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# Transforming Education: A Survey on AI in Personalized Learning, Adaptive Assessment, and Future Innovations

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#### ARTICLEINFO

#### ABSTRACT

Article History: Artificial Intelligence (AI) is transforming the education sector by making Published : 05 April 2025 learning adaptive, adaptive testing a reality, and intelligent automation. AI-powered platforms assess students' performance data and adjust the topic of learning based on it to shift as per individual requirements, **Publication Issue :** deviating from the conventional one-size-fits-all approach. Through the Volume 12, Issue 12 March-April-2025 utilization of machine learning (ML), natural language processing (NLP), and analytics, AI enables personalized teaching to allow students to learn at their pace. Adaptive learning software and Intelligent Tutoring Systems Page Number : 442-451 (ITS) offer instant feedback to teachers so that they can pinpoint points of knowledge deficiency and intervene in an intensive manner. Artificial intelligence (AI)-powered assessment mechanisms improve tests to be more efficient and of higher quality through the use of automatic grading, written response grading, and competency-based learning support. Moreover, AI promotes inclusion through speech-to-text, real-time language translation, as well as disability tools for disabled students. Integration of AI in education comes with significant challenges ranging from data protection and algorithmic bias to infrastructural limitations in technology and pedagogical adaptability. It is critical to an AI-proof and fair integration of AI in education that these challenges are met. The other improvements in education from AI that lie ahead involve expanded AIauthored learning material, learning process gamification with active AR and VR tech, and additional advanced AI-supported student advising. With greater innovations in AI, there will be the likelihood to enhance students' engagement rate, automate administration activities, and create more balanced data-driven education. In this research, the role of AI towards education transformation is discussed with a focus on the need for



ethical, impartial, and transparent implementation mechanisms to amplify its advantages.References: [1], [3], [5]

**Keywords**- Artificial Intelligence, Personalized Learning, Adaptive Assessment, Educational Innovation, AI in Education, Intelligent Tutoring Systems, Adaptive Learning Platforms, Ethical AI in Education.

#### INTRODUCTION

#### A. Background

Exponential growth in Artificial Intelligence (AI) has benefited the education sector to a great extent by providing customized learning opportunities based on each student's needs. Traditional education is of the one-size-fits-all variety, which does not allow for varied learning patterns and learning speed. Artificial intelligence-based systems utilize machine learning, natural language processing, and adaptive models of learning to offer customized content, real-time feedback, and automated testing. Intelligent Tutoring Systems and AI analytics enhance student engagement and render education more flexible, data-driven, and student-focused.

#### B. Problem Statement

Despite all that can be gained with AI, traditional models of education remain dependent on fixed curriculum and standardized testing that ignores variation in student speed, interests, and learning ability. Barriers are limited personalization, inadequate evaluation processes, differences in engagement, and issues with access. There are learners who are unable to remain engaged in conventional learning settings, and the inability of standard tests to adapt translates into memorization rather than understanding concepts. In addition, integration of AI introduces technological infrastructure, connectivity, and teacher preparation, with varying levels of adoption creating disparities.

#### C. Objectives and Scope

This paper explains the use of AI to revolutionize the education industry in the form of more customized learning, adaptive tests, and self-learning systems. The research will take into account AI-based learning models, discuss their strengths and weaknesses, tackle the issue of ethics, and discuss upcoming trends such as AI-generated content and interactive AR/VR learning. Through the analysis of current AI-based methods, this research emphasizes how AI can revolutionize education without being unfair, non-scalable, or inaccessible.

REF	Author(s)	Title	Contribution
No.			
[1]	Patel & Sharma	AI and Gamification	Describes gamification from AI in order to
	(2024)		enhance students' interest.
[2]	Mahmoud &	AI in Personalized	Describes AI in adaptive learning and ethical
	Sørensen (2024)	Learning	issues.
[3]	Li & Chen (2024)	AI-Enhanced Adaptive	Describes AI-based adaptive learning content.
		Learning	

#### LITERATURE SURVEY

REF	Author(s)	Title	Contribution	
No.				
[4]	Patij, parida p,	AI in predictive	Describes the AI based	
	P.Agarwal (2023)	Analytics for EdTech	predictive models in learning.	
[5]	Bulut, Parrish M,	AI in Educational	Reports AI uses in automated grading and ethics.	
	(2003)	Measurement		
[6]	Zhang & Wang	AI-Powered Chatbots	Explains AI Powered chatbots in student support.	
	(2023)			
[7]	Caspari-Sadeghi	AI in Tech-Enhanced	Explains machine learning for cognitive diagnosis	
	(2023)	Assessment	and student profiling	
[8]	Kumar & Shukla	Ethics and Bias in AI	Analyzes bias, fairness, and accountability in AI	
	(2023)	EdTech	education.	
[9]	Gonzalez & Rivera	AI in Automated Grading	Discussion on the usage of AI for grading and	
	(2023)		issues regarding transparency.	
[10]	Sajja, cikmaz m,	AI-Based Intelligent	Delivers NLP-based AI assistant for	
	Demir I (2023)	Assistant	personalized learning.	

