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Artificial Intelligence (AI) in the Future of Human Learnings: Integrating Technology with Ethics and Intellect

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Abstract:

Purpose and Background: This paper seeks to explore the avenues of productive use of AI in human learnings without compromising the academic integrity, intellectual independence, impartiality, privacy and authenticity of the outcomes. Education is one of the most intruded sectors, disrupted by the digital technologies especially so in the post-COVID 19 era. Whereas, the use of digital technologies in education including AI has advantages like personalized learning, unlimited scope of information, and speedy sifting of data in the desired formats; its demerits include intrusion to privacies, intellectual shutdowns and tunnelling the insights.

Research Method: The research endeavour follows mixed method approach using primary as well as secondary data to analyse the use of AI in education and its implications especially in developing countries like Pakistan. The main sources of primary data include university students and faculty members who remained involved in formal classroom learning and teaching respectively. The secondary sources included semester results of the students, their formative assessments at university levels, official websites and literature review.

Conclusions and Findings: In developing countries like Pakistan, use of AI, made its substantial breakthrough in the later stage of COVID-19 time-period. Copy-paste was the first practice among faculty members and students. First check on its blind use came in through the applications of plagiarism software; introduced by the Higher Education Commission (HEC). This study found groups of senior faculty members apprehending its use detrimental to intellectual development, critical thinking and respect to privacies. The other group regarded it a useful technology for saving time and effort. The due diligence of the study finds it as benefiting to the human learning like other information and computing technologies through techno-intellect integration.

Keywords: Artificial Intelligence-Human Learning-Ethical Education-Intellect Safeguards

1. **Introduction**

1.1 **Artificial Intelligence Adapting to Superior Intellect:** Artificial intelligence like other computer-based programs is one of the technological breakthroughs; however, much different and advanced from intelligence point of view and adaptability. It, not only assists you in fetching, compiling and preparing the information in the desired manner, also learns in the process from all its users (Wang and Siau 2019). Therefore, we can say that it has the manipulative capability and capacity; the more it is in use the better it learns. In terms of diversity, hence, it has large volume of information coming from the variety of users. In the process, it keeps adding to its data bank and continuously improving its intelligence in responding to different kinds of users. Its generative models would soon be able to reshape the way information is accessed, and knowledge formatted to meet the user requirements. It can enable its users for personalized learning as well as saving time and effort in negotiating longer distances and other similar barriers for the purpose of knowledge acquisition (Amiri 2025).

1.2 **Risks of Over-dependence and Manipulation**: Whereas, one can save time and effort in reaching to the desired information through the use of AI, the possibility of its manipulation and overdependence by the users can be risky in decision making. The possibilities of biasness, intrusion to private affairs, intellectual dependency, compromised academic integrity cannot be ruled out, rathe would always be there in varying intensities. Like the use of technology can be beneficial with right kind of operating knowledge and expertise; in AI, one needs to be leading in intelligence as well in addition to the user knowhow. We, as human being, therefore, face complexities of technological capacities, governance ethics, judgement dilemmas, creative compromises and conflicting moral standards (Bostrom and Yudkowsky 2018). Its employment in education, in particular, would therefore require to be with extreme care, due diligence and only in assisting role.

1.3 **AI in Human Learning and Ethical Domains**: Human learning has always been affected by the technological developments. The tools of aiding education and learning like printing mechanisms, display boards, digital platforms, radio, television, calculators, computing systems and finally internet retrievable information brought revolution in the process of gaining knowledge, arranging information and decision making in consequence. AI has added a new

dimension to its self-growing which has wider dimensions of applications and implications (Wang and Siau 2019). AI systems can sift data, collate information, interpret texts and manipulate responses employing its own intelligence. At the same time, they can save your time in information collection and management to produce the probable solutions. With all these pros and cons, the question remains whether AI needs to be employed in human learning or not. If it is to be pursued in education, then under what terms and conditions and how to implement those. Would AI be substituting humans or degrading its intellectual development; all such apprehensions have for and against the house individuals and platforms. When we talk of unethical employment of technology in education and learning; it actually means the usage of technical tools to the disadvantage of fellow human being. Till the time, it remains unharmful to other living beings including environments, technology remains a supportive mechanism to all of its users. Applications of AI in human learning and education would entail integration of man, machine and intellect to support tutoring, feedback, content generation, impartial cum autonomous grading, admissions, screening, proctoring, and managerial planning. Accordingly, this paper has been developed to cover artificial Intelligence in education integrated with 'Ethics and Intellect'. As opined by Sharma and Kumar (2023), it includes ethical legitimacy and intellectual growth for better understanding, reasoning, and judgment for the collective benefit of all.

