

AI-Driven Transformation of the Indian Edtech Ecosystem: Business Dynamics and Psychological Implications

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ABSTRACT

With the expansion of internet access, smartphone and digital device penetration, platform-oriented learning systems, and the increasing integration of AI, EdTech has emerged as one of the key components of the Indian digital economy. Rapidly advancing AI is enabling the education ecosystem to transform through personalized and learner-centred approaches., predictive analytics and automated assessment and evaluation , content consumption and patterns, the time learners spend on platforms, their interest areas, and recommendation systems.

The expansion of these technologies enables broader access across regions and various demographics and become an enabler of the large informal learning stream in India that supports the India's digital initiatives. However, while witnessing these advancements and rapid growth there is a concern on psychological implications associated with AI-mediated learning as these algorithms increasingly make the learners dependent which is key aspect of excessive cognitive load. This study analyzes the future scope and scale of EdTech in India and examines the psychological and mental health implications of AI-driven learning systems.

Keywords: Artificial Intelligence, Business, Digital Transformation, Edtech, Education Ecosystem, Platform Economy, Psychological Implications.

INTRODUCTION

The emergence of digital technologies is driving humanity into a new technological ecosystem in which India is also becoming an integral participant. Human perception and daily life across all age groups are constantly evolving as digital technologies increasingly influence social, economic, and educational practices. EdTech is one such sector within the digital economy. In India, the informal learning sector has become an important space for the expansion of EdTech, particularly as widespread internet access and smartphone penetration provide the necessary technological foundation for its growth and penetration to grassroots levels.

The Indian EdTech sector currently stands at a transformative stage, with artificial intelligence emerging as a key catalyst for unprecedented growth and innovation. The convergence of AI technologies with the education system is transforming learning for millions of people and reshaping the educational landscape. These technologies enhance access to educational content and improve learner engagement among both urban and rural students, thereby helping to reduce educational inequalities and expanding the availability of educational resources to wider sections of society.

India has emerged as one of the fastest-growing digital market economies in the world. As of 2024, the number of internet users in India has reached approximately 850 million, largely due to affordable internet access, declining data costs, and increasing mobile phone penetration. The Indian e-commerce sector is projected to reach US\$350 billion by 2030. Social media penetration has also significantly transformed the market ecosystem.

India is witnessing a fundamental restructuring of its education ecosystem, driven by digital transformation and the rapid commercialization of technology-enabled learning. The convergence of affordable smartphones, low-cost internet access, and platform-based content delivery has enabled EdTech companies to scale learning services across geographic, linguistic, and socio-economic boundaries. As of the mid-2020s, India hosts one of

the largest EdTech markets globally, with millions of learners accessing online classes, recorded lectures, test preparation modules, and skill-based training programs.

India's education system is gradually transitioning from a predominantly classroom-centric model to a hybrid ecosystem shaped by digital technologies. Traditionally reliant on face-to-face instruction, standardized curricula, and examination-oriented pedagogy, the system has long exhibited disparities in access, infrastructure, and teaching quality, particularly between urban and rural regions. Over the past decade, however, the expansion of internet connectivity, smartphone adoption, and digital platforms has enabled alternative modes of learning delivery.

Government initiatives and private EdTech enterprises have expanded access to online, multilingual, and interactive educational resources, a shift that was further accelerated by the COVID-19 pandemic. As a result, India's education landscape now operates at the intersection of traditional instruction and digital innovation, where emerging technologies especially artificial intelligence are increasingly reshaping pedagogical practices, business models, and learner experiences. India's AI Mission aims to build a comprehensive ecosystem that fosters AI innovation by democratizing access to computing resources, improving data quality, developing indigenous AI capabilities, attracting skilled AI talent, enabling industry collaboration, providing startup risk capital, supporting socially impactful AI projects, and promoting ethical AI practices. This mission drives responsible and inclusive growth of India's AI ecosystem through the following seven pillars (<https://indiaai.gov.in/>).

Artificial intelligence has emerged as a critical component within this transformation. AI-driven analytics, personalization engines, and automated systems increasingly mediate how learners interact with educational content, instructors, and assessments. From adaptive learning pathways to predictive performance monitoring, AI is reshaping education into a data-intensive, platform-driven ecosystem. However, alongside the opportunities for economic growth and expanded access, this transformation also introduces psychological concerns related to cognition, attention, learner dependency, and reduced learner agency. This paper situates Indian EdTech within the broader digital economy and examines how AI simultaneously enables growth while also generating complex psychological implications.