 Table. 1. Summary of literature survey.

Patel & Sharma [1]: Gamification of AI enhances learner motivation and engagement using game design and intelligent learning systems to provide personalized experiences.

Mahmoud & Sørensen [2]: Examines AI in adaptive learning using adaptive systems and intelligent tutoring, taking into account data privacy and algorithmic bias concerns.

Li & Chen [3]: Examines AI-based adaptive learning systems for their real-time adaptive learning feature and scalability of the system.

Pati et al. [4]: Examines the potential applications of AI predictive analytics in EdTech and how this could potentially tailor the learning experience to different educational and cultural contexts.

Bulut, Parrish M, & Casabianca [5]: Aims to respond to the question regarding the role of AI in educational assessment with automatic marking, modes of delivery of feedback.

Zhang & Wang [6]: Investigates AI chatbots in student service support and measures their performance in responding on time and in engaging to the maximum.

Caspari-Sadeghi [7]: Describes uses of machine learning for technology-mediated testing like cognitive level diagnosis, progress monitoring, and student profiling.

Kumar & Shukla [8]: Outlines ethics of AI-enabled education technologies in terms of bias, fairness, and accountability in learning spaces.

Gonzalez & Rivera [9]: Explains the application of AI in automated grading systems in terms of improving efficiency but being concerned with accuracy and transparency.

Sajja et al. [10]: Demonstrates an AI-based intelligent learning assistant for adaptive learning, employing NLP for individualized learning pathways and instant student assistance.

#### AI IN PERSONALIZED LEARNING

# A. AI-Powered Learning Systems

AI-powered learning systems such as IBM Watson Education and Duolingo utilize data analytics and machine learning to construct personalized learning streams that align to students' performance, interests, and learning



behavior. The systems dynamically change content by learning past patterns, offering real-time, personalized learning. For instance, Duolingo balances practice of languages automatically for a learner's level of proficiency so that students are neither stimulated nor under-stimulated. AI systems also read emotional reactions and behavioral inclinations to personalize the learning process for the best experience so that learning becomes more engaging and student-centric.

#### B. Personalized Learning Benifits

Personalized learning by AI enhances students' motivation, comprehension, and long-term memory. AI enhances learning efficiency and enjoyment by tailoring study content to individual learning rates and styles. Joksimovic et al. (2019) in their research determine that AI personalization enhances motivation, comprehension, and long-term retention for students. Adaptive learning systems reduce cognitive overload through the presentation of material leveled to students' levels of proficiency, allowing them to learn at their own pace without discouragement.

#### C. Case Studies:

Squirrel AI: It is used in more than 100,000 Chinese classrooms, and the performance of students has been improved by 30-40% compared to the traditional ways of learning. The system employs artificial intelligence-based adaptive learning processes to identify areas where the students are weak and personalize the learning process for each student so that they can learn more effectively.

Knewton: An adaptive platform that dynamically adjusts content in real-time, providing students with a personalized experience. U.S. case studies have established that students learning on the Knewton platform outperform their counterparts in standardized tests. Knewton uses AI algorithms to forecast student difficulty and recommend matching learning resources in exchange.

Carnegie Learning: Carnegie Learning is a mathematics learning system that utilizes artificial intelligence to apply mind models in instructing students based on wherever they just so happen to be in solving problems on their own. Research has indicated that students working with the AI tutor of Carnegie Learning solve problems more skillfully than students who are instructed the way they have traditionally been instructed.

Querium: This is an internet tutoring site used to educate students step by step in STEM classes. Its AI instructors review the students' problem-solving approach and recommend how to improve mistakes in real time. Studies have demonstrated that students who applied Querium had greater retention and accuracy in problem-solving.

Kidaptive: It is an early childhood adaptive learning platform. It uses artificial intelligence to assess children's learning potentialities and learning patterns and offer parents and teachers personalized development suggestions. Based on research, it has been suggested that Kidaptive helps children establish strong foundation skills, which initiate long-term implications in learning.