2. **Problem Statement**:

2.1 Antecedent: Applications of AI are in place overwhelmingly especially for the last 15 years all over the world. It is being applied in all fields of human activities and education is no exception to that (Luckin 2025). Starting from faculty members while preparing their lecture notes and presentations, managerial staff, planners of the activities and students, all employ AI in one or the other way to save on the time and efforts. Educational institutions especially those in the higher domains of human learning have the fundamental function of igniting human brains for creative and critical thinking to develop new knowledge and innovations (Amiri 2025). Human minds work better when confronted with challenging situations to collate the data, develop a new plan and provide multiple solutions to the problems (Albrecht 2009). When you make AI to work for you as your own brain; it would basically imply enhancing the intellect of AI through frequent uses and confrontations and rendering your own brain

redundant and stagnant. Consequently, once it remains unused over a longer period of time, it tends to get into stagnation and redundancy.

2.2 **Consequence**: Looking at its easy availability and effortless unlimited potentials, AI is becoming inseparable from human learning and education; may it be at the cost of ethical and intellectual risks. In this way, overdependence on AI can lead to amplified inequities, privatized decision-making, and to some extent tunnelling the vision through the one source's manipulations. AI is like a monster which can multiply the outputs many times; however, if remains under control and used with the superior intellect. Without that kind of expertise in the use of AI including how it works and its limitations; it has the potentials of obliging the user for surface learning which means accepting responses without essential verifications thereby leading to continuous weakening the epistemic judgments. According to different studies on the use of AI in the world, Pakistan stands in the list of leading countries who have adopted its use. According to a survey by Schwartz Reisman Institute for Technology and Society (2025), it ranks 4th in AI awareness with over 76% of its surveyed online adults using such tool (Hanif 2025). With over 146 million broadband users in Pakistan, AI is reshaping daily work, particularly among professionals, educators and those working on research assignments including digital contents creators especially in urban areas (Nawaz and Ali 2025 and Ali et al. 2025).

2.3 **The Problem**: The issue is how to address the concerns or apprehensions that AI shall not be overtaking human brain. As mentioned in the antecedent and consequence, AI is inseparable reality of human functioning in the contemporary environments. The problem is therefore integration of AI, human intellect, ethics, morality and notion of coexistence. A situation where human mind is not degraded to trash and consequent takeover of AI. The human mind needs critical situations to explore, explain, and infer references for providing out of the box solutions even for the similar scenarios. If the same role is given to the machine which has the capability and capacity to learn from the data, environments, and those who interact with it, then this kind of overdependence may lead to incapacitations. This paper, hence, is aimed at seeking a suitable interface of AI with the human functioning to understand its employability as a digital assistant; not as an agent of takeover in intellect and functioning.

3. Purpose, Scope of Study and Research Questions

3.1 **Purpose**: To analyse AI as vehicle of human learning and education as an integrated entity of technology, ethics and intellect for coexistence and collective growth of humanity.

3.2 **Scope**: The scope of study includes following points: -

- Understanding AI affecting human intellect within the domains of critical thinking, creativity and logical reasoning.
- Identify core ethical aspects like privacy concerns , fairness issues, transparency problems, accountability apprehensions, and safety threats and how they impact learning.
- Seeking solutions of integration involving AI, human intellect, critical thinking, and logical reasoning.

3.3 **Research Questions**

- What are the merits and demerits of AI applications in future human learning?
- What kind of ethics and governance mechanisms be adopted for the defined purpose?
- How best AI can be integrated for its optimum utilization?

4. Literature Review

4.1 **Validity of AI Applications at Certain Forums**: The Organization for Economic Co-operation and Development (OECD) encourages its member states to use AI in an equitable and effective manner. It is like other forums and individual countries to use AI with risk-based regulatory models. They rather support the shift from AI enthusiasm or panic to its regulated and disciplined employment (Bo 2025). Accordingly, AI applications in human learning and education are covering its broad spectrum like adaptive and personalized learning, intelligent tutoring, learning analytics, automated assessments, contents creation, conversational support, and narrative building in a scenario-based coaching.

