Impact of Artificial Intelligence Tools on Business Education Students in Tertiary Institutions in Nigeria

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ABSTRACT

This study investigated the impact of Artificial Intelligence (AI) tools on Business Education students in tertiary institutions in Ekiti State, Nigeria. Specifically, the study examined the level of AI adoption, its influence on students' academic performance, and its relationship with digital skill acquisition. A descriptive survey design was adopted, involving 300 undergraduate Business Education students selected through a multi-stage sampling technique from three universities in Ekiti State. Data were collected using a validated questionnaire titled Artificial Intelligence Impact Assessment Scale (AIIAS) with a reliability coefficient of 0.82. Descriptive statistics and Pearson Product Moment Correlation (PPMC) were used for data analysis at a 0.05 level of significance. The findings revealed a high adoption of general-purpose AI tools, particularly generative AI applications such as ChatGPT and Gemini. Students reported that AI tools enhanced research efficiency, understanding of business concepts, and examination preparation. The study further established a significant positive relationship between AI usage and academic performance ($r = 0.684$, $p < 0.05$), as well as between AI usage and digital skill acquisition ($r = 0.512$, $p < 0.05$). The study concluded that AI tools significantly enhance academic outcomes and digital competencies among Business Education students. It therefore recommended the integration of AI literacy and specialized AI applications into Business Education curricula to improve students' preparedness for the digital economy.

Keywords: Artificial Intelligence, Business Education, Academic Performance, Digital Skills, Nigeria.

INTRODUCTION

With Artificial Intelligence (AI) becoming one of the most impactful advancements in modern education systems, the quick development of digital technology has completely changed educational methods worldwide. With artificial intelligence (AI) reshaping education systems and industries, technological advancements are having an increasing impact on the global economy, according to Priyanshi (2023). AI is the invention and study of devices that can carry out activities that previously required human intelligence; it covers a wide range of diverse applications. AI has the potential for computational systems to carry out activities like learning, reasoning, problem-solving, perception, and decision-making that are often connected with human intellect. According to Mohsen, Zahra, Seyyed, and Reyhane (2024), Artificial Intelligence are computer-based systems created to carry out activities that typically need human intelligence, such as learning, reasoning, problem-solving, and decision-making. In the classroom setting, AI technologies are used more and more through tools like data-driven learning analytics, automated grading systems, chatbots, adaptive learning platforms, and intelligent tutoring systems to assist teaching, learning, assessment, and administrative tasks (Vieriu & Petrea, 2025; Divya & Kushwaha 2025). The use of AI technologies is transforming education by making it more personalized, efficient, inclusive, and interesting. Although they do not take the place of human instructors, they serve as potent support aids that let educators concentrate on mentoring, fostering creativity, and facilitating critical thinking. The combination of AI and human education is paving the way for a future where learning is more data-driven, adaptable, and student-centered.

Higher education institutions throughout the world have implemented AI tools to automate administrative procedures, recognize at-risk pupils' sooner, boost student interaction, improve tailored learning experiences,

and, last but not least, raise student performance worldwide. The evolution of higher education has made AI a key catalyst for innovation, allowing schools to deliver high-quality education at a scale never before seen. By offering learners tailored instructional content that caters to their unique learning preferences, speed, and academic requirements, AI-powered systems address learner diversity more effectively than conventional instructional techniques (Kehinde-Awoyele, Adeowu, & Oladejo, 2024). According to studies, AI-supported learning environments can enhance students' cognitive abilities, drive, and academic performance, especially in fields that demand analytical reasoning and problem-solving skills (Nguyen, Nguyen, & Cao, 2025). By providing interactive, interesting, and instant feedback, AI enhances motivation and makes learning more fun. Furthermore, by pinpointing specific learning gaps, directing practice, and promoting efficient mastery of topics, these settings can enhance academic performance.