REVIEW OF LITERATURE

The review of literature consists of various books on AI and EdTech and journals and articles

The research on artificial intelligence in education and the evolving EdTech ecosystem in India has grown steadily in the last decade. Some of the studies focus on how AI is transforming teaching and learning processes, while others emphasize the rapid expansion of the EdTech market and the business models emerging around it. A separate group of studies investigates the integration of AI within higher education institutions, particularly in relation to institutional management and academic delivery. At the same time, a growing body of literature raises questions about the psychological effects of AI-mediated learning and the broader policy, and governance issues associated with the use of AI in education. Taken together, these strands of research provide a broader understanding of how AI is gradually influencing the structure and functioning of the education ecosystem in India.

AI and the transformation in Education sector.

The artificial intelligence is increasingly being discussed as a major technological force shaping contemporary education systems. Researchers have noted that AI-based tools are altering the way learning content is delivered, assessed, and personalized for students. Educational platforms are now capable of analysing learner behaviour and using algorithmic systems to recommend customized learning pathways, automate evaluation processes, and provide interactive tutoring support.

Bhambari (2023) observed that AI-enabled educational technologies can boost learning outcomes by supporting personalized instruction and encouraging higher levels of student engagement. In addition, the use of intelligent systems allows educators to track learning progress and identify areas where students may require additional support. LoEstro Advisors (2024) extend this argument by noting that the influence of AI extends beyond the

classroom itself. According to their analysis, artificial intelligence is increasingly being applied to areas such as curriculum development, digital resource management, and the administration of large-scale online learning platforms. These developments suggest that AI is gradually becoming embedded in the broader architecture of modern education systems.

EdTech Market growth and transformation of Education in India

The expansion of the EdTech sector in India cannot be understood without considering the broader context of the country's digital transformation. Over the past several years, improvements in internet connectivity, widespread smartphone adoption, and declining data costs have made online education accessible to a much larger population. As a result, technology-enabled learning platforms have expanded rapidly across both urban and semi-urban regions.

Industry reports indicate that India has emerged as one of the fastest-growing EdTech markets globally. IMARC (2024) notes that AI-powered learning platforms are playing a significant role in this transformation by enabling scalable and affordable educational services. These platforms allow institutions and private companies to reach a diverse learner base while offering flexible and personalized learning options. Similarly, the India Brand Equity Foundation (IBEF, 2025) highlights that increased investments in online education, digital training programs, and skill-development initiatives have further accelerated the growth of the EdTech industry.

IME Research (2025) provides a more nuanced perspective on the sector's development. While acknowledging that the early phase of the EdTech boom was accompanied by rapid expansion and significant investment, the report suggests that the industry has recently undergone a period of correction and consolidation. According to this view, the sector is gradually moving toward a more stable phase characterized by AI-driven learning platforms, hybrid education models, and business strategies better aligned with the needs of the Indian education market.

Integration of AI in higher education in India.

The application of artificial intelligence is also becoming increasingly visible within higher education institutions. Universities and colleges are exploring ways to integrate AI tools into academic and administrative systems in order to improve efficiency and enhance the overall learning experience.

AI applications in higher education include the use of predictive analytics for academic planning, data-driven decision-support systems, and immersive digital learning environments. Varma and Kumar (2025) note that several Indian universities have begun incorporating AI and data analytics into their educational frameworks with the aim of developing more learner-oriented and innovation-driven academic environments. These initiatives are also consistent with the broader vision of the National Education Policy (NEP) 2020, which encourages the use of emerging technologies to strengthen educational quality and accessibility.

Jolly and Kaur (2025) further argue that integrating artificial intelligence within India's education policy framework could significantly enhance teaching effectiveness and research productivity. At the same time, they caution that successful implementation requires careful institutional planning, appropriate infrastructure, and policy support to ensure that technological adoption contributes meaningfully to educational outcomes.