#### D. Implementation Challenges:

Though helpful, the use of AI in education presents numerous challenges. Exorbitant cost of implementation makes AI-driven learning solutions unaffordable to resource-poor schools. Teacher-led implementation is also an issue since not everyone who teaches may have technical skills to use AI tools to the maximum. Furthermore, AI-enhanced learning requires robust digital infrastructure in the form of computers, fast connectivity, and cloud resources, which may or may not be available in rural or economically deprived regions. It is essential to bridge such barriers to facilitate fair adoption of AI in education.

# COMPARATIVE ANALYSIS OF AI-POWERED EDUCATIONAL TOOLS.

AI-powered learning tools have transformed the learning process with content personalization, improved engagement, and higher academic grades. Following is a comparative table with some of the leading AI-based learning platforms, their purpose, main features, and the impact on the learning process.

Tool Name	Purpose	Key Features	Impact on Learning
Duolingo	Language Learning	Adaptive exercises, Gamification.	Increases retention & engagement.
Squirrel AI	Personalized Tutoring.	Adaptive learning by AI.	Improve understanding by 30-40% Knewton
Knewton	Adaptive Content Delivery.	Modification in real time dynamically.	Test scores enhanced.
Carnegie Learning	AI Math Learning Platform.	Cognitive problem-solving models.	Enhances problem-solving
Querium	Online STEM Tutoring.	Step-by-step AI-based solution.	Enhances accuracy & memorization.

 Table 2: Comparative Analysis of AI-Powered Educational Tools

# Analysis of Key Findings

Personalized Learning at Scale: Tools like Squirrel AI and Knewton leverage AI to dynamically adjust learning materials based on student performance, ensuring that students receive content tailored to their needs.

Gamification Improves Learning Experience: Duolingo successfully implements gamification techniques to improve learning languages in a fun and engaging way, increasing motivation and interest.

STEM-Focused AI Tutoring: Step-by-step AI tutoring by Carnegie Learning and Querium is particularly beneficial for students learning STEM topics as it enhances their problem-solving and retention levels.

Adaptive Assessment Features: The such as Knewton employ live assessment in an effort to identify gaps in the students and present content in an individualized manner in a bid to improve testing performance and understanding of concepts.

AI-learning technologies are backed by an array of benefits ranging from adaptive learning and in-time testing to interactive gamification and intelligent tutoring. As AI enhances engagement and memorability, it also relies on the quality of integration with other learning systems. Targeting the resolution of issues such as cost, accessibility, and teacher accommodation, AI has the power to revolutionize the future of learning and generate more tailored, effective, and fairer learning environments.

#### AI IN ADAPTIVE ASSESSMENT

# A. Description of Adaptive Assessment Systems:

Fixed-question is the traditional technique of assessment, which can be less accurate to gauge a student's actual level of understanding. AI-based adaptive testing adjusts in real time dynamically the difficulty of questions based on the actual performance of a student. These systems compare answers and vary next questions in accordance with answers, leading each test to indicate the student's actual skill level. Standardized tests such as the GRE and GMAT now employ adaptive testing models, where question difficulty adapts based on correct or



incorrect responses. This ensures a more efficient, precise, and personalized evaluation process compared to conventional exams.

# B. AI's Role in Adaptive Assessment:

AI applies machine learning (ML) algorithms, pattern recognition, and data analysis to analyze student responses in real-time and adjust the level of complexity of tests in real time. By recognizing learning gaps, AI re-creates content within tests to determine weak points and provide a better adapted learning experience. The tests do not also tax and under-tax students by adapting questions based on the level of capacity, hence allowing progressive learning without annoyance. AI also provides instant feedback informing learners of mistakes in real-time and allowing them to rectify them. This allows the notion to be learnt and understood further. One hugely beneficial advantage is that work gets marked by AI-marking programs automatically, reducing teachers' burden and allowing them to provide tutorial and guidance-teaching more frequently.

#### C. Benefits of Adaptive testing:

Numerous advantages of AI adaptive testing exist:

Real-time Feedback: Computer-adaptive tests consider the performance of the students in real time and give feedback in real time so that students can make mistakes at a particular point of time and instructors can rectify them at proper moments.

Greater Accuracy: Adaptive testing measures a student's ability more accurately since it assesses only recent ability, not the average levels.

Less Stress Testing: Since adaptive systems test to ability, the students are subjected to fewer threatening challenges and hence undergo less stressful testing.

Individualized Skill Reinforcement Plans: AI tests reveal areas of strength and weakness and allow for reinforcement of skills and individualized skill reinforcement plans.

