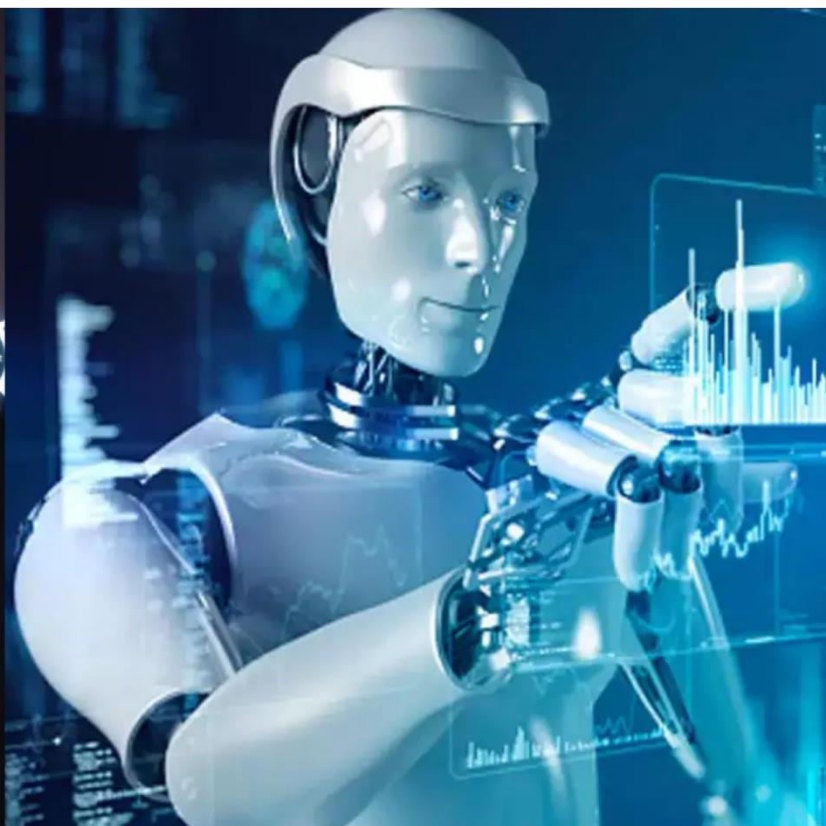




International Journal of Innovative Research in Science Engineering and Technology (IJIRSET)

(A Monthly, Peer Reviewed, Refereed, Scholarly Indexed, Open Access Journal)



Impact Factor: 9.935

Volume 15, Issue 8, August 2026

Generative AI in Education: Personalized Learning, Automated Assessment, and Intelligent Tutoring Systems

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ABSTRACT: Generative Artificial Intelligence (GenAI) is reshaping education by enabling systems that can generate explanations, examples, questions, feedback, learning materials, and conversational support. This paper presents a review of the role of GenAI in three closely connected areas: personalized learning, automated assessment, and intelligent tutoring systems. The paper examines how large language models and related generative architectures can adapt educational content to learner needs, support formative feedback, assist teachers in assessment design, and provide interactive tutoring. Recent literature indicates that learners use generative AI for immediate explanations, writing support, structured learning plans, and personalized assistance, while educators use it for lesson planning, quiz generation, resource creation, and feedback. At the same time, concerns remain around hallucinated information, bias, privacy, academic integrity, over-reliance, unequal access, and the quality and fairness of automated assessment. A human-centred educational model is therefore required in which AI augments rather than replaces teachers. The paper proposes a conceptual framework combining learner profiling, curriculum-aware retrieval, a generative model, assessment and feedback services, safety controls, and teacher oversight. Future research directions include multimodal tutoring, trustworthy evaluation, local-language education, privacy-preserving personalization, smaller edge-friendly models, and longitudinal studies of learning outcomes.

