



# PERCEPTIONS OF AI AMONG COMMERCE AND BUSINESS MANAGEMENT STUDENTS – A STUDY WITH SPECIAL REFERENCE TO SATAVAHANA UNIVERSITY, KARIMNAGAR

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**Abstract:** What do students actually think about AI? Not all the complicated technical detail, just the simplest things. Such as what it is, how they use it, and how they feel about it. That is what this research is all about.

We interviewed 78 students. It's a low figure, but all of them had something to say. They represented various courses such as B.Com, BBA, M.Com, and MBA. Majority were M.Com students. There were some who were just beginning their degrees, while others were nearing completion.

We provided them with a questionnaire containing simple questions, such as "Do you know AI?", "Have you ever used ChatGPT or Google Assistant?", and "What is AI, in your opinion?" We made it easy and asked them to give us honest replies. We then verified the findings with simple statistics.

What did we discover? Students are aware of AI, but largely outside the classroom. They learned from friends, social media, YouTube, or courses online. Some believe that AI is only robots, while others view it as software that operates with vast data. Many have utilized tools such as ChatGPT for business concepts, homework, or even for entertainment.

And they want to know more. They requested workshops and actual training, not dry theory. They understand AI is business-critical, and they want to be ready.

Bottom line, students are keen. Some are uncertain. But overall, they are willing to learn if provided the opportunity. This research indicates that colleges and schools must play catch-up.

**Keywords:** Artificial Intelligence (AI), Business and Commerce Education, Students, Learning, Careers

## Introduction

AI is everywhere these days. It's not in sci-fi movies any more. It exists. It's transforming the way businesses operate. The way they sell. The way they communicate with customers. The way they make decisions. It's quick. It's intelligent. And sure, it's sort of taking over.

In commerce and business, AI does a lot—crunching numbers, communicating with customers, forecasting trends. Less man-power. More machine assistance. That's the norm now.

Now picture students management and commerce students entering this world. Will they be prepared? Some are. Some not really.

This research originated from a simple question: "What do students actually know about AI?" Are they employing it? Studying it in class? Afraid of it? Thrilled? Inquisitive? We wanted to find out.

Because today's students, they're not learners. They're creators. Entrepreneurs. Future business leaders. But here's the catch—most of their AI education? Not from textbooks. From Instagram reels. YouTube tutorials. Friends. And that's awesome and a little scary.

We decided—let's interview them. Listen to them. See what they think. What they're confused about. What they hope for. That's how all this research started.

It's not a matter of trying out their technical skills. No. It's about their minds. Their emotions. Their perceptions of AI and where it belongs in their schooling and adult life.

Because one thing's certain—AI is here to stay. And if education lags behind, students will fall behind.

### **Objectives of the Study**

The research seeks to establish the actual knowledge that students of business and commerce possess regarding AI.

The research aims to find out which learning sources students rely on to learn about AI and how they approach information gathering.

The research assesses the level of adoption of AI tools by students in their academic activities and business operations compared to their individual activities.

The study seeks to discern students' perceptions about the role of AI technologies in defining their future career options.

Students convey their opinion of artificial intelligence modes of teaching and incorporation into courses using this study.

### **Limitations of the Study**

The survey had only 78 students, so the findings may not be representative of all commerce and business management students.

It was conducted in just one institution (Satavahana University, Karimnagar), and this could restrict the extent to which the findings are generalizable to other institutions.

The information was obtained by questionnaire, so the responses were reliant on how fairly and accurately students answered.

The research dealt with the views and opinions of students more than assessing their knowledge or aptitude in AI through tests.

For reasons of time and budget constraints, the research was not able to conduct in-depth interviews or practical evaluations.

### **Review of Literature**

Artificial Intelligence (AI) is increasingly influencing business education. According to Kietzmann and Pitt (2020), studying AI is beneficial for business students because it provides them with real-life insights into the impact of AI on business. Nevertheless, they also note that business schools primarily aim at educating students as managers, not technology experts.

Matzavela and Alepis (2021) discovered that while numerous students identify AI as an effective tool, their practical application of AI in learning is more modest than expected, concentrating primarily on some popular tools.

Southworth et al. (2023) discovered that AI in learning provides pragmatic means of solving multifaceted societal problems, enabling students to engage with global challenges and develop real-world problem-solving skills.

The U.S. Department of Education (2023) document mentions the use of AI in learning and teaching, increased interest, that AI should be dealt with, and guidelines should be developed to ensure ethical implications.

