

# A Study On Students' Attitude And Perceptions Towards The Ethical Use Of Artificial Intelligence Tools In Higher Education With Special Reference To UG Commerce Students In Pollachi Taluk

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## Abstract

Artificial Intelligence (AI) tools have become an important part of higher education by supporting students in academic activities such as assignments, research, content writing, and exam preparation. This study aims to examine the attitudes and perceptions of students towards the ethical use of Artificial Intelligence tools in higher education, with special reference to UG Commerce students in Pollachi Taluk. The study is based on primary data collected from 300 respondents using a structured questionnaire. Percentage analysis, mean, standard deviation, and ranking techniques were used to analyze the data. The findings reveal that most respondents are aware of AI tools and use them regularly for academic purposes. ChatGPT emerged as the most frequently used AI tool. The study also indicates that respondents generally have a positive attitude towards AI tools while recognizing the importance of ethical usage. Most respondents believe that AI should be used only as a learning aid and not as a substitute for independent work. The study concludes that AI tools offer significant benefits in higher education when used responsibly. Promoting ethical awareness and implementing clear institutional policies can help students use AI effectively while maintaining academic honesty and improving learning outcomes.

**Keywords:** Artificial Intelligence, Ethical Use, Higher Education, Attitude, Perception, UG Commerce Students, etc.,

## INTRODUCTION

Artificial Intelligence (AI) has rapidly moved from being a specialized technological domain to becoming a common part of everyday academic life. Tools powered by AI are now widely used by students in higher education for tasks such as writing assignments, summarizing content, generating ideas, solving problems, and even preparing for examinations. This shift has significantly changed how students learn, think, and interact with academic content.

In higher education, particularly at the undergraduate level, AI tools present both opportunities and challenges. On one hand, they enhance learning efficiency, improve access to information, and support personalized education. On the other hand, they raise serious concerns regarding academic integrity,

originality, dependency, and ethical usage. The boundary between assistance and misuse is often unclear, making ethical awareness a critical aspect of AI adoption in education.

Commerce students, especially at the undergraduate level, are among the active users of digital and AI-based tools due to their frequent involvement in assignments, projects, case studies, and data analysis. Their perceptions and attitudes toward AI ethics are therefore important in understanding how responsibly these tools are being integrated into academic practices.

Against this backdrop, the present study focuses on UG Commerce students in Pollachi Taluk to examine their attitudes and perceptions toward the ethical use of Artificial Intelligence tools in higher education. It aims to understand how students view AI usage, their awareness of ethical boundaries, and the factors influencing responsible or irresponsible use. The findings of this study are expected to provide insights for educators and institutions to develop better guidelines and awareness programs for ethical AI usage in academics.

### **Review of Literature:**

The rapid growth of Generative Artificial Intelligence (GenAI) tools such as ChatGPT, Grammarly, and other AI-based writing assistants has significantly transformed higher education. Recent studies highlight that AI tools are increasingly used by students for academic writing, idea generation, summarization, and problem-solving, which has raised important discussions around ethical use and academic integrity.

Nehru and Haryanti (2026) carried out a systematic review on mapping Generative AI ethics in higher education. The study concluded that AI enhances learning when it supports critical thinking and self-regulated learning rather than replacing students' own work. It also stressed the importance of maintaining human judgment, academic integrity, and ethical boundaries while integrating AI into higher education.

Panda (2025) conducted a systematic review on students' perceptions, adoption, ethical concerns, and pedagogical implications of Generative AI in higher education. The study found that students widely adopted AI tools for learning, assignments, and academic support. However, ethical concerns such as plagiarism, academic dishonesty, overdependence, and the need for AI literacy were consistently highlighted. The review recommended that higher education institutions develop clear ethical guidelines and integrate AI literacy into the curriculum.

Johnston et al. (2024) found that more than half of university students had already used or considered using generative AI tools for academic purposes, indicating widespread adoption among learners. However, the same study revealed that while students were open to using AI for support activities like grammar correction and idea generation, they were largely opposed to using it for complete assignment writing, showing a clear distinction between acceptable assistance and unethical dependence.

Das and J. V. (2024) examined higher education students' perceptions of ChatGPT and found that students generally held a positive attitude toward AI tools due to their ease of use and academic benefits. However, concerns related to academic dishonesty, misinformation, and overdependence were also strongly reported, indicating a mixed perception among students .