4.2 **AI Application in Education**: Zawacki-Richter et al. (2019) are of the view that educators need to actively engage with the processes of AI applications to take care of ethical implications vis a vis gauging the impact from pedagogical perspective. The increasing use of generative AI in human learning and education is impacting the process of knowledge transfer in three

different ways like reducing cost, availability of immediate feedback and blurring distinctions of authorships of the ideas. Obviously, students at their own can now use AI for generating texts, creating images and preparing summaries of different assignments promptly. At the same time, they can obtain the feedback of their views with the click of a cursor. Distinguishing the original work has, however, become difficulty (Singh and Gupta 2025) . Kasneci et al. (2023) are of the view that opportunities like personal tutoring, differentiated learning support, teacher assistance come along with challenges in terms of biasness, data privacy, reducing capacity of thinking among the users and integrity (Kasneci et al. 2023). AI is making its appearance more and more effective in all walks of life rapidly.

4.3 **AI in Human Learning, UNESCO Perspective**: Generative AI is comparatively more focused to the uses in education; which is actually its sub-system to create new contents, images, audios and videos from the already existing data bases. It uses deep learning models to create innovative outputs based on the prompts generated by the users. Studies carried out under the guidance or with the affiliations of UNESCO suggest applications of AI in education and research to benefit from the supportive technology point of view and empowering learners and teachers. This, however, is supposed to be regulated under a well-defined policy parameters and ethical guidelines (Bukhari 2025). Without that it is going to be disastrous to human intellect, creative thinking and innovative ideas.

4.4 **Ethical Issues in AI Supported Human Learning**: Ethical and moral issues related to the use of AI in education and research in particular entails data governance, privacy, contents ownership and integrity. It necessities detecting mechanism for plagiarism and accountability in consequence for the purpose of transparency in collection of information and its uses (Mutawa and Sruthi 2025). OECD has developed guardrails for the trustworthy use of AI. These guardrails provide a comprehensive set of principles, rules, framework and protocols to align the use of AI with human rights and respect to the values of living beings for the sustainable and mutual coexistence (Ahuerma 2024). These are mutually agreed upon intergovernmental standards which have been adopted by all the 42 countries of OECD. Basically, it is to abide by the value based principles like inclusive growth, sustainable development, respect of sister living beings, transparency, security, safety, and accountability under the rules (Mutawa and Sruthi 2025).

4.5 **Applications of AI in Human Learning and Education from Islamic Perspective**: The very concept of Knowledge in Islamic epistemology is holistic knowhow reached through step-by-step understandings of the things integrating empirical observation with rational analysis backed by divine revelation. Therefore, it is not merely structured data and information collected through various ways (Bukhari 2025). In Islamic perspective, knowledge is not an end in itself rather a mean of realizing the truth and attaining inner satisfaction and perfection. In essence, it is inseparable from wisdom and the divine order (Mustapha et al. 2025). Information processed by AI to provide a baseline of knowledge is syntactic and manipulative whereas Islamic philosophy focuses on semantic backed holistic moral comprehension. In Islamic epistemology, cognition leads to virtues and short of that it is rather an illusion. At the same time, AI relies on empirical data and statistical inference; contrarily Islamic intellect necessitates integrating revelation, rationale deduction, and observations through senses (Siddique and Butt 2025). At the same time, decision making processes using AI platform are devoid of moral and ontological orientation; it can produce technologically sound output but without due consideration to values and ethics.

5. **Research Methodology**

5.1 **Research Type and Approach**: The type of research adopted in this paper is explanatory in nature and essence basically to understand AI as a source of information, its ability for compilation of information, presentation of data in the desired formats and drawing possible conclusions thereby enhancing human learning and education with Pakistan as a case in point. It follows the mixed method approach of quantitative as well as qualitative data from primary as well as secondary sources (Djamba and Neuman 2002), hence falls within the domains of critical social sciences. In epistemology, it is positivist as well as interpretivist, integrated through the analysis of qualitative and quantitative data to draw holistic conclusions.