Forsyth et al. (2021) emphasize that more should be done to raise students' awareness and understanding of artificial intelligence and its impact on society.

Prof. Bhattacharya underscores that commerce and humanities students can benefit from knowing how AI is transforming business processes, fintech, e-commerce, marketing, and customer service. He emphasizes that AI-based analytics skills enable such students to make better decisions and enhance business processes.

Arihant Bardia and Aayush Agrawal developed "MindCraft," an artificial intelligence-driven platform to redefine learning in rural India. MindCraft employs AI to provide customized learning, guidance, and resource-sharing, bridging learning disparities and empowering rural students with the abilities to thrive in a digital economy.

### **Research Gap**

Although past research talks a lot about how AI is important in business education—helping build skills and solve real-world problems—most of it stays focused on general awareness or just the tech side. Not many studies actually look at what commerce and business management students think about AI, especially in the context of Indian universities. Some work does touch on AI's role in learning and skill growth, but there's still not much on students' own experiences, their attitudes toward AI in future careers, or their ideas for adding it into the curriculum. This study tries to fill that gap by exploring awareness, usage, perceptions, and learning needs among students at Satavahana University, Karimnagar.

## Data Analysis & Interpretation

Age		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 20	13	16.7	16.7	16.7
	20–22	27	34.6	34.6	51.3
	23–25	27	34.6	34.6	85.9
	Above 25	11	14.1	14.1	100.0
	Total	78	100.0	100.0	

Source: Primary Data

The age-wise data shows that most respondents fall in the 20–22 and 23–25 years groups, each at 34.6%. Together, that's 69.2%—a clear sign that the bulk of participants are in their early to mid-twenties. This is pretty typical for undergrad and postgrad students. Those below 20 years form 16.7%, likely first- or second-year undergraduates. Students above 25 years make up 14.1%, which might include working professionals or senior postgraduates. Overall, it's fair to say that views on AI here are mostly shaped by young adults, right at the stage where tech and academic growth go hand in hand.

Gender		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	18	23.1	23.1	23.1
	Female	34	43.6	43.6	66.7
	Prefer not to say	26	33.3	33.3	100.0
	Total	78	100.0	100.0	

Source: Primary Data

The gender-specific data indicates that 43.6% of the sample is female and thus the most prominent category. Males are 23.1%, and 33.3% did not want to specify their gender. The large proportion of don't know responses may indicate a preference for privacy or gender identity sensitivity. Overall, it appears that the majority of opinions regarding AI in this research are from female respondents, with a large number also having their gender withheld—another aspect of diversity added to the viewpoints collected.

Program of study		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	B.Com	16	20.5	20.5	20.5
	BBA	18	23.1	23.1	43.6
	M.Com	27	34.6	34.6	78.2
	MBA	13	16.7	16.7	94.9
	Other	4	5.1	5.1	100.0
	Total	78	100.0	100.0	

Source: Primary Data

The majority of survey participants consisted of M.Com students who made up 34.6% of the respondents. The survey included 23.1% BBA students and 20.5% B.Com students. The participants included 16.7% MBA students with 5.1% representing other academic programs. More than 50% of the participants are postgraduates consisting of M.Com and MBA students which demonstrates extensive educational background. A significant number of undergraduate students from BBA and B.Com programs

also participated thus providing various viewpoints from different educational stages. The different participant groups create a balanced distribution of survey responses.

		Yearofstudy			
		Freque ncy	Perce nt	Valid Percent	Cumulativ e Percent
Valid	First Year	21	26.9	26.9	26.9
	Second Year	31	39.7	39.7	66.7
	Final Year	26	33.3	33.3	100.0
	Total	78	100.0	100.0	

Source: Primary Data

Most of the respondents are in their second year, about 39.7%. Final-year students come next at 33.3%, and first-years make up 26.9%. This means a big part of the group is closer to finishing their studies, so they might carry more exposure and understanding of tech like AI. On the other side, the first-year students bring in fresh takes from people just stepping into their courses. This mix keeps the opinions varied and well-rounded.

		Are you familiar with the term "Artificial Intelligence (AI)"?			
		Freque ncy	Perce nt	Valid Percent	Cumulativ e Percent
Valid	Yes	27	34.6	34.6	34.6
	No	28	35.9	35.9	70.5
	Somew hat	23	29.5	29.5	100.0
	Total	78	100.0	100.0	

About 34.6% of students said they know the term Artificial Intelligence (AI), 35.9% said they don't, and 29.5% said they know it only to some extent. This shows awareness is quite split—around one-third are familiar, almost the same share have no clue, and the rest have just a bit of knowledge. It hints that there's room for more learning chances to boost students' understanding of AI.

