# Journal of Economics, Finance and Management (JEFM)

ISSN: 2958-7360

Vol. 4, No. 1, March 2025

This is an open access article under the <u>CC BY-NC-ND</u> license.





# Artificial Intelligence and the Future of Education: A Critical Analysis of Global Trends and the Moroccan Context

## **Achy Abdelghafour**

Educational Policies and Social Dynamics, Faculty of Education Sciences, Mohammed V University, Rabat, Morocco.

#### **BENALEB Souzan**

Educational Policies and Social Dynamics, Faculty of Education Sciences, Mohammed V University, Rabat, Morocco.

# **BENMOUSSA Ilham**

Educational Policies and Social Dynamics, Faculty of Education Sciences, Mohammed V University, Rabat, Morocco.

Abstract: Artificial Intelligence (AI) is and will accelerate innovations in teaching, learning management, and educational policies globally. This study provides a comparative perspective between the International trends with the local reality in Morocco. Using data from UNESCO, OECD, the World Bank, and Morocco's Higher Council for Education, Training and Scientific Research, it identifies opportunities and challenges related to AI integration in education. Based on a documentary analysis alongside a critical discussion featuring a SWOT matrix we found strengths (pedagogical innovation, system modernization), weaknesses (digital divide, teacher train inadequacies), opportunities (international partnerships, inclusion) and threats (social inequalities, technology dependency). The conclusion consists of operational recommendations regarding a progressive and equitable roll-out of AI in Moroccan education.

Keywords: Artificial Intelligence (AI); Education; Digital Transformation; Morocco

Digital Object Identifier (DOI): https://doi.org/10.5281/zenodo.16966568

#### 1. Introduction

Artificial Intelligence has rapidly evolved over the last 20 years, fundamentally changing the way we produce goods, how we communicate, and manage across many industries. AI applications are not exempt from this trend — personalized learning paths, assessment processes, and pedagogical practice are all becoming more advanced as a result. With applications ranging from marking to predictive analytics of students' learning challenges, real time adapting of material, AI heralds a transformational paradigm in twenty-first century education.

In countries like China, the United States, Finland, and Singapore, AI has attracted significant investments to incorporate it into their education systems. These initiatives, blending innovation in technology, reforms in the curriculum, and teacher training, demonstrate AI's ability to compete with improvement in education quality and equity and inclusion. Simultaneously, they highlight significant risks, such as algorithmic bias, privacy infringement, digital divides, and the decline in fundamental human capabilities.

The strategic vision of the Higher Council of Education, Training and Scientific Research (CSEFRS) from 2015 to 2030 in Morocco also urged the integration of educational technologies. But the application of AI is only in its early stages, restricted to isolated pilot schemes, inadequate teacher professional development and asymmetric access to digital infrastructure. In this context, a fundamental question emerges: how can the Moroccan educational system benefit from Artificial Intelligence to enhance the quality, equity and relevance of its educational system?

## 2. Defining Key Concepts

### 2.1 Artificial Intelligence.

Artificial Intelligence is an area of computer science that attempts to create machines that can perform functions that require human intelligence. It has such applications as learning, natural language understanding, perception, reasoning and motor intelligence. The breadth of this research is evident in subfields such as machine learning, deep learning, computer vision, and natural language processing. In education, AI may be used to mine learning trajectories to find at-risk students, deliver content personalization, and automated feedback.

#### 2.2 Education.

Education is the process of receiving or giving systematic instruction, especially at a school or university, and it encompasses the transmission of knowledge, skills, and values to facilitate the development of individuals intellectually, socially, and culturally. Besides the personal development aspect, education contributes to citizenship and social cohesiveness. As defined by UNESCO it could be formal or non-formal and is targeted at preparing people for an ever-changing environment.

### 2.3 The relationship between AI and education: growing closer

AI in education represents the meeting of powerful technologies with imaginative teaching and learning practices. AI offers several opportunities:

Customization: adapting content and speed of learning to the needs of each user.

Analysis of performance: Using learning analytics and big data to understand what works and what does not.

Support for teachers — automating basic administrative work and creating pedagogical decision-support tools.