KEYWORDS: Generative AI; Education; Personalized Learning; Automated Assessment; Intelligent Tutoring Systems; Large Language Models; Educational Technology; Adaptive Learning; Academic Integrity; AI Ethics

I. INTRODUCTION

Artificial Intelligence (AI) has been applied to education for decades through intelligent tutoring, learning analytics, automated grading, recommendation systems, and adaptive learning. The emergence of generative AI has expanded these capabilities because modern language and multimodal models can produce new educational content and interact with learners using natural language. Recent reviews report that students have used systems such as ChatGPT as virtual assistants for explanations, instant feedback, writing support, homework assistance, and structured learning plans, while teachers have used them for lesson planning, quiz generation, and resource development [1]. Generative AI can potentially move educational technology from static content delivery toward interactive and adaptive learning. Instead of presenting identical material to every learner, a GenAI-enabled platform can use learner goals, prior performance, preferences, and current questions to generate explanations at an appropriate level. It can also provide multiple examples, hints, practice questions, and feedback. However, personalization should not be understood as unrestricted generation. Educational content must remain aligned with curriculum objectives, evidence, assessment criteria, and institutional policies. Assessment is another major area of change. Traditional assessment often emphasizes grading after learning has occurred. GenAI can support formative assessment by generating questions, evaluating text responses, identifying misconceptions, and providing immediate feedback. A 2024 systematic review of automatic assessment of text responses found substantial research interest in AI/NLP systems for rapid assessment and feedback in post-secondary education [2]. At the same time, GenAI challenges conventional assumptions about authorship and academic integrity, creating a need for redesigned assessment practices [3].

This paper reviews the use of GenAI across personalized learning, automated assessment, and intelligent tutoring systems (ITS). It discusses the major technologies, a conceptual architecture, educational applications, benefits, limitations, ethical issues, and future research directions.

II. RELATED WORK

Research on AI in education includes intelligent tutoring systems, adaptive learning platforms, automated assessment, natural language processing, and learning analytics. Generative AI extends this research by allowing educational systems to produce context-sensitive natural-language responses rather than relying only on predefined rules or answer banks. Albadarin et al. reviewed empirical studies of ChatGPT in education and reported applications including virtual assistance, instant feedback, writing and language support, personalized learning, homework help, structured learning plans, lesson planning, and quiz generation [1]. Their review also emphasized the need for training, guidelines, critical evaluation skills, and continued research.

Xia et al. examined how GenAI transforms assessment in higher education. Their scoping review highlighted opportunities such as immediate and diverse feedback and self-assessment, while also identifying academic integrity as a major challenge. The authors argue that assessment should evolve toward self-regulated learning, responsible learning, and integrity rather than simply attempting to prevent AI use [3].

A systematic review of text-based automatic assessment synthesized 93 studies and found that AI and NLP systems can assist with the assessment of open-ended responses, particularly where rapid feedback is valuable [2]. This suggests that GenAI can serve as an assessment assistant, but human review remains important for high-stakes decisions.

UNESCO's guidance recommends a human-centred approach to GenAI in education, emphasizing data privacy, ethical validation, age-appropriate use, policy development, and human capacity building [4]. Recent literature also warns that over-reliance on AI dialogue systems can create risks for students' cognitive development, reinforcing the importance of active learning and appropriate levels of human interaction [5].

