



AI LITERACY AND ETHICAL CAPABILITY IN BUSINESS EDUCATION: A STRUCTURED NARRATIVE REVIEW AND COMPETENCY FRAMEWORK

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Abstract

Business schools need to prepare graduates for workplaces in which generative artificial intelligence (GenAI) shapes analysis, communication, customer insight, and decision support. Yet the field still lacks a business-school-specific account of what students should learn beyond tool familiarity. This structured narrative review synthesizes recent literature on AI literacy, business-student preparedness, ethical readiness, and curriculum integration in business education. It draws together four areas of evidence: business-student readiness and adoption, AI literacy and competency frameworks, AI ethics literacy and ethical reflection, and business-school curriculum and implementation. The literature indicates that business students increasingly use GenAI, although much current use remains concentrated in general-purpose academic tasks. More advanced business applications, especially data analysis and decision support, appear less developed. Ethics belongs within business AI literacy because privacy, bias, accountability, transparency, disclosure, and professional responsibility shape managerial use of AI. The review proposes a five-domain Business AI Literacy and Ethical Capability Framework: foundational AI and generative AI understanding, business application and decision-support fluency, critical evaluation and verification, ethical and governance judgment, and transparent professional communication and adaptive learning. The framework begins with recurring AI literacy dimensions in the literature and adapts them to business education using business-student and business-school evidence. It also outlines a three-stage curriculum progression model and discusses implications for pedagogy, assessment, faculty development, and institutional policy. The framework gives business schools a practical way to connect AI use with verification, ethics, and professional judgment across the curriculum.

Keywords

AI literacy; AI competency; business education; management education; generative AI; business students; ethical capability; competency framework; curriculum

1. Introduction

Generative artificial intelligence (GenAI) is now part of business work and business education. Means (2026), drawing on examples from 48 business schools, identifies eight themes in current AI integration: AI ecosystems and infrastructure, democratized AI education, domain-specific applications, faculty development, responsible AI and ethics, strategic partnerships, AI-enhanced pedagogy, and leadership during transformation. AACSB's 2025 survey of deans and faculty shows a field still building capacity. Only 13 percent of responding schools required AI or GenAI training for students, and deans and faculty differed sharply in optimism about adoption (AACSB, 2025). Many students encounter AI tools before programs define competent use. Business schools need a clearer account of the capabilities that future

managers, analysts, entrepreneurs, and business communicators should develop for AI-enabled workplaces. Wu et al. (2026) found growing attention to curriculum redesign, decision-making, and business analytics. They also found insufficient attention to core AI competencies, curriculum restructuring, and institutional resource support. This gap is important because business schools prepare students for organizational judgment as well as coursework.

To address that gap, the review examines recent literature on AI literacy, business-student preparedness, ethical readiness, and curriculum design. It asks three questions:

1. What AI-related capabilities do business students need for AI-enabled workplaces?
2. How should ethical capability be integrated into AI literacy for business students?
3. How can business schools organize these capabilities into a practical curriculum framework?

The resulting capability model connects business relevance with critical and ethical judgment. The contribution is a five-domain framework for business education. It brings together research on business-student AI readiness, AI literacy and competency, AI ethics literacy, and business-school implementation into a practical curriculum-design tool for business schools.

2. Review Approach

This article uses a structured narrative review approach to synthesize literature relevant to AI literacy, ethical capability, and business education. The purpose is conceptual integration and framework development rather than exhaustive evidence mapping, effect-size estimation, or formal quality appraisal. The search began with the three research questions stated above. Sources were identified through targeted Google Scholar searches using combinations of terms such as AI literacy, AI competency, generative AI, ChatGPT, business education, management education, business students, ethical capability, AI ethics literacy, curriculum integration, and business schools. Searches were supplemented by backward and forward citation tracking from sources that were especially relevant to the review questions.

Sources were included in the main synthesis when they fit the research questions and met at least one of five criteria: they directly studied business, management, marketing, accounting, or business-school students; provided a framework for AI literacy, AI competency, generative AI literacy, or AI ethics literacy; developed or reviewed AI literacy or ethical reflection measurement approaches relevant to students; addressed business-school implementation, curriculum integration, faculty development, or institutional governance; or provided sector-level guidance directly relevant to business schools. Sources focused only on technical AI development, general higher-education AI use without a literacy or ethics component, or academic integrity without connection to business-student capability development were excluded from the main synthesis.

