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Bridging the AI Divide: A Comparative Study of AI Tool adoption among BBA Undergraduate and Postgraduate Students in Tamil Nadu

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Abstract

The rapid diffusion of generative Artificial Intelligence (AI) tools such as ChatGPT, Google Gemini, and Microsoft Copilot has transformed the way management students approach learning, assignments, and career preparation. This study examines generational differences in the adoption of AI tools between undergraduate (BBA) and postgraduate business students in Tamil Nadu, drawing on the Technology Acceptance Model (TAM) as the guiding theoretical framework. A descriptive research design was adopted, and primary data were collected from a sample of 210 respondents (120 undergraduate and 90 postgraduate students) drawn from colleges and universities across Tamil Nadu using a structured questionnaire and convenience sampling. The data were analysed using percentage analysis, independent samples t-test, chi-square test, one-way ANOVA, and Karl Pearson correlation. The findings reveal that postgraduate students demonstrate significantly higher levels of AI tool adoption, perceived usefulness, and intrinsic motivation than undergraduate students, while academic level is significantly associated with the frequency of AI tool usage. Perceived usefulness was found to be positively and significantly correlated with behavioural intention to use AI tools. The study offers practical suggestions for educators and policymakers to design AI-integrated pedagogy that is sensitive to the differing motivational profiles of undergraduate and postgraduate learners.

Keywords: *Artificial Intelligence, ChatGPT, Generational Differences, Technology Acceptance Model, BBA Students, Tamil Nadu, Student Motivation.*

INTRODUCTION

Artificial Intelligence (AI) has emerged as one of the most disruptive technological forces reshaping higher education in the twenty-first century. The public release of generative AI tools, particularly OpenAI's ChatGPT in late 2022, marked a turning point in how students search for information, draft assignments, prepare for examinations, and build career-related skills. Business education, with its heavy emphasis on case analysis, report writing, presentations, and data interpretation, has proven to be fertile ground for the adoption of such tools.

Bachelor of Business Administration (BBA) undergraduate students and postgraduate management students, though studying within the same broad discipline, often differ markedly in their academic maturity, career orientation, digital literacy, and self-regulation of learning. Undergraduate students are typically encountering rigorous academic writing and analytical tasks for the first time, whereas postgraduate students bring prior work

or academic experience and a sharper focus on employability outcomes. These generational and experiential differences are likely to shape not only the extent to which each group adopts AI tools, but also the underlying motivations — whether intrinsic (curiosity, skill-building, learning enjoyment) or extrinsic (grades, time-saving, peer pressure) — that drive such adoption.

Tamil Nadu, with one of the largest networks of arts, science, and management colleges in India, offers a diverse setting in which to examine this phenomenon across urban and semi-urban institutions, government and private colleges, and varying levels of digital infrastructure. Understanding how undergraduate and postgraduate BBA students differ in their adoption of AI tools is therefore both academically significant and practically useful for curriculum designers, faculty, and policymakers seeking to integrate AI responsibly into business education. This study attempts to fill this gap by empirically comparing the two groups on the extent, purpose, frequency, and motivational drivers of AI tool adoption.

REVIEW OF LITERATURE

Ayalon and Ido (2026) investigated the adoption of ChatGPT among university students and lecturers using the Unified Theory of Acceptance and Use of Technology (UTAUT). The findings indicated that performance expectancy was the strongest predictor of ChatGPT adoption for both students and lecturers. Social influence significantly affected students' behavioural intention, particularly among female students, while facilitating conditions supported continued AI use. Students adopted ChatGPT mainly because they perceived clear academic benefits and observed widespread peer usage.

Bera, Bera, and Rahut (2026) analysed AI adoption among young Indians using the Multiple Indicators Multiple Causes (MIMIC) modelThe findings revealed that education, digital skills, internet accessibility, and awareness significantly influenced students' willingness to adopt AI technologies. Younger individuals with stronger digital competencies demonstrated greater acceptance and use of AI applications. The study also reported that unequal access to technology continued to affect adoption among different socioeconomic groups.

