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Generative AI in Business and Finance Education: A Systematic Literature Review with Implications for Saudi Higher Education

Dr. Saira Kamal[1], *Dr. Tayba Yagoub*[2] *and Dr. Saheba Khanam*[3]
1 Department of Finance, College of Business, Alasala, Dammam, Saudi Arabia saira.mohammad@alasala.edu.sa
2 Department of Accounting, College of Business, Alasala, Dammam, Saudi Arabia, tayba.abdelkhair@alasala.edu.sa
3 Department of Business and Computer Science, B.S. College, Parbhani, India
dr.sahebankhan@gmail.com

Abstract
Generative artificial intelligence (GenAI) has rapidly reshaped debates on teaching, learning, and assessment in higher education. Although the broader educational literature on GenAI is expanding quickly, its implications for business and finance education remain insufficiently synthesised. This paper presents a systematic literature review of recent scholarship on the use of GenAI in business, accounting, economics, and finance-related higher education contexts. The review was conducted through a structured Google Scholar search on 4 April 2026 using discipline-focused keyword combinations and PRISMA-style study-selection logic. Thematic synthesis was used to integrate evidence from empirical studies, conceptual papers, review articles, and policy-oriented contributions. Five recurring themes emerge from the literature: pedagogical opportunities, student learning and engagement, assessment redesign and academic integrity, faculty readiness and digital competence, and institutional governance and ethics. The findings show that GenAI can support concept explanation, feedback, idea development, writing scaffolding, and flexible access to learning support. At the same time, the literature highlights substantial risks, including overreliance, inaccuracies, fabricated references, weakened critical thinking, unclear authorship, and uneven institutional preparedness. The review argues that the educational value of GenAI in business and finance classrooms depends less on the novelty of the technology than on instructional design, authentic assessment, disciplinary framing, and responsible governance. By focusing on discipline-specific issues and drawing out implications for Saudi higher education, the paper contributes a more context-sensitive synthesis for educators, researchers, and institutional leaders.

Keywords: generative artificial intelligence; ChatGPT; higher education; business education; finance education; Saudi Arabia; academic integrity; systematic literature review

1. Introduction

Generative artificial intelligence has become a major topic in higher education within a very short period of time. Unlike earlier educational technologies that focused mainly on content delivery, communication, or administrative support, generative AI can produce text, explanations, examples, summaries, and other content in response to user prompts. This has created both excitement and concern across universities worldwide. International guidance from UNESCO and the OECD suggests that generative AI has the potential to support learning, but only when it is introduced with clear teaching goals, ethical safeguards, and meaningful human oversight.

In higher education, students are already using generative AI tools for many purposes. These include clarifying difficult concepts, summarising readings, drafting written work, preparing for assessments, organising ideas, and generating examples. Faculty members are also beginning to explore how such tools may assist with lesson planning, feedback, and resource creation. At the same time, the rise of generative AI has created urgent questions about authorship, academic integrity, reliability, bias, data privacy, and the future of assessment. Recent reviews suggest that the educational impact of generative AI is neither purely positive nor purely negative. Outcomes appear to depend on context, discipline, task design, and the way students and teachers engage with technology.

These questions are especially relevant in business and finance education. Business-related disciplines require a combination of conceptual understanding, analytical reasoning, communication, interpretation of evidence, and professional judgment. Finance education, in particular, depends not only on numerical ability but also on the ability to justify assumptions, assess alternatives, and explain decisions clearly. In such settings, generative AI may provide valuable support by helping students understand technical language, organise written analysis, compare scenarios, and prepare for discussion-based tasks. However, the same technology may also encourage superficial learning if students rely on generated outputs without verification, reflection, or disciplinary understanding.

The growth of the literature on generative AI in higher education has been rapid, but much of it remains broad, exploratory, or focused on higher education in general. Fewer studies address business and finance education directly, even though these fields raise distinctive educational questions related to professional preparation, decision making, and analytical rigour. A focused review is therefore needed to understand what current scholarship suggests about the opportunities, risks, and pedagogical implications of generative AI in these disciplines.