Further, a scoping review by Li et al. (2023) highlights that the major ethical concerns surrounding AI in higher education include academic integrity violations, data privacy issues, and assessment fairness. The review also emphasizes that most existing studies are conceptual in nature and that there is still a lack of empirical research focusing on student-level ethical decision-making .

In addition, recent discussions in educational research suggest that overdependence on AI tools may negatively affect students' critical thinking, writing skills, and independent learning abilities. At the same time, institutions are increasingly struggling to balance AI integration with maintaining academic honesty, leading to the development of new guidelines and policies for responsible AI use in education .

### **Objectives of the study:**

- ☐ To study the use of Artificial Intelligence (AI) tools among UG Commerce students.
- ☐ To examine the attitudes and perceptions of UG Commerce students towards the ethical use of AI tools.

### **Statement of the Problem:**

The rapid growth of Artificial Intelligence (AI) tools has significantly changed the learning methods of students in higher education. UG Commerce students are increasingly using AI tools for completing assignments, preparing projects, and understanding academic content. While these tools provide academic support and improve learning efficiency, they also raise serious concerns related to ethical usage, such as dependency on AI, reduced originality, and potential academic dishonesty.

In Pollachi Taluk, there is limited empirical evidence regarding how UG Commerce students perceive and use AI tools ethically in their academic work. It is unclear whether students are fully aware of the ethical boundaries of AI usage and whether they are using these tools responsibly or misusing them for academic convenience.

Therefore, this study is undertaken to analyze the attitudes and perceptions of UG Commerce students in Pollachi Taluk towards the ethical use of Artificial Intelligence tools in higher education and to understand the extent of their awareness and usage patterns.

### **Need for the Study**

- ☐ Artificial Intelligence tools are increasingly used by UG Commerce students for academic work in higher education.

- ❑ Students may depend heavily on AI tools, which can affect their independent thinking and learning skills.
- ❑ There is a growing concern about unethical practices such as plagiarism and misuse of AI-generated content.
- ❑ Many students may not have clear awareness about what is ethical and unethical use of AI tools.
- ❑ The study is needed to help institutions understand student behavior and promote responsible use of AI in academics.

### Limitations of the Study

- The study is limited to UG Commerce students in Pollachi Taluk only, so the findings cannot be generalized to other regions or disciplines.
- The data collected is based on students' responses, which may be influenced by personal bias or inaccurate reporting.
- The study focuses only on selected AI tools and may not cover all emerging Artificial Intelligence applications in education.
- Time constraints may limit the depth of data collection and analysis.

### Research Methodology:

- ❖ **Area of the Study:** The research study was conducted among UG Commerce students in Pollachi Taluk.
- ❖ **Nature and Source of Data:** The study is based on the questionnaire method. Primary data were collected from 300 respondents through a structured questionnaire. Secondary data were collected from books, journals, research articles, websites, magazines, and other published sources related to Artificial Intelligence and higher education.
- ❖ **Statistical Tools Used for the Study:**
  - Simple Percentage Analysis
  - Chi-Square Analysis
  - Friedman Ranking Test
- ❖ **Sampling Used:** A total of 300 UG Commerce students were selected from various colleges in Pollachi Taluk using the convenience sampling method.

Table No. 1

**Demographic Profile of the Respondents (N = 300)**

| Variable              | Category               | Number of Respondents | Percentage (%) |
|-----------------------|------------------------|-----------------------|----------------|
| Gender                | Male                   | 138                   | 46.0           |
|                       | Female                 | 162                   | 54.0           |
| Age                   | Below 18 years         | 36                    | 12.0           |
|                       | 18–20 years            | 168                   | 56.0           |
|                       | 21–23 years            | 84                    | 28.0           |
|                       | Above 23 years         | 12                    | 4.0            |
| Year of Study         | I Year                 | 96                    | 32.0           |
|                       | II Year                | 102                   | 34.0           |
|                       | III Year               | 102                   | 34.0           |
| Type of Institution   | Government College     | 78                    | 26.0           |
|                       | Aided College          | 108                   | 36.0           |
|                       | Self-Financing College | 114                   | 38.0           |
| Area of Residence     | Rural                  | 174                   | 58.0           |
|                       | Urban                  | 126                   | 42.0           |
| Monthly Family Income | Below ₹20,000          | 90                    | 30.0           |
|                       | ₹20,001–₹40,000        | 120                   | 40.0           |
|                       | ₹40,001–₹60,000        | 66                    | 22.0           |
|                       | Above ₹60,000          | 24                    | 8.0            |

The table presents the personal profile of 300 respondents.