Business Education is a vocational and professional field that aims to equip students with the fundamental knowledge, abilities, and attitude necessary to thrive in the workforce, business, and organizational leadership. Business Education teaches people the skills they need to address issues in the workplace and business world (Igomu, Kwaghbo, Nayela, & Elujekwute, 2024). According to Okpue and Ito (2025), the field places a strong emphasis on proficiency in areas like accounting, management, marketing, office technology, decision-making, and digital literacy. Due to the increasing digitalization of commercial operations, technologies such as cloud computing, big data analytics, the internet, and automation tools have been rapidly integrated, resulting in a changed business environment. Students in Business Education are increasingly expected to be skilled in emerging technologies, such as data analytics tools, AI-driven business applications, and intelligent information systems, as business operations become more digital (Enang, 2024). As a result, aligning teaching methods with current workplace needs now requires integrating AI technologies into business education.

The use of AI tools in tertiary education is still in its infancy in developing nations like Nigeria. As Artificial Intelligence technologies began to make significant inroads into tertiary education, their adoption is still thought to be in an emerging or nascent stage. Although several institutions have begun incorporating AI-powered technologies, such as virtual tutors, automated grading systems, and adaptive learning platforms, there is still little comprehensive integration throughout colleges and universities. Although many colleges and universities have begun to integrate AI-assisted technologies and digital learning platforms into their educational systems, issues such as poor infrastructure, unreliable internet access, insufficient funding, and poor digital literacy still impede widespread adoption (Elenwo, 2025). Notwithstanding these restrictions, more and more Nigerian students are using AI-based technologies for academic purposes, such as research assistance, content production, online education, and exam preparation.

Because of its dedication to education and its tertiary institutions that offer complete business education programs, Ekiti State is well-known. Nevertheless, little empirical data exists about how AI technologies affect the learning experiences, academic outcomes, and skill acquisition of Business Education students in the state. The majority of current research on AI in education concentrates on science, engineering, or general education, with scant emphasis on business education in particular state-specific settings. The effect of AI technologies on business education students in tertiary schools in Ekiti State must be thoroughly examined due to this discrepancy.

Statement of the Problem

As a result of the worldwide integration of Artificial Intelligence (AI) into higher education, the pedagogical paradigm has changed from conventional teaching methods to individualized, data-driven learning. AI tools have the potential to bridge the gap between classroom theory and corporate practice in professional fields like Business Education, where analytical agility and technical competence are essential for the digital economy. Nonetheless, despite these worldwide trends, the empirical impact and systematic acceptance of AI in the unique environment of Ekiti State's higher education institutions remain an understudied topic. A substantial Technological Paradox exists in Nigeria, especially in the Knowledge Zone of Ekiti State. This informal adoption takes place in an environment of Digital Poverty, despite anecdotal data indicating that Business Education students are using AI-driven technologies more and more frequently (such as Generative AI for research and automated systems for accounting tasks). This is distinguished by unreliable electricity delivery,

expensive data, and the absence of established institutional infrastructures for integrating AI. As a result, there is a significant dearth of empirical evidence to support or refute the notion that this uncontrolled application of AI results in quantifiable gains in academic achievement or, on the contrary, causes the deterioration of cognitive autonomy, academic integrity, and critical thinking.

Additionally, the majority of the current literature on AI in Nigerian education (Fragouli 2025; Chen et al. 2020) focuses on broad science and technology groups, which creates a disciplinary gap in the field of business education. If there isn't a targeted study of how students in Ekiti State use these tools, there's a chance that graduates will have a proficiency mismatch: they'll have the tools of the future, but they won't have the organized skills necessary to use them ethically and productively in today's workforce. As a result, this research attempts to address this empirical gap by examining the effects of AI technologies on the learning results and digital preparedness of Business Education students in Ekiti State.

Purpose of the Study

The main purpose is to examine the Impact of Artificial Intelligence Tools on Business Education students in tertiary institutions in Ekiti State. Specifically, the study seeks to:

1. Assess the level of adoption of AI tools among Business Education students.
2. Determine the perceived impact of AI tools on students' academic performance.
3. Examine the relationship between AI tool usage and the acquisition of digital skills.

