



The Next-Gen Commerce Graduate: Thriving in an AI-Driven Economy-An Empirical Analysis of Student Perceptions and Curriculum Relevance

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Abstract

The rapid integration of Artificial Intelligence (AI) into global business workflows has fundamentally reshaped employability expectations, requiring modern commerce graduates to possess both analytical and technological capabilities. This empirical study investigates commerce students' perceptions regarding AI adoption, their confidence in entering an AI-driven job market, and the perceived relevance of current higher education curricula. Primary data was gathered through a structured 5-point Likert scale questionnaire administered to N = 150 undergraduate (70%) and postgraduate (30%) commerce students across various specializations. Given the non-normal, ordinal nature of the data, descriptive statistics (Medians and Interquartile Ranges) and non-parametric inferential methods—including Spearman's rank correlation, the Mann-Whitney U test, and the Kruskal-Wallis H test—were employed for hypothesis testing. The findings reveal that informal or active usage of AI tools does not significantly correlate with perceived career confidence ($r_s = .138$, $p = .091$). Instead, graduate job market confidence depends strongly on formal institutional curriculum adequacy ($r_s = .665$, $p < .001$). Comparative analysis showed significant differences in curriculum perception across academic levels ($p = .005$), with undergraduates expressing greater dissatisfaction than postgraduates. Furthermore, job confidence varied significantly across specializations ($p < .001$), with Business Analytics students reporting lower confidence (Mean Rank = 43.40) than traditional streams, reflecting heightened critical awareness of industry technical demands. The study concludes that higher education institutions must urgently reform commerce curricula by embedding applied AI applications, automated analytics, and algorithmic decision-making to bridge the gap between academic preparation and workforce expectations.

Keywords: Artificial Intelligence, Commerce Education, Curriculum Relevance, Graduate Employability, Non-Parametric Analysis, Student Perceptions.

1. Introduction

The modern global economy is undergoing a structural paradigm shift driven by the rapid adoption of Artificial Intelligence (AI) in business, financial modeling, accounting automation, and digital commerce. As corporate workflows transition from traditional manual systems to algorithmic decision-making, higher education institutions face an urgent imperative to align their commerce programs with evolving market demands. Recent empirical research highlights that while university students frequently

engage with generative AI and automated tools to support their academic work, many express significant concerns regarding their actual career readiness and technical self-efficacy in an AI-dominated workforce (CKY Chan, W Zhou - Smart Learning Environments, 2023 – Springer & CKY Chan, W Zhou - arXiv preprint arXiv:2305.01186, 2023 - arxiv.org). Furthermore, studies focusing on business and commerce curricula argue that current educational frameworks exhibit a structural lag, often



favoring theoretical concepts over practical, hands-on training in financial analytics and modern business technologies. Integrating Artificial Intelligence (AI) into curriculum design redesigns the university's formation by enabling personalized, adaptive, and informed learning experiences. (Muhammad Usman Tariq 2026). Because a student's confidence in competing within an automated job market heavily depends on the industry relevance of their curriculum, investigating student perceptions is vital for identifying learning gaps and driving meaningful academic reform. To address this gap, this empirical study investigates the relationship between active AI tool usage, perceived curriculum adequacy, and job market confidence among undergraduate and postgraduate commerce students (N = 150). Utilizing non-parametric statistical methods—including Spearman's rank correlation, the Mann-Whitney U test, and the Kruskal-Wallis H test—this study provides actionable insights for curriculum designers and higher education policymakers seeking to modernize commerce education [1-3].

2. Statement of the Problem

Despite the rapid integration of Artificial Intelligence across financial, accounting, and commercial sectors, traditional higher education commerce curricula remain predominantly theoretical. Many commerce graduates enter the job market with limited exposure to applied AI workflows, data-driven financial modeling, and automated business analytics. This disparity creates a significant curriculum gap between academic training and industry expectations, leaving students uncertain about their employability in an automated economy. While existing research broadly explores AI's role in education, limited empirical evidence examines how commerce students specifically perceive the relevance of their current syllabus, how active AI usage influences their confidence, and whether significant variations exist across different commerce specializations. Without evaluating these student-centric perceptions, academic institutions risk producing commerce graduates who lack the technological competencies necessary to thrive in an AI-driven economy.