5.2 **Data Collection and Analysis**: The main sources of data for this study include relevant official websites, open sources of United Nations, World Bank, OECD and other authentic set-ups, non-governmental organizations, universities, schools, and colleges as well as faculty members and government officials being part of discussion groups and interactive sessions. In addition to rich literature review, panel discussions provided insights into the existing practices of using such platforms like ChatGPT and DeepSeek etcetera in educational institutions of

Pakistan. For primary data, combination of students' responses to the written questions and their interviews have been the main source. Unstructured interviews of faculty members involved in teaching applications of AI in human functioning, selected students, government officials, employees on managerial posts of business organizations and doctors in the teaching hospitals provided rich insights into the usage of AI and its side effects in educational institutions. Total 75 individuals were interviewed based on their responses to the written questions, all from Karachi, Pakistan which mainly included students, faculty members, and others using AI platforms in one or the other ways. Initially, a questionnaire was prepared and adopted but response was not satisfactory because people (those in educational institutions in particular) do not want to share and disclose it somehow. In the universities, results of the students without their names were taken into considerations to see the outcome when they were allowed to use AI platforms to answer the questions in the examinations. Then they were interviewed to explain what they have understood from their own answers using AI applications. So, it was combination of available data and the interviews. For secondary data, the main sources of information have been as listed below: -

- Legal texts of government of Pakistan's procedures and regulations on cyber security and privacy (Khan and Anwar 2020) as available on the official website.
- UNESCO and OECD's official reports and guidelines especially on the use of AI in member states and procedures therein.
- Peer-reviewed and authentic academic studies on applications of AI in educational institutions especially in contents creations and theses writings.

6. **Discussion**

6.1 **Analysis of AI in Applied Domains**

6.1.1 **Classroom Study Setting**: This arrangement pertained to a university classroom setting where two courses on AI were offered with the titles as 'Introduction to AI' and 'Applications of AI' to the 1st and 2nd semester students respectively. The courses were conducted in the computer labs using AI platforms like ChatGPT where students were given problems for seeking solutions on multiple issues including religion, philosophy, business, accounting, finance and linguistics. This was according to the discipline of the students' academic

programs. Students' strength in the classes was 55 and 45 respectively for the two courses as mentioned above with almost 65% girls and 35% boys. The students were given coaching, guidance and practice for 8 weeks and then put into assessment through the combination of written tests and viva-voce. In continuation to the situation as explained above, the list of common questions as asked is attached at the end of this paper for reference. Here only few questions are put to analytical explanation to draw relevant inferences.

6.1.2 **Analysis of AI Applications on Basic Questions in Classroom Setting**: First category of questions pertained to the fundamental understanding of AI and its applications to produce a business or personal growth plan as per program of study of the respective students. They were required to prepare a prompt for the AI platform to get the needed answers. The students were also required to format the response in the form of a document and email or WhatsApp to the instructor. Summary of the response from the students for this particular question has been as under: -

- 80% students produced the responses as copied from the ChatGPT without making much changes in that as a suitable plan for the application in the professional lives.
- 10% students made minor changes in the response to align it with the environments in Karachi as per required situation. They, in fact, tried to understand the plan for applications in the given situation of organizational functioning.
- 5% students could not prompt properly to make the AI understand what was needed. Resultantly, they could not get the correct responses.
- 5% students produced the answers as copied mostly; however gave their comments that the response from AI was insufficient and nothing new in that; it was rather too conventional and rhetoric in outlook.

This was the first part of the paper, then same question was asked in viva-voce, to explain the modalities of implementation of the response. It was to analyse the response in applications; the outcome has been as under: -

- 10% students said that the response from AI was an end in itself; hence no further action needed. They showed their ignorance about the applications.
- 71% students could not understand the text in applied intention, unable to justify it.

They confessed that the response needed counter questions from the AI to make the plans workable. Response from the AI was not comprehensive; hence not implementable.

- 5% students opined that plan of AI is superior, hence any further human effort is futile. The applications would again be asked from the AI.
- 6% students showed indecisiveness and mostly remained silent, unable to say anything. However; when further asked, they were of the view that they have learned its use against religious teaching and contrary to the values.

It was observed that among the students who remained without any response or reluctant to make a choice of its use or otherwise; 65% were girls and 35% boys. It was also observed that over 80% of students faced cognitive shut down syndrome; taking AI as terminal cognition. They were of the view that when technology is working for you, there is no need to waste there.