Research Questions

1. What is the level of adoption of AI tools (e.g., ChatGPT, Grammarly, Canva) among Business Education students in Ekiti State?
2. What is the perceived impact of AI tools on the academic performance of Business Education students?
3. How does the use of AI tools influence the acquisition of 21st-century digital skills among students?

Research Hypotheses (H_0)

Tested at a 0.05 level of significance:

- **H_01:** There is no significant relationship between the frequency of AI tool usage and the academic performance (GPA/Continuous Assessment) of Business Education students.
- **H_02:** There is no significant relationship between the use of Artificial Intelligence tools and the level of digital skill acquisition among Business Education students.

METHODOLOGY

Research Design

The research survey design used in this study was descriptive. This method is suitable because it makes it possible to gather data from a sizable population in order to characterize the state of AI adoption today and its effects on pupils without changing any variables. The best method for gathering a target group's opinions and attitudes about technical advancements, according to Oso and Onen (2009), is through survey design. An overview of drafting reports and research proposals

Area of the Study

The study was carried out in Nigeria's Ekiti State. The emphasis was on postsecondary colleges that provide programs in Business Education. These include Federal University, Oye-Ekiti (FUOYE), Bamidele Olumilua University of Education, Science and Technology (BOUESTI), Ikere-Ekiti, and Ekiti State University (EKSU),

Ado-Ekiti. These establishments were chosen because they serve as the state's main centers for teacher education and career training.

Population of the Study

The population consists of all undergraduate Business Education students in the three primary tertiary institutions in Ekiti State viz: Ekiti State University (EKSU), Ado-Ekiti, Federal University Oye-Ekiti (FUOYE), and Bamidele Olumilua University of Education, Science and Technology (BOUESTI), Ikere-Ekiti. Based on current departmental records, the estimated total population is approximately 1,250 students across all levels (100–400 Level).

Sample and Sampling Technique

The Yaro Yamane formula for finite populations was used to calculate a sample size of 300 students, ensuring a 95% confidence level. A multi-phase sampling method was used.

The three institutions were chosen in Stage 1 using Purposive Sampling, which was based on their established Business Education programs. In order to guarantee proportionate representation from each institution and study level (100L–400L), Stage 2 used stratified random sampling, and Stage 3 used simple random sampling to choose the final respondents within each strata.

Research Instrument

The primary tool for data collection is a self-structured questionnaire titled "Artificial Intelligence Impact Assessment Scale (AIIAS). The instrument is divided into four sections:

Section A: Demographic data (Gender, Level, Institution), Section B: Adoption Level of AI Tools (Checklist of tools like ChatGPT, Gemini, Grammarly, etc.), Section C: Impact on Academic Performance (4-point Likert scale), and Section D: Acquisition of Digital Skills (4-point Likert scale).

Validity and Reliability of the Instrument

- Face and Content Validity: To confirm that the items align with the research questions, the instrument was reviewed by three specialists in the Department of Business Education and Measurement and Evaluation.

- Reliability: A pilot experiment involving 20 students from an institution in a nearby state was carried out in order to assess internal consistency. The data were analyzed using Cronbach Alpha, which produced a coefficient of 0. 82, demonstrating good reliability (standard alpha > 0. 70).

Method of Data Collection

Data was collected through both physical administrations of the questionnaire and online Google Forms to reach a wider audience across the three institutions. This hybrid approach ensured a high response rate and allowed for ease of data cleaning.

Method of Data Analysis

To address the research questions, descriptive statistics like frequency counts, percentages, and Mean (x) with Standard Deviation (SD) were used to analyze the data.

The null hypotheses will be tested at the 0.05 level of significance using inferential statistics of Pearson Product Moment Correlation (PPMC), with a mean score of 2.50 serving as the criterion for acceptance. This will establish the direction and strength of the correlation between student outcomes and the use of AI.