Assessment and inclusion: address interventions and accommodations for students with special needs such as systems for text-to-speech or translation systems

However, there are monumental challenges ahead, from preparing teachers, to ensuring equal access to material, to protecting data and aligning pedagogy to AI-based technologies.

#### 3. Literature Review

Over the last decade, the role of artificial intelligence in education has generated a considerable body of scholarly interest. Summary: The research shows that artificial intelligence is externally able to realize personalized study, automatic operation and high-level data analysis, while the internal issues are predominantly ethical and pedagogical issues.

Shaik et al. In a recent article, Jha et al. (2023) explored how natural language processing (NLP) can be used to conduct educational feedback analysis. The study concludes about their results the research demonstrates the potential of automated text classification and annotation to gaining insights into student perceptions and responding to those perceptions by adapting teaching practices, though the risks of algorithmic bias, data confidentiality breaches and technological dependence are also noted.

Distinguishing between proactive (hinting at anticipatory adaptive platforms and recommendation systems to meet learner needs) and reactive approaches (diagnosing challenges through automated assessment or early detection), Mallik and Gangopadhyay (2023) Based on 194 publications (2003–2022), they concluded that the COVID-19 pandemic catalyzed AI uptake but caution against the limited treatment of ethics and social issues.

Ferreira Mello et al. (2023) contextualized AI in education in a historical linear time line starting from prototypes (Eliza, Scholar) to Generative models like ChatGPT. This yielded three logics of use: externalisation (task delegation to machines), internalisation (metacognition support), and cognitive augmentation (human–machine synergies). While their study also warns against reducing autonomy of the learner and dependence on technology.

For instance, AlTwijri and Alghizzi (2024) investigated the use of AI in EFL classrooms from an applied perspective. The systematic review showed the positive effects of gamification on learner motivation and engagement, but challenges related to accessibility and ethical issues, as well as limited research on assessment methods, were identified as issues.

And lastly Cukurova (2024) proposed a typology of AI–cognition interactions, which also hinged on externalization, internalization and cognitive extension. Although this framework highlights the positive aspects of human–AI collaboration, it does caution against over-reliance to the detriment of learner agency and the role of the teacher as a core component.

In summary, there is evidence that AI has ability to make learning more personalized, engaging and inclusive. However, it continues to flag risks associated with bias, access, and the need to root AI within an ethical and civil society context.

Table 1: Summary of the Literature on AI in Education

Reference	Main Contribution	Identified Limitations and Challenges
Challenges in Using NLP for	Examines the use of NLP to analyze student feedback and	Algorithmic bias, data confidentiality concerns, dependency on automated
Mallik & Gangopadhyay (2023) — Proactive and Reactive Use of AI Methods in Education: A Survey	(anticipatory) and reactive (corrective) AI approaches; based on 194 studies (2003–2022); highlights COVID-19's	ethics and social acceptability;
Ferreira Mello et al. (2023)  – Education in the Age of Generative AI: Context and Recent Developments	continuum; introduces logics of	Risks to learner autonomy; challenges of trust, ethics, and dependence.
AlTwijri & Alghizzi (2024)  – Investigating the Application of AI in EFL Classrooms	English language teaching; shows positive effects on motivation,	*
Cukurova (2024)	Provides a typology of AI–cognition interactions (externalization, internalization, cognitive extension); emphasizes human–machine collaboration.	Risks of reduced human autonomy if AI dominates assessment; importance of safeguarding teacher's role.

Source: Author

# 4. The Moroccan Context

Due to the current need for synthesizing artificial intelligence and education, many studies expanded upon this larger issue of technology adoption in Moroccan higher education. The one early quantitative analysis was the work of Laabidi and Laabidi (2016), who examined drivers and barriers to ICT integration. However, despite the fact that teachers expressed their awareness of understanding the significance of ICT in teaching, they seldom manifested it into their pedagogical practices as a consequence of structural constraints and institutional stances. The paper goes on to document that, in Moroccan universities, digital adoption is still in its infancy and is limited by lack of robust professional development, lack of digital infrastructure, and lack of teacher training. Although the qualitative helped us to identify high-level structural trends, it said little about the social and cultural contexts in which technology was being used.