6.1.3 **Analysis of AI Applications on Advance Questions in Classroom Setting**: There was another set of questions depicting an advance level situation about use of AI in education, religion, psychology and others alike. Majority of students remained obsessed with the future as AI driven; human efforts would be secondary or even not required. Summary of the responses in terms of percentages is given below: -

- About 70% students opined that full use of AI in education and human learning would accelerate the process of information analysis and accurate decision making. It is a useful technological aid and should be adopted without much checks like plagiarism etc.
- 10% students found it against the spirit of religion, linking it with ethics and morality, they rather asserted its ban in the countries like Pakistan.
- 20% students showed neutrality, displayed their ignorance about applications in advance levels. They were in favor of its use somehow but indecisive at this point in time. They were in-between morality issues and benefits of the AI.

6.2 **Relationship between use of Internet and AI and its Productiveness**

6.2.1 **Use of Technology:** Internationally, internet users are defined as persons in a country who have accessed the internet in the last 3 months from any device including mobile communication. Accordingly internet users percentage is calculated taking into account the

total population of the country (Livingstone and Shepherd 1997). In the light of this definition and World Bank data on the use of internet of 2025, approximately 73% to 75% of the global population uses the internet, that makes over 6 billion people online. According to Pakistan Bureau of Statistics, it is 57% of Pakistani population above 10 years who use internet. However, according to World Bank data, Pakistan's 45.6% of population uses internet, in Afghanistan, it is about 30%, Bangladesh is 44.5%, India is 55.1%, Iran is 79.6%, USA is 96% and China is about 80% (World Bank Data360, n.d.). Similarly, in AI engagement index of 2025, according to Global AI Engagement Ranking, Pakistan ranks at 35th in the list of 199 countries. About 15% of the internet users in Pakistan employ AI in their routine functioning. In China, it is 43%, USA is 45%, Iran is 30%, and Afghanistan is below 10%. In terms of population, 116% million people in Pakistan use internet; its 15% makes about 17.5 million people who also employ AI in their routine working (The AI Engagement Index: Countries Leading the AI Adoption in 2025). It means reasonable numbers of internet users in Pakistan employ AI to seek further information or solutions to the problems. However, the question about productive use of AI remains debatable. Use of AI is one aspect; its outcome in terms of saving time and effort so as to improve the social wellbeing is another dimension. One can achieve the optimum only through its complete understanding of employment and clarity of outcome. The data analysis of students employing AI in the preceding paras presents an opposite view.

6.2.2 **Contrasting Position of Pakistan in AI Application and Development Indexed**: Pakistan's standing in use of internet and AI makes a reasonably fine position as given above compared with other factors like GDP per capita, HDI, Social Development, and SDGs progress. In GDP per capita, for example, Pakistan stands at 161 in the global list of countries, in HDI it ranks at 168, in social development its ranking is 169 and in SDGs progress, it makes 137th globally as per the data available on various websites, one of that is mentioned here (Worldometer, n.d.). This reflects growing trends of using AI in various applications in Pakistan despite disadvantages in the other development areas. Information technology means available in Pakistan include internet and email, social networking and media, video conferencing tools, virtual classrooms, learning management systems, google classroom, e-commerce, digital marketing, enterprise resource planning, online banking and finance, telemedicine, electronic health records, digital identification, smart agriculture, and cloud computing etc. For the purpose of this study, data has been taken from the following sources: -

- GDP per capita income in world ranking order (Worldometer, n.d.).
- Social progress in world ranking (AlTi Global Social Progress Index- Report.Pdf, n.d.).
- World ranking in SDGs progress ("SDGs Report 2025," n.d.).
- World happiness index (Helliwell et al. 2025).
- HDI ranking of countries ("HDI Report 2025," n.d.)

The development index of GDP per capita income, social progress, progress on sustainable development goals, world happiness and human development reflect contrary position of Pakistan. One of the inferences of this contrasting situation is that people in Pakistan are making use of internet and AI mostly for gaming, entertainment and similar purposes. Its use is not purpose focused and outcome oriented.