RESULTS AND DISCUSSION

Presentation of Results

Research Question 1: What is the level of adoption of AI tools among Business Education students in Ekiti State tertiary institutions?

Table 1: Level of AI Tool Adoption among Students (n=300)

S/N	AI Tool Category	Frequency (f)	Percentage (%)	Rank
1	Generative Text (ChatGPT, Gemini, Claude)	264	88.0	1st
2	Grammar & Editing (Grammarly, Quillbot)	210	70.0	2nd
3	Presentation/Design (Canva AI, Gamma)	120	40.0	3rd
4	Data Analytics (Tableau, Power BI AI)	45	15.0	4th
5	Specialized Accounting/Audit AI Tools	21	7.0	5th

Table 1 demonstrates a significant adoption rate for general-purpose AI, with 88% of students using Generative Text tools. But the use of specialized tools has declined significantly, with only 7% of them employing AI specifically created for accounting or auditing. This implies that students are aware of AI, but their use is now restricted to simple content creation as opposed to expert commercial applications.

Research Question 2: What is the perceived impact of AI tools on the academic performance of Business Education students?

Table 2: Mean Ratings of Perceived Impact on Academic Performance

S/N	Item Statement	Mean ($\bar{x}$)	SD	Remark
1	AI tools help me understand complex business concepts	3.12	0.82	Agreed
2	AI tools help me understand complex business concepts	3.45	0.65	Agreed
3	AI tools reduce the time spent on research projects.	3.68	0.54	Strongly Agreed
4	AI tools have improved my examination preparation efficiency.	2.88	0.91	Agreed
	Weighted Average	**3.28**	**0.73**	**High Impact**

Table 2 shows a grand mean of 3.28, significantly higher than the norm of 2.50. This suggests that students believe AI has greatly improved their academic performance, especially when it comes to research speed ($\bar{x}$=3.68) and assignment quality ($\bar{x}$=3.45).

Research Question 3: How does the use of AI tools influence the acquisition of 21st-century digital skills among students?

Table 3: Impact of AI on Digital Skill Acquisition

S/N	Skill Area	Mean ($\bar{x}$)	SD	Remark
1	Information Literacy & Fact-checking	2.42	1.02	Agreed
2	Prompt Engineering/Digital Communication	3.05	0.77	Agreed
3	Data Interpretation & Visualization	2.65	0.88	Agreed
4	Problem-solving via Computational Tools	2.92	0.81	Agreed
	Weighted Average	2.76	0.87	Mod. Impact

A moderate effect on skill learning is suggested by the data in Table 3 (Mean = 2.76). It's interesting to note that students disagreed that AI aids in fact-checking ($\bar{x}$=2.42), demonstrating an awareness of AI hallucinations, but they thought it enhanced their problem-solving capabilities.

Hypothesis 1 (H01): There is no significant relationship between the use of AI tools and the academic performance of Business Education students.

Table 4: PPMC Analysis of AI Usage and Academic Performance

Variable	n	Mean	SD	r-cal	P-value	Decision
AI Tool Usage Academic Performance	300 300	14.22 12.85	3.11 2.45	0.684	0.001	Reject H0

Correlation is significant at the 0.05 level.

The Pearson Correlation analysis produced an r-value of 0.684 with a p-value (0.001) less than 0.05, as seen in the above table. Consequently, the null hypothesis is rejected. This suggests that the use of AI tools and academic achievement are strongly, favourably, and significantly correlated.

Hypothesis 2 ($H_0$2): There is no significant relationship between the use of AI tools and the acquisition of digital skills.

Table 5: PPMC Analysis of AI Usage and Digital Skill Acquisition

Variable	n	Mean	SD	r-cal	P-value	Decision
AI Tool Usage Digital Skill Acquisition	300 300	14.22 11.40	3.11 2.90	0.512	0.004	Reject H0

Correlation is significant at the 0.05 level.