Jack et al. (2026) explored university students' experiences after using generative AI tools throughout one academic semester. The study employed surveys and reflective feedback to understand how students incorporated AI into learning activities. The findings revealed that students primarily used AI for brainstorming, summarising, drafting assignments, and improving academic writing. Participants acknowledged that AI enhanced learning efficiency and reduced the time required to complete academic tasks. Nevertheless, concerns remained regarding information accuracy, overdependence on AI, and academic integrity. Students also expressed the need for institutional guidance on ethical AI use.

Kai, Ping, and Xiaomin (2026) examined how AI anxiety influenced students' intention to adopt artificial intelligence in higher education by integrating the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT The findings demonstrated that confidence and positive learning experiences reduced anxiety and strengthened behavioural intention. The study concluded that universities should provide training, ethical guidance, and technical support to minimise AI anxiety and encourage responsible AI adoption.

Ketsman and Lazarevic (2026) investigated undergraduate students' familiarity, perceptions, and adoption of generative AI using a mixed-method research design involving 220 students. The study found that most students possessed moderate knowledge of generative AI and primarily used it for brainstorming, drafting, and academic support. Students appreciated AI for improving learning efficiency but remained concerned about accuracy, academic integrity, and excessive dependence.

Liu et al. (2026) investigated the factors influencing university students' engagement with generative AI using an extended Technology Acceptance Model that incorporated ethical compatibility and reliance-based trust. The findings showed that perceived usefulness, ease of use, ethical compatibility, and trust significantly increased students' willingness to engage with generative AI. It concluded that universities should promote ethical awareness, establish transparent AI policies, and strengthen students' trust in responsible AI practices to encourage sustainable adoption.

Marmolejo-Ramos et al. (2026) examined university students' perceptions and adoption of artificial intelligence across multiple countries to identify factors influencing AI acceptance in higher education. However, differences in AI adoption were associated with students' previous experience, digital competence, and institutional support. Students with greater familiarity and confidence in AI reported higher levels of adoption than those with limited exposure.

Matobobo (2026) conducted a systematic review to investigate gender differences in students' adoption and use of AI tools in higher education. The findings indicated that male students reported higher confidence, more frequent use, and stronger behavioural intentions to adopt AI tools. Female students expressed greater concern about privacy, ethics, transparency, and the impact of AI on critical thinking. The study concluded that universities should provide inclusive AI learning environments, improve ethical awareness, and offer structured guidance to ensure equitable adoption among diverse student groups.

Tbaishat, D.,(2026) study developed an integrated framework combining the Technology Acceptance Model, Theory of Planned Behaviour, and Self-Determination Theory to explain students' adoption of generative AI in higher education. The study highlighted that students adopted AI when they perceived academic value and felt confident in their ability to use the technology effectively. The authors concluded that universities should strengthen students' digital competencies, encourage autonomous learning, and provide supportive environments that promote responsible AI adoption.

Zwilling, Cohen-Louck, and Tesler (2026) examined generational differences in artificial intelligence adoption among Generation X, Generation Y, and Generation Z using the Unified Theory of Acceptance and Use of Technology (UTAUT). The findings showed that effort expectancy consistently influenced AI adoption across all generations. However, perceived usefulness, digital literacy, and social influence affected each generation differently. Trust in privacy did not significantly influence adoption intentions. The study concluded that AI adoption differed across age groups and that educational institutions should develop age-sensitive strategies that improve digital literacy and promote equitable AI adoption.

