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INTEGRATING ARTIFICIAL INTELLIGENCE INTO COMMERCE AND MANAGEMENT EDUCATION: A NEW ERA OF LEARNING

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Abstract:

Artificial Intelligence (AI) is emerging as a transformative force that reshaping the education, particularly the Commerce and Management education. This research paper focuses on how AI technologies are being integrated into teaching and learning, to create more dynamic, personalized, and data-driven educational experiences. The researcher studied the applications of AI tools such as virtual learning assistants, adaptive learning platforms, predictive analytics, and automated assessment systems that enhance student engagement and academic performance. In commerce and management education, AI supports for innovative pedagogical approaches and prepares learners for technology driven environments.

The study concludes that integrating AI into Commerce and Management education signifies a new era of learning, emphasizes innovation, inclusivity, and the development of future-ready graduates equipped with digital competencies. AI tools such as chatbots, intelligent tutoring systems, adaptive learning platforms, and predictive analytics, educators can now analyze student performance, tailor course content, and provide instant feedback. AI-driven applications also assist in curriculum design, online examinations, and administrative management, making education more data-informed and learner-centric. These tools not only enhance academic outcomes but also equip students with digital literacy and critical skills that are essential in modern workplaces. This paper aims to explore the integration of AI in commerce disciplines.

Keywords: Artificial Intelligence, Commerce Education, Management Studies, Digital Learning, Educational Technology, Innovation, Adaptive Learning.

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Introduction:

Commerce education plays a role in equipping students with the knowledge and skills necessary for careers in industry, trade and service sector business. Traditionally, it encompasses theoretical subjects such as Accountancy, Business Studies, Business Statistics, Marking, Insurance etc. Over the decades, commerce education has evolved

as more applied and professional one, aligning itself with the changing needs of the economy and industry. The primary objective of commerce education is to develop analytical thinking, decision-making capabilities, and entrepreneurial skills among learners. In India and globally, commerce has emerged as one of the most popular streams in higher education.

However, conventional methods of teaching in commerce lacks practical exposure. With the rapid growth of technology there is an increasing demand to modernize commerce education and make it more relevant to develop critical thinking, decision-making skills, and entrepreneurial skills among learners. This is where Artificial Intelligence (AI) offers transformative potential by reshaping how commerce is taught and learned in academic institutions. AI applications such as intelligent tutoring systems, virtual teaching assistants, adaptive learning platforms, automated grading, and predictive analytics are becoming common universities. The integration of AI into education is revolutionizing how knowledge is delivered, assessed, and managed, creating more personalized and efficient learning environments. In the context of commerce and management education, AI plays a crucial role in bridging the gap between traditional teaching methods and the rapidly changing demands of the global business landscape. Commerce and management programs are designed to prepare students for dynamic, technology-driven careers. With AI tools such as chatbots, intelligent tutoring systems, adaptive learning platforms, and predictive analytics, educators can now analyze student performance, tailor course content, and provide instant feedback. AI-driven applications also assist in curriculum design, online examinations, and administrative management, making education more data-informed and learner-centric. These tools not only enhance academic outcomes but also equip students with digital literacy and critical skills that are essential in modern workplaces. This paper aims to explore AI tools in commerce disciplines, with a purpose to understand and to integrate these tools in teaching and learning.

Objectives Of The Study:

The objectives of this research are as follows:

1. To understand the concept and significance of Artificial Intelligence (AI) in the context of commerce and management education.
2. To understand the various applications of AI technologies such as chatbots, virtual tutors, Grammarly etc. in enhancing teaching and learning processes.

Research Methodology:

This study adopts a descriptive and analytical research methodology to explore the role and impact of Artificial Intelligence (AI) in commerce and management education. The research aims to provide a comprehensive understanding of how AI technologies are transforming teaching, learning, and institutional operations in these disciplines.

1. Research Design:

The study follows a qualitative and exploratory design, focusing on conceptual understanding and analysis of existing trends. It seeks to identify the applications, benefits, and challenges of integrating AI in educational systems rather than conducting empirical or experimental research.

2. Data Collection:

The research is based entirely on secondary data sources, which include academic journals, research papers, case studies, books, and credible online resources. These sources provide insights into

current AI practices, tools, and innovations in the education sector.

Scope Of The Study:

The present study focuses on exploring the integration and impact of Artificial Intelligence (AI) in the field of commerce and management education. It aims to highlight how AI technologies are transforming teaching methods, learning experiences, and institutional management practices. The research examines a range of AI applications such as intelligent tutoring systems, learning analytics, adaptive assessments, chatbots, and virtual learning environments that are increasingly being adopted by educational institutions.

