ARTIFICIAL INTELLIGENCE (AI) AND BUSINESS EDUCATION: BENEFITS AND CHALLENGES

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Abstract
Business Education programme is expected to train students to become vast and highly knowledgeable in the use of AI for the betterment of themselves and the society at large. This study therefore is focused on the impact of artificial intelligence in Business Education its benefits and challenges. The benefits of AI in Business Education cannot be over-emphasised; however, its challenges cannot be overlooked. The study thus finds out that AI has several benefits which include personalization of learning, improving student engagement, and developing critical skills. However, AI also poses several challenges, such as ethical concerns and biases, infrastructural and resource constraint and the need for faculty and staff training and data privacy and security breach. The study recommended among others that there should be an inclusion of AI in Business Education curricular by curriculum planners and that Business Educators should be well trained about on the use of AI in the teaching and learning process.

Keywords: Artificial Intelligence, Business Education, Digital literacy, Information and Communication Technology (ICT)

Introduction

Artificial Intelligence (AI) has become increasingly prevalent in various industries, and its integration into Business Education presents both challenges and prospects. As Business Educators and institutions navigate the adoption of AI in Business Education, it is essential to understand the obstacles and opportunities that come with this transformative technology. Artificial Intelligence (AI) has become a transformative force in various industries, and Education is no exception. The integration of AI technologies into Business Education programme offers numerous opportunities for students to develop essential skills and gain a competitive edge in the job market. AI technologies are being developed, deployed, and used in a growing number of domains to perform complex tasks which could have only been achieved by human beings before. AI could potentially become the most disruptive technology in human history and will have profound impacts on every aspect of our lives, especially on the labour market (Minocha et al., 2018).

The development and use of artificial intelligence technologies continues to expand in business practice, education, industry and government, however, the exposure of Business Education students to artificial intelligence remains almost non-existent. Faculty of Education and most especially Business Education Department should move towards integrating artificial intelligence topics into the curriculum so that students can learn about artificial intelligence before they encounter it in the workplace. Artificial intelligence techniques give computer systems human-like abilities to reason and learn (Tandiono, 2023). Given the pace of current and future developments in AI, it is imperative that educators respond from an informed standpoint to transform Business Education for the better (Althoff, 2023). This implies taking advantage of the potential opportunities of new technologies, while at the same time addressing their threats and challenges (Cong et al., 2018). It is also important that Business Educators are themselves aware of the commercial and other imperatives and biases that drive both Business Education programme, including its adoption of particular technologies, and the Information Communication Technology (ICT) industry (Joan, *et al* 2024)

There remain key concerns about how much ICT awareness has really absorbed into Business Education in universities, and whether and how much this has changed the fundamentals of both the core Business Education curriculum and the ways the discipline is taught (Boritz and Stoner, 2014).

Concept of AI

The field of education has experienced a transformation as artificial intelligence (AI) becomes increasingly applicable for learning purposes. AI can be generally defined as "machine intelligence which is demonstrated by a non-living entity compared to natural intelligence as displayed by humans and other living species (Leahy et al., 2019). A more recent definition of AI can be stated as computers which perform cognitive tasks usually associated with human minds, particularly learning and problem-solving (Loder & Nicholas, 2018). In order to solve contemporary educational problems by simulating human minds, modern AI techniques include three facets which are: deep learning (for instance, deep neural networks, recurrent neural networks, long short-term memory), machine learning (for instance, reinforcement learning, decision trees, Bayesian networks), and AI (for instance, fuzzy logic, rule-based systems, agent system) (Chen et al., 2020).

AI can also be referred to as machine-based systems that can, given a set of human-defined objectives, make predictions, recommendations, or decisions that influence real or virtual environments. AI systems interact with us and act on our environment, either directly or indirectly. Often, they appear to operate autonomously, and can adapt their behaviour by learning about the context. (UNICEF, 2021). AI is rapidly becoming a transformative technology in higher education, presenting opportunities and challenges for teaching and learning, institutional efficiency, and research activities. A range of generative AI tools exist, including those supporting the production of human-like language (for instance, ChatGPT, Bing-AI, Writefull), image/art creation (for instance, Dall-E2, Stable Diffusion, NightCafe) and code generation (for instance, GibHub CoPilot, Replit GhostWriter) (Hu, 2023).

