications that utilize Artificial Intelligence (AI) to support, enhance, and optimize the learning process. It include ChatGPT, Duolingo, Coursera, Grammarly, and others. These tools employ AI technologies to provide personalized learning experiences, improve learning efficiency, and promote interactive engagement among learners. Each AI-based learning tool possesses distinct features, significance, and applications tailored to specific learning needs. AI based tools help commerce students improve conceptual understanding, analytical skills, problem-solving ability and professional communication. Some of the major AI-based learning tools and their uses are discussed below.

Sr. No.	Name (AI Tool)	Trade Mark (AI-Tool)	Function
1.	ChatGPT		It helps in understanding concepts, solving numerical problems, preparing notes, assignments, and case studies.
2.	Meta AI		It help users get things done (summarize chats, find info), create content (AI images, edits), and access real-time info via its Llama models , designed for natural voice/text interaction with privacy features like Private Processing .
3.	Gemini		It assists students in understanding business concepts, preparing notes, conducting research, and generating ideas for projects and presentations.
4.	Tally with AI features	TallyAI/tally-ai-ds	It supports accounting practices and GST compliance learning.
5.	Excel with AI tools		It helps in data analysis, budgeting, and financial forecasting.
6.	Grammarly		It improves business communication, report writing, and presentation skills.
7.	Coursera / Udemy		It Offers AI-recommended professional courses in Accounting, Finance, Data Analysis, and Management.
8.	Duolingo		It assists in learning business communication languages.
9.	Power BI (AI features)		It helps Commerce students analyze business data, visualize financial reports, and make data-driven decisions.
10.	Quizlet		Uses AI-powered study modes to help students learn definitions, formulas, and concepts in Accounting, Business Studies, and Economics through flashcards and quizzes.

11.	Microsoft Copilot		It helps in creating reports, presentations, spreadsheets, and data analysis using AI features in MS Word, Excel, and PowerPoint.
12.	Turnitin (AI support)		It helps students improve academic writing by checking originality, grammar, and citation quality.
13.	Zoho Books (AI-powered features)		It is useful for learning accounting, invoicing, and financial management for small businesses.
14.	Canva (AI tools)		Assists in creating professional presentations, posters, and marketing content using AI design suggestions.
15.	Notion AI		It generates, summarizes, analyzes, translates, and edits content, acting as a smart teammate to automate tasks like drafting, creating databases, and answering questions from your workspace and connected apps (Slack, Google Drive)
16.	Otter.ai		AI-powered transcription service that turns spoken words from meetings, lectures, or audio files into searchable, editable text in real-time, acting as an automated assistant for notes, summaries, and action items using machine learning.

Data Analysis and Interpretation:

Out of 82 respondents, male students form the majority with 51 respondents (62.20%), while 31 respondents (37.80%) are female. B.Com students constitute the largest group (41.50%), followed by M.Com (34.10%) and BBA students (24.40%). Access to digital devices is very high, with 95.10% of respondents owning or having access to a smartphone or laptop.

Objective 1. To examine the level of awareness of AI-based learning tools among Commerce & BBA students.

Out of 82 respondents, the majority reported being moderately (42.70%) or slightly aware (32.90%) of AI-based learning tools, while 20.70% were highly aware and only 3.70% were

not aware, indicating that 96.30% have some level of awareness. The Internet and YouTube were the main sources of awareness (50.00%), followed by social media (31.70%), with limited contribution from teachers, peers, and especially college workshops. Regarding knowledge level, most students rated their knowledge as Good (47.60%) or Average (26.80%), while 20.70% rated it as Excellent and only 4.90% as Poor, showing that 94.10% possess knowledge ranging from Average to Excellent.

Objective 2. To identify the types of AI-based learning tools commonly used by Commerce & BBA students.

Among the 82 respondents, ChatGPT is the most popular AI tool, used by 87.80% of students, followed by Gemini (67.10%) and Meta

AI (58.50%). Tools like Canva, Microsoft Copilot, and Duolingo show moderate usage, while academic and professional tools such as Excel with AI features, Tally, Power BI, Zoho Books, and others are used by comparatively fewer students, with Turnitin showing the least usage. In terms of most frequently used tools, ChatGPT clearly dominates (67.00%), followed by Gemini (16.00%) and Meta AI (11.00%), while very few respondents reported other tools, and many AI tools were not chosen as the most-used.

Objective 3. To analyze the frequency and purpose of using AI-based learning tools in Commerce education.

Out of 82 respondents, most students (87.00%) use only one AI-based learning tool, while 13.00% use more than one. Usage frequency is high, with 41.50% using AI tools daily, 39.00% occasionally, and 14.60% weekly, indicating that 95.10% use them regularly. Regarding purpose, half of the respondents (50.00%) use AI tools mainly to understand academic concepts, followed by skill development (17.10%), exam preparation (9.80%), communication improvement and project/research work (8.50% each), while very few use them for other specific purposes.

Objective 4. To study student's perceptions and attitude toward the effectiveness of AI-based learning tools.

A large majority of respondents agree that these tools improve understanding of subjects (87.80%), help complete assignments efficiently (90.30%), enhance academic performance (91.50%), encourage self-learning (91.50%), and are easy to use (90.30%). Strong support is also observed for integrating AI tools into Commerce/BBA education (85.40%). At the same time, 68.30% of students believe that excessive

reliance on AI tools may reduce critical thinking skills, while 20.70% disagree or strongly disagree. This indicates that students highly value AI tools for learning but also emphasize the need for balanced and responsible usage.

Conclusion and Suggestions:

The study concludes that AI-based learning tools are widely used among Commerce and BBA students, supported by high digital access. Most students are aware of AI tools and possess average to good knowledge, with ChatGPT being the most commonly used tool. AI tools are regularly used, mainly to understand academic concepts and improve learning efficiency. Students have a positive attitude towards AI tools, acknowledging their role in improving understanding, academic performance, and self-learning. However, many students also feel that excessive dependence on AI tools may reduce critical thinking, indicating the need for balanced usage.

After comes to the conclusion, the research want to suggest few things.

1. Colleges should conduct awareness and training programs on AI-based learning tools.
2. Teachers should guide students on proper and ethical use of AI in learning.
3. Students should be encouraged to use advanced academic and professional AI tools.
4. AI tools should be used as supportive aids, not as substitutes for independent thinking.
5. AI literacy may be included in the curriculum for better learning outcomes.

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2. *The Abundant University: Remaking Higher Education for a Digital World*, *Author:* Michael D. Smith
3. *Artificial Intelligence in Education: Promises and Implications for Teaching and Learning*, *Authors:* Wayne Holmes, Maya Bialik, Charles Fadel
4. *Learning with AI: The Future of Education*, *Authors:* Étienne Wenger-Trayner & Beverly Wenger-Trayner