Artificial Intelligence in Commerce and Management Education: Ethical Challenges, Equity Concerns, and Accountability Frameworks

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Abstract: *The integration of Artificial Intelligence (AI) into commerce and management education has accelerated rapidly in recent years, reshaping pedagogical practices, assessment systems, academic administration, and institutional governance. AI-enabled technologies such as adaptive learning platforms, learning analytics, automated grading systems, chatbots, and predictive decision-support tools promise efficiency, personalization, and scalability in higher education. However, alongside these opportunities, profound ethical challenges, equity concerns, and accountability issues have emerged, raising critical questions regarding data privacy, algorithmic bias, transparency, academic integrity, and human oversight. This paper critically examines the ethical dimensions of AI adoption in commerce and management education, with particular emphasis on fairness, inclusivity, and responsibility. It further explores equity concerns arising from unequal access to AI-driven educational resources, digital divides, and socio-economic disparities among learners and institutions. Additionally, the study analyzes existing and emerging accountability frameworks designed to regulate, monitor, and govern AI use in educational contexts. The research is based entirely on secondary data drawn from recent scholarly literature, policy reports, institutional documents, and international guidelines. The paper offers an in-depth discussion and presents comprehensive, stakeholder-specific recommendations for governments, regulatory authorities, educational institutions, parents, and students. The study concludes that while AI has transformative potential in commerce and management education, its ethical, equitable, and accountable implementation is essential to ensure sustainable and socially responsible educational development*

Keywords: Artificial Intelligence; Commerce Education; Management Education; Educational Ethics; Algorithmic Bias; Equity in Education; Accountability Frameworks; Responsible AI; Digital Divide