Of more recent date, Hamdani (2020) discussed the prospects and challenges of the digital age for Moroccan higher education. It argued that successful integration of ICT is dependent on leadership, strategic planning, and adequate training for all educational stakeholders. However, Hamdani said digital transformation is more of a governance and institutional vision rather than a question of technology availability. Although the paper noted educational technologies, there was no real passing opportunity for AI. However, because AI is a linchpin of digitalisation, it also gives rise to specific pedagogical and moral challenges around personalised learning, inclusivity, and securing learner autonomy.

Combined, these studies imply both that AI has no other choice but to be integrated into the Moroccan educational system and that this integration is complex. This will necessitate thorough training for teachers, improved digital resource accessibility, and good governance in order to succeed. In the end, the potential of AI to enhance learning is countered by the structural barriers facing Moroccan education, and it is to these challenges that the future of education reform in the country will need to respond if the transformative opportunities of AI are to be realized in ways that further enhance quality, equity, and innovativeness of learning.

# 5. The Methodological Approach and Current Situation:

Artificial Intelligence has become a global trend in education reshaping the world educational systems. AI is likely to revolutionize pedagogy, learning resources, and teaching methods. This, particularly, should be integrated in Moroccan institutions in a thoughtful manner, given the fact that our educational reforms are still taking place while the structural inertia of our national system remains a dominant feature of education. Recent analyses of the current and future potential for AI adoption have established the level of penetration of AI within Morocco.

The present study is methodologically placed in the documentary-based methodology continuum, with some quantitative analysis of statistical data accompanied by qualitative analysis of reports, case studies or pilot studies. The methodological steps include:

Selection of methodological sources: reports of institutions, sectoral studies, digital infrastructure statistics.

Data extraction and reporting: qualified variables with respect to ICT and AI inclusion in Education.

Critical Discussion: These findings analyzed using SWOT assessments and context-specific recommendations tailored to the Moroccan context

#### 5.1. Digital Infrastructure

Whenever we speak of official AI integration into education, it would not be incorrect to say that the digital infrastructure would form its very bedrock. Recent reports from the Economic, Social and Environmental Council (CESE, 2024) point to enduring gaps between town and country.

**Table 2:** Digital Infrastructure in Urban and Rural Areas

Zone	Broadband Internet Access (%)	Computer Equipment (%)
Urban	72	85
Rural	38	54

Source: Economic, Social and Environmental Council, 2024

## 5.2. Digital Skills and Teacher Training

AI adoption hinges on teacher training. Though at least 87% of all Moroccan teachers have been trained in ICT, only 15% have been trained with a specific focus on AI for education (Ministry of National Education, 2024).

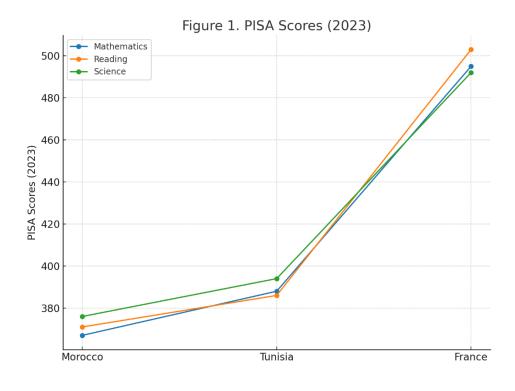
Table 3: Teacher Training by Regional Academy

Regional Academy	ICT Training Rate (%)	AI Training Rate (%)
Casablanca-Settat	92	18
Rabat-Salé-Kénitra	89	17
Souss-Massa	85	14
Marrakech-Safi	83	12

Source: Ministry of National Education, 2024

## 5.3. ICT and AI — An International Comparison

Morocco's standing relative to peers is starkly illustrated by international benchmarks. Such differences in ICT use and AI readiness are borne out in data from the Programme for International Student Assessment (PISA).



Source: Adapted from OECD, 2023

## 5.4. School ICT Equipment Rates

Morocco has improved in some extent among its schools digitally despite regional differences. Although hardware access and various usages in computer science and engineering are much better than before (CSEFRS, 2023), the pedagogical uses of AI are still marginal. One still lags very far behind: teacher training in AI.

