

AI in Finance Education: Boosting Student Performance or Creating New Gaps

Thanh Nguyen

James Cook University , Singapore

ABSTRACT

Artificial intelligence (AI) is rapidly changing finance education, but its real impact on student learning is not fully understood. This study investigates how AI tools affect university finance students' performance. We collected data from classroom experiments and student surveys to compare AI-assisted learning (using tools such as generative AI and stock trading simulators) with traditional teaching methods. Results show that AI use can improve students' understanding of financial concepts, accuracy in problem solving, and confidence in applying knowledge. At the same time, challenges appear: students who are less digitally skilled or overly dependent on AI may not benefit as much, leading to new performance gaps. The findings suggest that while AI can boost finance student outcomes, it must be integrated carefully with teaching strategies that also build critical thinking and independent learning.

Keywords: Artificial intelligence; Finance education; student performamnce