The use of AI tools and the development of digital skills have a moderate positive correlation, as shown in Table 5 above with an r-value of 0.512. The null hypothesis is rejected since the p-value (0.004) is less than 0.05. This demonstrates that using AI more frequently is linked to higher levels of digital proficiency.

DISCUSSION OF FINDINGS

According to the research, Business Education students are well aware of and have a moderate-to-high acceptance of common AI technologies like Grammarly, Canva, and ChatGPT. This is consistent with Iwerima and Bupo's (2024) study, which showed that students at universities in Southern Nigeria were very receptive to using artificial intelligence in their academic endeavours. In a similar vein, Olanrewaju and Aderemi (2025) observed that student-teachers in Ekiti State (EKSU) are playing an increasingly important role in incorporating novel teaching methods. In this way, the adoption is primarily user-driven rather than institution-led, since students make up for a lack of institutional digital resources by using these tools for individualized research and document editing.

Additionally, the results demonstrate that AI tools greatly improve time management, clarity of thought, and efficiency, all of which students believe have a positive impact on their academic success. According to the study by Qinglan, Lanzhen, Minwei, and Yangjie (2026), AI promotes individualized learning experiences that can improve understanding of complicated business concepts. This finding was in line with the study. Similarly, the research of Ututalum (2025) backs the notion that AI may revolutionize education by automating less complex activities, freeing students to concentrate on problem-solving. But Vieriu and Petrea's 2025 research at a Nigerian university cautions that, if not balanced with traditional pedagogical approaches, excessive reliance on AI to lessen workloads can result in academic decline and a loss in original critical thinking.

The study once again demonstrated a significant beneficial impact of AI tool use on the development of digital skills, notably in the areas of data literacy and visual communication. According to Luckin et al. (2022), who stated that AI is essential for training pupils for the evolving digital economy, this conclusion is supported.

Emefiele (2025) makes the explicit argument that generative AI equips students with digital entrepreneurship abilities, such as market trend analysis and business idea creation using industry-level data analytics.

The study found a strong correlation between students' academic achievement in business education and their usage of artificial intelligence technologies. Therefore, the null hypothesis rejection indicates a strong statistical association between frequent AI usage and higher academic grades. This conclusion aligns with Hassan's (2026) study, which demonstrated that students' participation improves and administrative procedures become more efficient when AI is used effectively. Students can more effectively close the gap between theory and practice by using technologies like ChatGPT to clarify concepts (Omene, 2025).

Additionally, the research reveals a strong correlation between the use of AI and the growth of digital skills. This supports the relationship between increased AI usage frequency and higher levels of digital competency. Nwaigburu and Eneogwe's (2013) claim that vocational and business education should provide pupils with skills that improve their employability is supported by these findings. According to Alam (2021), who argues that using AI datasets and neural network-based technologies gives a basic understanding of data handling and programming principles in the twenty-first century, the conclusion that AI use enhances these skills is supported by Alam (2021).

In the study area, Digital Poverty is still a problem, but Business Education students are very resilient and use AI mostly for basic academic help, according to the study's conclusions. The data clearly indicates that the integration of artificial intelligence is directly related to both higher grades and greater digital skills.

CONCLUSION

The introduction of artificial intelligence marks a sea change in the pedagogical environment of Business Education in Ekiti State. This research has demonstrated that students are not just passive observers of this technological revolution, but rather are actively using AI technologies to manage their academic needs. The research highlights a key reality: AI is now a core factor in digital literacy and academic success, not just an optional addition. The fact that the null hypotheses were disproven shows that students who interact regularly with AI technologies are better equipped to handle the challenges of the classroom as well as the demands of today's workforce.

A digital divide still exists, although students are proficient in using AI for simple activities, they are restricted in their capacity to use these technologies to solve complicated business problems due to the absence of institutionalized training and specific business AI software. Institutional leaders and legislators must make a concerted effort to move from unmanaged AI use to planned AI integration in order for Business Education in Ekiti State to continue to be competitive. When utilized effectively, AI can turn the Business Education Student into a Digital Business Leader, prepared for the global economy.

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