According to AACSB (2017), AI works in four ways:

(i) Automated Intelligence: Automation of manual/cognitive and routine/ non-routine tasks
(ii) Assisted Intelligence: Helping people to perform tasks faster and better.
(iii) Augmented Intelligence: Helping people to make better decisions.
(iv) Autonomous Intelligence: Automating decision-making processes without human intervention

Business Education

Business Education is that aspect of educational programme purposively designed to provide individuals with the required practical vocational and business attitudes, knowledge, skills and values that will enable him or her function effectively in the society (Ore, 2022). It is a broad and comprehensive field of study whose instructional programme is endowed with the is a broad and comprehensive field of study whose instructional programme is endowed with the capacity to provide knowledge, skills, vocation and aptitude required to effectively manage personal businesses and at the same time function in the economic system (Ore et al., 2022). A remarkable attribute of Business Education programme is that Business Education graduates can function and perform independently as entrepreneur and employers of labour (Ore, 2022).

AI and Business Education

AI and Business Education are two fields that are increasingly intersecting and influencing each other. The integration of artificial intelligence (AI) into Business Education has the potential to revolutionize the way students learn and prepare for the business world. This puts Business Education graduates at the forefront of industrial transformation and not just in technical fields. Business educators, too, must motivate students to embrace new technologies and understand how they will be applied in future enterprises. AI systems sense, think, learn, and take action in shared workspaces as human. Therefore, today's Business Education students must understand and successfully collaborate with AI in their future professional roles (Mescon, 2020).

The real value of integrating AI into Business Education programme in tertiary institutions in Nigeria lies in preparing leaders who can leverage technology to drive innovation, make data-driven decisions, and lead with foresight in an uncertain world (McLaren,2024). According to Elhajjar *et al*. (2021) integrating AI into education will equip students with skills essential for future jobs and digital society's demands, such as innovation, creativity, and design thinking. AI represents progress in Business Education, offering benefits on multiple levels, and stimulates the evolution of teaching and learning through

technologies like Chabot, robots, automated assessment, digitised artefacts, and intelligent tutoring systems, despite occasional organisational challenges (Chiu *et al.*, 2023). AI systems in education significantly enhance students' involvement and academic performance (Zhang and Aslan, 2021). The roles of AI for learners are numerous which include: learner-machine discussions, adaptive digital environments, competency-based task assignments and feedback. Others are engagement, enriched learning resources, and intellectual stimuli (Chiu *et al.*, 2023 & Zhang and Aslan, 2021).

However, no matter the roles of AI in Business Education, teachers will always remain at the frontline of education; it is misinformation to say that AI can replace teachers. Arguments to the contrary reduce the teaching profession to the performance of solely cognitive and routine tasks, ignore the research that stresses the importance of a human mentor to support the learning process and neglect the creative and socio-emotional aspects of teaching, which go beyond mere knowledge transmission (Bali, 2017). Furthermore, Business Educators will decide how and when it would be appropriate to use AI-enabled tools.

Benefits of AI in Business Education

One of the key benefits of incorporating AI into Business Education programme is the ability to enhance personalized learning experiences. AI-powered platforms can analyse individual student data and provide tailored recommendations and feedback, allowing students to learn at their own pace and focus on areas that need improvement. This personalized approach can significantly improve student engagement and outcomes. Southworth *et al.* (2023) highlight AI benefits to include fostering technical skills, creativity, critical thinking, and problem-solving abilities for students.

AI can also play a crucial role in teaching complex business concepts. Through the use of AI algorithms, students can gain a deeper understanding of topics such as data analysis, predictive modelling, and decision-making. AI-powered simulations and virtual environments can provide students with hands-on experiences, allowing them to apply theoretical knowledge to real-world scenarios. It can facilitate the development of critical skills required in the business world, such as problem-solving, critical thinking, and creativity. AI-powered tools can assist students in analysing large datasets, identifying patterns, and making data-driven decisions. This not only enhances their analytical abilities but also prepares them for the data-driven nature of modern businesses and it also leads to personalized learning, adaptive assessments, and enhanced student engagement (Tan, *et al.*, 2023).