#### D. Examples and Case Studies:

Several technologies for adaptive testing illustrate the promise of adaptive assessment:

ALEKS: Applied to mathematics and science instruction, it automatically adjusts to student response and suggests where practice is needed.

McGraw-Hill's LearnSmart: Adaptive real-time content delivery system for question and instructional material adjustment that gives study tips to individual students.

Cognii: Artificially intelligent natural language processing (NLP) testing and feedback software to test and grade essays and student writing.

Duolingo English Test (DET): Utilizes AI-based adaptive testing concepts to measure proficiency in real time and is an overnight success as a consideration option to TOEFL and IELTS.

AI adaptive testing revolutionizes the entire concept of conventional test procedures by making exams equitable, accurate, and custom-made. Adaptive tests enable learners to learn on their own time, enhance recalling knowledge, and enhance learning efficacy. Its achievement, however, depends on finding solutions to such problems as AI bias, privacy of data, and rural availability. Future research needs to toil towards yet more perfecting AI-based exams to make them inclusive, bias-free, and scalable.

#### FUTURE INNOVATIONS IN AI-DRIVEN EDUCATION

#### A. New AI Technologies:

Augmented Reality (AR) and Virtual Reality (VR):

Artificial Intelligence (AI) keeps progressing with new technologies that support learning through intelligent and interactive learning processes. The most thrilling is the integration of Augmented Reality (AR) and Virtual



Reality (VR) with AI to provide interactive learning environments. Google Expeditions is a tool that allows learners to visit historical places, ecosystems, and intricate scientific processes in interactive 360-degree spaces, which are experiential and fun to learn.

#### Generative AI:

Generative AI is yet another technology, supporting real-time generation of personalized learning content. AI tools such as GPT-4 can generate problem sets, personalized quizzes, practice problems, and study guides based on the students' response, thereby learning adaptive and need-based. Such technology maximizes understanding and memorization, making learning learner-centered and efficient.

# B. AI-Powered Content Generation:

Artificial intelligence-driven content generation has also transformed lesson planning using the capacity to create study content programmatically. GPT-4 and Codex, which are advanced AI models, may have the capacity to provide study content explanations, practice questions, and summary statements based on the performance of a student. It eases teaching loads and provides teachers with additional time to attend to counseling and classroom work. In addition, AI technologies can examine students' performance data and provide customized learning plans, thereby enhancing the availability and efficiency of learning.

# C. International Accessibility:

AI has the ability to fill gaps in education by providing education to oppressed communities. Mobile learning applications driven by AI provide quality education to students who have poor infrastructure and facilities. Speech-to-text conversion, translation, and online live guidance provided by AI overcome the geographical and linguistic barriers and provide quality education to students from across the globe.

D. Predictions for the Future of AI in Education

The future of AI in education is moving towards lifelong learning and fully self-contained learning environments. AI will develop adaptive learning systems that can organize and personalize learners' study courses automatically for hundreds of millions of learners around the world.

Due to ongoing innovation and synergy between cognition AI, affective computing, and deep learning technology, AI platforms will increasingly continuously monitor students' engagement and emotional states and therefore continuously optimize content with optimizing effect automating for maximum return on investment by students' academic performance. Aside from that, with growing usage of AI use in education models worldwide will support lifetime learning, enabling individuals to continuously reskill and upgrade in life, promoting lifetime learning

# ETHICAL ISSUES AND CHALLENGES

# A. Bias in AI Algorithms:

Historical records are also employed to train AI systems, which might inherently be biased in form. Training data are representative and diverse are not provided in such scenarios, and hence AI-based learning systems tend to generate stereotypes and prejudice. This would most likely yield discriminatory learning outcomes, especially to minority learners. For this, AI algorithms must be rigorously tested, up-to-date, and fairness-tested to provide an equal learning chance to all the learners.

#### B. Data Privacy and Security

Growing uses of AI in the educational sector have strong implications on the information security and privacy of students. AI collects massive amounts of students' data, such as study habits, exam marks, and personal data. Unless effective policies and secure systems are present, such information can be accessed, leaked, or sold.



There is a requirement to make use of good encryption, good quality AI, and open data policy to maintain student data as secure and non-lost.

# C. Teachers' Readiness and Adaptability

Even though AI is a great learning aid, it would only be successful as long as the teachers are ready and open to implementing AI. Teachers are better poised to leverage AI-based solutions in the classrooms. Teacher education programs should put their emphasis on AI literacy, analytics, and pedagogy in adjustment so that they equip teachers with the art of using AI-powered learning tools comfortably. Otherwise, the technological gap between pedagogic and traditional AI-driven methods would widen, impacting the quality and dissemination of education.

