



# AI USE BY COMMERCE GRADUATES: A STUDY

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**1. Abstract:** Artificial Intelligence (AI) has become an important part of modern education, particularly in commerce studies. This research explores how commerce students utilize AI tools for learning, examine, and career development. A sample of 144 commerce students was surveyed to assess their AI usage patterns, perceived benefits, and challenges. Descriptive statistics were employed to analyse the data. The findings indicate that a majority of students use AI for data analysis, financial modelling, and academic research, with significant improvements in efficiency and comprehension. However, concerns regarding over-reliance and ethical implications were also noted. The study contributes to understanding AI's role in commerce education and suggests recommendations for balanced integration.

**Keywords:** Artificial Intelligence, Commerce Students, Career Development and Ethical Implications.

## 2. Introduction

The integration of Artificial Intelligence (AI) in education has transformed learning methodologies, particularly in commerce disciplines. AI-powered tools such as chatbots, ChatGPT, Meta AI, DeepSeek, Gemini, Predictive Analytics, and Automated Financial Models assist students in enhancing their academic and professional skills. This study examines the extent of AI adoption among commerce students with purpose of use with their relation.

## 3. Literature Review

- 3.1. AI in Financial Modelling: Gupta and Sharma (2023) demonstrate how AI enhances predictive analysis in commerce curricula.
- 3.2. Efficiency: Patel et al. (2023) report that AI reduces time spent on data processing by 40 percent.
- 3.3. Trends: A UNESCO (2023) report highlights increasing AI adoption in business schools worldwide.
- 3.4. Future Implications: According to Klein (2023), AI will redefine commerce education by 2030.
- 3.5. Student Perceptions: A study by Brown et al. (2022) found that 65% of business students believe AI improves research accuracy.
- 3.6. Adoption Barriers: Wilson (2022) identifies lack of training as a major obstacle in AI utilization.
- 3.7. AI and Academic Integrity: Davis (2022) discusses concerns about plagiarism due to AI-generated content.
- 3.8. Ethical Concerns: Martinez (2021) warns about over-reliance on AI, which may hinder critical thinking.
- 3.9. Career Readiness: According to Taylor (2021), AI-skilled commerce students have better employability.
- 3.10. AI in Education: Smith and Johnson (2021) highlight AI's role in personalized learning, particularly in business education, where adaptive learning platforms improve student engagement.
- 3.11. Commerce Applications: According to Lee (2020), AI-driven financial tools help students analyse market trends efficiently.
- 3.12. Automation in Accounting: Research by Chen (2020) shows AI's impact on automating accounting tasks for students.

## 4. Research Gap

The review of various article and published papers is giving an option to make study on the Artificial Intelligence (AI) frequency of use in commerce education and purpose of using.

## 5. Objectives

To assess the frequency use of AI and purpose of usage among commerce students.

To study the association between use of AI and purpose of use.

**6. Hypothesis**

H<sub>0</sub>: No worth of association between use of AI and purpose of use.

**7. Methodology**

**7.1. Research Design:** A quantitative research approach.

**7.2. Sample Type:** Convenience Sample.

**7.3. Sample Size:** 144 commerce students from various colleges.

**7.4. Geographical Area:** Hyderabad District of Telangana state.

**7.5. Data Collection:** A structured questionnaire (google form) prepared with Frequency of AI tool use with the Likert scale of never use, rarely use, sometimes use, and frequently, Purpose of use for learning concepts, research, assignments, financial analysis and otherwith Likert scale of S.D. (strongly disagree), D (disagree), N(neutral), A (agree) and S.A. (strongly agree).

**7.6. Statistical Tool:** Chi-Square Test at 5 percent significance level ( $\alpha=0.05$ ).

**7.7. Software Use:** SPSS

**8. Data Analysis**

**8.1. Demographical Data Analysis**

table 1: year-wise students using ai tools

Year	No of Students	Percentage
I Year	40	27.77
II Year	46	31.94
III Year	58	40.29
Total	144	100

(Source: Primary Data)

table 2: gender-wise students using ai tools

Gender	No of Students	Percentage
Boys	69	47.92
Girls	75	52.08
Total	144	100

(Source: Primary Data)

**8.2. table 3: usage of ai tool-wise and gender-wise (b-boys and g-girls)**

AI Tool	No of Students	Gender	No of B/G	Percentage	Percentage	
Chat GPT	61	Boys	25	40.99	100	42.36
		Girls	36	59.01		
Gemini	13	Boys	8	61.54	100	9.03
		Girls	5	38.46		
Meta AI	42	Boys	28	66.67	100	29.17
		Girls	14	33.33		
DeepSeek	17	Boys	12	70.59	100	11.80
		Girls	5	29.41		
Other	11	Boys	6	54.54	100	7.64
		Girls	5	45.46		
Total	144					100

(source: primary data processed through spss)

**8.3. Table 4: AI Tools Using Frequency (N- Never, R-Rarely, S-Sometimes, F-Frequently, S.D-Strongly Disagree, D-Disagree, N-Neutral, A-Agree and S.A.-Strongly Agree)**