OBJECTIVES OF THE STUDY

The present study is guided by the following objectives: to examine the socio-demographic profile of BBA undergraduate and postgraduate students in Tamil Nadu; to identify the AI tools most commonly used by these students and the devices through which they access such tools; to analyse the frequency and purpose of AI tool usage among the two groups; to compare perceived usefulness, perceived ease of use, and the intrinsic and extrinsic motivational factors driving AI tool adoption between undergraduate and postgraduate students; to examine the relationship between perceived usefulness and behavioural intention to use AI tools for academic purposes; and to offer suggestions for the effective and ethical integration of AI tools into business education.

HYPOTHESES OF THE STUDY

1. There is no significant difference in the overall level of AI tool adoption between undergraduate and postgraduate BBA students.
2. There is no significant association between academic level and the frequency of AI tool usage.
3. There is no significant difference in the mean AI adoption score across different age groups of respondents.
4. There is no significant relationship between perceived usefulness and behavioural intention to use AI tools.

RESEARCH METHODOLOGY

A descriptive and analytical research design was adopted to compare AI tool adoption patterns between two pre-defined groups — undergraduate and postgraduate BBA students. The study is based on primary data collected from a sample of 210 respondents comprising 120 undergraduate (BBA) and 90 postgraduate (MBA/PG business programme) students from various self-financing and government-aided colleges across Tamil Nadu (Coimbatore, Chennai, Madurai, and Salem regions). The convenience sampling method was adopted owing to time and accessibility constraints. Primary data were collected through a structured questionnaire administered in Google Forms and in person, covering demographic details, AI tool usage patterns, and Likert-scale items (5-point scale: 1 = Strongly Disagree to 5 = Strongly Agree) measuring perceived usefulness, perceived ease of use, and motivational factors. Secondary data were drawn from journal articles, government reports, and websites to support the review of literature and discussion. The collected data were coded and analysed using SPSS software. Statistical tools employed include percentage analysis, independent samples t-test, chi-square test, one-way ANOVA, and Karl Pearson's coefficient of correlation. The study covers BBA undergraduate and postgraduate business students studying in colleges and universities across Tamil Nadu, and the field survey was conducted over a period of eight weeks.

The study is confined to Tamil Nadu and its findings may not be generalisable to other states or countries. The use of convenience sampling may limit the representativeness of the sample, and self-reported responses are subject to social desirability bias. Further, the study captures a cross-sectional snapshot and does not track changes in AI adoption over time.

DATA ANALYSIS AND INTERPRETATION

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Table 1: Demographic Profile of Respondents

Variable	Category	No of Respondents	Percentage
Gender	Male	98	46.7
	Female	112	53.3
Academic Level	Undergraduate (BBA)	120	57.1
	Postgraduate (MBA/PG)	90	42.9
Age Group	18 – 20 years	95	45.2
	21 – 23 years	88	41.9
	24 – 26 years	27	12.9
Type of Institution	Government/Aided	62	29.5
	Self-Financing/Private	148	70.5
Locality	Urban	130	61.9
	Rural	80	38.1

Table 1 shows that 53.3% were female, while 46.7% were male, indicating that female students constituted a slightly higher proportion of the study sample. Regarding academic level, 57.1% of the respondents were undergraduate (BBA) students, whereas 42.9% were postgraduate (MBA/PG) students, showing that undergraduate students formed the majority of the participants. With respect to age, 45.2% of the respondents belonged to the 18–20 years age group, followed by 41.9% in the 21–23 years age group, while only 12.9% were aged 24–26 years. This indicated that the study predominantly included younger students.

In terms of the type of institution, 70.5% of the respondents studied in self-financing/private institutions, whereas 29.5% were enrolled in government/aided institutions. This showed that students from self-financing/private institutions represented the larger share of the sample. Regarding locality, 61.9% of the respondents were from urban areas, while 38.1% were from rural areas. This indicated that the majority of the respondents belonged to urban localities.