In addition to its impact on student learning, AI can also transform the role of educators in Business Education. AI-powered chatbots and virtual assistants can provide instant support and guidance to students, freeing up educators' time to focus on more complex tasks. Educators can leverage AI-generated insights to identify areas where students may be struggling and provide targeted interventions (Igbokwe, 2023). Some of these benefits are explained below:

i. Personalized Learning Experiences: One of the key benefits of incorporating AI into Business Education is the ability to enhance personalized learning experiences. AI-powered platforms can analyse individual student data and provide tailored recommendations and feedback. This allows students to learn at their own pace, focus on areas that need improvement, and significantly improve engagement and outcomes (Chen et al., 2021).

ii. Teaching Complex Business Concepts: AI can play a crucial role in teaching complex business concepts. Through the use of AI algorithms, students can gain a deeper understanding of topics such as data analysis, predictive modelling, and decision-making. AI-powered simulations and virtual environments provide hands-on experiences, enabling students to apply theoretical knowledge to real-world scenarios.

iii. Developing Critical Skills: AI facilitates the development of critical skills required in the business world, such as problem-solving, critical thinking, and creativity. AI-powered tools assist students in analysing large datasets, identifying patterns, and making data-driven decisions. This enhances their analytical abilities and prepares them for the data-driven nature of modern businesses. Business educators can leverage AI to create dynamic learning experiences, foster critical thinking, and prepare students for AI-driven workplaces (Mescon, 2020).

iv. Transforming the Role of Business Educators: AI can transform the role of educators in Business Education through the use of AI-powered Chabot and virtual assistants which provide instant support and guidance to students and freeing up educators' time for more complex tasks; Educators can leverage AI-generated insights to identify areas where students may be struggling and provide targeted interventions.

v. Enhanced Personalization and Adaptive Learning: AI offers the potential to personalize the learning experience for students by analysing individual data and providing tailored recommendations and feedback. Adaptive learning platforms powered by AI can cater to diverse learning styles and paces, ensuring that students receive personalized instruction and support.

vi. Data-Driven Decision Making: AI empowers educators and administrators to make data-driven decisions by analysing large datasets related to student performance, engagement, and outcomes. This enables institutions to identify trends, predict student needs, and implement targeted interventions to enhance the overall quality of Business Education programme (UNICEF, 2021).

vii. Accurate and Timely Assessment and Feedback: The application of (AI) in Business Education has the potential to improve the accuracy and timeliness of assessment in a variety of ways. One of the key benefits of AI-powered assessment is the ability to provide real-time feedback to students, allowing them to identify areas where they need to improve and adjust their learning strategies accordingly (McKenna, 2021).

viii. Skill Development and Industry Relevance: The application of AI in Business Education can facilitate the development of skills that are highly relevant in the modern business landscape. Students can gain hands-on experience with AI-powered tools for data analysis, predictive modelling, and decision-making, preparing them for the data-driven nature of contemporary businesses.

ix. Innovation and Collaboration: AI can foster a culture of innovation and collaboration within Business Education. Educators can leverage AI technologies to create interactive learning experiences, collaborate on research projects, and engage in cross-disciplinary initiatives that integrate AI concepts with business principles (Joan *et al.*, 2024).

x. Student Assessment: Another promising area of AI in Business Education is student assessment. AI-based assessment tools can analyse large amounts of data to provide more accurate and timely feedback to students, helping them identify areas for improvement and track their progress over time. AI-based assessment tools can also reduce bias and subjectivity in grading, leading to fairer and more consistent evaluation of student performance (Hill *et al.*, 2020).

xi. Development of Curriculum and Instructional Materials: AI can also assist Business Educators in the development of curriculum and instructional materials. By analyzing data related to student performance and feedback, AI can help identify areas where curriculum and instructional materials may need to be revised or improved. This can lead to more effective teaching and learning experiences for students (Mandernach, *et al.*, 2020).

