

PRO F.I.T MARKET EFFICIENCY LEARNING TOOLKIT

Nur Syuhada Jasni^{1,*}, Nurhazrina Mat Rahim², Mohd Fairuz Adnan³ & Bedah Ahmad⁴

^{1,2,3,4} Faculty of Accountancy, Universiti Teknologi MARA, Cawangan Selangor,
Kampus Puncak Alam, Selangor, Malaysia

*Corresponding author: nursy168@uitm.edu.my

ABSTRACT

Understanding the stock market can be complex, especially when learning about the Efficient Market Hypothesis (EMH). Many students struggle with financial concepts due to their abstract and theoretical nature. To address this, we developed Pro F.I.T. – Market Efficiency Learning Toolkit, an interactive and engaging approach to finance education. The F.I.T. strategy—Find, Invest, Time—simplifies how stock prices react to information. This toolkit incorporates quizzes, simulations, and real-world case studies to help students understand the three forms of EMH (Weak, Semi-Strong, and Strong). Through hands-on activities, learners can see how stock prices fluctuate based on news, corporate performance, and market events. This project enhances financial literacy by making learning practical and engaging. Instead of memorizing theories, students will apply concepts through interactive learning models. The toolkit is suitable for schools, investment clubs, and financial literacy programs, with potential expansion into a mobile app or university training program. By making financial concepts clear, engaging, and rewarding, the F.I.T. Market Efficiency Learning Toolkit helps students develop critical thinking, decision-making, and investment skills, fostering a deeper understanding of financial markets. This project aims to revolutionize finance education and stock market learning for young learners.

KEYWORDS: *finance simplified, FinFlash, market strategies, PRO-F.I.T., quick learning*

PROBLEM AND OBJECTIVE

Traditional finance education is often too theory-heavy, making it difficult for learners to connect concepts like Efficient Market Hypothesis (EMH) with real-world stock market movements (Bedah et al., 2023). Additionally, there is a lack of interactive and practical learning tools in financial education. Furthermore, the rise of digital financial services (DFS) has exposed youth to financial risks due to poor Digital Financial Literacy (DFL). In Malaysia, an increase in bankruptcy cases among youths highlights the need for digital financial education (Adnan et al., 2023). 2 The primary goal of this design is to create an engaging, gamified toolkit that allows learners to understand and apply EMH principles effectively. The toolkit will use real-world stock market scenarios and interactive games to reinforce learning while integrating digital financial literacy elements to equip students with practical financial decision-making skills.

DESIGN DESCRIPTION

Gamification in Finance Education:

Gamification has emerged as a promising approach to enhance student engagement and learning outcomes. This method integrates game-like elements into educational settings, catering to digital native students who often find traditional teaching less engaging.

Effectiveness of Gamification in Finance Education:

Studies show that gamification significantly improves learning performance. Students in gamified learning environments demonstrate higher engagement and motivation than those in traditional settings. For instance, financial management students in gamified environments performed better

in assessments and reported increased motivation (Liew et al., 2018; Yulianto et al., 2024).

Impact on Student Engagement and Motivation:

Gamification fosters enthusiasm, provides performance feedback, fulfills recognition needs, and promotes goal setting, which contribute to higher engagement and better learning experiences (Zainuddin et al., 2020; Bai et al., 2020; Saleem et al., 2021). Game elements like points, badges, and leaderboards encourage participation and interaction (Smiderle et al., 2020).

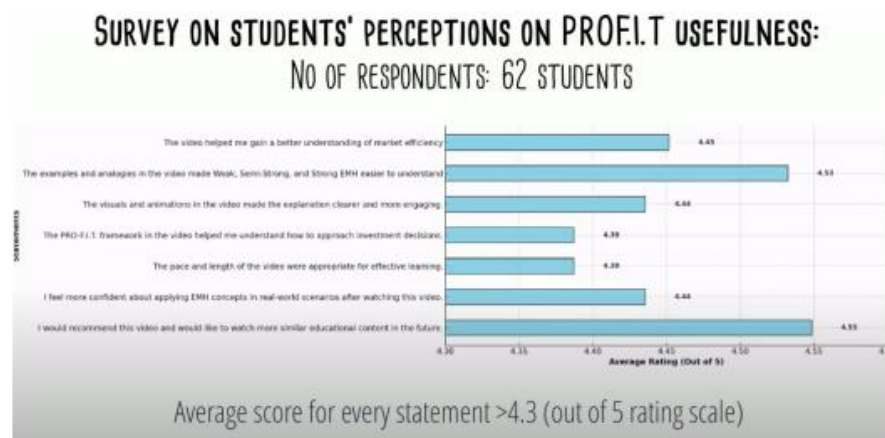
Challenges and Considerations:

While gamification is beneficial, it also presents challenges. Some students may experience anxiety due to competition, and its impact on learning varies based on personality traits (Bai et al., 2020; Smiderle et al., 2020). Thus, gamification must be carefully designed to maximize its effectiveness for different learner types.

Future Directions:

Research should further explore gamification frameworks that adapt to individual learning styles. Addressing barriers such as competition-induced stress and personalization could optimize gamification for finance education (Zainuddin et al., 2020; Bai et al., 2020).

VISUALS



NOVELTY AND UNIQUENESS

This design stands out from traditional finance courses by integrating short-format learning with gamification, making finance education more engaging and digestible. The PRO-F.I.T. framework is a unique feature that simplifies investment strategies into actionable steps. The inclusion of real world stock market movements in learning materials helps bridge the gap between theory and practical financial decision-making.

BENEFITS TO MANKIND

This design enhances financial literacy by making complex financial concepts easier to understand and apply. It helps individuals make informed investment decisions, improving their financial stability and confidence in managing their finances. The project supports educational institutions by providing an innovative and interactive financial learning tool that can be used in classrooms and training programs. By promoting responsible investing, the toolkit contributes to better financial decision-making, which can lead to long-term economic stability.

COMMERCIAL POTENTIAL

Market Demand:

There is a growing demand for quick, digital, and interactive finance education tools that cater to modern learning styles.

Business Model: The toolkit can be licensed to universities and corporate training programs, allowing for wide-scale adoption in educational and professional settings.

Scalability: The design has strong potential for expansion, including developing a mobile app with AI-driven quizzes and interactive finance challenges.

CONCLUSION

Pro F.I.T. – Market Efficiency Learning Toolkit transforms traditional finance education by making it concise, engaging, and accessible. Through gamification, real-world stock market applications, and the PRO-F.I.T. framework, the toolkit turns financial literacy into an interactive and enjoyable learning experience. Future developments could include AI-driven personalized learning, multilingual content, and global adoption in financial education programs. This project can potentially revolutionize how finance is taught and learned, making it more practical, engaging, and relevant to modern learners.

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