Table 2: AI Tools Used by Respondents

AI Tool	No. of Respondents	Percentage
ChatGPT	198	94.3
Google Gemini	142	67.6
Microsoft Copilot	96	45.7
Perplexity AI	58	27.6
Other AI tools	22	10.5

It is noticed that 94.3% of the respondents used ChatGPT, making it the most widely used AI tool among the participants. This indicated that ChatGPT was the preferred AI application for academic and learning-related activities. Google Gemini was used by 67.6% of the respondents, making it the second most frequently used AI tool. Microsoft Copilot was used by 45.7% of the respondents, indicating a moderate level of adoption among the students. Only 27.6% of the respondents reported using Perplexity AI, suggesting that its usage was comparatively limited. Similarly, 10.5% of the respondents used other AI tools, representing the lowest level of usage among all the AI applications considered in the study.

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Table 3: Devices Used to Access AI Tools

Device	No. of Respondents	Percentage
Smartphone	176	83.8
Laptop	152	72.4
Tablet	24	11.4
Desktop Computer	18	8.6

It is noticed that Laptops were used by 72.4% of the respondents, indicating that they were also widely preferred for accessing AI applications, particularly for academic and learning activities. Only 11.4% of the respondents used tablets, suggesting that tablet usage for AI tools was relatively limited. Similarly, 8.6% of the respondents used desktop computers, representing the lowest level of device usage among the respondents. The smartphone is the most preferred device (83.8%) for accessing AI tools, underscoring the mobile-first nature of student technology use, followed by laptops (72.4%), which are used mainly for detailed academic tasks.

Table 4: Frequency of AI Tool Usage by Academic Level

Frequency	UG (n=120)	PG (n=90)	Total	Percentage
Daily	42	51	93	44.3
Weekly	46	28	74	35.2
Occasionally	24	9	33	15.7
Rarely	8	2	10	4.8
Total	120	90	210	100.0

The findings showed that 44.3% of the respondents used AI tools daily. Among them, 56.7% of postgraduate (PG) students (51 out of 90) reported daily usage compared to 35.0% of undergraduate (UG) students (42 out of 120), indicating that PG students used AI tools more frequently on a daily basis. Weekly usage accounted for 35.2% of the respondents. However, 38.3% of UG students (46 out of 120) reported using AI tools weekly, compared to 31.1% of PG students (28 out of 90), showing that weekly usage was more common among UG students. Occasional usage was reported by 15.7% of the respondents. The proportion was higher among UG students (20.0%) than PG students (10.0%), suggesting that undergraduate students were more likely to use AI tools only occasionally. Only 4.8% of the respondents reported using AI tools rarely. Rare usage was reported by 6.7% of UG students, whereas only 2.2% of PG students indicated rare usage, demonstrating that infrequent use was more common among undergraduate students. It suggested that postgraduate students integrated AI tools into their academic activities more regularly than undergraduate students.

Table 5: Purpose of Using AI Tools for Academic Work

Purpose	No. of Respondents	Percentage
Assignment/report writing	181	86.2
Concept clarification	166	79.0
Examination preparation	149	71.0
Research/project work	134	63.8

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Resume/career preparation	88	41.9
Coding/data analysis	80	38.1

It revealed that 86.2% of the respondents used AI tools for assignment and report writing, making it the most common purpose of AI tool usage. This indicated that students primarily relied on AI tools to support their academic writing tasks. Concept clarification was reported by 79.0% of the respondents, showing that AI tools were widely used to improve understanding of academic concepts. Examination preparation was reported by 71.0% of the respondents, indicating that a large proportion of students used AI tools to prepare for examinations. Research and project work was the purpose for 63.8% of the respondents, suggesting that AI tools played an important role in supporting research-related activities. Resume and career preparation was reported by 41.9% of the respondents, indicating moderate use of AI tools for career development. Only 38.1% of the respondents used AI tools for coding and data analysis, representing the lowest percentage among all the purposes included in the study.