The Saudi higher education context gives this discussion particular urgency. Universities in the Kingdom are operating within a broader national agenda of digital transformation, innovation, and human capital development associated with Vision 2030. In business and finance education, this creates a timely opportunity to explore how generative AI can support bilingual learning, improve access to academic support, and strengthen digital readiness. At the same time, Saudi universities must address concerns related to academic integrity, faculty preparedness, responsible governance, and the preservation of independent analytical thinking. These issues are especially important in professional disciplines where graduates are expected to demonstrate sound judgment, ethical awareness, and decision-making competence in real organisational settings.

This paper aims to review recent literature on generative AI in business and finance education in higher education. It is guided by four questions: (1) What pedagogical opportunities of generative AI are discussed in the literature on business and finance education? (2) What challenges and risks are most frequently identified? (3) What does the literature suggest about student learning, assessment, and faculty practice? and (4) What research gaps and future directions emerge from the current body of work?

This review makes three contributions. First, it narrows the discussion from general higher education to business and finance education, where analytical reasoning, professional judgment, and evidence-based communication are central learning goals. Second, it synthesises emerging literature around practical themes that are directly relevant to course design, assessment, and faculty development. Third, it extends the discussion to a regionally important but underexamined setting by considering the implications of GenAI adoption for Saudi higher education and the wider Gulf context. Together, these contributions position the review not simply as a summary of a fast-moving field, but as a discipline-sensitive and context-aware account of what responsible GenAI integration may require.

2. Review Methodology

2.1 Review design and reporting approach: This study adopts a systematic literature review design, implemented in a transparent and structured manner and reported using PRISMA-style study-selection logic. Because the review was developed under practical access constraints, Google Scholar served as the principal searchable source for article identification at this stage. The design should therefore be understood as a transparent structured review with systematic screening features rather than as a fully exhaustive multi-database meta-review.

The review uses qualitative thematic synthesis because the evidence base is methodologically heterogeneous. The retained literature includes empirical studies, conceptual papers, review articles, conference papers of clear relevance, and policy-oriented sources. This approach is appropriate for an emerging field in which direct discipline-specific studies remain limited and the available evidence spans multiple study types.

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2.2 Information source, search date, and search strategy: The literature search was conducted on 4 April 2026 using Google Scholar. The search focused on literature published from 2023 onward, capturing the period in which large language model tools entered mainstream higher education use. Because Google Scholar returns very large result sets, screening concentrated on the first several pages of results for each search string, with priority given to records most directly relevant to business, finance, accounting, and higher education teaching and learning.

The principal keyword combinations used in the search were as follows:

- "generative AI" "higher education" "business education"
- ChatGPT "finance education"
- "generative AI" accounting education higher education
- "generative AI" "higher education" finance

These keyword combinations were selected to balance breadth and disciplinary relevance. The first search captured business education studies, the second identified finance education studies, the third strengthened accounting education coverage, and the fourth gathered broader higher education and finance-related background sources.

Table 1. Review protocol and search reporting elements

Review component	Specification
Information source	Google Scholar
Search date	4 April 2026
Time frame	Publications from 2023 onward
Search focus	Higher education, with direct or transferable relevance to business, finance, accounting, economics, and management education
Search logic	Multiple keyword combinations covering GenAI, ChatGPT, higher education, business education, finance education, and accounting education
Screening approach	Manual title and abstract screening of the first several result pages for each search string
Synthesis method	Qualitative thematic synthesis across five recurring themes
Reporting model	PRISMA-style study-selection summary adapted to a structured review design

2.3 Eligibility criteria: Studies were considered eligible when they met four conditions. First, they addressed generative AI, ChatGPT, or closely related large language model tools in educational settings. Second, they focused on higher education. Third, they had direct relevance to business, finance, accounting, economics, management, or clearly transferable relevance to these disciplines. Fourth, they discussed pedagogical opportunities, student learning, assessment, academic integrity, faculty practice, institutional governance, or related implications.