Most of the respondents are female (54%) and male respondents account for 46%. This shows a slight dominance of female participation in the study.

In terms of age distribution, the majority of respondents (56%) are in the 18–20 years group, followed by 28% in the 21–23 years group. Only a small number fall under below 18 years (12%) and above 23 years (4%), indicating that most respondents are within the regular college-going age.

Regarding year of study, the respondents are fairly balanced across all levels, with I Year (32%), II Year (34%), and III Year (34%). This balanced distribution ensures that opinions from all academic levels are represented equally.

In the case of type of institution, the highest number of respondents are from self-financing colleges (38%), followed by aided colleges (36%), and government colleges (26%). This shows that students from private institutions form a slightly larger share of the sample.

With respect to area of residence, a majority of respondents (58%) are from rural areas, while 42% are from urban areas. This indicates that rural students dominate the sample, which helps in understanding AI usage in less urbanized settings.

For monthly family income, most respondents fall in the ₹20,001–₹40,000 category (40%), followed by below ₹20,000 (30%). A smaller proportion belongs to higher income groups, especially above ₹60,000 (8%). This shows that the sample mainly represents middle and lower-income backgrounds.

**Table No. 2**  
**AI Tools Usage Among Respondents**

| Variable                           | Category          | Number of Respondents | Percentage (%) |
|------------------------------------|-------------------|-----------------------|----------------|
| Awareness of AI Tools              | Yes               | 270                   | 90.0           |
|                                    | No                | 30                    | 10.0           |
| Source of Awareness                | Friends           | 60                    | 20.0           |
|                                    | Teachers          | 54                    | 18.0           |
|                                    | Social Media      | 96                    | 32.0           |
|                                    | Internet          | 78                    | 26.0           |
|                                    | Others            | 12                    | 4.0            |
|                                    |                   |                       |                |
| Frequently Used AI Tools           | ChatGPT           | 120                   | 40.0           |
|                                    | Google Gemini     | 48                    | 16.0           |
|                                    | Grammarly         | 36                    | 12.0           |
|                                    | QuillBot          | 42                    | 14.0           |
|                                    | Microsoft Copilot | 30                    | 10.0           |
|                                    | Canva AI          | 18                    | 6.0            |
|                                    | Gamma             | 6                     | 2.0            |
| Frequency of AI Tool Usage         | Daily             | 72                    | 24.0           |
|                                    | Weekly            | 108                   | 36.0           |
|                                    | Occasionally      | 84                    | 28.0           |
|                                    | Rarely            | 36                    | 12.0           |
| Time Spent Using AI Tools per Week | Less than 1 hour  | 60                    | 20.0           |
|                                    | 1–3 hours         | 126                   | 42.0           |
|                                    | 4–6 hours         | 78                    | 26.0           |
|                                    | More than 6 hours | 36                    | 12.0           |
|                                    |                   |                       |                |
| Purpose of Using AI Tools          | Assignments       | 132                   | 44.0           |
|                                    | Research Work     | 60                    | 20.0           |
|                                    | Exam Preparation  | 48                    | 16.0           |
|                                    | Content Writing   | 30                    | 10.0           |
|                                    | General Learning  | 24                    | 8.0            |
|                                    | Others            | 6                     | 2.0            |

The table shows the usage pattern of AI tools among 300 respondents. Most of the respondents (90%) are aware of AI tools, while only 10% are not aware, indicating a high level of awareness among students.

Regarding the source of awareness, the majority learned about AI tools through social media (32%), followed by the internet (26%). Friends (20%) and teachers (18%) also play a role, while a small percentage (4%) gained awareness through other sources. This shows that informal digital platforms are the main source of information rather than academic channels.