		Learnfrom frequencies		
		Responses		Percent of Cases
		N	Perce nt	
Learnfr om <sup>a</sup>	Classroom / Faculty	47	14.0 %	60.3%
	<input type="checkbox"/> Social Media	45	13.4 %	57.7%
	<input type="checkbox"/> News / Articles	57	17.0 %	73.1%
	<input type="checkbox"/> Friends / Peers	61	18.2 %	78.2%
	<input type="checkbox"/> Online Courses (Coursera, YouTube, etc.)	51	15.2 %	65.4%
	<input type="checkbox"/> Others:	74	22.1 %	94.9%
Total		335	100.0 %	429.5%
a. dichotomy group tabulated at value 1.				

Students referenced a variety of sources for learning about AI. The modal source “Others” (22.1%, 94.9%) could involve a workshop, self-educated, or hands-on experience. Next most commonly referenced were friends and peers (18.2%, 78.2%) then news and articles (17.0%, 73.1%). Online sources like Coursera or YouTube (15.2%, 65.4%) were quite prominent. Classroom or faculty sources stood at 14.0% (60.3%), and social media at 13.4% (57.7%). While classroom or faculty sources have a significant role for some students, the majority learn AI or as much as their knowledge through casual or non-classroom methods through friends, media, and self-learning in some way, shape, or form.

in your opinion, what best defines artificial intelligence?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Machines that can think and act like humans	12	15.4	15.4	15.4
	Robots doing human tasks	21	26.9	26.9	42.3
	Software that analyzes large data	28	35.9	35.9	78.2
	Not sure	17	21.8	21.8	100.0
	Total	78	100.0	100.0	

The majority of students (35.9%) stated AI was software that examines and extracts conclusions from large amounts of data. The response involving robots doing things humans do was secondary at 26.9% and then machines that can think like and act like humans at about 15.4%. About 21.8% of students were uncertain on the definition. This means that many define AI mainly as a high-level data manipulation tool while others think of it and are framed in working with machines/robots and a more fair number still have no clear idea of what AI really means.

have you ever used ai-powered tools? (e.g., chatgpt, siri, google assistant, etc.)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	40	51.3	51.3	51.3
	No	38	48.7	48.7	100.0
	Total	78	100.0	100.0	

A little more than half of students (51.3%) reported using AI tools like ChatGPT, Siri, or Google Assistant; while the remainder, 48.7%, had never used AI tools. On the one hand, the data suggests that AI is prevalent among students. However, it also suggests that nearly half of students have yet to use AI. So, there is still plenty of room for additional adoption.

\$purpose of use frequencies				
		Responses		Percent of Cases
		N	Percent	
Purpose of use <sup>a</sup>	Study help / Assignments	70	22.2 %	89.7%
	<input type="checkbox"/> Entertainment	44	14.0 %	56.4%
	<input type="checkbox"/> Business ideas	77	24.4 %	98.7%
	<input type="checkbox"/> Communication (e.g., chatbots)	46	14.6 %	59.0%

	<input type="checkbox"/> Others:	78	24.8 %	100.0%
Total		315	100.0 %	403.8%
a. dichotomy group tabulated at value 1.				

Students describe many uses of AI tools. The most frequent "Other" response (24.8%, included by all AI users) could include language translation, creative writing, assistance with coding, resume writer, learning new skills, etc. next was business ideas (24.4%, 98.7% of users), followed by study help/assignments (22.2%, 89.7%). There were also mentions of communication/chatbots (14.6%, 59.0%) and entertainment (14.0%, 56.4%) uses. This suggests that while chatbots and entertainment could be seen as fun AI uses, most students rely on AI tools for academic work, business planning, and a variety of general uses.

do you think ai will impact your future career in business or commerce?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes – Positively	14	17.9	17.9	17.9
	Yes – Negatively	22	28.2	28.2	46.2
	No Impact	28	35.9	35.9	82.1
	Not Sure	14	17.9	17.9	100.0
	Total	78	100.0	100.0	

Students had conflicting opinions about the potential impacts of AI on their future careers. The largest share (35.9%) indicated that they did not think it would affect them whatsoever. Just under 28.2% thought AI would negatively impact their careers while only 17.9% thought AI would positively impact their careers. Another 17.9% did not know. This indicates that many students either had at least some uncertainty about AI, or they were negatively focused on AI applications in business and commerce, perhaps out of either uncertainty about its utility, or a concern about being replaced by or a general fear about the possibilities of AI.