Table 4: (2023) School ICT Equipment Rates by Region

Region	Schools Equipped (%)	
Casablanca-Settat	92	
Rabat-Salé-Kénitra	88	
Marrakech-Safi	80	
Fès-Meknès	78	
Souss-Massa	75	
Oriental	73	
Béni Mellal-Khénifra	71	
Others	69	

Source: CSEFRS, 2023

## 5.5. Initiatives and Impact of ICT and AI on Learning

ICT and AI-Promising results of individualized and group learning (such as the "Teaching at the Right Level" (TARL) approach) Experimental classrooms saw dramatic improvements in student performance in mathematics, French, and Arabic, according to reports from pilot projects. These findings emphasize the potential use of AI for gradual incorporation into teaching strategies,

In addition, through the creation of national AI schools in Taroudant and Berkane, the introduction of AI modules in universities, pilot projects conducted in universities, and the development of an AI strategy for its school system, Morocco is responding to UNESCO recommendations for ethical and responsible AI adoption in education.

## 6. SWOT Analysis and Operational Perspectives

Morocco has introduced artificial intelligence into its education system, as part of global education networks that are working to adapt to the ongoing global technological transformation. Narrowing technical solutions such as the use of AI as a tool will not respond to the pressing needs of education systems where the compounded pressure of complex digital environments, exploding demand for digital skills, and the mass expansion of schooling systems demand a structural reform approach (integrated system perspective).

In Morocco, this means something else than just "importing" technological solutions: it addresses new governance, social justice, moral, and capacity building issues for stakeholders. A SWOT analysis

provides the strengths, weaknesses, opportunities and incorporates threats related to this transition, thus placing more tangible operational perspectives.

Table 5: SWOT Analysis of AI in Education in Morocco

Strengths	Weaknesses	Opportunities	Threats
	Persistent regional inequalities	International funding	Widening digital divide
IAI pilot programs	Limited teacher training in AI		Cybersecurity risks and data breaches
High equipment rates in urban areas		•	Technological dependency
Increased awareness of innovation	Fragmented initiatives	Improved connectivity	Resistance to change

Source: Author

### 7. Discussion of Findings

### 7.1. Rapprochements and Dissonances with the International Literature

This analysis reaffirms global trends: AI enhances personalized learning, automating administrative work and enabling individual tracking. However, in Morocco (OECD, 2022; UNESCO, 2023) is still at an exploratory stage, in contrast to developed countries. The strategy itself is still extremely technical, paying little mind to pedagogical and ethical aspects.

#### 7.2. Strengths and Leverage Points

Three key strengths—political commitment, international financing, and urban equipment rates that are approaching saturation—present strong points of leverage. When complemented with national governance and coordination systems, the two elements can convert disconnected pilot projects into enduring public policies.

#### 7.3. Structural Inevitability and Unresolved Difficulties

The key hurdle continues to be regional inequalities and lack of professional development for the teachers. These weaknesses, unless addressed via a coherent national strategy, risk locking in digitally-and socially-excluded communities for the foreseeable future, as pointed out by UNESCO and CESE.

# 7.4. Opportunities and Threats: Finding Balance

Key Opportunities — The dynamism of Moroccan EdTech firms and the increasing role of private operators. That said, potential risks regarding dependence on technology, data security and the digital divide need to be anticipated with care.

#### 7.5. Policy Implications

The findings imply that the successful integration of AI into Moroccan education depends on:

- a unified national strategy,
- a large-scale teacher training program,
- targeted reduction of rural—urban inequalities,

• as well as an ethical and secure regulatory framework.

In short, Morocco has many strengths; success may depend on making political will and funds into a systematic, learner-centered approach.

#### 8. Conclusion

To that end, this study on the integration of artificial intelligence in education, associating the global overview with the diagnosis of the Moroccan context, ends with some key takeaways. This consisted of two dimensions, a global trends and pioneering policies, and a critical analysis of national realities based on documentary review and SWOT analysis.