Studies were excluded when they focused only on technical model development without educational application, addressed school-level settings only, discussed AI in business practice rather than business education, or lacked meaningful relevance to teaching, learning, assessment, or governance. Broad higher education papers were retained only when they offered useful conceptual or policy background for the discipline-specific review.

2.4 Study selection and PRISMA-style flow summary: Initial Google Scholar screening produced 31 potentially relevant records across business education, finance education, accounting education, and higher education more broadly. Two records were excluded at the preliminary stage because they were insufficiently aligned with the disciplinary and educational focus of the review. The remaining 29 records were retained for closer screening and full-text or extended abstract review where available.

At the next stage, three records were excluded because they were either near-overlapping with stronger records, too broad for the review's discipline-specific objective, or of lower analytical value than comparable alternatives. This left 26 studies for inclusion in the final thematic synthesis. The resulting review corpus was sufficiently broad to capture business, finance, and accounting perspectives while remaining focused enough to support disciplined thematic analysis.

Figure 1. PRISMA-style study selection summary

Selection stage	Count
Potentially relevant records identified through Google Scholar screening	31
Records excluded at preliminary title/abstract stage	2
Records retained for closer screening and fuller review	29
Records excluded after overlap and fit review	3
Studies included in final thematic synthesis	26

2.5 Data extraction and thematic synthesis

Included studies were coded for discipline area, apparent publication type, and substantive contribution to the review questions. During reading and comparison, evidence was grouped into five recurring themes: pedagogical opportunities, student learning and engagement, assessment redesign and academic integrity, faculty readiness and digital competence, and institutional governance and ethics.

To improve transparency, the included literature was also mapped in a structured review table. That table summarises the apparent area of each study and the main analytic reason for its inclusion in the review.

Table 2. Included literature and primary analytic contribution

Study	Domain	Source type	Primary contribution to the review
Unleashing creative potential: The role of generative AI in business education (2024)	Business	Journal article	Pedagogical opportunities and creativity in business education
Integrating Generative AI into Business Studies in Higher Education: A Teacher's Perspective (2024)	Business	Conference paper	Teacher perspective on curriculum integration and classroom use
Empowering educators: A multi-case study investigating the transformative integration of generative AI tools for teaching in business education (2025)	Business	Journal article	Faculty practice and teaching integration
Practical strategies for using generative AI in business education: Teaching and assessment perspectives (2025)	Business	Conference paper	Teaching strategies and assessment implications
Understanding generative AI's role in higher education: a teacher perspective on responsible integration of AI in business education (2025)	Business	Practice-oriented paper	Responsible adoption and educator framing
Generative AI in Business Management Education: A Literature Review and Empirical Application (2025)	Business	Review and empirical paper	Business management education synthesis
Mapping the integration of AI into business education: Insights from a decade of research (2026)	Business	Journal or working paper	Longer-term context for business education integration
Future business workforce: Crafting a generative AI-centric curriculum today for tomorrow's business education (2024)	Business	ACM paper	Curriculum design and future workforce preparation
AI in Economics and Finance Education: Innovations, Challenges and Future Directions (2026)	Finance	Conference paper	Finance and economics education overview