Just over half (56.4%) of students had a high perception of AI use, with 43.6% having a moderate perception. Thus, the majority of students view AI positively and likely have a fairly solid understanding of AI.

perception of ai					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Moderate Perception of AI	34	43.6	43.6	43.6
	High Perception of AI	44	56.4	56.4	100.0
	Total	78	100.0	100.0	

When we look at the specific belief items, we find that several students have a moderate perception that there will be more job opportunities created with AI, while some students had a high perception that AI will eliminate job opportunities. Overall, students understand the importance of learning the use of AI in commerce and business and see the value it provides for business decision making. While many had a moderate level of agreement with the belief item that AI may change how traditional business is conducted, many had high level of importance that they were interested in learning about the applications of AI use.

Overall, students view AI generally as a viable means to stimulate the growth of business and create job opportunities while also understanding the possible challenges like unemployment. The overall student sentiment, as it relates to new technology like AI, seems to represent a balanced outlook where they are somewhat optimistic, but not overly optimistic.

has your curriculum included any topics related to ai?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	28	35.9	35.9	35.9
	No	35	44.9	44.9	80.8
	Not sure	15	19.2	19.2	100.0
	Total	78	100.0	100.0	

About 44.9% of students said their syllabus doesn't have AI topics. 35.9% said it does. The rest, 19.2%, weren't sure. This means less than half are actually learning about AI through their coursework. Many either don't have it in their curriculum or just don't know if it's there. It shows there's a gap. Adding AI-related subjects to commerce and business studies could help students pick up skills that fit today's business world.

would you be interested in workshops or seminars on ai and its applications in business?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	32	41.0	41.0	41.0
	No	26	33.3	33.3	74.4
	Maybe	20	25.6	25.6	100.0
	Total	78	100.0	100.0	

Around 41.0% of students said they'd like to join workshops or seminars on AI in business. 33.3% said no, and 25.6% were in the "maybe" zone. So, a fair number are interested, but quite a few are unsure or not keen. More awareness, plus showing how these programs can help, might get more students on board.

Promote frequencies				
		Responses		Percent of Cases
		N	Percent	
Promote <sup>a</sup>	Introduce AI-related subjects in the curriculum (e.g., AI in Business, Data Analytics)	67	10.7%	85.9%
	<input type="checkbox"/> Conduct workshops and seminars by industry experts	50	8.0%	64.1%
	<input type="checkbox"/> Organize guest lectures from professionals using AI in business	78	12.4%	100.0%
	<input type="checkbox"/> Set up an AI club or student group for discussions and projects	44	7.0%	56.4%
	<input type="checkbox"/> Offer certification courses or MOOCs (online courses) on AI tools and applications	78	12.4%	100.0%

<input type="checkbox"/> Provide hands-on training using AI tools like ChatGPT, Excel AI, Power BI, etc.	67	10.7%	85.9%
<input type="checkbox"/> Collaborate with tech companies for internships or projects involving AI	46	7.3%	59.0%
<input type="checkbox"/> Create awareness through posters, newsletters, and webinars	77	12.3%	98.7%
<input type="checkbox"/> Encourage research and projects related to AI in commerce and management	43	6.9%	55.1%
<input type="checkbox"/> Other (please specify): _____	77	12.3%	98.7%
<b>Total</b>	<b>627</b>	<b>100.0%</b>	<b>803.8%</b>
a. dichotomy group tabulated at value 1.			

Students had many ideas for improving knowledge about AI in commerce and business education. The top ideas included guest lectures by professionals using AI in business (12.4%, chosen by everyone); certification courses or MOOCs (12.4%, everyone chose); awareness through posters, newsletters, and webinars (12.3%, chosen by everyone); “other” (12.3%, chosen by everyone) included an AI hackathon, an AI-based competition, an AI case-study event, an industrial visit to a tech firm, AI careers advising, and/or peer-based learning groups.

They had other ideas of adding AI subjects to the curriculum (10.7%, chosen by everyone), practical practice opportunities with AI tools like ChatGPT, Excel AI, Power BI (10.7%, chosen by everyone), guest workshops by industry executives (8.0%, chosen by everyone), internships with tech companies in AI projects (7.3%, chosen by everyone), student Clubs or Groups around AI (7.0%, 56.4%) and research projects in AI related to commerce and management (6.9%, chosen by everyone).

