

FINANCIAL EDUCATION WITH AI

Capstone Project Summary

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Vienna, 05 June 2025

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CAPSTONE PROJECT SUMMARY:

FINANCIAL EDUCATION WITH AI

This capstone project explores how artificial intelligence (AI) can be used to improve financial education and increase user engagement on digital financial platforms. It focuses on developing a long-term AI-powered tool that will help beginner investors understand key financial concepts in a personalized and interactive way, leading to stronger user engagement for fintech companies.

According to the research insights, although more people now have access to online investing, many still lack basic financial knowledge. This means most adults around the world do not fully understand key financial topics such as interest rates, inflation, and risk. This is especially true for younger people and those living in developing countries. At the same time, younger generations are willing to improve their financial skills and prefer learning through digital tools. This creates an opportunity for financial platforms to offer more personalized and interactive learning experiences.

This project also reviews how AI is currently used in financial education. It finds that modern AI tools like chatbots and learning assistants can adjust content to each user's needs and explain complex topics in a simple way. Features like real-time interaction, gamification, and customized feedback have already helped improve education in other fields. These same ideas can be applied to financial education as well.

To develop an effective solution, this capstone project organizes users into three groups based on their investment experience: beginners, intermediate users, and advanced investors. Each group has different needs. Beginners usually need simple explanations and step-by-step guidance. Intermediate users look for more detailed information. Advanced users need more in-

depth market analysis. Understanding the needs of different user groups is important for developing an educational tool that is helpful for all experience levels.

Based on this analysis, the capstone project proposes a product called the Stock Picker Tool, an AI-powered feature, designed to support beginner and intermediate investors throughout their learning journey. The tool gives users personalized stock or ETF suggestions based on their risk level, interests, and explains each recommendation in a simple way. Instead of giving direct investment advice, the tool is designed to help users make smarter decisions by combining useful information with personalized financial education.

The user journey of the tool begins with a short quiz where users answer questions about their goals, risk level, and interests. Based on their answers, the system identifies their investor type and recommends a few investments that match their profile. Each recommendation includes clear explanations along with important information such as past performance, risk level, and other basic investment details.

The tool also includes useful learning features. Users can click on any unfamiliar term to see a simple definition, and a built-in AI assistant is available to answer questions or offer links to related articles. This offers a supportive learning experience that makes it easier for users to understand information without feeling overloaded.

Over time, the tool can be improved with more advanced features such as real-time market data, a wider range of asset options like cryptocurrencies or index funds, and a premium version that provides personalized reports and expert insights. These features could also contribute to an additional revenue stream through subscription services.

The tool offers two main benefits. For users, it simplifies the investing process by making financial concepts easier to understand and less overwhelming, helping them build confidence

and stay actively engaged as they learn. For the platform, it helps keep users engaged and encourages them to spend more time on the site. It also creates new opportunities for growth through educational tools and paid premium features.

However, several risks must be considered before implementing the proposed tool. The most significant is regulatory risk, as some countries may interpret personalized investment suggestions as financial advice, which would require appropriate licensing. To address this, the tool will include clear disclaimers stating that all content is for educational purposes only. Additionally, there is a risk that users may misinterpret the suggestions as guaranteed outcomes. To prevent this risk, the tool's language will be carefully designed to be clear, transparent, and non-directive.

Other challenges include protecting user data, keeping the educational content updated, and making sure the premium features provide enough value for users to pay for them. To manage these issues, the project suggests launching the tool in phases such as starting with a basic version, gathering user feedback, and improving over time.

In conclusion, this capstone project shows that AI tools can make financial education easier to understand, more personalized, and available to more people. The Stock Picker Tool is a practical way to help beginner investors learn and take action, giving them the support they need to make smarter financial decisions. It helps users understand their financial options while building trust and engagement with the platform. With clear design and careful planning, this tool has the potential to become a useful resource for improving financial knowledge and helping more people feel confident when making investment decisions.