Psychological Implications of AI-Mediated Learning

Although AI-based educational tools provide several advantages in terms of accessibility and efficiency, researchers have also begun to examine their potential psychological effects on learners. The increasing reliance on digital learning environments raises important questions about attention patterns, cognitive engagement, and the overall well-being of students.

Singh and Kumari (2025) analyze the psychological consequences associated with extensive use of educational applications. Their study suggests that prolonged exposure to digital learning platforms may lead to reduced attention span, higher levels of academic anxiety, and irregular sleep patterns among students. These

observations are supported by findings from institutions such as NIMHANS, AIIMS, NCERT, and UNESCO, which have reported similar concerns regarding the impact of sustained digital engagement on learners.

Chouhan and Saini (2025) also explore the psychological implications of AI usage among college and university students in India. Their research indicates that while AI tools can enhance learning efficiency and academic performance, excessive reliance on such technologies may result in cognitive dependency and a gradual decline in critical thinking abilities. In some cases, students may also experience increased psychological stress due to the continuous interaction with AI-driven learning environments.

These studies collectively suggest that although AI-based learning platforms offer substantial benefits, their use must be balanced with pedagogical approaches that encourage independent thinking and support students' psychological well-being.

Policy, Governance, and Ethical Concerns in AI-Based Education

The growing presence of artificial intelligence in education has also prompted discussions about governance, regulation, and ethical responsibility. As educational institutions increasingly rely on digital platforms and algorithm-driven systems, concerns related to data privacy, transparency, and digital inequality have gained prominence.

Jolly and Kaur (2025) argue that the effective integration of AI into India's education system requires well-designed policy frameworks that align with the objectives of the National Education Policy (NEP) 2020. Such frameworks should address issues related to ethical AI use, equitable access to digital learning opportunities, and the protection of student data within technology-enabled educational environments.

Beyond the Indian context, global studies also emphasize the importance of responsible technology adoption. Wu et al. (2026) note that while artificial intelligence offers significant opportunities for innovation and efficiency in education, its implementation must be approached with caution. Without appropriate regulatory oversight and pedagogical balance, there is a risk that technological advancement may overshadow essential aspects of learning such as creativity, critical thinking, and human-centered educational interaction.

METHODOLOGY

The present study adopts a descriptive and analytical research design based on secondary data. And the secondary data sources consist of 12 journal articles and 2 conference articles, 3 online articles and blogs 3 industry and consulting reports and 2 academic articles, 1 media/news article and 2 market insight articles. These sources were selected based on their relevance to AI applications in Education, the Indian Education Ecosystem, policy frameworks, market dynamics and psychological and social implications of AI-mediated learning process. The study employed a structured content and thematic analysis approach and key analytical dimensions such as AI use case domains and EdTech presence and trends in India.

These sources were selected based on their relevance to the following themes:

