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Leveraging Artificial Intelligence to Enhance Financial Education in Corporate Finance and Calculation-Intensive Subjects

*Shahsuzan Zakaria[1], Nor Farradila Abdul Aziz[1], Suhaily Maizan Abdul Manaf[2], Mohd Taufik Mohd Suffian[3], Mohamad Sayuti Md Saleh[4], Dheya Hamood Saif Al-Fakih[5]
[1]Faculty of Business and Management, Universiti Teknologi MARA, Selangor Branch, Malaysia
[2]Faculty of Business and Management, Universiti Teknologi MARA, Terengganu Branch, Malaysia
[3]Faculty of Accountancy, Universiti Teknologi MARA, Perak Branch, Malaysia
[4]Faculty of Business and Management, Universiti Teknologi MARA, Kelantan Branch, Malaysia
[5]Department of Business Administration, Taiz University, Yemen
Email: *shah81@uitm.edu.my, norfa503@uitm.edu.my, suhailymaizan@uitm.edu.my, taufik815@uitm.edu.my, sayuti16@uitm.edu.my, alfakihdheya@gmail.com
Corresponding Author: Shahsuzan Zakaria

Abstract: The study of finance, especially corporate finance, poses significant obstacles owing to its dependence on calculations and the complexity of its theoretical constructs. Students frequently need to comprehend complex concepts such as Net Present Value (NPV), Internal Rate of Return (IRR), cost of capital, and financial modelling, all of which necessitate accuracy, logical reasoning, and multi-step problem-solving abilities. Even trivial computational errors might result in substantial misinterpretations of financial results, hindering effective learning. The swift progression of Artificial Intelligence (AI) in the education industry presents an increasing possibility to include AI-driven technologies into finance education, enhancing both understanding and implementation of complex ideas. The present study explores the potential of AI that can be effectively utilized as a teaching assistant for finance students, focusing specifically on quantitative analysis, decision-making under uncertainty, and corporate financial management. AI applications such as intelligent tutoring systems, automated calculation engines, and adaptive learning platforms can assist students by simplifying complex tasks, offering personalized learning trajectories, and providing real-time feedback. Moreover, scenario-based simulations powered by AI allow learners to engage more deeply with financial decision-making processes, bridging the gap between theory and practice. By leveraging these capabilities, AI not only enhances accuracy but also improves student engagement, motivation, and critical thinking skills. The study concludes with a discussion on the long-term implications of AI integration in finance education, highlighting its potential to reshape traditional pedagogy and prepare students for a technologically driven financial landscape.

Keywords: *Artificial Intelligence, Finance Education, Corporate Finance, Quantitative Problem-Solving, Financial Modeling.*

1. Introduction and Background

Teaching corporate finance subjects and other finance-related disciplines requiring intricate calculations poses difficulties for educators and learners. Corporate finance, an essential topic in business and finance education, necessitates several computations, such as discounted cash flow (DCF), capital budgeting, cost of capital, financial forecasting, mergers and acquisitions, and valuation (Brigham & Ehrhardt, 2017). Traditional educational materials, such as textbooks, calculators, and spreadsheets, are helpful but often do not help students fully understand these complex substances and ideas. In mitigating these issues, Artificial Intelligence (AI) is emerging as a revolutionary educational tool that can perform complex calculations, evaluate massive databases, and provide personalized feedback (Luckin et al., 2016). In addition, Zakaria et al. (2023) argue that AI is increasingly transforming financial management research and reshaping the tools and methodologies used to teach complex economic concepts. This study examines key challenges in financial education and discusses how AI can address them by providing personalized learning experiences, automating calculations, and supporting real-time problem-solving.

Corporate finance education is inherently demanding due to its reliance on quantitative methods and data analysis (Parrino et al., 2025). To fully understand the concept, students must not only understand theoretical principles but also apply them through complex calculations. The complexity of financial calculations is among the challenges faced by students. Students must perform calculations such as Net Present Value (NPV), Internal

Rate of Return (IRR), and capital cost estimations, all of which involve multiple steps and procedures. These tasks demand precision and accuracy, as minor errors in calculations can lead to incorrect results and interpretations (Ross et al., 2019). Students must not only grasp calculations but also comprehend how these figures impact business and corporate decisions. Students frequently struggle to grasp where they went wrong in their calculations and how to improve their skills and comprehension (Abylkassymova et al., 2020). Therefore, the AI positions will be of great help to students, particularly in their comprehension of the concept of corporate finance, which will facilitate the process of conducting calculations.