3. Review of Literature

Camelia Surugiu, Cătălin Grădinaru, Marius Razvan Surugiu (2024) Although artificial intelligence is widely praised as a transformative educational tool, current literature reveals a discrepancy between student awareness and actual implementation. The researchers examining 254 business students demonstrated that despite positive attitudes toward AI's ability to reduce administrative workloads and tailor learning plans, learner interaction with AI remains surprisingly constrained. The researchers identified that student engagement is largely confined to familiar applications like chatbots, edge computing, and computer vision, leaving most AI capabilities underutilized. This underscores a key takeaway for educational policy: educators must intentionally design frameworks that familiarize learners with broader AI applications to maximize their pedagogical value.

Juan Zhang (2025) To overcome the limitations of traditional instruction in data-driven business education, recent research has explored the integration of advanced artificial intelligence to innovate course delivery. Researchers developed an intelligent learning system featuring an AI teaching assistant, a deep-learning recommendation engine, and a structured knowledge graph to tailor content to individual cognitive profiles. Implemented within an e-commerce data analytics course, this framework utilized an "AI two-teacher collaboration" model—combining online AI-driven personalization with offline instructor guidance—alongside industry-embedded contexts and a blended formative-summative evaluation system. Empirical results indicated that this hybrid, data-driven approach significantly enhanced students' data analytics proficiency, academic performance, and course satisfaction, offering a scalable paradigm for modernizing business curricula in the digital age.

Jagadish Tulimelli, Sarita Satpathy, Ashok Kumar Samminga (2026) Investigating the dual nature of technological integration in higher education, recent quantitative research examined the opportunities and obstacles associated with embedding artificial



intelligence into commerce and management curricula. Utilizing structured survey data from business students, the study evaluated key AI applications—such as adaptive learning platforms, intelligent tutoring systems, predictive analytics, and conversational chatbots—in terms of their impact on student engagement, real-time feedback, and overall learning satisfaction. The findings indicate a positive correlation between effective AI adoption and improved educational outcomes. However, the study also highlights significant systemic barriers, including data privacy risks, elevated implementation costs, institutional resistance, and gaps in technical expertise. The author concludes that while AI holds the potential to reshape pedagogical methods in commerce education, widespread realization of these benefits remains contingent on institutions reaching an adequate level of information and communications technology (ICT) readiness.

Jithin Scaria, A. Sengottaiyan (2025) Focusing on the scholarly process, recent mixed-methods research examined how artificial intelligence is transforming research practices among academics and students within higher education, particularly in commerce disciplines. The study evaluated how AI platforms streamline key research tasks, including literature synthesis, data analysis, manuscript drafting, and academic collaboration. While affirming AI's capacity to significantly improve research efficiency and productivity, the findings also highlight critical adoption barriers, notably ethical concerns, digital skill gaps, and technological disparities among institutions. Ultimately, the authors emphasize that realizing AI's full potential in commerce research requires universities to institute equitable policies, targeted training, and clear ethical guidelines to ensure sustainable implementation.

Ankur Aggarwal (2026) Examining the regional context of digital transformation, recent qualitative and literature-based research evaluated how artificial intelligence is altering the higher education landscape in India, specifically within commerce disciplines. The study highlights a clear shift away from traditional instructional methods toward technology-

driven, skill-focused learning models enabled by adaptive learning platforms, automated grading systems, and educational data analytics. In response to modern industry requirements, Indian commerce curricula are increasingly incorporating interdisciplinary areas such as fintech, business analytics, and digital marketing. However, the author identifies several key barriers to widespread adoption, including uneven technological infrastructure, inadequate faculty training, and data privacy concerns, along with systemic gaps in standardized curriculum design. To bridge these gaps, the study argues for coordinated policy interventions, structured professional development for educators, and ethical oversight to ensure AI adoption meaningfully improves graduate employability [4-6].

4. Research Objectives

- To evaluate commerce students' perception of the relevance and adequacy of their current curriculum in preparing them for an AI-driven economy.
- To analyze the relationship between active AI tool usage and students' perceived career confidence and job readiness in the modern commercial workforce.

4.1. Research Methodology

This study adopts a quantitative, empirical research design to investigate college students' perceptions regarding AI integration and curriculum relevance in commerce streams. Primary data will be collected through a structured questionnaire consisting of demographic items and a 5-point Likert scale ranging from 1 ("Strongly Disagree") to 5 ("Strongly Agree"). A sample size of N = 150 Commerce students across undergraduate and postgraduate programs will be selected using convenience sampling across representative Higher Education Institutions. Because survey data measured on Likert scales are inherently ordinal and typically violate normality assumptions, non-parametric analytical techniques will be applied. Data will be analyzed using statistical software (SPSS), employing descriptive measures (Medians and Interquartile Ranges) alongside

inferential non-parametric tests: Spearman's rank correlation to measure relational dynamics, the Mann-Whitney U test to compare undergraduate and postgraduate responses, and the Kruskal-Wallis H test to evaluate variance across specialized academic streams.