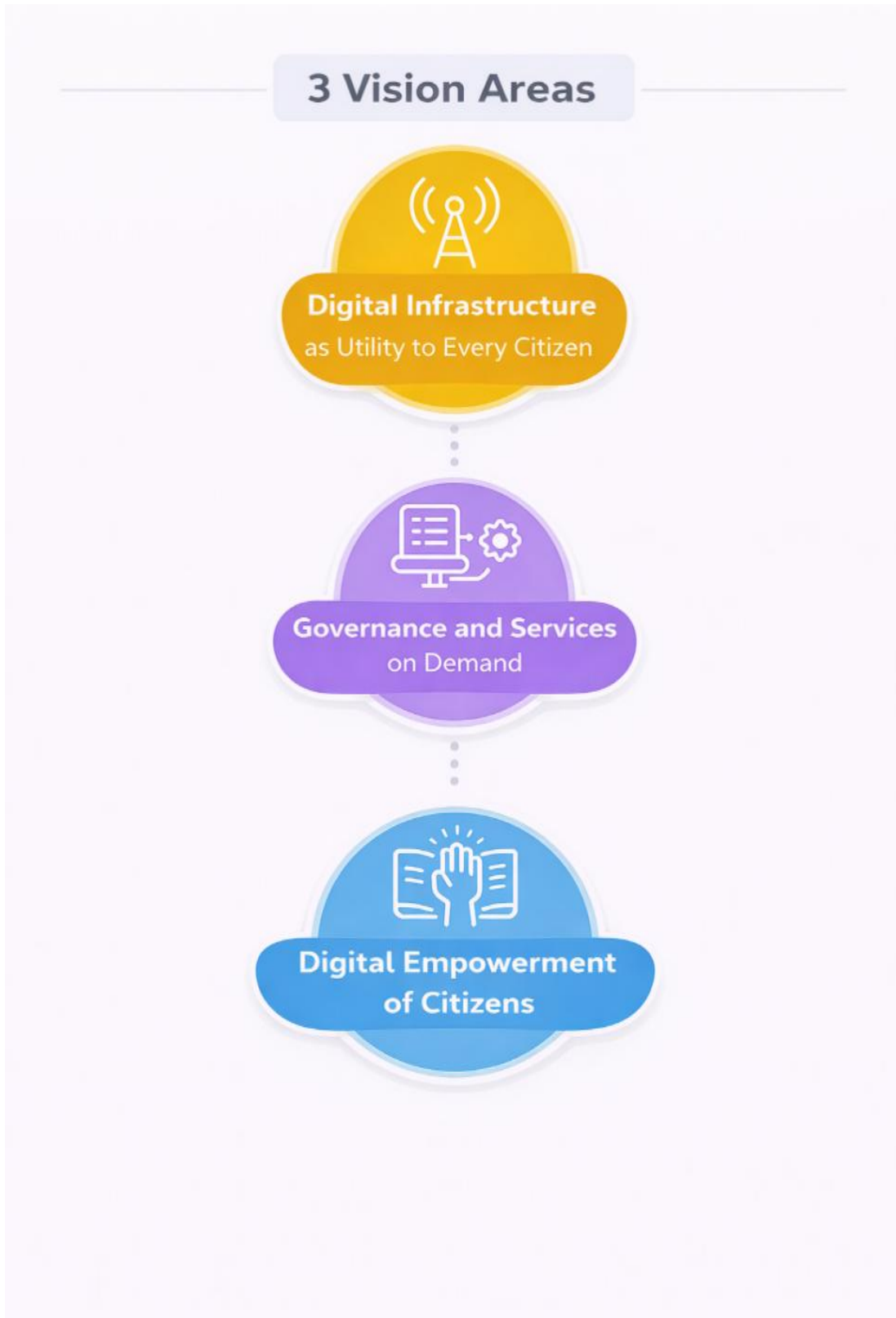
- Artificial intelligence applications in education
- The Indian EdTech ecosystem
- Policy frameworks and governance structures
- Market dynamics and industry transformation
- Psychological and social implications of AI-mediated learning

The study employs a structured thematic content analysis to identify patterns and trends across the selected literature. Key analytical dimensions include:

- AI use-case domains in education
- EdTech market dynamics in India
- Psychological impacts of AI-driven learning systems
- Policy and governance implication

RESULTS AND DISCUSSION

India aims to transform its economy and drive into a digital economy through its digital initiative. The digital mission the Government flagship program to transform India into digitally empowered and knowledge economy with the focus on three main pillars: digital infrastructure utility, governance and services on demand and digital empowerment of citizens.



India envisions its digital initiative and implementation program involves the core areas through 9 pillars. They are broadband highways, mass internet access, E-kranti, electronics sector, e-governance, early harvest programs. IT for jobs, Internet for all, and mobile connectivity

9 Pillars of Digital India



Basu Chandola (2025), A Decade of Digital India Mission: Achievements, Gaps and the Way Forward.

India's EdTech sector represents a critical intersection of business strategy, digital transformation, and emerging market dynamics, making it a compelling site to examine the economic and organizational implications of artificial intelligence adoption. Drawing on academic studies, policy analyses, industry reports, and market-focused articles, the attached literature collectively demonstrates that AI is reshaping education in India as a scalable service industry rather than a purely social institution. AI-enabled platforms are altering value creation models through personalization at scale, automated assessment, data-driven decision-making, and platform-based delivery, thereby influencing entrepreneurship, venture capital investment, and competitive positioning within the EdTech market. Market reports and consulting studies highlight strong growth projections driven by India's demographic dividend, expanding digital infrastructure, and increasing private investment in skill development and supplementary education. At the same time, case-based and industry analyses reveal strategic disruptions faced by legacy education service providers as generative AI tools commoditize content delivery and challenge subscription-based business models. These developments position AI-led EdTech as a significant contributor to India's emerging digital economy, with implications for business innovation, market consolidation, and long-term human capital formation.