In short, students would rather have practical training, updated curriculum, industry exposure and awareness activities for them to make AI learning more real and useful in business contexts.

Suggestion frequencies				
		Responses		Percent of Cases
		N	Percent	
Suggestion on AI <sup>a</sup>	AI should be introduced at the undergraduate level to build early awareness.	67	10.3%	85.9%
	<input type="checkbox"/> AI knowledge is essential for staying relevant in future job markets.	50	7.7%	64.1%

<input type="checkbox"/> Universities should partner with companies to provide real-world AI experience.	78	12.0 %	100.0%
<input type="checkbox"/> Practical exposure is more important than just theory when learning AI.	45	6.9%	57.7%
<input type="checkbox"/> AI should be integrated into all commerce and management subjects (e.g., marketing, finance).	78	12.0 %	100.0%
<input type="checkbox"/> Students need guidance on ethical use of AI tools in academics and business.	72	11.1 %	92.3%
<input type="checkbox"/> AI can improve teaching methods (e.g., personalized learning, grading automation).	52	8.0%	66.7%
<input type="checkbox"/> There should be career counseling focused on AI-related jobs.	78	12.0 %	100.0%
<input type="checkbox"/> Faculty should also receive training in AI tools and applications.	52	8.0%	66.7%
<input type="checkbox"/> Other (please specify): _____ _____	78	12.0 %	100.0%
<b>Total</b>	<b>650</b>	<b>100.0 %</b>	<b>833.3%</b>
a. dichotomy group tabulated at value 1.			

Students came up with plenty of ideas to boost AI learning and awareness in business and commerce education. The most common ones were partnering with companies for real-world AI exposure (12.0%, chosen by all), adding AI into every commerce and management subject—marketing, finance, HR (12.0%, 100%), career counseling for AI-related jobs (12.0%, 100%), and “Other” ideas (12.0%, 100%). This “Other” list had quite a mix—AI hackathons, competitions, student-led research, online AI discussion forums, awareness drives in rural areas, AI learning material in multiple languages, free or discounted AI tools for students, collaborations with startups, and AI innovation challenges to solve real business issues.

Other big suggestions included starting AI education at the undergraduate level (10.3%, 85.9%), guidance on using AI ethically in academics and business (11.1%, 92.3%), improving teaching methods with AI—like personalized learning and automated grading (8.0%, 66.7%), training faculty in AI tools

(8.0%, 66.7%), focusing more on practical exposure than just theory (6.9%, 57.7%), and showing AI skills as key for future jobs (7.7%, 64.1%).

In short, students want hands-on learning, updated curriculum, ethical training, better-trained faculty, and strong ties with industry—so they're ready for an AI-driven business world.

### Conclusion

This research suggests that commerce and management students at Satavahana University have had diverse sources of exposure or knowledge to AI. Many believe AI could be useful in performing business work, making decisions, and even solving various problems. Although, the vast majority of students are attributing their sources of exposure to all informal sources; mainly their friends, online sources, and media sources. Most students have had some exposure to AI, either through trying, or at least being aware of AI tools (e.g. ChatGPT or Google assistant). However, others might be not fully certain or lacking confidence. The findings indicate that students want to know more about AI and its influence on their careers, but have concerns about job displacement. Students also expressed concerns about ethical issues.

### Suggestions

- Take advantage of AI concepts in marketing and business courses to orient students toward the basics.
- Provide hands-on workshops, seminars, and guest speakers from industry.
- Encourage students to use AI tools in the course assignments/projects and/or research so they can use and learn about AI first-hand.
- Teach them about ethical AI developments for education and business.
- Provide AI exposure for awareness in rural, and less well-resourced areas, and provide materials that are in multiple languages for access.

### Recommendations

- Revise the curriculum by inserting AI topics in almost any course in marketing, finance, management, or data analysis.
- Create AI groups or clubs for students to have discussions, projects, and competition like hack-a-thons.
- Work with technology companies to create internships on real-world AI projects.
- Train teachers on the use of AI tools and applications to help teachers teach more effectively.
- Continually monitor student understanding of AI and how businesses will use data to develop new technologies and update learning accordingly.
- All of these efforts will allow students to develop skills, confidence and experience for their business careers which will be reliant on AI.

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