Overall, the integration of AI into Business Education holds immense potential to revolutionize the learning experience and equip students with the skills needed to thrive in the rapidly evolving business landscape. By leveraging AI technologies, Business Education can become more personalized, engaging, and effective in preparing students for the challenges and opportunities of the future.

AI and Business Education: Challenges

The integration of AI into Business Education is not without its challenges. It requires a fundamental rethinking of curriculum design, teaching methods, and the role of Business Educators. Business Educators must become facilitators of learning experiences where AI tools serve as both the medium and the message. Therefore, Business Educators need to be aware of these challenges that come with the use of AI in teaching and learning. These challenges are explained below:

i. Infrastructure and Resource Constraints: One of the primary challenges in integrating AI into business education is the need for robust infrastructure and resources. Implementing AI

technologies requires significant investment in hardware, software, and training for faculty and staff. Many educational institutions may face budgetary constraints and technological limitations, making it challenging to adopt and sustain AI initiatives.

ii. Ethical and Bias Considerations: The ethical implications of AI applications in business education cannot be overlooked. AI algorithms may inherit biases present in the data used to train them, potentially perpetuating inequality and discrimination. Educators and institutions must address these ethical concerns by ensuring transparency, fairness, and accountability in AI-driven decision-making processes.

iii. Personnel Training: The successful integration of AI in Business Education requires Business Educators to acquire the necessary skills and expertise to leverage AI tools effectively. Training programmes and professional development initiatives are essential to equip Business Educators with the knowledge and capabilities to incorporate AI into the Business Education curriculum and instructional methodologies.

iv. Lack of Transparency and Interpretability: Another major challenge of AI in Business Education is the lack of transparency and interpretability. As noted by Veletsianos (2019), AI algorithms can be complex and difficult to understand, making it challenging for Business Educators to evaluate their effectiveness and identify potential errors or biases. This lack of transparency and interpretability can make it difficult for Business Educators to make informed decisions and improve their institutions' performance as regards learning outcomes.

v. Data Privacy and Security Breaches: Another challenge of AI in Business Education is the potential for data privacy and security breaches. The use of AI in Business Education requires access to large amounts of data, including personal information about students. This data is vulnerable to cyber-attacks and other security breaches, potentially exposing sensitive information and undermining the trust and confidence of stakeholders (Peters and Besley, 2020).

vi. Dehumanization and Loss of Personal Touch: AI in education is the potential for dehumanization and loss of personal touch. AI may lead to a reduction in human interaction and personalization, leading to a less satisfying and engaging educational experience for students. Business Educators need to strike a balance between the efficiency and effectiveness of AI and the importance of human interaction and personal touch in education (Peters and Besley, 2020),

Impact of Artificial Intelligence (AI) in Business Education

The conversation around AI in Business Education often centres on its potential to disrupt traditional learning methods. However, the use of AI in Business Education enhances and empowers Business Education students. AI technologies can provide students with real-time feedback, simulate complex business scenarios, and offer a level of interactivity that traditional educational methods struggle to match (McLaren, 2024).

One of the impacts of AI in Business Education is the fact that it helps to transform and reshape the programme. AI technologies are reshaping modern business. As these changes accelerate, educators play a crucial role in preparing future workers. Technology literacy is essential for business leaders to thrive in an AI-enabled workplace (Mescon, 2020). Therefore, Business Educators need to motivate students to embrace new technologies and understand their practical applications in future enterprises.

Another impact is AI will shape the future workforces as it is impacting greatly on business and society hence, Business Education graduates need to be aware of this transformation and align themselves to this through the acquisition of the right AI competencies that will be of benefit to them in the workplace because knowledge work is challenging to automated thus, workers will increasingly share responsibilities with augmented intelligence that is, AI designed assisted decision-making (Mescon, 2020). Also, the application of AI in Business Education has its own implication on education policy. UNESCO identifies four main challenges related to AI in education. These challenges are: ensuring inclusive and equitable use of AI, leveraging AI to enhance education and learning, promoting skills development for jobs and life in the AI era and safeguarding transparent and auditable use of AI (UNESCO, 2019).