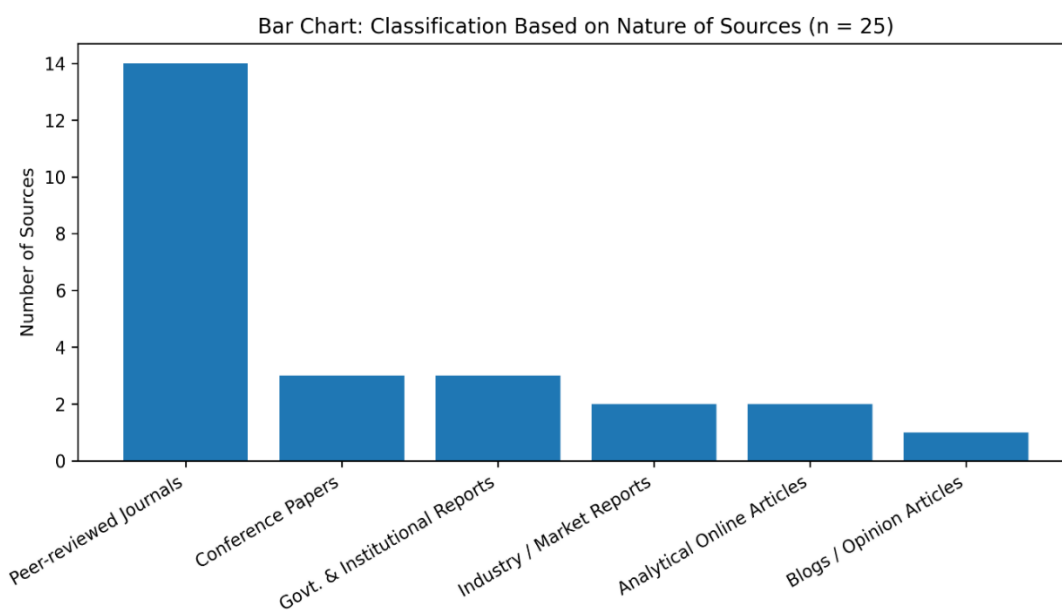
Simultaneously, the literature underscores that AI-driven transformation in Indian education is deeply shaped by public policy, institutional readiness, and socio-psychological factors, which directly affect the sustainability of technology-led business models. Policy-oriented studies aligned with the National Education Policy (NEP) 2020 emphasize AI as an enabler of inclusive growth, efficiency, and workforce preparedness, while also identifying governance challenges related to data privacy, algorithmic bias, and uneven access. Empirical and interdisciplinary research included in the attachments highlights emerging concerns around learner behaviour, cognitive dependency, and mental well-being associated with over-reliance on AI-powered educational applications, suggesting that unchecked automation may undermine long-term learning outcomes and employability. Industry reports further indicate that while organizations and institutions are rapidly experimenting with AI and agentic systems, large-scale value realization remains constrained by skill gaps, workflow misalignment, and regulatory uncertainty. Taken together, the attached sources suggest that the future of Indian EdTech will depend not only on technological capability, but on the strategic integration of AI within governance frameworks, ethical safeguards, and institution-led transformation making AI in education a critical business and policy issue for emerging market economies rather than a narrow sectoral concern

This article based on the secondary data which analyses the trends and how the Edtech intertwined with digital technologies and of late with AI and its impact on education sector in India and its rate and ratio of penetration. The secondary data provides how the EdTech transformation shaping the Indian Education ecosystem especially with the AI induction.