6.3 **Analysis of Interviews**: During the structured and unstructured interviews of students, faculty members, administrative staff of the universities, IT experts and business managers by the study team, following has been the outcome in summarized form: -

- 26% of interviewees expressed their opinions that AI should be officially encouraged in the educational institutions without any check of plagiarism. People should be able to use the available technology to optimize their outputs in the freeway. The aim should be to enhance the outputs of the individuals and organizations without looking at its fair or unfair use and dragging ethical norms into the functionalities of life. The checks like plagiarism are superfluous and retarding the use of AI.
- The response of 46% was in favor of the use of AI however under controlled environments where use of AI is given in the references. However, copy-paste may not be allowed. AI needs to be considered as an aid to speed up the processes, not as a substitute to human cognition. Employment of AI may not be at the cost of undue advantage of one person and disadvantage to the other.
- 23% interviewees were of the opinion that AI in actual terms does not serve the purpose of providing a workable solution to any specific problem; rather it misleads by providing solutions of other settings from its data bank. It becomes useful only through investigating prompts and repeated questions and counter questions. Even its data cannot be relied upon till the time its actual source is determined and verified.

Therefore, It should be taken as a facilitating tool of reaching to the sources of data, proofreading and formatting of documents. AI can be a useful digital assistant in the office like functioning. However, its outcome cannot be taken as a trusted source; it needs verifications before one could reach to a final decision-making stage.

- 5% responses opposed its use being contrary to religious obligations as it has no end to get into further intrusions of human functioning including personal lives of individuals. At the same time, its unrestricted use is bound to be at the cost of other person's interest which is immoral and unethical.

6.4 **Panel Discussions and Outcome**: Three panel discussion sessions were arranged including one in which few members joined on zoom. The basis theme was use of AI in educational institutions especially research thesis writing and projects. The panelists included faculty members predominantly, members of the corporate advisory council of a university, middle level managerial position holders, Islamic scholars and freelancers. The discussion sessions spread over one and half month and were conducted after the analysis of AI application at the students levels. The panel discussions remained conflicting as most of the views pointed towards state's obligations to channelize AI's use not only in educational institutors, also in other setups like public office workings and routine life supporting social platforms. Their views about AI usage in research assignment and projects had a split of 40:60 i.e. 40% opposing and 60% supporting it under strict regulations. Those 40% opposing its use were of the view that even if one could make the regulations, AI would be able to neutralize it and the result would be unethical advantage to one party. At the same time, it is going to retard the growth of human cognitive abilities. All the panelists however, agreed to that AI is a very sharp tool which needs to used very carefully; its misuse can be extremely dangerous on accounts of misleading as well as eroding ones critical thinking capability and capacity. At the end, 85% voted for its controlled and regulated applications but not in elementary educational institutions. It should be allowed in higher educational institutions only under guidance and strict regulations. The other 15%, were either not in favor of its use in human learning and education or neutral having points in favor and against in almost equal numbers.

7. Conclusions and Recommendations

7.1 **AI in Human Learning and Education**: The phenomenon of human learning and education does not work like a service industry; it is rather an institutional approach which is to shape cognitive abilities of human beings and their character. AI is a quantitative logic which automates the tasks, increases the speed of work and reduces the cost. Obviously, it does not understand the concerns like ethics, morality and integrity which are intricate and complex; the same attribute can be ethical in one situation and unethical in other settings. It can be best understood through the structures of efficiency and formation logics. Whereas formation logic defines the basic rules for constructing logical statements; efficiency logic focuses on how to maximize performance, usage of means, and processing speed (Luckin 2018). Formation logic deals in syntax and structure and defines rules of grammar of the logical system. Efficiency logic is to achieve desired goals like solving theorems, querying databases, and executing a program with minimum time, and effort. If educational institutions use AI mainly on the basis of efficiency logic, they may be unintentionally eroding formation logic. For example, an AI generated automated essay feedback can accelerate revision of the same; it may also standardize it thereby discouraging originality. Similarly, its overdependence for accelerated revisions can support speedy functioning, but may erode productive struggle. One may conclude that application of AI in education and human learning needs to be considered as augmentation to the ongoing practices under ethical and pedagogical constraints, and not as substitution.

7.2 **Integrating Technology with Ethics and Intellect**: Exhaustive literature review and study of the data from secondary as well as primary sources conclude that in times to come, AI shall be assuming as a permanent feature of the human learning and education and within that generative AI would take a lead in accelerating the change. The challenge is not overcoming the technical shortfalls but ethical legitimacy and intellectual development of the users at the same time. AI can improve human learning through personalization, feedback, accessibility support, and teacher assistance; however it would essentially need evidence-based designs and evaluation mechanisms (Hof and Bürgi 2021). In ethical domains like privacy, biases, and surveillance etc. institutional governance would need to play the role of a regulator. The future of human learning and education would entail synchronized integration of ethics and intellect. In order to get a mastery over its fast processing for profitable usage, educational institutions

would require to educate the people for prompt discipline, source checking, biases awareness, and model limitations (Mutawa and Sruthi 2025). For example; make the students understand how to verify its outputs, not just generate it.