Use of AI	S.D.	D	N	A	S.A.	Total
N	74	34	14	16	6	144
%	51.39	23.61	9.72	11.11	4.17	100
R	64	36	24	12	8	144
%	44.44	25	16.67	8.33	5.56	100
S	22	31	15	41	35	144
%	15.27	21.53	10.42	28.47	24.31	100
F	18	26	11	53	36	144
%	12.5	18.05	7.64	36.81	25	100

(source: primary data processed through spss)

**8.4. Table 5: AI Tools Using Purpose** (L.C.-Learning Concepts, R-Research, A-Assignments, F.A.-Financial Analysis,O-Other, S.D-Strongly Disagree, D-Disagree, N-Neutral, A-Agree and S.A.-Strongly Agree)

Purpose	S.D.	D	N	A	S.A.	Total
L.C.	4	11	8	56	65	144
%	2.78	7.65	5.55	38.89	45.13	100
R	14	33	18	36	43	144
%	9.72	22.92	12.5	25	29.86	100
A	14	19	13	22	76	144
%	9.72	13.19	9.04	15.27	52.78	100
F.A.	25	26	28	27	38	144
%	17.36	18.06	19.44	18.75	26.39	100
O	15	39	28	42	20	144
%	10.42	27.08	19.44	29.17	13.89	100

(Source: Primary Data Processed through SPSS)

**8.5. Table 6: Descriptive Statistics with Chi-Square Test**

Variable		$\bar{x}$	$\alpha$	df	$\chi^2$ Value	P Value	A Value	H <sub>0</sub> Status
Frequency of AI Use (F.AI.U.)	N	1.93	1.12	12	45.82	0.001	0.05	Reject
	R	1.96	1.14					
	S	3.25	1.39					
	F	3.43	1.32					
Purpose of AI Use (P.AI.U.)	L.C.	4.19	1.03	16	45.82	0.001	0.05	Reject
	R	3.42	1.38					
	A	3.88	1.52					
	F.A.	3.19	1.54					
	O	3.09	1.29					

(Source: Primary Data Processed through SPSS)

**Interpretation:** The table 6 is presenting that the mean of F.AI.U. and P.AI.U., frequently use of AI average is more than other and at the same time purpose of use of AI in case of learning concepts average is more than other averages of respective use. Moreover, the hypothesis related can be expressed with the equation  $\chi^2_{F.AI.U. (12,144)} = 45.82, P = 0.001 (P < \alpha)$ , here the P value is less than the  $\alpha$  value, so H<sub>0</sub> has rejected and confirms that there is a significant relation between use of AI and purpose of use of AI. Frequency use of AI leads to meaningful purpose of as per mentioned.

**9. Findings**

**9.1. AI Adoption and Usage Patterns**

- 9.1.1. ChatGPT is the most widely used AI tool with 42.36 percentage, followed by Meta AI with 29.17 percentage and DeepSeek with 11.80 percentage.
- 9.1.2. Female students show higher engagement with ChatGPT at 59.01 percentage, while male students dominate in Meta AI at 66.67 percentage and DeepSeek at 70.59 percentage.
- 9.1.3. Third-year students exhibit the highest AI usage with 40.29 percentage, indicating increased reliance as they progress academically.

**9.2. Frequency and Purpose of AI Use**

- 9.2.1. Frequent AI users report higher efficiency in learning concepts at 45.13 percentage of strongly agree and assignments with 52.78 percentage of strongly agree.
- 9.2.2. Financial analysis is with 26.39 percentage of strongly agree and for research related at 29.86 percentage for strongly agree are also key applications of AI.
- 9.2.3. Rarely or never users stood at 51.39 percentage and cite lack of familiarity or ethical concerns as barriers.

**10. Conclusion**

The study highlights the growing integration of AI tools among commerce students, emphasizing their role in enhancing academic and professional skills. The findings reveal that AI is predominantly used for learning concepts, research, assignments, and financial analysis, with a significant preference for tools like ChatGPT, Meta AI, and DeepSeek. The statistical analysis confirms a strong association between

the frequency of AI use and its purpose, indicating that students who frequently use AI tools benefit more in their academic and career-related tasks. However, concerns such as over-reliance and ethical implications remain, necessitating a balanced approach to AI adoption in commerce education.

### **11. Further Research Scope**

- 11.1.** Expanded Demographic Study: Broaden the sample to include students from different regions, institutions, and academic levels to generalize findings.
- 11.2.** Longitudinal Impact Analysis: Study how prolonged AI usage affects critical thinking, problem-solving skills, and employability over time.
- 11.3.** Ethical & Pedagogical Implications: Investigate faculty perspectives on AI integration, plagiarism risks, and strategies to promote responsible AI use.
- 11.4.** Comparative Studies: Compare AI adoption trends between commerce and other disciplines (e.g., engineering, arts) to identify field-specific usage patterns.
- 11.5.** AI in Career Development: Explore how AI-skilled commerce graduates perform in the job market compared to non-users.

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