Selected sources were organized for synthesis into four areas: business-student readiness and generative AI adoption; AI literacy and AI competency frameworks; AI ethics literacy and ethical reflection; and business-school curriculum, implementation, and assessment guidance. Business-student and management-education studies were prioritized when available. Broader higher-education AI literacy studies were used when they supplied constructs or measurement approaches that remain underdeveloped in business-education research. Sector reports from AACSB (2025), UNESCO (2024), and Means (2026) informed the practice discussion, with peer-reviewed empirical studies carrying the main evidentiary weight. No registered protocol, PRISMA flow diagram, or formal risk-of-bias scoring was used.

3. Business-Student Readiness and the GenAI Use Gap

The business-student literature points to a preparation gap. Abdelwahab et al. (2023) surveyed students from higher education institutions in the Netherlands and found that business students did not perceive their institutions as optimally equipped to prepare them for AI work environments. Their discussion of AI work skills covers digital and data literacy, problem solving, critical thinking, communication, collaboration, creativity, ethical awareness, and cultural competence. Almaraz-López et al. (2023) reported a similar pattern in a comparative study of business administration and management students and education students in Spain. Students recognized AI's likely impact and were willing to learn more. Their current knowledge was limited by insufficient training. The authors recommend realistic AI use cases and clearer discussion of AI's limits so students can use the technology confidently and responsibly in future

professional work. Nakatani and Jiang (2026) examined current GenAI use among undergraduate business students. Students most often used GenAI for information search, brainstorming, and writing-related tasks. Use for data analysis, code writing, and multimedia content remained extremely limited. ChatGPT use increased between the survey periods, yet students still rated their own GenAI proficiency as low. The authors also observed a gap between common business uses of GenAI, including fraud detection, customer analytics, supply chain monitoring, marketing automation, and decision support, and the tasks for which students most often use it.

Adoption research helps explain why use alone is a weak indicator of capability. Bouebdallah and Ben Youssef (2025), using data from management science students, found that performance expectancy, habit, hedonic motivation, and trust were the strongest factors in students' intentions to use, adopt, and recommend GenAI tools. Factors related to learning value and empowerment had no significant effect in their model. Santos-Jaén et al. (2025) found that students viewed AI implementation in companies as improving business performance through automation and optimized decision-making. These perceptions shaped demand for AI training and professional preparation. Their results indicate that prior AI knowledge did not reduce students' perceived need for further training, suggesting that students may see AI preparation as an ongoing requirement in a rapidly changing field. High fear of AI could also reduce training interest. Salhab and Aboushi (2025) found that AI literacy and 21st-century skills influenced generative AI acceptance among college students. These studies suggest that adoption, confidence, and demand for AI training are related, but they do not establish demonstrated capability.

Taken together, these studies separate frequency of use from capability. Business students may use AI often while still lacking the ability to apply it to business problems, analyze with it, verify its outputs, use it ethically, and communicate its role in their work.

4. From AI Literacy to Business AI Competency

AI literacy provides the conceptual base for the framework. Ng et al. (2021) reviewed 30 peer-reviewed articles and organized AI literacy around knowing and understanding AI, using and applying AI, evaluating and creating AI, and ethical issues. That structure connects knowledge, practice, evaluation, and ethics in a way that transfers readily to business education. Chiu et al. (2024), while focused on K-12 AI education, help clarify the difference between literacy and competency. In their account, literacy emphasizes knowing; competency emphasizes productive, confident, and self-reflective application. That distinction matters because terminology knowledge alone is insufficient for business graduates who need to apply AI in context.

Measurement studies support this broader view. Jones (2026) reviewed AI literacy measurement among higher-education students and found emerging agreement around knowledge, application, evaluation, and ethics, along with heavy reliance on self-report measures and limited objective testing. Markus et al. (2025) also note that many AI literacy tools rely on subjective self-assessment and may not capture actual competence. Their AI Competency Objective Scale responds to that gap with an objective test that includes generative AI literacy as a distinct dimension.

For business education, AI literacy should be framed as applied professional capability. Here, business AI literacy means the ability to understand AI and generative AI at a practical level, apply AI tools to business tasks and decision support, verify AI outputs against evidence and context, make ethical and governance judgments, and communicate AI-assisted work transparently.

5. Ethical Capability as Professional Preparation

Ethical capability is part of business AI literacy. Yang et al. (2025) developed and validated an AI ethics literacy framework with knowledge, attitude, and competence dimensions. Their AI ethics knowledge construct included responsibility and accountability, fairness and inclusivity, human-centricity, and privacy protection. Wang et al. (2025) developed the AI Ethical Reflection Scale for university students and identified three dimensions: AI ethical awareness, AI critical evaluation, and AI for social good. Their findings show that ethical reflection is related to AI literacy while remaining a distinct construct. In business education, this issue is professional as well as academic. Mumtaz et al. (2025) studied graduate business students at business school campuses in the United States and the United Arab Emirates and found cultural variation in what students perceived as ethical AI use. The authors argue that business

students are future business leaders and decision-makers, so their academic use of AI may shape later workplace behavior.

