

At a broader level, financially informed citizens contribute to healthier economic ecosystems. When individuals make considered choices, demand fair conditions, and understand basic financial rights and responsibilities, markets function with greater accountability. This collective awareness reduces the space for exploitation and encourages institutions to maintain ethical standards. Over time, such dynamics strengthen trust between participants in economic systems and support more stable patterns of growth and cooperation.

Learning about money is not a one-time achievement but an evolving process. Financial environments change, tools evolve, and new challenges emerge as technology and policy reshape economic life. Continuous learning allows individuals to adapt their understanding rather than rely on outdated assumptions [1, pp. 1-6]. Curiosity, reflection, and openness to revising habits are essential components of sustained financial competence. This adaptive mindset helps people remain resilient in the face of shifting financial landscapes.

At its core, financial literacy is about developing personal control in an environment where financial decisions shape everyday life. It helps people shift from simply responding to circumstances to consciously directing their financial behavior. By thinking ahead, organizing resources, and evaluating their choices, individuals can build financial strategies that align with their own priorities instead of being driven by outside influence. In today's society, where money-related decisions affect self-confidence, life chances, and overall well-being, financial literacy becomes a cornerstone of long-term stability and meaningful personal development.

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THE USE OF ARTIFICIAL INTELLIGENCE IN TEACHING ENGLISH: OPPORTUNITIES AND RISKS

У статті досліджено особливості використання технологій штучного інтелекту у процесі викладання англійської мови у закладах вищої освіти. Проаналізовано сучасні підходи до інтеграції AI-інструментів у навчальний процес, визначено їх вплив на формування інішомовної комунікативної компетентності, мотивацію та академічні результати студентів. Розкрито основні переваги застосування штучного інтелекту, зокрема персоналізацію навчання, адаптивність, автоматизацію оцінювання та підвищення залученості студентів. Водночас окреслено ризики, пов'язані з академічною доброчесністю, цифровою залежністю, зниженням рівня критичного мислення та обмеженням міжособистісної взаємодії. Обґрунтовано необхідність збалансованого використання AI-технологій у поєднанні з традиційними методами навчання.

Ключові слова: *штучний інтелект, англійська мова, інішомовна комунікативна компетентність, цифрові технології, освітній процес, інновації.*

The article examines the use of artificial intelligence technologies in teaching English in higher education institutions. It analyzes modern approaches to integrating AI tools into the educational

process and identifies their impact on students' communicative competence, motivation, and academic performance. The study highlights the advantages of AI, including personalization, adaptive learning, automated assessment, and increased engagement. At the same time, it outlines potential risks such as academic integrity issues, digital dependency, reduced critical thinking, and limited interpersonal interaction. The necessity of a balanced approach to integrating AI technologies with traditional teaching methods is substantiated.

Keywords: *artificial intelligence, English language teaching, communicative competence, digital technologies, higher education.*

The use of artificial intelligence in teaching English as a foreign language has become an increasingly significant aspect of modern higher education, reflecting the broader processes of digital transformation and educational innovation. In recent years, artificial intelligence technologies have been actively integrated into language learning environments, offering new opportunities for improving the quality of instruction, enhancing student engagement, and personalizing the educational process. At the same time, the rapid expansion of AI applications has raised important pedagogical and ethical concerns, particularly regarding academic integrity, the role of the teacher, and the potential overreliance on automated systems.

The relevance of this topic is determined by the growing demand for effective and flexible approaches to language education in a globalized and technologically advanced society. English, as a lingua franca of international communication, science, and professional interaction, requires innovative teaching strategies that respond to the needs of contemporary learners. Artificial intelligence provides tools that can significantly enhance language acquisition by offering adaptive learning pathways, real-time feedback, and interactive communication opportunities. Empirical studies conducted in recent years demonstrate that AI-assisted learning can improve students' performance, especially in vocabulary acquisition, grammar accuracy, and writing skills, while also increasing their motivation and autonomy.

The aim of this study is to analyze the opportunities and risks associated with the use of artificial intelligence in teaching English as a foreign language and to determine the pedagogical conditions for its effective integration into the educational process of higher education institutions.

A considerable number of scholars have addressed the issue of artificial intelligence in language education. Ukrainian researchers such as Y. Rudnik, I. Zhukevych, O. Spiricheva, A. Bychok, and O. Yunina have examined various aspects of AI integration, including the use of chatbots, digital platforms, and automated assessment tools in foreign language teaching. Their studies emphasize the pedagogical potential of AI technologies in developing communicative competence and fostering learner independence. At the international level, researchers such as W. Holmes, R. Luckin, and Z. Luo have contributed to the theoretical and empirical understanding of AI in education, focusing on adaptive learning systems, intelligent tutoring, and the broader implications of AI for teaching and learning processes.

Artificial intelligence offers numerous advantages in the context of English language teaching. One of its key benefits is the ability to provide personalized learning experiences. AI-powered systems can analyze students' performance, identify their strengths and weaknesses, and adjust the content and pace of instruction accordingly. This individualized approach allows learners to progress more efficiently and focus on areas that require improvement. Another significant advantage is the provision of immediate and detailed feedback. Unlike traditional assessment methods, which often involve delays, AI tools can instantly evaluate students' responses, correct errors, and suggest improvements, thereby facilitating continuous learning and self-assessment.

Moreover, AI technologies contribute to increased student motivation and engagement. Interactive applications, gamified platforms, and virtual assistants create a dynamic learning environment that encourages active participation. The use of chatbots and conversational agents enables students to practice speaking and writing in a low-anxiety setting, which is particularly important for overcoming language barriers and developing communicative competence. In addition, AI tools support the development of autonomous learning skills, allowing students to take greater responsibility for their educational progress.

Despite these advantages, the integration of artificial intelligence into English language teaching is associated with several risks and challenges. One of the most pressing concerns is the issue of academic integrity. The availability of AI-generated content may lead students to rely on automated systems for completing assignments, thereby reducing the level of independent work and critical thinking. This raises questions about the authenticity of students' achievements and the validity of assessment practices. Furthermore, excessive dependence on AI tools can result in superficial learning, as students may focus on obtaining correct answers rather than understanding underlying concepts.

Another important challenge is the potential reduction of human interaction in the educational process. Effective language learning requires meaningful communication, emotional engagement, and the development of interpersonal skills, which cannot be fully replicated by artificial systems. The diminished role of the teacher as a central figure in the learning process may negatively affect the quality of instruction and the overall educational experience. Additionally, the widespread use of digital technologies can lead to cognitive overload and fatigue, particularly when students are exposed to multiple platforms and tools simultaneously.

In order to maximize the benefits of artificial intelligence while minimizing its risks, it is essential to adopt a balanced and pedagogically sound approach. Artificial intelligence should be viewed as a supplementary tool that enhances, rather than replaces, traditional teaching methods. Educators need to develop digital competence and methodological skills that enable them to integrate AI technologies effectively into their teaching practice. It is also important to establish clear guidelines for the ethical use of AI in education, ensuring that students understand the principles of academic integrity and responsible technology use.

In conclusion, artificial intelligence represents a powerful and transformative force in the field of English language teaching. Its ability to personalize learning, provide immediate feedback, and increase student engagement makes it a valuable component of modern education. However, its successful implementation depends on careful consideration of pedagogical principles, ethical standards, and the preservation of meaningful human interaction. Future research should focus on developing comprehensive models for integrating AI into language education and conducting empirical studies that assess its long-term impact on learning outcomes. The balanced combination of innovative technologies and traditional teaching approaches will ultimately determine the effectiveness of English language instruction in the digital age.

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