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Students' Perception of ChatGPT and Other GPT Applications in Finance Education (2024)	Finance	Journal article	Student perception and adoption in finance education
Leveraging AI tools in finance education: exploring student perceptions, emotional reactions and educator experiences (2024)	Finance	Journal article	Student and educator experience in finance settings
ChatGPT as Co-Tutor: AI Literacy, Metacognitive Use, and Portfolio Performance in an Undergraduate Investment Course (2025)	Finance	Preprint or working paper	Investment-course application and metacognitive use
ChatGPT vs. Students: A Comparative Analysis of Performance in Corporate Finance Exams (2025)	Finance	Journal article	Assessment validity and comparative performance
Behavioral intention and use of ChatGPT among accounting and finance students: A two-year comparative study (2024)	Finance and accounting	Conference paper	Adoption patterns over time
Implementation of generative AI tools in accounting education context (2025)	Accounting	Journal article	Implementation issues in accounting education
Generative AI in Accounting Education: Evaluating ChatGPT's Role in Assessment and Skill Development (2025)	Accounting	Journal article	Assessment and skill-development implications
Exploring the impact of generative AI on student learning in accounting (2025)	Accounting	Journal article	Student learning outcomes in accounting
Generative AI for accounting education: approaches to learning and soft skills development (2025)	Accounting	Working paper	Learning design and soft-skill development
Academic integrity is under fire in the Generative AI age: Insights from accounting educators to overcome challenges, threats and ethical concerns (2026)	Accounting	Journal article	Academic integrity and ethics
Accounting academics' use of generative AI-based tools: a technology acceptance perspective (2025)	Accounting	Journal article	Faculty adoption and acceptance
Challenges and Opportunities of Generative AI in Accounting Education: A Systematic Review (2025)	Accounting	Review paper	Structured accounting education synthesis
The effects of generative artificial intelligence on learning in an accounting data analytics course (2025)	Accounting	Journal article	Course-level learning effects
Generative Artificial Intelligence Student Feedback in Large University Accounting Classes: Prompting Techniques (2026)	Accounting	Practice paper	Prompting and large-class feedback practices
Generative AI in International Higher Education: Challenges, Applications and Future Directions (2025)	General higher education	Journal article	Background on challenges and applications
Generative AI and higher education: Trends, challenges, and future directions from a systematic literature review (2024)	General higher education	Review article	Broader higher education synthesis
Generative AI in higher education: The ChatGPT effect (2024)	General higher education	Book or monograph	Conceptual background on higher education change

2.6 Methodological limitations: This review has several limitations. First, the search was centred on Google Scholar rather than a fully subscribed multi-database strategy, which may have limited retrieval breadth. Second, some included records are conference or practice-oriented papers because the field is still emerging and discipline-specific journal studies remain comparatively limited. Third, the literature continues to evolve rapidly, so new studies may alter the balance of findings. Even so, the review remains valuable because it provides a transparent, discipline-sensitive synthesis of an active and important higher education topic.

3. Findings and Discussion

3.1 Pedagogical opportunities of generative AI in business and finance education: A consistent theme in the literature is that generative AI can support learning in practical and immediate ways. Across higher education, these tools are described as useful for explaining difficult concepts, generating examples, summarising material, supporting brainstorming, and offering rapid responses to student questions. For business and finance education, this matters because many students find the language, logic, and application of these subjects challenging. Technical vocabulary, case-based reasoning, ratio interpretation, and report writing can all create barriers to learning.

The literature also indicates that GenAI can strengthen access to academic support outside the classroom. In many university settings, students need repeated clarification and guided practice, but instructors cannot always provide individual support on demand. A GenAI tool can, at least in part, supply timely assistance by answering questions, illustrating concepts, or helping students organise the first steps of a task. In business and finance courses, such support may be useful when students are preparing case responses, interpreting a financial concept, or planning the structure of an analytical report. Personalisation is another frequently cited opportunity. Students vary in prior knowledge, language ability, confidence, and pace of learning. GenAI allows learners to ask follow-up questions privately, request a simpler explanation, or ask for a more technical version of the same concept. This may be especially useful in business classrooms where students often come from mixed academic backgrounds. Yet personalisation alone does not guarantee understanding; it becomes educationally valuable only when students are encouraged to verify information and think critically about the answers they receive.