Table 6: Perceived Usefulness of AI Tools

Statement	Mean	Std. Deviation
AI tools help me complete assignments faster	4.21	0.68
AI tools improve the quality of my academic work	3.94	0.71
AI tools help me understand difficult concepts	4.05	0.66
AI tools are useful for exam preparation	3.86	0.79
AI tools enhance my overall academic performance	3.78	0.74

The analysis of the perceived usefulness of AI tools showed that "AI tools help me complete assignments faster" received the highest mean score (Mean = 4.21, SD = 0.68) and was ranked first. This indicated that respondents strongly perceived AI tools as effective in reducing the time required to complete academic assignments. The relatively low standard deviation suggested a high level of agreement among the respondents. The statement "AI tools help me understand difficult concepts" obtained the second highest mean score (Mean = 4.05, SD = 0.66). This finding indicated that respondents considered AI tools to be valuable for improving conceptual understanding, with the lowest standard deviation reflecting a high degree of consistency in their responses. The statement "AI tools improve the quality of my academic work" recorded the third highest mean score (Mean = 3.94, SD = 0.71), indicating that respondents generally agreed that AI tools enhanced the quality of their academic outputs. The statement "AI tools are useful for exam preparation" was ranked fourth (Mean = 3.86, SD = 0.79), suggesting a positive perception of AI tools in supporting examination preparation, although responses were comparatively more varied. The statement "AI tools enhance my overall academic performance" received the lowest mean score (Mean = 3.78, SD = 0.74) and was ranked fifth. Although it ranked last, the mean score indicated that respondents still agreed that AI tools contributed positively to their overall academic performance. It showed that respondents perceived AI tools as highly useful for academic activities. "AI tools help me complete assignments faster" (Mean = 4.21, SD = 0.68) emerged as the highest-ranked statement, followed by understanding difficult concepts (Mean = 4.05, SD = 0.66), improving academic work quality (Mean = 3.94, SD = 0.71), exam preparation (Mean = 3.86, SD = 0.79), and enhancing overall academic performance (Mean = 3.78,

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SD = 0.74). The relatively low standard deviation values across all statements indicated that respondents expressed consistent perceptions regarding the usefulness of AI tools.

Table 7: Perceived Ease of Use of AI Tools

Statement	Mean	Std. Deviation
Learning to use AI tools was easy for me	4.32	0.61
I find AI tools easy to interact with	4.18	0.65
I can use AI tools without technical assistance	4.02	0.70
Navigating AI tool interfaces is simple	4.10	0.68

The analysis of the perceived ease of use of AI tools indicated that "Learning to use AI tools was easy for me" received the highest mean score (Mean = 4.32, SD = 0.61) and was ranked first. This showed that respondents found AI tools easy to learn. The low standard deviation indicated a high level of agreement among the respondents. The statement "I find AI tools easy to interact with" obtained the second highest mean score (Mean = 4.18, SD = 0.65). This indicated that respondents generally experienced smooth and user-friendly interaction with AI tools. The relatively low standard deviation reflected consistency in their responses.

The statement "Navigating AI tool interfaces is simple" was ranked third (Mean = 4.10, SD = 0.68), suggesting that respondents agreed that AI tool interfaces were easy to navigate. The standard deviation indicated a moderate level of variation in responses. The statement "I can use AI tools without technical assistance" received the lowest mean score (Mean = 4.02, SD = 0.70) and was ranked fourth. Although it ranked last, the mean score indicated that respondents generally agreed they could use AI tools independently without requiring technical support. The comparatively higher standard deviation suggested slightly greater variation in responses.