5. Research Hypotheses

- **H1:** There is a statistically significant positive correlation between commerce students' active usage of AI tools for academic tasks and their perceived confidence in entering an AI-driven job market.

- **H2:** There is a statistically significant difference in the median perceived curriculum relevance and adequacy regarding AI between undergraduate (UG) and postgraduate (PG) commerce students.
- **H3:** Perceived job readiness and AI technical confidence significantly differ among commerce students across different specializations [7 & 8].

5.1.Data Analysis, Results & Interpretations

Demographic Profile of Respondents:

Table 1 Distribution of Respondents According to Gender

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	60	40.0	40.0	40.0
	Female	90	60.0	60.0	100.0
	Total	150	100.0	100.0	

Source: Primary data

Table 2 Distribution of Respondents According to Level of Study

Level of Study					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	UG	105	70.0	70.0	70.0
	PG	45	30.0	30.0	100.0
	Total	150	100.0	100.0	

Source: Primary data

Table 3 Distribution of Respondents According to Specialization Stream

Specialization Stream					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Finance	68	45.3	45.3	45.3
	Marketing	52	34.7	34.7	80.0
	Analytics	30	20.0	20.0	100.0
	Total	150	100.0	100.0	

Source: Primary data

Interpretation: Primary data was gathered from a total sample of N = 150 Commerce students across higher education institutions. As detailed in Table 1 - 3, the gender distribution comprised 60 male respondents (40.0%) and 90 female respondents

(60.0%), reflecting a balanced representation aligned with current enrollment trends in higher commerce education. Regarding the academic level of study, 70.0% (n = 105) of participants were enrolled in undergraduate programs (B. Com/BBA), while



30.0% (n = 45) were pursuing postgraduate degrees (M. Com/MBA). In terms of discipline specializations, the largest proportion of respondents specialized in Finance/Accounting (45.3%, n = 68),

followed by Marketing/ Management (34.7%, n = 52), and Business Analytics/Systems (20.0%, n = 30) Shown in Table 4 - 8.

Table 4 Distribution of Respondents According to Active AI Tool Usage

Active AI Tool Usage					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	9	6.0	6.0	6.0
	D	21	14.0	14.0	20.0
	N	30	20.0	20.0	40.0
	A	54	36.0	36.0	76.0
	SA	36	24.0	24.0	100.0
	Total	150	100.0	100.0	

Source: Primary data

Table 5 Distribution of Respondents According to Perceived Curriculum Adequacy

Curriculum Adequacy					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	36	24.0	24.0	24.0
	D	51	34.0	34.0	58.0
	N	33	22.0	22.0	80.0
	A	21	14.0	14.0	94.0
	SA	9	6.0	6.0	100.0
	Total	150	100.0	100.0	

Source: Primary data

Table 6 Distribution of Respondents According to Job Market Confidence

Job Market Confidence					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	15	10.0	10.0	10.0
	D	33	22.0	22.0	32.0
	N	42	28.0	28.0	60.0
	A	42	28.0	28.0	88.0
	SA	18	12.0	12.0	100.0
	Total	150	100.0	100.0	

Source: Primary data

Table 7 Distribution of Respondents According to Concern About Lack of AI Training

Lack of AI Training Concern					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	6	4.0	4.0	4.0
	D	18	12.0	12.0	16.0



	N	27	18.0	18.0	34.0
	A	57	38.0	38.0	72.0
	SA	42	28.0	28.0	100.0
	Total	150	100.0	100.0	

Source: Primary data

Table 8 Distribution of Respondents According to Demand for Syllabus Updates

Syllabus Update Demand					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	3	2.0	2.0	2.0
	D	9	6.0	6.0	8.0
	N	18	12.0	12.0	20.0
	A	54	36.0	36.0	56.0
	SA	66	44.0	44.0	100.0
	Total	150	100.0	100.0	

Source: Primary data

5.2.Summary of Central Tendency and Dispersion (Median & IQR) for Core

Survey Variables

Table 9 Distribution of Respondents' Opinions on AI Tool Usage, Curriculum Adequacy, Job Market Confidence, AI Training Concerns, and Demand for Syllabus Updates