2. Literature Review

AI as a Solution in Finance Education

AI can be a powerful solution in finance education, particularly in calculation-intensive courses that students sometimes find terrifying. One of the key ways AI overcomes these issues is through personalized learning, which AI-powered platforms can be tailored to specific students' needs, providing real-time feedback, personalized practice problems, and interactive lectures based on performance (Popenici & Kerr, 2017). This enables students to learn at their own pace, tackling hard computations step by step, thus reducing the anxiety of falling behind in class. Moreover, AI can assist with breaking down complex financial models and equations into more digestible parts, offering visual aids and simulations that clarify abstract concepts in corporate finance (Siau & Yang, 2017). Additionally, AI tools can automate tedious and repetitive calculations, allowing students to focus on higher-order thinking (HOT), involving critical thinking skills and evaluation, such as strategy formulation and decision-making. For example, AI can streamline financial modelling by automatically producing templates and forecasting economic consequences based on previous data, so alleviating cognitive burden and enhancing confidence in addressing more complex financial issues (McKinsey, 2021). By integrating AI into finance education, educators can create a more engaging and less anxiety-inducing learning environment, making it easier for students to grasp and apply complex financial concepts.

Moreover, AI is positioned to tackle numerous issues encountered in the instruction of corporate finance. The incorporation of AI enables students to dynamically engage with finance subjects and obtain immediate aid in comprehending intricate computations and concepts. According to He & Xu (2020), AI tools can automate time-consuming and error-prone financial calculations, enabling students to focus more on understanding the underlying concepts. For instance, AI-powered platforms can perform discounted cash flow analyses, calculate bond yields, or optimize capital structures automatically, allowing students to explore multiple financial scenarios with ease. Tools like AI-enhanced spreadsheet plugins or standalone financial analysis platforms can perform calculations such as NPV and IRR instantly, offering students step-by-step explanations and interactive feedback (Popenici & Kerr, 2017). Furthermore, Zakaria et al. (2023) emphasize that AI's computational capabilities are reshaping how students engage with complex financial models and decision-making processes.

Furthermore, AI-based educational platforms allow students to solve finance problems in real time, providing immediate feedback on their inputs. For example, students can input assumptions about growth rates or interest rates, and AI systems can generate updated financial models that show the impacts of these variables (Baker, Smith & Anissa, 2019). Moreover, AI-powered tools adapt to each student's pace, offering personalized learning paths based on their performance. This allows students who struggle with specific concepts to receive additional practice tailored to their needs and provides details for understanding (Luckin et al., 2016). For students who struggle with complex subjects like corporate finance, AI offers personalized learning paths that adapt to their pace and understanding levels. AI-driven platforms provide interactive lessons, step-by-step tutorials, and continuous feedback, helping break down complex topics into manageable sections. These systems can identify areas where students are struggling and offer targeted exercises to improve their weaknesses, building a strong foundation in critical concepts (Luckin et al., 2016). This personalized help is especially beneficial in areas with restricted access to competent educators and quality learning resources, allowing students to obtain customised aid that conventional educational systems may fail to offer. Furthermore, AI-driven educational systems can overcome geographical limitations, providing students in underdeveloped nations access to worldwide information and resources. Cloud-based AI technologies facilitate access to virtual classrooms, instructional films, and simulations that render abstract financial ideas more concrete. For instance, students can engage in constructing financial models or examining real-world case studies utilising AI-assisted tools without the necessity for costly software or local infrastructure (UNESCO,

2020). By democratizing access to these advanced learning tools, AI enables weaker students, even in resource-constrained environments, to develop the skills and confidence needed to master complex finance subjects.

However, one common argument against the use of AI in education is that it could potentially lead students to become overly reliant on AI tools, thus undermining their ability to engage in deep learning and critical thinking. Critics argue that if students use AI to solve complex problems without fully understanding the underlying principles, they may miss out on developing essential skills such as problem-solving, analytical thinking, and creative reasoning (Selwyn, 2019). This overreliance may also result in a lack of personal accountability and effort, as students may rely on AI to complete tasks that they should be completing independently. Additionally, the apprehension is that students may regard AI tools as a shortcut, thereby evading the rigorous learning process and the challenge of tackling challenging subjects. In industries such as corporate finance, where comprehending concepts such as financial modelling or valuation necessitates intricate reasoning, relying exclusively on AI-generated responses may lead to inadequate comprehension. In order to guarantee that students continue to actively participate in the learning process, improve their critical thinking skills, and implement their problem-solving strategies, educators must strike a balance by incorporating AI as a supportive tool rather than a crutch (Holmes et al., 2021). This involves encouraging students to use AI for reinforcement and personalized learning, while still requiring them to demonstrate their understanding independently.

In short, while AI presents numerous benefits in enhancing financial education, especially for weaker students in less developed countries, there are valid concerns regarding over-reliance on these tools. The key lies in striking a balance where AI serves as a complementary resource that enhances personalized learning and reduces fear of complex subjects while still requiring students to engage deeply with the material. By encouraging independent problem-solving alongside AI support, educators can help students harness the advantages of technology without sacrificing the development of critical thinking and foundational skills.

Simplifying Key Corporate Finance Concepts Through AI

AI tools not only perform calculations but also enhance students' understanding of key corporate finance concepts by simplifying the analytical process.