Ethical AI use in business education extends beyond academic integrity to include privacy, bias, fairness, accountability, and professional responsibility in organizational contexts. Business graduates will use AI in settings involving customers, employees, proprietary data, automated recommendations, marketing content, analytics, and reporting. Ethics instruction focused only on classroom misconduct would leave students underprepared for organizational use. Ethics appears in the framework in two ways. Ethical and governance judgment is a dedicated domain because students need explicit instruction in ethical principles and policy issues. Ethics is also embedded across the other domains because it affects how students select use cases, interpret data, evaluate outputs, and communicate AI-assisted work. Beninger et al. (2025) make a similar point in marketing education, arguing that socio-ethical considerations should be embedded across understanding, usage, and evaluation as part of GenAI literacy.

6. Development of the Business AI Literacy and Ethical Capability Framework

Framework development began with recurring dimensions in AI literacy research. Ng et al. (2021) organize AI literacy around knowing and understanding, using and applying, evaluating and creating, and ethical issues. Jones (2026) similarly found that higher-education AI literacy measurement commonly covers knowledge, application, evaluation, and ethics. Markus et al. (2025) organize AI literacy assessment around related sub-competencies, including understanding AI, applying AI, detecting AI, creating AI, AI ethics, and generative AI literacy. The review then adapted these general dimensions to the business-school context. Nakatani and Jiang (2026) show that business students' current GenAI use is concentrated in general-purpose academic tasks, with limited use for data analysis and multimedia. Abdelwahab et al. (2023) and Almaraz-López et al. (2023) show that students recognize AI's professional importance while still reporting gaps in preparation and training. Santos-Jaén et al. (2025) connect students' views of AI in business to demand for AI training and professional preparation. Wu et al. (2026) identify business analytics, decision-making, curriculum design, and institutional support as important themes in AI and business talent development.

Ethics and professional communication were refined through additional sources. Mumtaz et al. (2025), Wang et al. (2025), Yang et al. (2025), and Beninger et al. (2025) support a view of ethics that includes cultural differences, ethical reflection, fairness, privacy, accountability, critical evaluation, and social responsibility. Chiu et al.'s (2024) distinction between knowledge and applied, self-reflective competency, along with Narang et al.'s (2025) account of generative AI as a tutor, teammate, and tool, supports the professional communication and adaptive learning domain. A domain was included when it either appeared as a recurring dimension in AI literacy or ethics-literacy models or addressed a business-specific gap identified in business-student or business-school literature. This synthesis produced five curriculum-design domains organized around foundational understanding, business application and decision support, verification, governance, and professional communication.

The four recurring dimensions of knowledge, application, evaluation, and ethics provide the base. For business education, the application dimension was expanded into business application and decision-support fluency, covering both discipline-specific AI use and data-driven analytical work. This expansion reflects Nakatani and Jiang's (2026) finding that business students' GenAI use for data analysis remained extremely limited even as general use increased, and Wu et al.'s (2026) identification of business analytics and decision-making as central themes in business talent development. The ethics dimension was expanded into ethical and governance judgment to reflect the organizational responsibilities that business graduates will carry. The fifth domain, transparent professional communication and adaptive learning, was added as a business-education competency extension. It draws on Chiu et al.'s (2024) distinction between AI literacy as knowledge and AI competency as applied, self-reflective performance. In business settings, graduates must be able to explain how AI contributed to their work, document its use, communicate limitations, and adjust their practices as tools and workplace norms change. Table 1 presents the framework.