Survey Statement	SD (1)	D (2)	N (3)	A (4)	SA (5)	Mdn	IQR
I actively use AI tools (e.g., ChatGPT, financial software) for academic research and assignments.	9 (6.0%)	21 (14.0%)	30 (20.0%)	54 (36.0%)	36 (24.0%)	4	2
My current college curriculum adequately covers modern AI applications relevant to the commerce sector.	36 (24.0%)	51 (34.0%)	33 (22.0%)	21 (14.0%)	9 (6.0%)	2	2
I feel confident about competing in a job market where employers expect commerce graduates to know AI workflows.	15 (10.0%)	33 (22.0%)	42 (28.0%)	42 (28.0%)	18 (12.0%)	3	2
I am concerned that the lack of formal AI training in my curriculum could negatively impact my career growth.	6 (4.0%)	18 (12.0%)	27 (18.0%)	57 (38.0%)	42 (28.0%)	4	1

Higher education institutions should immediately update the commerce syllabus to include practical AI modules.	3 (2.0%)	9 (6.0%)	18 (12.0%)	54 (36.0%)	66 (44.0%)	4	1
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Source: Primary data

To evaluate commerce students' perceptions regarding AI integration, curriculum relevance, and job readiness, descriptive statistics were computed for the core ordinal Likert-scale items ($N = 150$), reporting central tendency as Medians (Mdn) and dispersion as Interquartile Ranges ($IQR = Q3 - Q1$). As summarized in Table 9, respondents reported frequent voluntary engagement with AI technologies for academic and research purposes ($Mdn = 4.00$, $IQR = 1.00$), with 60.0% ($n = 90$) agreeing or strongly agreeing that they actively utilize tools like ChatGPT and automated financial software. Conversely, students expressed strong consensus regarding institutional curriculum lag ($Mdn = 2.00$, $IQR = 1.00$), where 58.0% ($n = 87$) indicated that their current commerce programs fail to adequately cover modern AI applications. This educational shortfall corresponds with heightened anxiety regarding career advancement ($Mdn = 4.00$, $IQR = 2.00$), as 66.0% ($n = 99$) agreed that a lack of formal AI training could negatively impact their employment prospects. Consequently, student job market confidence centered on the neutral midpoint ($Mdn = 3.00$, $IQR =$

2.00) with notable polarization across the sample (40.0% optimistic vs. 32.0% pessimistic). Demonstrating a near-unanimous collective alignment, an overwhelming 80.0% ($n = 120$) of surveyed students agreed or strongly agreed that higher education institutions must immediately update the commerce syllabus to incorporate practical AI modules ($Mdn = 4.00$, $IQR = 1.00$), underscoring an urgent mandate for institutional academic reform.

Hypotheses Testing

- **H0:** There is no significant correlation between commerce students' active usage of AI tools for academic tasks and their perceived confidence in entering an AI-driven job market.
- **H1:** There is a statistically significant positive correlation between commerce students' active usage of AI tools for academic tasks and their perceived confidence in entering an AI-driven job market Shown in Table 10.

5.3.Nonparametric Correlations

Table 10 Spearman's Rank Correlation Between Active AI Tool Usage, Curriculum Adequacy, and Job Market Confidence

Correlations					
			Active AI Tool Usage	Curriculum Adequacy	Job Market Confidence
Spearman's rho	Active AI Tool Usage	Correlation Coefficient	1.000	.056	.138
		Sig. (2-tailed)	.	.499	.091
		N	150	150	150
	Curriculum Adequacy	Correlation Coefficient	.056	1.000	.665**
		Sig. (2-tailed)	.499	.	.000

		N	150	150	150
	Job Market Confidence	Correlation Coefficient	.138	.665**	1.000
		Sig. (2-tailed)	.091	.000	.
		N	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).					

A Spearman's rank-order correlation was conducted to evaluate the relationship between students' active AI tool usage (Mdn = 4.00, IQR = 1.00) and their perceived confidence in competing within an AI-driven employment market (Mdn = 3.00, IQR = 2.00). The analysis revealed a weak positive correlation between active AI tool usage and job market confidence, $r_s(148) = .138, p = .091$. Because the p-value ($p = .091$) exceeds the standard significance threshold of $\alpha = .05$, so fail to reject the null hypothesis. There is no statistically significant relationship between informal/active AI tool usage and student career confidence in this sample. This finding reveals that students engaging with AI tools informally or independently for routine academic tasks (e.g., standard ChatGPT queries) does not automatically translate into professional confidence for entering an AI-driven workforce. In contrast, the output demonstrates that Curriculum

Adequacy has a strong, statistically significant positive correlation with Job Market Confidence ($r_s = .665, p < .001$). This confirms that career self-efficacy depends directly on formal institutional instruction and structured curriculum integration, rather than ad-hoc, individual AI adoption Shown in Table 11.