AI and Business Education: Way Forward

In order to effectively enjoy the benefits and positive impacts of AI in Business Education, the following needs to be adequately considered:

i. Establishment of Quality Assurance Agency for Higher Education

Based on the implications of AI on education and specifically in Business Education in Nigeria, there is need for government to establish a Quality Assurance Agency for Higher Education (QAA) that will be saddle with the responsibility of providing a range of guidance on the implications of AI in education for both academic quality and standards (Joan, Gordon & Greg, 2024).

ii. Development of Transparent and Agile Policies and Practices

There is the need for educational planners and designers to develop transparent and agile policies and practices, which address the unethical use of AI.

iii. Redesign Assessment Strategies to Mitigate Academic Integrity Risks

There is need to (re)design assessment strategies to mitigate academic integrity risks. A range of strategies are suggested which include but not limited to: reducing the volume of assessment (for those susceptible to AI misuse), shifting to synoptic assessment to test students' academic outcomes, and the use of more authentic assessment. Authentic assessment relates to real-life situations and an active demonstration of the knowledge directly engaging the students with functioning knowledge (Biggs & Tang, 2007).

iv. Curricular Reform

A new curriculum for a digital and AI-powered world: Education plays a critical role in efforts to make future workforces AI-ready. Bridging the AI skills gap goes beyond the adoption of increasingly powerful technologies to facilitate learning. It also means rethinking the content and methods used to deliver instruction in Business Education. The curricular reform shows a clear need to define 'AI competencies' beyond basic ICT competencies when incorporating 21st century skills in their respective educational programmes (UNESCO, 2019).

v. Digital Literacy

The importance of developing students' digital literacy in the new AI era is very important. Digital literacy is the ability to access, manage, understand, integrate, communicate, evaluate and create information safely and appropriately through digital devices and networked technologies for participation in economic and social life. It includes competencies that are variously referred to as computer literacy, ICT literacy, information literacy, and media literacy (Antoninis & Montoya, 2018). Digital skills are set of skills that allow a person to strategically make use of information through information technology; it is the ability to use various digital technologies or applications and the knowledge of various networks to manage and access information is referred to as digital skill. These are skills that enable people to create and share digital content, communicate and collaborate, and solve problems for effective and creative self-fulfilment in life, learning, work, and social activities (Ore *et. al.*, 2022).. Students should be able to communicate effectively with AI and to evaluate AI technologies. Also Business Educators need to be digitally incline in order to integrate same in their professional practices for the purpose of developing critical knowledge and awareness with their students in the digital era (UNESCO, 2019)

Conclusion

The integration of AI into business education holds immense potential to revolutionize the learning experience and equip students with the skills needed to thrive in the rapidly evolving business landscape. By leveraging AI technologies, teaching and learning in Business Education can become more personalized, engaging, and effective in preparing students for the challenges and opportunities of the future. The application of AI in Business Education presents a mix of challenges and prospects that require careful navigation and strategic planning. Educators and institutions must address infrastructure constraints, ethical considerations, and training needs while embracing the potential for enhanced personalization, data-driven decision-making, skill development, and innovation. By recognizing and mitigating challenges and capitalizing on prospects, Business Education can harness the full potential of AI to prepare students for the dynamic and technologically-driven business landscape.

In summary, AI in Business Education presents both challenges and exciting prospects. Business Educators must adapt their teaching methods, empower learners, and equip them with the skills needed to thrive in an AI-transformed world. It is worth noting that the use of AI in Business Education does not mean that students could be taught by AI. This is not possible as teachers are irreplaceable, and AI could never be a substitute for teachers' professional judgment and the personal relationship they have with their pupils. AI could only be used to serve teachers better, not to take away the unique role that they play.

Recommendations

i. There should be an inclusion of AI in Business Education curricular by curriculum planners so that both Business Educators and students will be aware and enlightened about the important and usage of AI.
ii. Business Educators should be well trained about on the use of AI in the teaching and learning process, how to detect AI generative material or assignment, various AI tools and functions, its benefits and challenges.
iii. Students should be enlightened about the ethical issues and appropriate usage of AI in Business Education.

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