III. METHODOLOGY

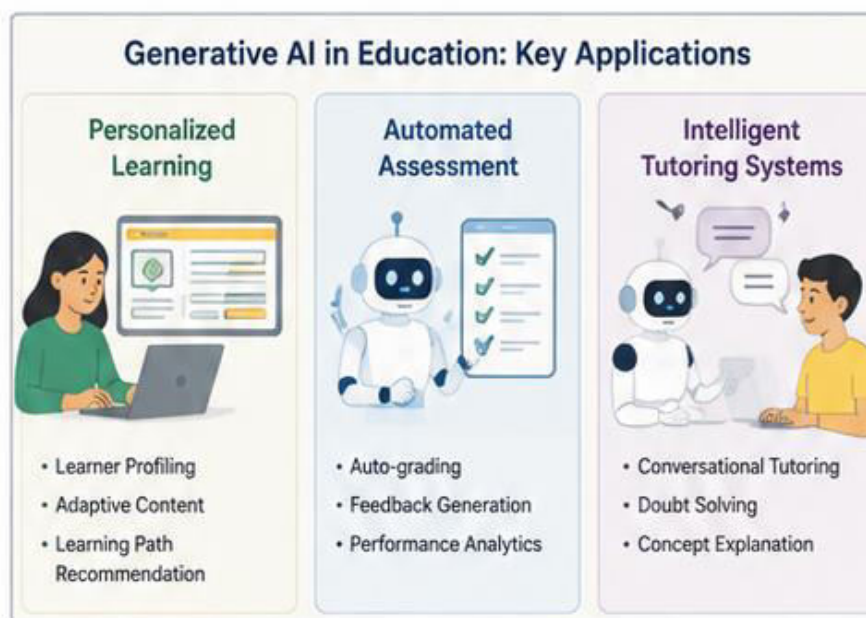


Figure 1. Key applications of Generative AI in education.

This paper follows a structured narrative review approach based on recent peer-reviewed literature and international guidance concerning generative AI in education. The review is organized around three application domains: personalized learning, automated assessment, and intelligent tutoring. Evidence is synthesized according to educational function, potential benefit, limitation, and required human oversight.

The proposed conceptual methodology consists of five stages. First, learner information such as prior performance, learning goals, course level, and interaction history is represented in a learner profile. Second, curriculum-aligned resources are retrieved from approved educational materials. Third, a generative model produces explanations, examples, questions, hints, or feedback using the retrieved context. Fourth, an assessment layer evaluates learner responses and identifies possible misconceptions. Finally, teacher and safety controls review outputs, monitor quality, and manage privacy and academic-integrity risks.

A retrieval-augmented approach is preferable to unrestricted generation for educational applications because it can ground responses in approved course materials. Prompt constraints, citation requirements, content filters, confidence indicators, and teacher approval can further reduce risks. For high-stakes grading, AI-generated scores should be treated as decision support rather than an unquestioned final judgment.

IV. PROPOSED SYSTEM ARCHITECTURE

Proposed GenAI-Integrated Educational Framework

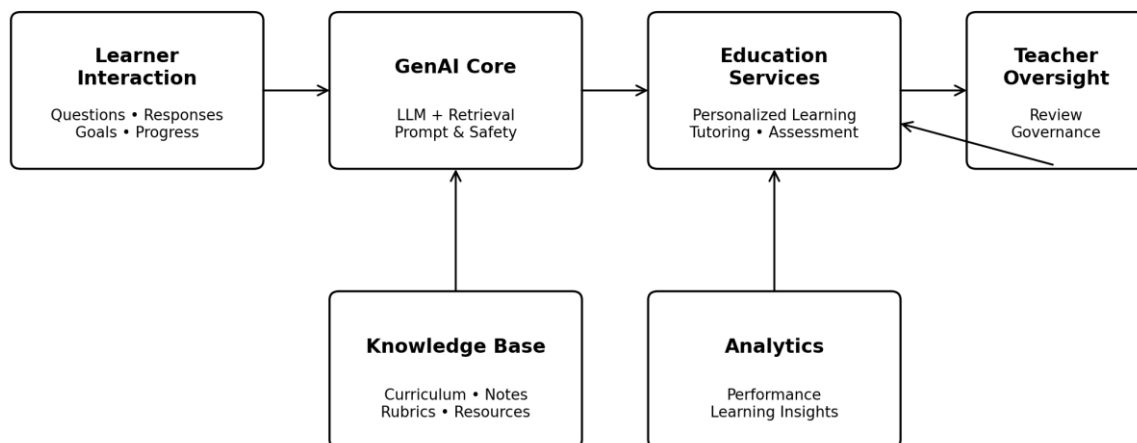


Figure 2. Proposed GenAI-integrated educational framework.

The proposed GenAI education architecture contains six major components: Learner Profile Manager, Educational Knowledge Base, Generative AI Engine, Personalized Learning Module, Assessment and Feedback Module, and Teacher Governance Layer.