7.3 **Productive Use of AI**: Although Pakistan has comparatively better standing in terms of internet users and AI employers in the world; it is not being translated into corresponding social and economic developments. The use of this precious technology is predominantly for entertainment etc. and not for compatible productive activities. It is therefore essential to introduce the use of AI to enhance productivity and business facilitations. In the educational institutions, AI needs to be selectively employed to save on time and efforts. For that purpose, its productive use would require to be measured and analysed for the purpose of intellectual accountability. At the same time, youth need to be educated and developed for the much-needed integration of technology and intellect. AI is to supplement the human intellect, not to act as its substitute.

8. **Conclusion**

8.1 **AI as Superior Intelligent Platform**: AI is a sharp-edged technological development which needs superior intelligence to employ it optimally and in the right direction; otherwise, it has all the good chances to mislead to inappropriate decisions. Like other technological means it is focused at results only in facts and figures disregarding ethics and values because employer would take it in his / her advantage disregarding the side effects in terms of harms to other beings.

8.2 **The Harmful Overdependence**: The notion of overdependence would turn the side; AI being a technological mean would take over as employer to use the human being as tools to its own understanding. Role of educational institutions is obviously very crucial to make the students understands how it works and the ways through which one can get the optimum. It is not a substitute to human intellect in decision making although it can provide you multiple courses of actionable options. With its applied understanding and limitations, one can make its use in the right direction with limitations in mind.

9. **Limitations of the Study**: The study has been concluded with small sample size and respondents mainly from Karachi Pakistan. Therefore, its generalizability is limited to urban

centres similar to Karachi only. In order to make it more generalizable, another study may be conducted involving respondents from other parts of the country and making the sample slightly broader in variety and volume.

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Questions from AI Classes for Drawing Relevant Conclusions

Situation-I

Scenario: You as student need to select a topic of your (project) interest pertaining to your field of academic discipline i.e. Management, HRM, Marketing, Finance, etc. Thereafter open any free AI of your choice and answer the questions as given below. Create a word file and save your responses (question wise) on the word file. Do not forget to write down your Registration Number, Name and Program on the top of file's 1st page. Then convert the word file into PDF and show it to the examiner. The same file shall also be emailed at dr.bashirahmad@alkawthar.edu.pk or if unable to email, then send it through WhatsApp Number 03355012727 within allocated time. Files uploaded after the given time shall not be considered. Marks shall be awarded on the suitability of prompt and extracting the relevant information.

Question-1

a. What is the definition of AI, compare it with your own understanding and summarize.

b. Write a short note on Machine Learning, Deep Learning and Algorithm.

Question-2

a. With the use of AI, define the components / main part of your planned business project.

b. Describe what outcome you plan to achieve from this project.

Question-3

a. Ask AI to write a short note on your personality through 3 questions only.

b. Write a brief note on how AI works comparing it with human brain.

Note: Students are allowed to consult their handwritten notes. Use computers of the lab; however, if not comfortable, you can use your mobile phone.

Situation-II

Scenario: You as student are in the process of your career planning with the assistance of AI. With this in view, read the questions given below, prepare prompts for AI, get the answers on your mobile phone or computer and be ready for viva voce.

Question-1

a. Ask AI to draft a business plan for you; analyse the plan for its suitability in countries like Pakistan and your own planned business.

b. Can AI act as your digital assistant in business and time management? If 'Yes' how and if, 'Not' why?

Question-2

a. How can AI be used in your self-development, attaining likable personal behaviour and social norms?

b. What are the linguistic limitations of AI in understanding figurative language? How this limitation can be improved through the use of AI?

Question-3

a. Can AI be trained to provide answers to the fundamental questions on morality? What measures you will take to avoid being misled?

b. How can AI be used to support inclusive and comprehensive education for the university students in countries like Pakistan?

Question-4

a. AI is not answering your questions; what could be the possible reasons and how can one overcome those.

b. Write 5 points each in Favor of using AI and against its use in higher educational institutions of Pakistan.

Note: Students may use mobile phones, computers and consult their own handwritten notes