Table 8: Comparison of Motivational Factors for AI Tool Adoption among UG vs PG

Motivational Factor	UG Mean (n=120)	PG Mean (n=90)
Intrinsic – curiosity and learning enjoyment	3.58	4.12
Intrinsic – skill and career development	3.71	4.28
Extrinsic – saving time and effort	4.15	4.09
Extrinsic – improving grades/scores	4.02	3.86
Extrinsic – peer/social influence	3.64	3.21

The analysis of motivational factors for AI tool adoption revealed clear differences between undergraduate (UG) and postgraduate (PG) students. Among UG students, "Extrinsic – saving time and effort" received the highest mean score (Mean = 4.15) and was ranked first. This indicated that saving time and reducing effort was the strongest motivation for AI tool adoption among undergraduate students. "Extrinsic – improving grades/scores" was ranked second (Mean = 4.02), showing that academic performance was another important motivating factor. "Intrinsic – skill and career development" secured the third rank (Mean = 3.71), followed by "Extrinsic – peer/social influence" (Mean = 3.64) at the fourth rank. "Intrinsic – curiosity and learning enjoyment" received

the lowest mean score (Mean = 3.58) and was ranked fifth, indicating that personal interest was the least influential factor among UG students.

Among PG students, "Intrinsic – skill and career development" obtained the highest mean score (Mean = 4.28) and was ranked first. This showed that postgraduate students were primarily motivated to use AI tools for enhancing their professional skills and career prospects. "Intrinsic – curiosity and learning enjoyment" was ranked second (Mean = 4.12), indicating that personal interest in learning also strongly motivated AI tool adoption. "Extrinsic – saving time and effort" secured the third rank (Mean = 4.09), while "Extrinsic – improving grades/scores" was ranked fourth (Mean = 3.86). "Extrinsic – peer/social influence" received the lowest mean score (Mean = 3.21) and was ranked fifth, suggesting that peer influence had the least impact on AI tool adoption among PG students.

It indicated that UG students were mainly driven by extrinsic motivations, particularly saving time and effort (Mean = 4.15) and improving grades (Mean = 4.02). In contrast, PG students were primarily influenced by intrinsic motivations, especially skill and career development (Mean = 4.28) and curiosity and learning enjoyment (Mean = 4.12). These results suggested that undergraduate students adopted AI tools mainly for immediate academic benefits, whereas postgraduate students focused more on long-term learning and professional development.

Table 9: Independent Samples t-Test: AI Adoption Score by Academic Level

Group	N	Mean	Std. Deviation	t-value	df	p-value	Result
Undergraduate (UG)	120	3.72	0.58	-4.53	208	0.000	Significant
Postgraduate (PG)	90	4.05	0.49				

Since the calculated p-value (0.000) is less than 0.05, the null hypothesis H01 is rejected. This indicates a statistically significant difference in AI tool adoption scores between undergraduate and postgraduate students, with postgraduate students exhibiting a significantly higher mean adoption score (4.05) than undergraduates (3.72).

Table 10: Chi-Square Test: Association between Academic Level and Frequency of AI Tool Usage

Particulars	Value	df	p-value
Pearson Chi-Square	12.847	3	0.005

As the p-value (0.005) is less than 0.05, the null hypothesis H02 is rejected, confirming a statistically significant association between academic level and the frequency with which students use AI tools. Postgraduate students are significantly more likely to fall into the 'daily use' category than undergraduate students.

Table 11: One-Way ANOVA: AI Adoption Score across Age Groups

Source of Variation	Sum of Squares	df	Mean Square	F-value	p-value

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Between Groups	5.184	2	2.592	7.916	0.000
Within Groups	67.745	207	0.327		
Total	72.929	209			

The p-value (0.000) is less than 0.05; hence the null hypothesis H03 is rejected. This shows that the mean AI adoption score differs significantly across age groups, with the 24–26 years group recording the highest mean adoption score, followed by the 21–23 years and 18–20 years groups respectively.

Table 12: Karl Pearson Correlation: Perceived Usefulness and Behavioural Intention to Use AI Tools

Variables	N	Correlation Coefficient (r)	p-value	Result
Perceived Usefulness × Behavioural Intention	210	0.612	0.000	Significant Positive Correlation

Since the p-value (0.000) is less than 0.05, the null hypothesis H04 is rejected. The positive correlation coefficient (r = 0.612) indicates a moderately strong and statistically significant positive relationship between perceived usefulness and behavioural intention to use AI tools as students perceive AI tools to be more useful, their intention to continue using them for academic purposes increases correspondingly.