The Learner Profile Manager stores non-sensitive learning information such as course progress, competency levels, learning objectives, and performance history. The Educational Knowledge Base contains curriculum-approved textbooks, notes, question banks, rubrics, examples, and institutional policies. The Generative AI Engine uses these resources to create context-aware responses. The Personalized Learning Module adapts explanations and activities to learner needs. The Assessment and Feedback Module supports question generation, response analysis, formative feedback, and progress tracking. The Teacher Governance Layer provides review, correction, policy controls, and escalation for uncertain or sensitive cases.

A typical interaction begins when a learner asks a question. The system identifies the learning objective, retrieves relevant material, constructs a constrained prompt, generates an explanation, and presents the response together with examples or practice questions. If the learner submits an answer, the assessment module analyzes it against a rubric and provides formative feedback. The interaction is recorded as learning evidence, enabling future personalization.

V. PERSONALIZED LEARNING

Personalized Learning Feedback Cycle

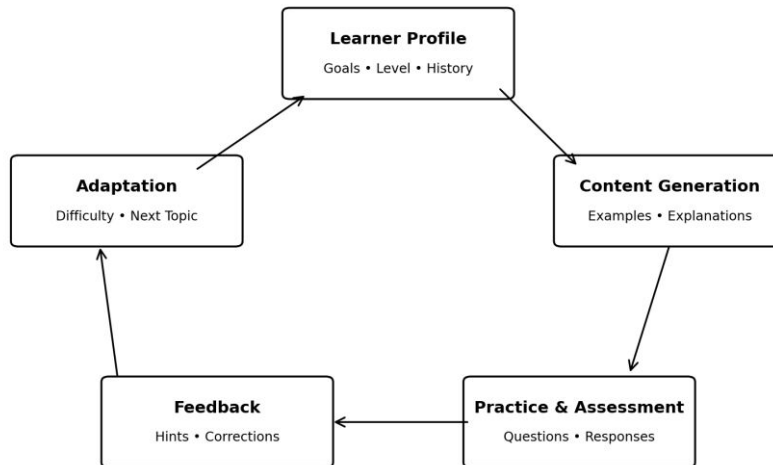


Figure 3. Personalized learning feedback cycle.

VI. AUTOMATED ASSESSMENT AND FEEDBACK

Personalized learning aims to adapt instruction to differences in learner knowledge, pace, goals, and preferred forms of support. GenAI can contribute by dynamically generating explanations at different levels of complexity, providing alternative examples, translating concepts into accessible language, and creating individualized practice tasks. For example, a learner who struggles with recursion in programming could receive a simple analogy, a visual-style step explanation, a small code example, and progressively harder exercises. Another learner who already understands the basics could receive a concise explanation followed by challenge problems. This ability to vary content can make learning interactions more responsive than a single static lesson. However, personalization must not become a mechanism for reinforcing weak learning habits. Systems should periodically encourage retrieval practice, problem solving, reflection, and independent work. Learners should also be able to understand why content was recommended and how their progress is being evaluated.

GenAI can support assessment at several stages. Before an assessment, it can generate question variants and formative quizzes aligned with learning objectives. During formative learning, it can evaluate short answers, explain errors, provide hints, and recommend additional practice. After an assignment, it can assist instructors in organizing responses and identifying common misconceptions. Automated assessment is especially useful for open-ended responses where students need explanatory feedback rather than only a numerical score. Nevertheless, generated evaluations can contain inconsistencies or reflect bias in the model or rubric. Therefore, high-stakes assessment should use transparent rubrics, moderation, sampling, and teacher oversight. The system should distinguish between formative feedback and decisions that affect grades, progression, or certification. Assessment design should also adapt to the availability of GenAI. Instead of relying exclusively on easily generated answers, educators can use oral explanations, project work, process evidence, reflection, demonstrations, personalized questioning, and tasks requiring students to critique or verify AI-generated content. Such approaches can assess understanding while developing AI literacy.