Table 1. Business AI Literacy and Ethical Capability Framework

Domain	Why it belongs in the framework	Student capability and evidence of learning
Foundational AI and GenAI Understanding	Based on the knowledge and understanding dimension in AI literacy research. Gives business students a shared vocabulary and a practical grasp of limits, biases, hallucinations, and reliability. (AACSB, 2025; Means, 2026; Ng et al., 2021)	Students explain what AI and GenAI do, how outputs are generated, and why outputs may be unreliable. Evidence: concept quiz, tool comparison, or short explanation of AI limits.
Business Application and Decision-Support Fluency	Extends the use and application dimension to business functions and decision support. Students need discipline-specific AI use across marketing, accounting, finance, operations, HR, entrepreneurship, and strategy. Data analysis use remains limited, while analytics and decision-making are central to business talent development. (Nakatani & Jiang, 2026; Wu et al., 2026)	Students apply AI to business communication, customer insight, market analysis, operations, strategy, data interpretation, scenario comparison, decision briefs, and management recommendations. Evidence: business deliverable with rationale, decision memo with verification.
Critical Evaluation and Verification	Builds from the evaluation dimension in AI literacy and from measurement work showing that self-reported confidence is insufficient evidence of competence. Business decisions require evidence checking, assumption testing, and judgment. (Markus et al., 2025; Wang et al., 2025)	Students check AI-generated claims, assumptions, sources, calculations, and recommendations. Evidence: AI-output critique memo, annotated verification report, or oral defense.
Ethical and Governance Judgment	Expands the ethics dimension for business settings where AI use involves privacy, fairness, accountability, transparency, disclosure, academic integrity, and organizational governance. Ethical perceptions vary by cultural background, so explicit instruction matters. (Mumtaz et al., 2025; Wang et al., 2025; Yang et al., 2025)	Students identify ethical risks and recommend responsible-use practices. Evidence: ethical risk memo, governance recommendation, or policy critique.
Transparent Professional Communication and Adaptive Learning	Adds process transparency and adaptation. Competency includes applied, self-reflective use, and GenAI can serve as a tutor, teammate, or tool. Business graduates must explain and justify AI-assisted work. (Chiu et al., 2024; Narang et al., 2025)	Students document AI use, explain how AI shaped the work, communicate limits, and adapt as tools and policies change. Evidence: prompt log, AI-use disclosure, or reflective process memo.

7. The Five-Domain Framework

7.1 Foundational AI and GenAI Understanding

This domain centers on students' practical ability to explain what AI and generative AI are, how tools generate outputs, why those outputs may be inaccurate or biased, and how generative AI differs from ordinary search or deterministic software. In practice, they should be able to explain the basic logic of a tool, identify common failure points, and describe when human review is needed. Technical specialization can remain in analytics, information systems, or AI-focused courses; all business students need a practical working vocabulary (AACSB, 2025; Means, 2026; Ng et al., 2021).

7.2 Business Application and Decision-Support Fluency

This domain focuses on using AI in business-relevant contexts, including marketing, customer insight, business communication, operations, accounting, entrepreneurship, human resources, analytics, and

strategy. It also includes decision-support work such as data interpretation, scenario comparison, decision briefs, forecasts, and management recommendations. Current evidence supports combining business application with decision support: students' use is concentrated in general-purpose tasks, while data analysis and decision support remain less developed (Nakatani & Jiang, 2026; Wu et al., 2026). In practice, students should treat AI as a first-pass analytical aid. They should identify the data used, check assumptions, compare AI-supported analysis with other evidence, and state where human judgment is needed. Appropriate tasks include AI-assisted market scans, customer-persona drafts, operations scenarios, sales-trend interpretation, and strategic alternative comparisons.

7.3 Critical Evaluation and Verification

The core skill is distinguishing useful AI output from unreliable output. Students practice checking claims, testing assumptions, identifying hallucinations, evaluating source quality, comparing outputs, and deciding when recommendations should be accepted, revised, or rejected. A student might receive an AI-generated market-entry recommendation, verify the cited evidence, check numerical claims, identify unsupported assumptions, and explain the final decision. Assessment should focus on critique and verification tasks, with confidence used only as supplementary evidence (Markus et al., 2025; Wang et al., 2025).

7.4 Ethical and Governance Judgment

Business graduates may make or support decisions in which AI intersects with privacy, fairness, accountability, and organizational governance. This domain prepares students to recognize those intersections and respond to them responsibly. In practice, this means evaluating whether an AI tool fits a business context, what risks it creates, who is accountable for its use, and what governance practices should be in place. Assignments can ask students to prepare ethical risk memos, critique AI policies, or recommend disclosure and oversight practices for a proposed business use case (Mumtaz et al., 2025; Wang et al., 2025; Yang et al., 2025).

7.5 Transparent Professional Communication and Adaptive Learning

Professional use also requires an accountable record. This domain focuses on documentation, disclosure, and adaptation as tools and policies change. In organizational settings, professionals may be asked by supervisors, clients, or other stakeholders to explain and justify AI-assisted work. Students should practice producing prompt logs, disclosure statements, limitation notes, and short process memos that show how they used AI and where they retained responsibility for judgment. They should also adjust their use of AI depending on whether it functions as a tutor, teammate, or tool (Chiu et al., 2024; Narang et al., 2025).