Table 1: Content-Based Classification of Sources Used in the Study (n = 25)

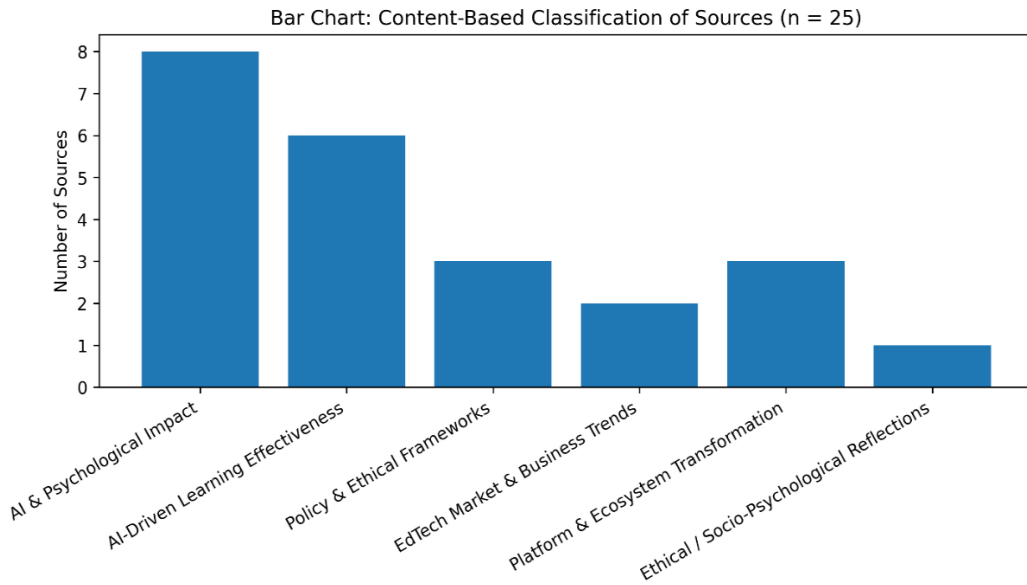
Content Focus / Theme	Nature of Sources	Number of Sources	Purpose in the Study
AI in Education – Cognitive & Psychological Impact	Peer-reviewed journal articles	8	Examining effects of AI and digital learning on cognition, attention, mental health, critical thinking, and learner autonomy
EdTech Effectiveness & Learning Outcomes	Peer-reviewed journals + conference papers	6	Assessing learning efficiency, engagement, personalization, and academic performance enabled by AI tools
Policy, Ethics & Governance in AI-Based Education	Government & institutional reports (NEP 2020, UNESCO, NCERT, NIMHANS, AIIMS)	3	Providing policy context, ethical frameworks, and Indian regulatory perspectives
Market Size, Growth & Industry Trends in Indian EdTech	Industry & market research reports (IMARC, EY, KPMG, etc.)	2	Supporting market valuation, CAGR projections, and business ecosystem analysis
Digital Platforms, Influencers & Ecosystem Transformation	Conference papers + analytical online articles	3	Understanding platformisation, AI-driven business models, and influencer-led education trends
Socio-Psychological & Ethical Reflections on AI Use	Popular blog / opinion article	1	Contextual and critical discussion on psychological risks, AI dependency, and ethical concerns (used only in discussion section)

Chart 1-Source distribution



The above presents the **distribution of the types of sources used in the study**, illustrating the diversity of secondary materials, including peer-reviewed journal articles, policy reports, conference papers, and industry analyses.