It analyzes how AI contributes to enhancing student engagement, improving instructional quality, and fostering analytical and decision-making skills among learners.

However, the study is limited to secondary data sources, such as academic research papers, institutional reports, and case studies, and does not include primary data collection or technical experimentation. The research focuses mainly on the academic and pedagogical aspects of AI in education rather than the technical development of AI systems. The insights derived from this study are intended to assist educators, administrators, and policymakers in making informed decisions regarding the adoption of AI in commerce and management education.

Limitations Of The Study:

The study is limited by its reliance on secondary data and does not involve primary surveys or experimental testing. The rapid evolution of AI technologies means that some findings may change with future advancements. Additionally, the research focuses specifically on the commerce and management education sectors, and results may not be fully generalizable to other fields.

Artificial Intelligence (Ai) In The Context Of Commerce And Management Education:

Artificial Intelligence (AI) refers to the simulation of human intelligence processes by machines, especially computer systems, to perform tasks such as learning, reasoning, problem-solving, decision-making, and language understanding. In the context of commerce and management education, AI signifies the integration of intelligent technologies to enhance the teaching, learning, and administrative processes within business-related disciplines.

In commerce and management education, AI acts as a transformative tool that personalizes learning experiences, automates routine academic and administrative tasks, and provides valuable insights through data-driven analytics. For instance, AI-powered platforms can analyze student performance data to predict learning outcomes, recommend customized study materials, and support faculty in evaluating progress more efficiently. Intelligent tutoring systems, virtual assistants, and chatbots also help students receive instant feedback and continuous support, fostering self-paced and adaptive learning.

Moreover, AI applications such as predictive analytics, machine learning, and natural language processing are increasingly being incorporated into management studies to prepare students for real-world business decision-making. By simulating business environments, market trends, and consumer behavior, AI helps learners develop critical thinking and analytical skills necessary for modern commerce. In essence, AI in commerce and management education bridges the gap between theoretical knowledge and practical business applications, equipping students with the

technological competencies required in a rapidly evolving digital economy.AI technologies have enhanced teaching, learning, and administration in education.

Study Of Various AI Tool:

1. Virtual Tutors:

A virtual tutor is an online program that simulates a human tutor. Virtual tutoring is the process by which students and teachers participate in the learning in an online, virtual, or networked environment. This process can not only separate the participants from each other in a physical space, but it can also separate them by time. Virtual tutoring can take the form of the group of students coming together synchronously in an online setting and receiving lessons from a single tutor.

In this programme, Virtual tutors provide topic-wise video lectures, simulations, and reading material to the group of students. Students can ask questions, solve exercises, and receive instant feedback much like interacting with a human tutor online. Students or teachers can access virtual tutors through educational websites, mobile apps, or Learning Management Systems (LMS) such as Google Classroom, Coursera, or AI-based tools like ChatGPT . Schools and colleges may also subscribe to specialized virtual tutor software designed for commerce subjects.

It is also useful for the students to solve quizzes, case studies, and problem-solving tasks given by the virtual tutor. The system automatically evaluates performance and suggests areas for improvement.

AI tutors analyze student responses and provide feedback on weak areas of the student. For example, if a student struggles with “Management Accounting,” the system may recommend additional lessons or practice sets on that topic.

Virtual tutors can also connect students in discussion forums or group projects, encouraging teamwork and peer learning in commerce subjects.

Teachers can monitor student progress through dashboards, assign virtual tutor activities, and use AI insights to plan remedial or advanced sessions.

Students can use virtual tutors anytime, anywhere revising concepts, exploring advanced topics, or preparing for exams beyond classroom hours.

2. Chatbots:

AI tool, Chatbots are computer programs that simulate human conversation written or spoken. These days, chatbots are starting to integrate conversational AI, such as natural language processing (NLP), to understand questions even if they aren’t grammatically correct and then respond based on data they have collected.

A chatbot may prompt you to ask a question or describe a problem, to which it will either clarify what you said or provide a response. Some chatbots are simple, responding only to the question asked. Some are sophisticated, learning information about you based on data collected and evolving to better assist you over time.