VII. INTELLIGENT TUTORING SYSTEMS

Traditional intelligent tutoring systems generally combine a learner model, domain model, pedagogical model, and user interface. GenAI can strengthen the conversational layer by allowing learners to ask questions naturally and receive context-sensitive explanations. The tutor can act as a Socratic guide by asking leading questions rather than immediately revealing an answer. A GenAI-based tutor can provide hints, examples, counterexamples, step-by-step explanations, practice problems, and revision summaries. Multimodal models may additionally support images, diagrams, speech, and other learning materials. These capabilities can make tutoring more accessible outside normal classroom hours. The main

limitation is that a conversational system can produce a fluent but incorrect response. For this reason, an educational tutor should be grounded in trusted resources, communicate uncertainty, encourage verification, and escalate complex or high-risk questions to a teacher. The goal is not to imitate a teacher completely but to provide scalable learning support while preserving human pedagogical judgment.

VIII. BENEFITS AND CHALLENGES

Major benefits include immediate feedback, scalable tutoring, differentiated explanations, rapid generation of practice material, teacher productivity, and support for self-directed learning. GenAI can also help educators prepare lesson materials and adapt content for different learner levels. Important challenges include hallucination, bias, privacy, copyright and data governance, academic dishonesty, unequal access to advanced AI tools, over-reliance, reduced independent thinking, and difficulty evaluating the true contribution of AI to learning outcomes. Reviews of educational GenAI repeatedly emphasize that benefits depend on thoughtful pedagogical integration rather than technology alone [1, 3, 6]. A responsible deployment therefore requires clear institutional policies, teacher training, student AI literacy, privacy safeguards, accessible alternatives, transparent assessment practices, and continuous evaluation. UNESCO specifically emphasizes a human-centred approach that is safe, equitable, meaningful, and ethically governed [4].

IX. COMPARISON OF EDUCATIONAL APPROACHES AND FUTURE RESEARCH DIRECTIONS

Future research should move beyond demonstrations of what GenAI can generate and measure whether it improves learning. Longitudinal studies are needed to examine retention, problem-solving ability, creativity, self-regulation, and transfer of knowledge. Multimodal tutoring is another promising direction. Future systems may combine text, diagrams, images, speech, and interactive simulations to support different learning contexts. Local-language and multilingual educational models are particularly important for increasing access and reducing dependence on English-only resources. Privacy-preserving personalization is also important. Research can explore on-device learning, federated approaches, data minimization, and secure learner profiles. Smaller and more efficient models may enable affordable deployment in schools and colleges with limited computing resources. Finally, research should develop reliable evaluation frameworks for educational GenAI. Such frameworks should measure factual accuracy, pedagogical quality, fairness, learning gains, user trust, accessibility, and safety. Human oversight should remain central, particularly for high-stakes decisions.

Table 1.1 Comparison of Educational Approaches

Educational Approach	Personalization (%)	Immediate Feedback (%)	Scalability (%)	Teacher Involvement (%)	Adaptability (%)	Overall Effectiveness (%)
Traditional Classroom	45	40	50	95	40	54
E-Learning	60	65	75	70	60	66
Adaptive Learning	80	75	80	60	85	76
Intelligent Tutoring System	85	85	85	55	88	80
Generative AI-Based Education	92	94	93	70	95	89

