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THE INTERNATIONAL COMPETITION ON SUSTAINABLE EDUCATION

20TH AUGUST 2025

TRANSFORMING EDUCATION, DRIVING INNOVATION AND ADVANCING LIFELONG LEARNING FOR EMPOWERED WORLD

TRADEU: BRIDGING THEORY AND THE MARKET WITH REAL-TIME FINANCIAL LEARNING

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ABSTRACT

In Malaysia, finance education remains largely theoretical, leaving students underprepared for real-world trading and market dynamics. To address this gap, TradeU is introduced as an interactive, classroom-based platform integrated with Bursa Malaysia's tools and localized financial content. The platform enables educators to build digital classrooms where students learn trading fundamentals, analyze live market data, conduct technical analysis, and monitor real-time company news. Its novelty lies in a gamified Bursa Malaysia trading simulation with a leaderboard, promoting engagement through competition and practice. TradeU also supports assignment submission and performance tracking, creating a comprehensive teaching and learning ecosystem. Although financial literacy in Malaysia increased slightly from 60.2% to 62.9% in 2024, overall levels remain stagnant, highlighting the need for impactful solutions. Tailored for university students and finance educators, TradeU fosters investment literacy, analytical thinking, and confidence, demonstrating strong commercialization potential in academia, literacy programs, and professional development.

Keywords: *Financial Literacy, Gamification, TradeU, Bursa Malaysia, Higher Education, Experiential Learning*

INTRODUCTION

Finance education at the tertiary level has long emphasized theoretical knowledge over practical application, resulting in a disconnect between what students learn in classrooms and the realities of financial markets. Many graduates face challenges applying financial concepts in real-world scenarios due to limited exposure to market tools, live data, and trading environments during their studies (Rohm et al., 2021). Despite efforts to improve, financial literacy levels remained relatively stagnant from 60.2% to 62.9% in 2024, indicating the need for more effective learning strategies (Bernama, 2025). This highlights the growing need for experiential learning approaches that enhance investment literacy, analytical skills, and decision-making confidence among students.

To address this issue, *TradeU* was developed as a digital, classroom-based platform that integrates real-time financial data and localized market content from Bursa Malaysia. Unlike platforms aimed at the public such as Bursa Marketplace, TradeU is designed specifically for university students and educators, offering features like gamified trading simulations, live technical analysis tools, and performance tracking. The platform also enables digital classroom creation, assignment submissions, and leaderboard rankings to encourage engagement and competitive learning. By merging theory with practice in an educator-led environment, TradeU supports active, applied learning and aligns with the increasing demand for digital tools in higher education (Salas-Pilco, 2020). With its localized design and educational focus, TradeU has strong potential for broader application in academic finance programs, financial literacy campaigns, and professional upskilling.

METHODS

This study used a quantitative research approach to explore students' perceptions of TradeU, a proposed mobile application for financial literacy and trading education. A total of 100 students from finance, accounting, investment, economics, and related fields participated, as they are expected to have basic knowledge of financial markets and exposure to platforms such as Bursa Malaysia.

Data were collected using an online questionnaire via Google Forms, distributed mainly through WhatsApp for wider reach. The questionnaire included close-ended questions such as multiple choice, nominal scales, rating scales, and short answers to gather opinions on TradeU's usefulness, features, and credibility.

Responses were analyzed descriptively using Google Forms' summary tools and Microsoft Excel to compute frequencies, percentages, and mean values. This provided initial insights into market receptiveness and expectations for the TradeU application, consistent with common practices in educational technology research (Creswell & Creswell, 2018; Sekaran & Bougie, 2019)

RESULTS AND DISCUSSION

A total of 105 students participated in our survey, primarily from finance and accounting majors, indicating that our app idea, TradeU, is highly relevant to students studying investment and financial markets.

The results show that 94.3% (99 students) are using learning platforms like Google Classroom, suggesting they are familiar with digital environments that would facilitate adaptation to TradeU.

Additionally, 81.9% (86 students) reported participating in the Bursa Malaysia stock market game, indicating prior exposure to stock simulation tools.

Despite this exposure, students face significant challenges. Approximately 50% cited a lack of practical experience as their main obstacle, followed by difficulties in understanding financial data (30.2%) and insufficient tools or software (17%). These findings highlight a gap between theoretical knowledge and practical application, underscoring the need for a platform that bridges this divide.

Theoretical frameworks, such as Kolb's experiential learning theory, emphasize the importance of hands-on experience in the learning process, suggesting that practical engagement can enhance understanding and retention of financial concepts (Kolb, 1984). Furthermore, research indicates that digital financial education can significantly improve students' financial cognition and behavior (Liu, 2021).

When asked about their interest in TradeU, 94.3% (100 students) expressed enthusiasm, with 57.5% "very interested" and 36.8% "interested." Only 5.7% (5 students) were not interested, indicating strong market potential for the app. Furthermore, 81.1% of students indicated they would recommend or use TradeU if available, supporting its development as an interactive educational tool.

TradeU aims to enhance financial education by integrating live market instruments, news feeds, and technical analysis within a classroom setting. This approach not only makes learning more engaging but also equips students with practical skills applicable in real-world scenarios. The integration of real-time data and tools can foster a more immersive learning experience, aligning with the growing trend of digital education in financial literacy (Agasisti, 2023).

Table 1.: Summary of Key Survey Findings

Survey Element	**Results**
Use of Google Classroom	99 respondents (94.3%)
Played Bursa Market Game	86 respondents (81.9%)
Main Challenges in Game	1. Lack of experience (50%) 2. Difficulty with data (30.2%) 3. Lack of tools (17%)
Total Very Interested and Interested in TradeU	100 respondents (94.3%)
Not Interested in TradeU	5 respondents (5.7%)
Would Use or Recommend TradeU	86 respondents (81.1%)

Total Respondents: 105 respondents

CONCLUSION

TradeU addresses the gap in finance education by offering a gamified, hands-on learning experience tailored for university students. By integrating real-time tools from Bursa Malaysia, the platform enables students to engage directly with market data, improving financial literacy and building confidence in trading decisions.

Beyond traditional classroom methods, TradeU incorporates live market instruments, news feeds, and technical analysis features, creating an immersive experience aligned with modern digital education trends (Agasisti, 2023). This practical approach helps bridge the disconnect between theory and practice, a longstanding challenge in financial education (Yaacob et al., 2024).

Survey results highlight strong student interest, with 94% expressing willingness to use TradeU and 81% indicating they would recommend or adopt the platform. These findings underscore TradeU's potential to transform financial education by delivering an interactive, application-focused learning experience.

ACKNOWLEDGMENT

The authors would like to thank Universiti Teknologi MARA, Cawangan Melaka, for supporting this article.

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