In terms of frequently used AI tools, ChatGPT is the most commonly used (40%), followed by QuillBot (14%) and Google Gemini (16%). Tools like Grammarly (12%), Microsoft Copilot (10%), Canva AI (6%), and Gamma (2%) are used by fewer respondents. This indicates that text-generation tools are more popular than design or advanced AI tools.

Regarding frequency of usage, most respondents use AI tools weekly (36%), followed by occasionally (28%) and daily (24%). Only 12% use them rarely, showing that AI tools have become a regular part of academic activity for many students.

For time spent using AI tools, the majority (42%) spend 1–3 hours per week, followed by 4–6 hours (26%). A smaller group spends less than 1 hour (20%) or more than 6 hours (12%). This suggests moderate usage among most students.

Finally, the purpose of using AI tools shows that the highest usage is for assignments (44%), followed by research work (20%) and exam preparation (16%). Smaller proportions use it for content writing (10%), general learning (8%), and other purposes (2%). This clearly indicates that AI tools are mainly used for academic support tasks.

**Table No. 3**

**Attitude Towards the Ethical Use of Artificial Intelligence Tools**

| Statement                                                   | Strongly Agree | Agree     | Neutral  | Disagree | Strongly Disagree | Mean | Standard Deviation | Rank |
|-------------------------------------------------------------|----------------|-----------|----------|----------|-------------------|------|--------------------|------|
| AI tools help improve the quality of academic work          | 96 (32%)       | 132 (44%) | 48 (16%) | 18 (6%)  | 6 (2%)            | 4.02 | 0.89               | III  |
| Using AI tools is ethical if used only for guidance         | 84 (28%)       | 144 (48%) | 42 (14%) | 24 (8%)  | 6 (2%)            | 4.00 | 0.87               | IV   |
| Over-dependence on AI tools reduces learning ability        | 102 (34%)      | 126 (42%) | 36 (12%) | 24 (8%)  | 12 (4%)           | 4.06 | 0.93               | II   |
| AI tools should be regulated in academic activities         | 90 (30%)       | 138 (46%) | 42 (14%) | 24 (8%)  | 6 (2%)            | 4.00 | 0.88               | V    |
| Using AI tools for completing full assignments is unethical | 108 (36%)      | 120 (40%) | 36 (12%) | 24 (8%)  | 12 (4%)           | 4.10 | 0.91               | I    |

The table shows the attitude of 300 respondents towards the ethical use of AI tools in academics. The statement “Using AI tools for completing full assignments is unethical” has the highest mean score (4.10) and ranks first. This indicates that most respondents strongly agree that complete dependency on AI for assignments is not acceptable. The second highest mean (4.06) is for “Over-dependence on AI tools reduces learning ability,” showing that respondents are aware of the negative impact of excessive AI usage on learning skills. The statement “AI tools help improve the quality of academic work” has a mean of 4.02 and ranks third, indicating that students generally agree AI tools improve academic performance when used properly. “Using AI tools is ethical if used only for guidance” has a mean of 4.00 and ranks fourth, showing moderate agreement that AI tools are acceptable when used as support rather than replacement.