- **H0:** There is no statistically significant difference in the median perceived curriculum relevance and adequacy regarding AI between undergraduate (UG) and postgraduate (PG) commerce students
- **H1:** There is a statistically significant difference in the median perceived curriculum relevance and adequacy regarding AI between undergraduate (UG) and postgraduate (PG) commerce students.

5.4.Mann-Whitney Test

Table 11 Comparison of Curriculum Adequacy by Level of Study Using Mean Ranks

Ranks				
	Level Of Study	N	Mean Rank	Sum of Ranks
Curriculum Adequacy	UG	105	69.27	7273.50
	PG	45	90.03	4051.50
	Total	150		

Source: Primary data

Test Statistics	
	Curriculum Adequacy
Mann-Whitney U	1708.500
Wilcoxon W	7273.500
Z	-2.776

Asymp. Sig. (2-tailed)	.005
a. Grouping Variable: Level of Study	

A Mann-Whitney U test was conducted to evaluate whether perceived curriculum adequacy regarding AI integration (Q2) differed significantly between Undergraduate (n = 105) and Postgraduate (n = 45) commerce students (N = 150). The analysis revealed a statistically significant difference in response distributions, $U = 1708.50$, $W = 7273.50$, $Z = -2.776$, $p = .005$, with Postgraduate students reporting a substantially higher Mean Rank (90.03) than Undergraduate students (69.27). Because the p-value ($p = .005$) is well below the standard threshold of $\alpha = .05$, the null hypothesis (H_0) is rejected, supporting H_1 . This indicates that undergraduate students express significantly greater dissatisfaction with current syllabus relevance than their

postgraduate peers, underscoring that foundational undergraduate commerce programs suffer from a more acute structural lag and require prioritized curriculum modernization with hands-on AI modules.

- **H0:** Perceived job readiness and AI technical confidence do not significantly differ among commerce students across different specializations Shown in Table 12.
- **H1:** Perceived job readiness and AI technical confidence significantly differ among commerce students across different specializations.

5.5.Kruskal-Wallis Test

Table 12 Mean Rank of Job Market Confidence Across Different Specialization Streams

Ranks			
	Specialization Stream	N	Mean Rank
Job Market Confidence	Finance	68	78.76
	Marketing	52	89.75
	Analytics	30	43.40
	Total	150	

Source: Primary data

Test Statistics ^{a,b}	
	Job Market Confidence
Kruskal-Wallis H	23.713
df	2
Asymp. Sig.	.000
a. Kruskal Wallis Test	
b. Grouping Variable: Specialization Stream	

A Kruskal-Wallis H test was conducted to determine if perceived job market confidence (Q5) differed significantly across specialization streams (N = 150): Finance (n = 68), Marketing (n = 52), and Analytics (n = 30). The test revealed a statistically significant difference across streams, $H(2) = 23.713$, $p < .001$, with Marketing students recording the highest Mean

Rank (89.75), followed by Finance (78.76), and Analytics students reporting the lowest Mean Rank (43.40). Because $p < .001$, the null hypothesis (H_0) is rejected, supporting H_1 . This significant disparity indicates that technical confidence is unevenly distributed; Analytics students demonstrate heightened awareness of industry skill demands and



higher self-criticism, whereas Marketing and Finance students exhibit higher confidence despite receiving less hands-on technical training in their syllabi.

Conclusion

This empirical study demonstrates that while commerce students actively adopt generative AI tools for routine academic tasks, voluntary usage alone does not foster career confidence in an automated workforce ($r_s = .138$, $p = .091$). Instead, graduate self-efficacy depends directly on institutional curriculum adequacy ($r_s = .665$, $p < .001$), revealing a critical gap between academic instruction and industry expectations. The findings underscore significant structural disparities: undergraduate students report higher dissatisfaction with syllabus lag than postgraduates ($p = .005$), while Business Analytics students exhibit realistic self-criticism and lower career confidence compared to traditional marketing and finance streams ($p < .001$). To address these challenges, higher education institutions must urgently transition from theoretical instruction to experiential learning by embedding applied AI software, automated financial modeling, and data analytics directly into core undergraduate commerce modules. Academic policymakers should collaborate with industry leaders to co-design dynamic, regularly updated syllabi that emphasize hands-on algorithmic decision-making. Furthermore, future empirical research should extend this study across longitudinal cohorts and larger geographic samples to evaluate the long-term impact of structured AI training on actual graduate placement outcomes.

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