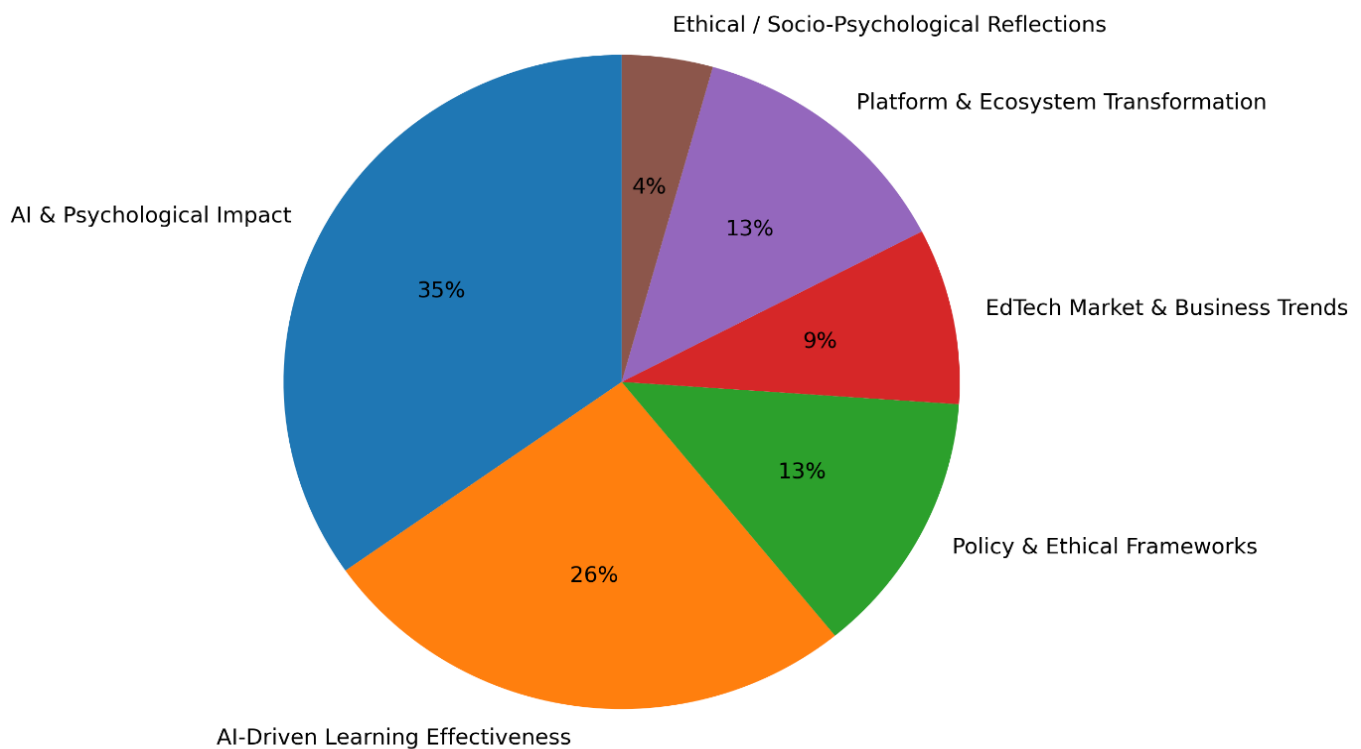
Chart 2-Thematic classification



The above graph categorizes these sources according to their thematic focus. The chart indicates that the largest proportion of sources focuses on the psychological implications of AI-driven learning, followed by studies examining AI-enabled learning effectiveness. Policy and ethical governance studies, as well as research on platform-based ecosystem transformation, constitute the next largest category, while market-oriented analyses of EdTech business trends represent a smaller portion of the sources.

Chart 3-Percentage distribution

Content-Based Distribution of Sources (n = 25)



The above pie chart illustrates the content-based distribution of themes across the selected literature. Approximately 32 percent of the sources focus on the psychological implications of AI-mediated learning environments. Around 26 percent examine AI-driven learning effectiveness and educational outcomes.

Studies addressing policy frameworks and ethical governance represent approximately 13 percent, while research on platform-based ecosystem transformations accounts for a similar proportion. Market-oriented analyses of EdTech industry growth represent approximately 9 percent of the sources.

This distribution indicates that existing research primarily emphasizes psychological and pedagogical dimensions of AI in education, while comparatively fewer studies focus on the business dynamics of the EdTech sector, highlighting a potential gap in the literature.

THE SUMMARY

AI-Driven EdTech in India: Business Transformation and Psychological Implications

India's EdTech sector has rapidly evolved from basic digital content delivery into a large-scale, AI-enabled educational platform ecosystem driven by subscriptions, data monetization, personalization, and influencer-led trust models. Artificial intelligence now functions as a central enabler, allowing platforms to scale through predictive analytics, adaptive learning, vernacular content delivery, and automated tutoring, thereby supporting digital inclusion, skill development, and employment-oriented education. However, this transformation also reconfigures learning into an attention- and engagement-driven digital marketplace, raising psychological concerns related to cognitive dependency, reduced critical thinking, behavioural conditioning through gamification, and heightened performance anxiety. Algorithmic personalization risks creating cognitive echo chambers, while reward-based engagement models may shift motivation from intrinsic learning to metric-driven outcomes. Alongside these psychological effects, ethical challenges surrounding data privacy, algorithmic bias, transparency, and accountability highlight a growing tension between pedagogical values and platform economics, underscoring the need for responsible AI governance in India's evolving EdTech ecosystem.