In Saudi Arabia, this potential may be especially relevant for students moving from Arabic-dominant school backgrounds into English-medium business or finance programmes. A student can ask a GenAI system to explain concepts such as net present value, cost of capital, or risk diversification in simpler English or in Arabic, then return to the formal course material with stronger conceptual access. The benefit is real, but the instructor must still require the student to justify assumptions, complete calculations independently, and explain why a financial decision is appropriate in context. Overall, the strongest pedagogical opportunity lies not in automation itself, but in the possibility of creating more responsive and accessible learning experiences. GenAI appears most defensible when it supports understanding, rehearsal, and feedback while leaving interpretation, judgment, and final accountability with the learner.

3.2 Student learning outcomes and engagement: Many studies report that students perceive generative AI as useful, convenient, and supportive. They often value the speed of response, the availability of the tool at any time, and the sense that it can explain material in a less intimidating way than formal academic resources. These features may increase confidence and make some students more willing to engage with difficult material. However, positive perception should not be confused with genuine learning. Students may feel more productive because AI reduces effort or speeds up task completion, but that does not necessarily mean they have developed deeper understanding. The effects reported in the literature are mixed and highly dependent on how the tool is used. If students use AI to compare explanations, test their own reasoning, or identify

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gaps in understanding, learning may be strengthened. If they use it only to obtain quick answers, the result may be shallow engagement rather than durable knowledge. This distinction is especially important in finance education. In many finance-related tasks, success depends not only on producing an answer but on interpreting evidence, selecting assumptions, defending a position, and communicating judgments clearly. A student who relies on AI-generated analysis without understanding the logic behind it may appear competent on the surface while actually developing weak analytical foundations.

Engagement therefore needs to be interpreted carefully. GenAI may increase visible activity and reduce hesitation, especially for students who are reluctant to ask questions in class. Yet easy access to generated explanations may also reduce productive struggle, which is often central to real learning. The more meaningful question is not whether students like using GenAI, but whether its use helps them become more accurate, more reflective, and more capable of independent analytical judgment over time.

3.3 Assessment redesign and academic integrity: No issue appears more often in the recent literature than academic integrity. When students can generate polished text, summaries, conceptual responses, and even structured analysis within seconds, instructors can no longer assume that submitted work fully reflects unaided student effort. This has led to widespread concern about authorship, originality, and the validity of assessment. For business and finance education, this issue is particularly serious because many assessment tasks involve report writing, case analysis, explanation of concepts, and applied discussion. These are precisely the kinds of tasks that GenAI can assist with effectively. As a result, the literature increasingly recommends moving away from assessment formats that reward only a polished final product. Instead, scholars call for assessments that make students' reasoning more visible, including staged assignments, oral defence, personalised case tasks, in-class application, reflective commentary, and process-based evaluation.

A useful Saudi classroom example is an accounting or business communication assignment in which students may use AI to improve grammar, structure, or clarity but may not use it to generate the underlying analysis. In such cases, a course policy can allow limited language support while requiring disclosure of AI assistance and a short oral defence of the submitted work. This approach distinguishes support from substitution and preserves the lecturer's ability to evaluate reasoning rather than surface fluency alone.

A related concern is reliability. Even when students use generative AI in good faith, the tool may produce inaccurate facts, fabricated references, oversimplified explanations, or misleading confidence. In business and finance education, such errors are especially problematic because small inaccuracies in reasoning or evidence can lead to poor analysis. Academic integrity in the AI era is therefore not only about preventing misconduct; it is also about teaching students to evaluate, question, and verify AI-generated content.

3.4 Faculty readiness and digital competence: The successful use of generative AI in education depends not only on students but also on faculty. Across the literature, teacher readiness is presented as a central condition for responsible and meaningful AI integration. Many faculty members are interested in the possibilities of GenAI, yet uncertain about how to use it appropriately in teaching and assessment.