8. Curriculum, Pedagogy, and Assessment Implications

The framework can be used across a business curriculum as a program-level structure. UNESCO's student AI competency framework provides a progression model. It organizes competencies across four dimensions: human-centred mindset, ethics of AI, AI techniques and applications, and AI system design. It also uses three levels of progression: Understand, Apply, and Create (UNESCO, 2024). The progression starts with shared foundations. First-year or introductory business courses can cover basic AI concepts, generative AI limitations, responsible-use expectations, and simple prompting. From there, core courses embed AI into discipline-specific work. For example, a marketing course might use AI for customer-persona development, while an accounting course might use it for document interpretation or risk discussion. At the capstone level, students use AI for decision support while documenting, verifying, and defending their choices. Marketing education offers concrete examples of manageable integration. Beninger et al. (2025) show that small-scale interventions can improve GenAI literacy and reduce students' confidence in the accuracy of GenAI output. Narang et al. (2025) propose that generative AI can function as a tutor, teammate, or tool. These roles help faculty clarify expectations: AI may explain a concept, support brainstorming, or help perform a bounded analysis depending on the learning objective.

Assessment should make student judgment visible. Markus et al. (2025) point to the limits of self-reported AI literacy. Practical options include AI-output critique memos, decision briefs with required verification, ethical risk analyses, prompt logs or disclosure statements, and capstone rubrics that score application, verification, ethics, and communication separately. Institutional support determines whether these practices spread beyond isolated courses. AACSB (2025) found wide variation in business-school GenAI training and policy. Means (2026) identifies faculty development as one of the eight critical themes

for AI integration in business education. Faculty need examples, shared language, and room for experimentation. Programs that neglect faculty support will produce uneven AI literacy across courses and programs.

9. Discussion, Limitations, and Future Research

Taken together, the review answers the three guiding questions. Business students need capabilities that combine foundational understanding, business application and decision support, critical verification, ethical and governance judgment, and transparent professional communication. Ethical capability belongs within business AI literacy because AI-supported business work raises questions of privacy, fairness, accountability, disclosure, and governance. Business schools can organize these capabilities through a staged curriculum model in which students first learn AI concepts and responsible-use norms, then apply AI within core business disciplines, and finally integrate AI-supported decision work in advanced courses, projects, and assessments.

The paper's contribution is to move AI literacy from a general higher-education construct into a business-school curriculum model. Ng et al. (2021) provide the general literacy base, UNESCO (2024) provides a student competency progression, and Means (2026) describes institutional themes for business-school integration. The framework proposed here operates at the student capability level. It identifies what business graduates should be able to do when AI is part of business work.

The review has several limitations. It used targeted Google Scholar searches and citation tracking, a narrower strategy than a systematic database review. Because no formal screening protocol or quality appraisal was used, the source set should be interpreted as selective rather than exhaustive. The framework should therefore be read as a literature-informed curriculum tool rather than a validated measurement model. The empirical business-student literature is still relatively small, and many studies are drawn from single institutions or specific national contexts. The business application and decision-support domain draws primarily on Nakatani and Jiang's (2026) business-student evidence and Wu et al.'s (2026) broader business-talent review. Additional discipline-specific evidence from accounting, finance, operations, HR, and analytics education would strengthen that domain.

Empirical validation remains a task for future research. Future research should test the framework through course interventions, faculty validation panels, employer feedback, student performance assessments, and cross-institutional studies. Researchers should also develop business-school-specific AI literacy assessments that compare self-reported confidence with performance evidence. Longitudinal studies would help determine whether repeated AI-supported learning improves or weakens critical thinking, ethical judgment, and professional communication over time. Comparative work across countries is needed as well, especially given Mumtaz et al.'s (2025) findings on cultural variation in ethical perceptions.

10. Conclusion

Business schools need a clearer account of what AI-literate graduates should be able to do. The literature reviewed here suggests that business students are increasingly exposed to generative AI, yet many remain undertrained for professional use. Current usage patterns often emphasize general-purpose academic tasks, while business-relevant uses such as data analysis and decision support remain less developed. Ethical readiness also requires attention because future managers will use AI in contexts involving customers, employees, data, risk, and organizational accountability. The five-domain Business AI Literacy and Ethical Capability Framework offers a practical starting point. It includes foundational AI and GenAI understanding, business application and decision-support fluency, critical evaluation and verification, ethical and governance judgment, and transparent professional communication and adaptive learning. The framework translates general AI literacy, ethics literacy, and business-student readiness literature into a business-school curriculum model. It gives programs a way to make AI capability visible in curriculum and assessment rather than leaving it to informal student experimentation. Business graduates need to use AI, analyze with it, question its outputs, explain their process, and govern its use responsibly. Business schools that build these capabilities deliberately will be better positioned to prepare students for AI-enabled organizations.

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