Future Directions towards the responsible AI in Indian EdTech

The future of the Indian EdTech ecosystem will depend not only on technological innovation but also on the development of robust governance frameworks that ensure ethical and sustainable AI deployment.

First, transparent algorithmic design should be prioritized to ensure that recommendation systems and adaptive learning models remain accountable and explainable. Educational platforms should incorporate mechanisms that allow educators and learners to understand how AI-driven decisions are generated.

Second, policy frameworks aligned with the National Education Policy (NEP) 2020 should establish clear standards for data protection, algorithmic fairness, and learner privacy. Regulatory bodies may consider developing sector-specific guidelines for AI use in educational platforms.

Third, educational institutions and EdTech companies should collaborate to develop human-centered AI systems that support critical thinking and learner autonomy rather than replacing pedagogical engagement.

Finally, interdisciplinary collaboration between educators, psychologists, policymakers, and technology developers will be essential for ensuring that AI-driven educational innovations remain socially responsible and pedagogically meaningful.

Predictive Analytics and EdTech business driven by AI

Since the Indian education landscape is collectively driven by both formal and informal streams. The educational canvas has in recent past adopted the multilayered approach both in formal and informal education. As the presence of digital technologies, the teaching and learning ecosystem has largely been influenced by the digital platforms. Especially the introduction of AI platforms has been transforming the learning process and reshaping the very structure of education system in India. Despite both formal and informal sectors using and leveraging the AI and its potentiality, the scope of AI based learning is largely occupied by information stream. The EdTech businesses cannot predict the journey of learners using the traditional academic patterns or models alone. Now the EdTech rely on AI-driven predictive models that analyze the market trends, learners' journeys and pathways, behaviours and engagement and their interest areas and how they spend their time which signalling the learner

journey by which the in-built algorithms of AI could well establish and make it automatically tailor the learning process to suit the needs of users even at an Individual level. The indicators such as learner engagement patterns, exam-oriented participation, linguistic preferences, career centred or knowledge-based learning and the transitions from free to paid content help forecast learner intent and platform growth which are more effective rather than the traditional approach of course completion rates.

The AI based learning can evaluate and enable the EdTech firms or businesses to model the demographic adoption and region-specific linking usage data with the gadget access such as smartphones or chrome books and other devices ,employment trends and policy initiatives like NEP 2020, Digital India framework and National skill program. The predictive analytics can assess engagement fatigue and burn out and other psychological effects helping the platforms anticipate long term continuity and sustainability. In the Indian context, the Edtech businesses predict their AI driven trajectory and its effective role and scale which forming part of hybrid evolution where this informal learning aligns with acquisition of knowledge, the learners' understanding levels, employability, certification and formal recognition rather than fully replacing institutional education. The Edtech can leverage the AI to track learners' intent and their mobility patterns, and the AI learning might intersect with formal recognition through certifications, credits or employability pathways.

While incrementing the learning process in a unique way through personalized and learner centred the AI can model the demographic curves by correlating the platform use and variables such as smart phones and other devices, penetration, subject and content preferences, employment trends and competitive exam calendars. This allows the EdTech to forecast where informal learning is deepening ,the rural upskilling, towns, 2 tier or 3 tier and metros and major urban settings like big cities-based exam preparation, vernacular professional education, lifelong education , adult learning but not limited to assuming national growth figures.

CONCLUSION

In recent years, particularly following the Digital India initiative, the educational ecosystem has undergone significant transformation driven by the expansion of digital technologies. Artificial intelligence is increasingly emerging as a powerful driver of change within the Indian EdTech sector, enabling personalized learning, scalable education delivery, and expanded access to knowledge.

AI-enabled educational platforms have the potential to reshape both formal and informal learning environments by providing adaptive learning pathways and supporting digital inclusion. However, this transformation also raises important psychological concerns related to cognitive dependency, attention patterns, learner autonomy, and mental well-being.

As India moves toward a digitally integrated education ecosystem, it is essential to balance technological innovation with ethical responsibility and pedagogical integrity. Sustainable EdTech development must therefore combine the benefits of AI-driven innovation with human-centred educational values that promote critical thinking, creativity, and long-term cognitive resilience

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