Internationally, AI stands out as a trigger for educational change: It tailors learning to the individual, streamlines administrative and other menial processes, offers clear tracking, and predicts educational needs. But these breakthroughs are only demonstrated to be both quality- and equity-enhancing when embedded in ambitious strategies, as in China, the United States, South Korea, and a number of European countries, showing that AI can be both, provided it comes with adequate, often model-based ethical and regulatory guardrails.

The results are more positive in some places than others: in Morocco, they show a split. On the one hand, political will is well stated mobilized through the 2015–2030 Strategic Vision of the Higher Council for Education, Training and Scientific Research (CSEFRS). Development of a growth-oriented EdTech ecosystem proves a bright side; while pilot projects supported through public–private partnerships and international funding support also give a positive message. Collectively, these three elements — political discourse, bottom-up actions, and the use and saving of research and civil society — represent potential building blocks for the adoption of better AI.

It has a digital divide (urban vs rural), inequalities in access to infrastructure, insufficient teacher training, a nascent regulatory framework, and fragmented initiatives: structural weaknesses continue. These challenges as highlighted by CESE, UNESCO or the World Bank jeopardize an inclusive and coherent integration.

So, the success of AI in Moroccan education will then depend more on the adaptive pedagogical framework than on buying technology:

- guide them toward a single national vision in line with international recommendations,
- huge investment in initial and continuing teacher training so that teachers were themselves active agents of innovation,
  - preemptive narrowing of the digital divide, especially in the countryside,
  - as well as solid ethical and regulatory standards providing for a safe and clear use.

In the long run, AI will not displace teachers but needs to be re-imagined as an educational tool that helps advance the educational mission and improves the quality, equity, and relevance of learning. Properly positioned within an all-encompassing national strategy that engages the state, researchers, civil society, and the private sector, AI can turn into an ideal propeller of readiness for the twenty-first century economic, social and environmental challenges facing Moroccan generations.

#### REFERENCES

- 1. AlTwijri, L., & Alghizzi, T. M. (2024). Investigating the integration of artificial intelligence in English as foreign language classes for enhancing learners' affective factors: A systematic review. Education and Information Technologies.
- 2. World Bank. (2024). Report on Education and Digital Transformation in North Africa. World Bank. https://www.worldbank.org
- 3. Economic, Social and Environmental Council. (2024). Annual Report on the State of Digitalization in Morocco. CESE. https://www.cese.ma
- 4. Higher Council for Education, Training, and Scientific Research. (2023). Report on the Integration of Information and Communication Technologies in Education. CSEFRS. https://www.csefrs.ma
- 5. Cukurova, M. (2024). The interplay of learning, analytics, and artificial intelligence in education. British Journal of Educational Technology.
- 6. Ferreira Mello, R., Freitas, E., Dwan Pereira, F., Cabral, L., Tedesco, P., & Ramalho, G. (2023). Education in the age of generative AI: Context and recent developments. Computers and Education: Artificial Intelligence, 100123.
- 7. Hamdani, Y. (2022). Innovation in Moroccan higher education in the era of digitalization: Assessment, challenges, and perspectives. Moroccan Journal of Comparative Education, (8), 45–62.
- 8. Laabidi, H., & Laabidi, Y. (2016). A quantitative examination of factors that influence technology integration in higher education system. International Journal of Emerging Technologies in Learning, 11(6), 4–13.
- 9. Mallik, S., & Gangopadhyay, A. (2023). Proactive and reactive engagement of artificial intelligence methods for education: A review. Education and Information Technologies.
- 10. Ministry of National Education, Preschool and Sports. (2024). National Statistics on Teacher Training and School Equipment. Rabat: Ministry of National Education.
- 11. Organisation for Economic Co-operation and Development (OECD). (2023). PISA 2023 Results: Student Performance in Mathematics, Reading and Science. OECD. https://www.oecd.org
- 12. United Nations Educational, Scientific and Cultural Organization (UNESCO). (2023). AI in Education: A Guide for Policymakers. UNESCO. https://www.unesco.org
- 13. Shaik, T., Tao, X., Li, Y., Dann, C., McDonald, J., Redmond, P., & Galligan, L. (2023). A review of the trends and challenges in adopting natural language processing methods for education feedback analysis. Computers and Education: Artificial Intelligence, 4, 100097.