## D. Equity and Access:

The digital divide is still one of the largest impediments to AI-based learning. Most of the schools in poor areas and rural regions do not have proper digital infrastructure that can be used for AI-based learning. High-speed internet, large computers, and cloud-based learning environments are a prerequisite in trying to provide equal opportunities to all students. Policy-makers have to invest in digital infrastructure, offer cheap AI-based learning devices, and make the technology affordable for learning disparities avoidance.

# DISCUSSION

# A. Key Findings:

Artificial Intelligence (AI) is revolutionizing learning by enabling individuals to deliver customized learning that adapts to the individual learning requirements of each student. AI platforms monitor student performance, engagement, and learning habits in an effort to realign lesson plans in a way such that students get exposed to content at the skill level and pace at which they learn. AI quizzes, live feedback mechanisms, and adaptive testing allow instructors to efficiently gauge strengths and weaknesses and thus achieve data-driven pedagogical improvement. However, in spite of all these advances, there are a variety of impediments to widespread application of AI in the learning process. Data privacy, bias in AI algorithms, and transparency are a few of the areas that require a solution in providing fair and equal deployment of AI. The deployment cost, infrastructure gap in technology, and training for instructors are also realistic barriers to access of AI. Achieving these barriers will be the key to providing fair access of AI to all learners.

# B. Policy Implications for Policymakers and Teachers

Teachers and policymakers will have to consider AI as just another tool which supplements but does not eliminate traditional teaching techniques. Though AI can perform repetitive work, human interaction is required to help build creativity, problem-solving, and emotional quotient in students. Teacher training programs will have to be started to make the teachers comfortable utilizing AI tools within the classroom. Policymakers also need to lay emphasis on creating robust digital infrastructure to enable AI-based learning. This involves making equal availability of AI technologies for all socio-economic groups, not to extend the differential gaps between access and non-access learners of sophisticated learning tools. Ethical regulations over AI usage in education also need to be installed for the safe application of AI in education.

#### C. Future Research Directions

As great as AI has the potential to reshape education, more research will be required to take into account its long-term effects on student learning, motivation, and cognitive development. The research must consider whether AI has an impact on critical thinking, problem-solving capabilities, and the efficacy of individualized instruction over the long term.



Further, work will need to be conducted on how AI can be applied in low-resource settings where digital infrastructure and internet connectivity are low. Cost-efficient, AI-powered learning solutions will need to be developed to make global accessibility and inclusion a reality. The future research must also involve the ethics of AI, where AI-based tools will be made equitable, transparent, and free from bias, especially for multi-cultural and multi-lingual learners. AI's role in education is undeniably transformative, but its widespread success depends on addressing technological, ethical, and accessibility challenges. By fostering collaborative efforts between educators, policymakers, and researchers, AI can be optimized to create more inclusive, efficient, and adaptive learning environments that benefit students worldwide.

#### CONCLUSION

#### A. Summary of Contributions:

Artificial Intelligence (AI) is revolutionizing education by enabling personalized learning, adaptive assessment, and data-driven instruction. Artificial intelligence software sifts through huge stores of information in a bid to develop personalized lesson plans, select areas of knowledge gaps, and make targeted interventions that improve learning. AI technology boosts student engagement, improves retention of information, and allows instant feedback, enabling teachers to change their teaching technique. AI in schools does have a requirement to overcome data privacy, the ethics of deploying AI, and electronic access. Closing gaps in this regard is paramount to achieving the utilization of AI in establishing inclusive and effective learning environments.

#### B. Conclusion:

As AI continues to develop, its usage in learning will continue to become more dynamic, adaptive, and studentcentered. AI-driven tools have the capacity to embrace various learning styles, facilitate lifelong learning, and enhance maximum universal access to quality education so that any student regardless of their background is given an equal chance at learning. But cooperative coordination among policymakers, educators, and technologists is essential in the process of rendering AI transparent, unbiased, and focused on learning goals. Utilized effectively, AI has the potential to remodel conventional models of learning into efficient, engaging, and adaptive ones responsive to contemporary learning imperatives.

#### C. Recommendations:

AI tools need to be introduced into classrooms gradually by teachers in such a manner that they supplement rather than substitute for conventional teaching processes. Training programs for education must be formulated so teachers are endowed with competence to utilize AI appropriately in teaching and assessment. Strict laws must be put in place by policymakers so that AI-based learning is ethical, fair, and unbiased. Investment in infrastructure and digital literacy must be ensured to close the technology gap so students all over, irrespective of location or socio-economic status, are provided equal opportunities for AI-based learning.

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