Table No. 4

## Perceptions Towards Ethical Issues of Artificial Intelligence Tools

| Statements                                                 | Strongly Agree | Agree     | Neutral  | Disagree | Strongly Disagree | Mean | Standard Deviation | Rank     |
|------------------------------------------------------------|----------------|-----------|----------|----------|-------------------|------|--------------------|----------|
| Excessive use of AI may reduce critical thinking skills    | 108 (36%)      | 132 (44%) | 42 (14%) | 12 (4%)  | 6 (2%)            | 4.12 | 0.90               | II       |
| AI tools may encourage plagiarism among students           | 114 (38%)      | 126 (42%) | 36 (12%) | 18 (6%)  | 6 (2%)            | 4.10 | 0.92               | III      |
| AI-generated information may sometimes be inaccurate       | 96 (32%)       | 138 (46%) | 42 (14%) | 18 (6%)  | 6 (2%)            | 4.02 | 0.88               | VI       |
| AI usage raises concerns about academic integrity          | 120 (40%)      | 120 (40%) | 42 (14%) | 12 (4%)  | 6 (2%)            | 4.20 | 0.86               | I        |
| Students may become over-dependent on AI tools             | 102 (34%)      | 132 (44%) | 48 (16%) | 12 (4%)  | 6 (2%)            | 4.08 | 0.89               | IV       |
| AI tools may affect originality in assignments             | 96 (32%)       | 126 (42%) | 54 (18%) | 18 (6%)  | 6 (2%)            | 4.00 | 0.91               | VII      |
| Privacy and data security are concerns when using AI tools | 90 (30%)       | 138 (46%) | 48 (16%) | 18 (6%)  | 6 (2%)            | 3.98 | 0.90               | VIII     |
| Ethical AI usage should be taught in colleges              | 126 (42%)      | 114 (38%) | 42 (14%) | 12 (4%)  | 6 (2%)            | 4.18 | 0.87               | II (tie) |
| AI should be regulated in educational institutions         | 120 (40%)      | 120 (40%) | 36 (12%) | 18 (6%)  | 6 (2%)            | 4.14 | 0.89               | V        |
| AI can be used ethically if proper guidelines are followed | 132 (44%)      | 114 (38%) | 36 (12%) | 12 (4%)  | 6 (2%)            | 4.24 | 0.85               | I        |

The table presents the perceptions of 300 respondents regarding ethical issues related to the use of AI tools in academics. The statement “AI can be used ethically if proper guidelines are followed” has the highest mean score (4.24) and ranks first. This indicates that most respondents strongly believe AI usage is acceptable when proper rules and guidelines are in place. The statement “AI usage raises concerns about academic integrity” ranks second with a mean of 4.20, showing that respondents are highly aware that AI tools can affect honesty and fairness in academic work. “Ethical AI usage should be taught in colleges” also ranks high with a mean of 4.18, indicating strong agreement that institutions should provide proper education on responsible AI use. The statement “Excessive use of AI may reduce critical thinking skills” ranks next, showing that respondents are concerned about the negative impact of AI on students’ thinking abilities. “AI tools may encourage plagiarism among students” and “Students may become over-dependent on AI tools” also received high mean scores, indicating concern about misuse and dependency issues. Statements related to originality loss, inaccuracy of AI information, and privacy concerns also show moderate to high agreement, indicating that respondents are aware of multiple ethical risks associated with AI tools.

## Scope for further study

- The study focuses on understanding the attitudes and perceptions of respondents towards the ethical use of Artificial Intelligence tools in higher education.
- It is limited to UG Commerce students in Pollachi Taluk, making it suitable for analyzing student behavior in a specific regional context.
- The study covers awareness, usage patterns, and ethical understanding of various AI tools used for academic purposes.
- It examines both positive and negative aspects of AI usage, including benefits, dependency, plagiarism, and academic integrity issues.
- The findings can help educational institutions understand student behavior and develop guidelines for responsible AI usage.

## Suggestions for the study:

- Students should be encouraged to use AI tools only as a support system and not for completing full academic work.
- Colleges should conduct awareness programs on ethical use of Artificial Intelligence tools in higher education.
- Teachers should guide students on how to properly use AI tools for learning, research, and skill development.
- Clear institutional guidelines should be introduced to prevent misuse of AI tools in academic activities.
- Students should be trained to verify AI-generated information to avoid errors and misinformation.
- Ethical AI usage should be included as part of the curriculum to build responsible digital behavior among students.
- Seek support from government schemes and financial institutions to expand business activities.

## Conclusion:

The study on attitudes and perceptions of respondents towards the ethical use of Artificial Intelligence tools in higher education shows that AI tools are widely known and commonly used for academic purposes. Most respondents are aware of AI tools and actively use them for assignments, research work, and exam preparation. The findings indicate that respondents have a generally positive attitude towards AI tools, especially regarding their ability to improve academic performance and simplify learning tasks. However, they also show a strong awareness of ethical concerns such as plagiarism, over-dependence, reduced critical thinking, and issues related to academic integrity. Overall, the respondents believe that AI tools should be used responsibly and ethically, mainly as a support system rather than a replacement for independent learning. They also support the need for proper guidelines, institutional regulation, and ethical education regarding AI usage in colleges. Thus, it can be concluded that while AI tools are highly beneficial

in higher education, their ethical use is essential to ensure academic honesty and maintain the quality of learning among students.

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