FINDINGS OF THE STUDY

The demographic analysis shows that a majority of respondents (53.3%) are female, and undergraduate students form the larger share of the sample (57.1%), consistent with enrolment patterns in Tamil Nadu's business colleges. ChatGPT is the most widely adopted AI tool (94.3%), followed by Google Gemini (67.6%) and Microsoft Copilot (45.7%), and the smartphone remains the primary device through which students access these tools (83.8%). Postgraduate students report a considerably higher rate of daily AI tool usage (56.7%) compared to undergraduate students (35.0%), and assignment or report writing (86.2%) along with concept clarification (79.0%) emerge as the two leading purposes for which AI tools are used by both groups. Respondents perceive AI tools to be both highly useful and easy to use, with all Likert-scale mean scores exceeding the midpoint of 3.0 on the five-point scale. Postgraduate students demonstrate stronger intrinsic motivation, reflected in curiosity and career-development orientation, whereas undergraduate students appear relatively more driven by extrinsic factors such as peer influence and grade improvement.

The inferential statistics support these descriptive patterns. The independent samples t-test confirms a statistically significant difference in overall AI adoption scores between undergraduate and postgraduate students ($t = -4.53$, $p < 0.05$), with postgraduates recording the higher mean score. The chi-square test confirms a significant association between academic level and frequency of AI tool usage ($\chi^2 = 12.847$, $p < 0.05$). The one-way ANOVA further confirms that AI adoption scores differ significantly across age groups ($F = 7.916$, $p < 0.05$) and increase with age, while Karl Pearson's correlation reveals a significant, moderately strong positive relationship ($r = 0.612$, $p < 0.05$) between perceived usefulness and behavioural intention to use AI tools.

SUGGESTIONS

Business colleges should introduce structured AI-literacy modules tailored separately for undergraduate and postgraduate students in recognition of their differing motivational orientations. Faculty members should design assignments that encourage the ethical and critical use of AI tools rather than outright prohibition, focusing on developing students' evaluative and analytical abilities alongside AI use. Given the higher intrinsic motivation observed among postgraduate students, curricula at that level could deliberately leverage AI tools for advanced research, data analysis, and career-oriented projects, whereas orientation programmes at the undergraduate level should place greater emphasis on responsible use and academic integrity, given the relatively stronger influence of extrinsic and peer-driven motivations in that group.

Institutions should also establish clear academic-integrity guidelines specific to AI tool usage in order to prevent over-reliance and preserve genuine learning outcomes, while career-development cells may incorporate AI-tool proficiency as an employability skill, particularly for postgraduate students preparing to enter the job market. Future research could usefully expand the sample across other Indian states and adopt longitudinal designs to track how motivations evolve as students transition from undergraduate to postgraduate study.

CONCLUSION

This study set out to examine generational differences in AI tool adoption between undergraduate and postgraduate BBA students in Tamil Nadu, using the Technology Acceptance Model as a guiding framework. The findings demonstrate that while both undergraduate and postgraduate students have widely embraced AI tools such as ChatGPT for academic purposes, postgraduate students exhibit significantly higher levels of adoption, frequency of use, and intrinsic motivation than their undergraduate counterparts. Perceived usefulness emerges as a strong and significant predictor of behavioural intention to use AI tools, reaffirming the relevance of TAM in the context of Indian business education. As AI tools become further embedded in academic life, business schools and educators must move beyond a binary debate of permitting or banning such tools, and instead design pedagogy that channels students' differing motivational drivers — intrinsic and extrinsic, undergraduate and postgraduate — towards deeper, more ethical, and more meaningful learning outcomes.

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