In business and finance education, this issue is especially important because instructors must protect the development of analytical reasoning and professional judgment. Faculty need to decide when AI can enhance learning and when it risks replacing core cognitive work that students must do for themselves. Using AI to improve the clarity of a report draft may align with learning goals, whereas using AI to produce the substantive analysis of a case may undermine them. The literature also makes clear that faculty development should not be limited to basic tool training. Teachers need support in redesigning assessment, explaining ethical use, setting disclosure expectations, and helping students evaluate outputs critically. In other words, digital competence here is not merely technical skill. It also includes pedagogical and ethical competence. Institutional support is therefore essential if classroom practice is to remain coherent, fair, and educationally defensible.

3.5 Institutional governance, ethics, and responsible use: Beyond the classroom, the literature increasingly emphasises the importance of institutional governance. Generative AI is not just a teaching tool; it is also a policy and ethics issue. Universities need to think carefully about privacy, data protection, transparency, equity of access, accountability, and the broader educational values that AI may affect.

Equity is a major concern. Not all students have the same level of access, confidence, language proficiency, or digital literacy. Some may benefit significantly from AI-supported learning, while others may be left behind because they do not know how to use the tools effectively or do not have equal access to reliable platforms. Without deliberate institutional support, generative AI may widen educational differences rather than reduce them. For Saudi and Gulf universities, governance matters especially because institutions are advancing digital transformation at speed while also carrying strong responsibility for quality assurance and academic standards. Clear guidance on acceptable use, disclosure, authorship, privacy, and assessment practice is therefore essential. Where guidance remains vague, the same behaviour may be accepted in one course and treated as misconduct in another, which creates confusion and weakens trust. A balanced governance approach is needed: GenAI should neither be normalised without boundaries nor treated as a threat that can simply be banned away.

4. Future Research Agenda: Although the literature on generative AI in higher education is growing quickly, the business and finance education stream remains underdeveloped. Much of the available work is conceptual, exploratory, or based on perceptions rather than long-term educational outcomes. Future research should move beyond broad perceptions of usefulness and examine discipline-specific educational outcomes in business and finance. In particular, scholars should investigate whether GenAI use improves conceptual understanding, financial interpretation, case-analysis quality, writing performance, or decision making under uncertainty.

Longitudinal studies are needed to assess whether frequent AI-supported learning strengthens or weakens independent judgment over time. Comparative studies should also examine differences across accounting, economics, management, entrepreneurship, and finance courses rather than treating business education as a single category.

Assessment redesign remains an urgent practical and research priority. Oral defence, reflective disclosure, personalised case tasks, in-class analysis, and staged assessment all appear promising, but they require more systematic study, especially in professional disciplines where authenticity and judgment are central.

The Gulf region warrants closer attention. Saudi Arabia provides a valuable setting for future work because of its rapid digital transformation, bilingual educational environment, and policy interest in AI-enabled innovation. Studies from Saudi universities could make an important contribution by examining student practices, instructor attitudes, institutional responses, and culturally grounded models of responsible AI integration.

5. Conclusion

This review examined recent literature on generative AI in business and finance education and found a consistent pattern. The technology offers genuine opportunities, but its educational value depends on how it is used. Across the literature, generative AI appears most helpful when it supports explanation, feedback, idea development, and flexible learning. At the same time, serious concerns remain regarding academic integrity, overreliance, inaccurate outputs, uneven faculty preparedness, and limited institutional clarity.

The central issue is not whether generative AI should exist in higher education. It is already part of the educational environment. The more important question is how educators and institutions can use it in ways that preserve learning quality, strengthen critical thinking, and maintain academic standards. This is especially important in business and finance education, where students must develop sound judgment, responsible reasoning, and the ability to communicate decisions clearly.

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A balanced position is therefore the most defensible one. Generative AI should neither be embraced uncritically nor rejected automatically. It should be integrated with care, transparency, and clear pedagogical purpose. When supported by thoughtful course design, assessment redesign, faculty readiness, and responsible institutional policy, it may become a useful part of the digital transformation of business and finance education.

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