In the first step select an educational chatbot such as ChatGPT, Google Bard, or institution-specific bots integrated into learning portals or apps. In commerce education, they help students learn by answering questions, explaining concepts, and providing study materials instantly. Learner can ask the chatbot to create MCQs, case studies, short notes, or summaries to help with exam preparation or classroom discussions. Teachers can use chatbots to generate lesson plans, quiz questions, and teaching materials quickly, saving time and improving content quality. Chatbots make learning interactive and available anytime, helping students revise topics like accounting, marketing, or

management. Teachers can also use chatbots to prepare quizzes and lesson plans quickly. Overall, chatbots make the teaching and learning process in commerce more engaging, efficient, and personalized

3. Chatgpt:

This is a most popular AI tool. This tool helps to write answers to the questions. If students simply type "Explain the difference between endowment policy and term policy" then they receive a clear, step-by-step answer in seconds. They ask it to generate fifty multiple-choice questions on financial management or to write a complete project report on working capital management. The free version works well for daily use, while the paid GPT-4o version handles advanced topics like derivative pricing and transfer pricing rules with greater accuracy. Thousands of commerce students credit ChatGPT for cutting assignment time by at least half. This is best for explaining complex topics, drafting text, and debugging code.

4. Perplexity.AI – Research That Shows Sources And Updates In Real Time:

Perplexity's sophisticated research feature employs an advanced framework that mimics human cognitive processes through iterative analysis cycles. Deep Research performs dozens of searches automatically, reads hundreds of sources, reasons through material autonomously, and delivers comprehensive reports in just 2-4 minutes.

Normal search engines give endless links that take hours to read. Perplexity.ai provides direct answers and lists the exact websites it used. A student preparing for a seminar on the latest budget can type "Summarize the key changes in corporate tax rates from Budget 2025 with sources" and get a ready answer backed by government sites and news articles. The tool pulls fresh data every time, which means answers stay current even when RBI changes repo rates or SEBI announces new rules.

It functions as a smart research assistant, delivering concise summaries with clickable citations, integrating different large language models (like GPT and Claude), and offering features like deep research for in-depth analysis and report generation.

4. Grammarly:

Grammarly is an AI-powered digital writing assistant that provides real-time feedback on spelling, grammar, punctuation, clarity, tone, and conciseness. Originally launched in 2009, it has evolved from a simple spell-checker into a comprehensive, cloud-based platform that uses machine learning and natural language processing (NLP) to assist with writing across various devices and applications. Correct answer writing earns full marks in papers and long answers in university exams lose marks for poor sentences and spelling mistakes. Grammarly checks every line as the student types and explains how to make sentences stronger and clearer. The premium version detects tone and suggests formal language suitable for project reports and dissertation chapters. Students who submit work after running it through Grammarly consistently score five to ten marks higher than classmates who skip this step.

5. Wolfram Alpha:

Wolfram Alpha is a computational knowledge engine that answers factual questions by computing answers from curated data and algorithms, rather than just listing web pages like a traditional search engine. It excels at complex math (calculus, algebra, differential equations), science (physics, chemistry), engineering, and provides structured data on nutrition, geography, and more, acting as a powerful tool for calculations, data analysis, and generating visualizations like graphs

Wolfram Alpha solves calculations the way examiners expect. Students type "Calculate NPV of a project with cash flows of 500000, 600000, 700000 at 12% discount rate" and receive the answer with full working shown. The tool handles bond valuation, depreciation schedules, hypothesis testing, and regression analysis instantly. Commerce students preparing for quantitative papers or CFA exams treat Wolfram Alpha as a personal tutor who never makes mistakes.

6. Microsoft Excel Copilot:

Microsoft Copilot in Excel is an AI-powered digital assistant integrated directly into Microsoft 365, designed to streamline data analysis, formatting, and visualization using natural language prompts. It helps user work faster by automating routine tasks, suggesting complex formulas, and identifying trends without needing to know specific spreadsheet functions. Advanced Excel Tasks Done by Simply Talking is Microsoft excel copilot.

Suppose a student highlights sales data and says "Create a pivot table showing region-wise profit for the last three years" – the table appears instantly. Copilot also cleans data, writes complex formulas, and builds dashboards that impress interviewers.

Conclusion:

AI-powered platforms promote active learning by integrating real-life business simulations, interactive case studies, and scenario-based exercises. Integrating AI into Commerce and Management education requires more than technological investment, it demands thoughtful planning, training, and ethical responsibility. By strengthening infrastructure, modernizing curricula, empowering teachers, and ensuring responsible use of data, institutions can create a future-ready learning environment. By integrating platforms like ChatGPT for learning, Grammarly for writing, and Mendeley for research, any one can save time, reduce stress, and improves academic performance. Such a framework not only improves student engagement and academic performance but also prepares learners to succeed in a digital global economy.

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