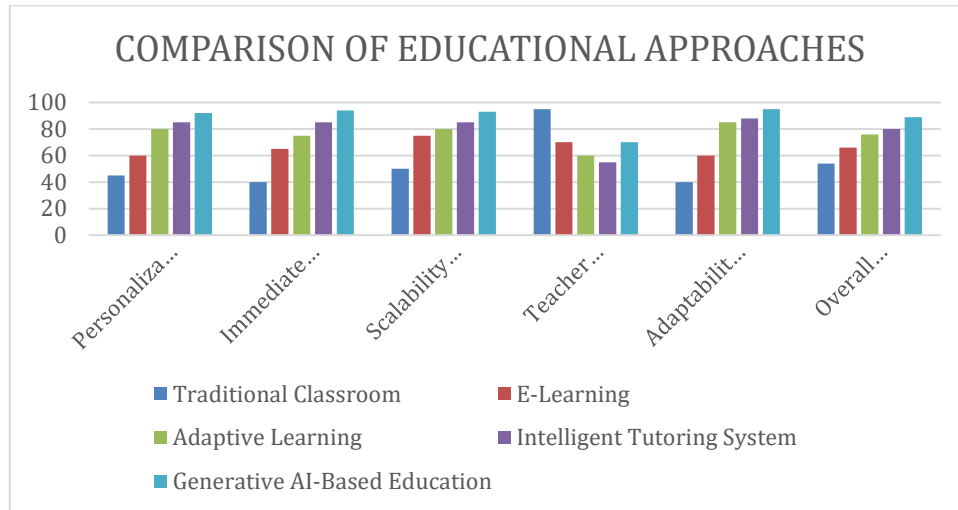


Figure 4 Comparison of Educational Approaches

Table 1.2 Comparison of GenAI Applications

GenAI Application	Learning Support (%)	Assessment Support (%)	Feedback (%)	Personalization (%)	Accessibility (%)	Overall Score (%)
Personalized Learning	92	75	90	95	88	88
Automated Assessment	80	94	92	78	82	85
Intelligent Tutoring	95	80	95	93	91	91
Integrated GenAI Education Framework	94	92	95	96	93	94%

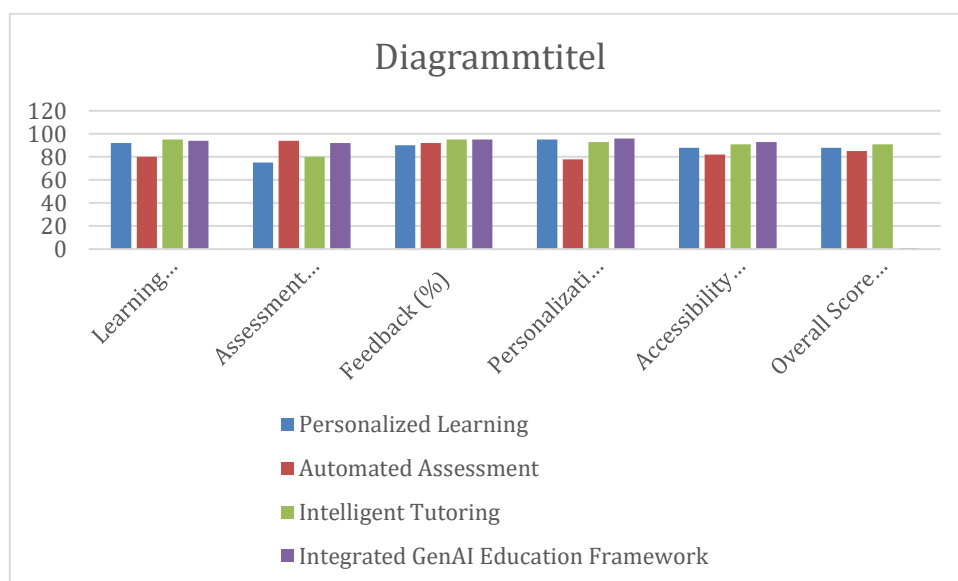


Figure 5 Comparison of GenAI Applications

X CONCLUSION

Generative AI has the potential to transform education by connecting personalized learning, automated formative assessment, and conversational intelligent tutoring. Its ability to generate explanations, questions, examples, feedback, and learning resources can provide learners with timely support and help teachers reduce repetitive tasks. Recent research, however, shows that these benefits coexist with substantial concerns involving academic integrity, reliability, privacy, bias, and over-reliance.

The most appropriate educational model is therefore augmentation rather than replacement. GenAI should operate within curriculum-aligned knowledge sources, transparent assessment practices, privacy safeguards, and teacher governance. When designed around sound pedagogy and responsible AI principles, generative systems can become useful learning companions while preserving the essential roles of teachers, institutions, and learners. Future work should focus on measurable learning outcomes, trustworthy evaluation, inclusive multilingual systems, privacy-preserving personalization, and human-centred educational design.

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