Valuation Techniques

Valuation techniques can play a vital role in helping students acquire core skills in corporate finance and other computationally intensive courses. Using techniques such as discounted cash flow (DCF), comparative company analysis (CCA), and precedent trading requires students to apply basic financial concepts such as the time value of money, risk pricing, and the cost of capital (Damodaran, 2012). By learning how to perform estimations, students practice important calculations and develop a deeper understanding of how financial theory applies to real-world decisions. For example, when students use the DCF model, they must forecast future cash flows, estimate discount rates, and analyze market assumptions. This enhances their financial modeling, analysis, and problem-solving skills (Pinto, Henry, Robinson, & Stowe, 2015). Through practical application of these abilities, students acquire the ability to assess the financial health of a company, test hypotheses, and analyse data. This hands-on approach, in conjunction with the incorporation of courses such as financial statement analysis and risk management, allows students to develop a thorough comprehension of corporate finance and develop the confidence necessary to solve intricate financial issues (Grimm & Blazovich, 2016).

While valuation techniques like Comparable Company Analysis and Discounted Cash Flow (DCF) are commonly taught through textbooks and physical materials, AI provides significant advantages in mastering these concepts more effectively and efficiently. Traditional methods offer static, one-size-fits-all content, whereas AI-powered tools personalize the learning experience based on each student's pace and abilities, perhaps following students' level of understanding. AI systems can deliver real-time feedback, adjusting lessons based on students' requests through specific prompts and requests, as well as problem sets to focus on areas where students struggle the most. This personalized and adaptive approach ensures that students build a stronger foundation in complex topics, such as corporate finance, by guiding them through step-by-step learning processes tailored to their specific needs (Holmes et al., 2021). Moreover, AI automates tedious calculations that are essential in valuation but often overwhelm students, such as forecasting free cash flows or discounting

future values. By managing these repetitive chores, AI enables students to concentrate on higher-order thinking (HOT), including interpreting results, evaluating assumptions, and making strategic decisions, provided that students diligently engage with the process and strive to comprehend the flow and discourse. The integration of real-time financial data and interactive simulations also enriches the learning experience, offering students a dynamic, hands-on understanding of economic models. This practical exposure enhances their ability to apply theoretical knowledge in real-world scenarios, giving them an edge in mastering valuation techniques (Luckin et al., 2016).

Additionally, AI tools enable continuous assessment and progress tracking, allowing both students and educators to monitor growth over time. Unlike traditional quizzes or textbook exercises, AI platforms provide instant feedback and personalized recommendations for improvement. In regions where access to high-quality educational resources is limited, AI can offer scalable and affordable learning opportunities. By breaking down barriers to financial education, AI democratizes access to tools and techniques that would otherwise require advanced software or specialized instruction, making it a powerful solution for students across different regions and skill levels (UNESCO, 2020).

Financial Forecasting and Risk Management

Forecasting financial performance and managing risk are critical components of corporate finance. AI tools can assist students by running Monte Carlo simulations and stress tests, helping them visualize the impact of different risk factors on financial outcomes (Brigham & Ehrhardt, 2017). AI also improves financial forecasting by dynamically adjusting forecasts based on real-time data, thereby providing students with more precise financial models (He & Xu, 2020). AI can greatly assist students in mastering financial forecasting and risk management by providing tools and techniques that enhance learning through automation, personalized insights, and practical simulations. Financial forecasting, which involves predicting future financial outcomes such as revenues, expenses, and cash flows, typically requires analyzing large datasets and recognizing patterns. AI algorithms, particularly machine learning models, can help students process vast amounts of data and identify trends more accurately than manual methods. This allows students to focus on interpreting the forecast results and understanding the underlying factors that influence financial performance, rather than getting bogged down in the complexity of data manipulation (Brynjolfsson & McAfee, 2017).

In understanding financial risk management, AI can play a transformative role by enabling students to model and analyze different risk scenarios with greater precision. AI-based systems can simulate various risk factors, such as interest rate changes, currency fluctuations, or market volatility, and their potential impacts on financial outcomes. This hands-on interaction helps students grasp complex risk management frameworks like Value at Risk (VaR), Monte Carlo simulations, scenario analysis, and stress testing. AI-powered platforms also provide real-time risk assessments, enabling students to dynamically adjust variables and immediately see the potential risks to a portfolio or business, particularly when dealing with investment decision-making. This instant feedback mechanism enhances their understanding of risk mitigation strategies and sharpens their decision-making skills under uncertainty (Siau & Yang, 2017). Moreover, AI provides a tailored educational experience in financial forecasting and risk management. Adaptive learning systems provide students with tailored feedback and problem sets that address their individual limitations, facilitating more effective skill development. AI can furnish case studies or simulations utilising real-time market data, enabling students to implement theoretical principles in authentic business contexts. This integration of customized education and practical application guarantees that students not only acquire the technical competencies in forecasting and risk management but also cultivate the critical thinking and problem-solving skills essential for manoeuvring through intricate financial landscapes (McKinsey, 2021).

Enhancing Financial Modeling Through AI

Financial modeling is essential in corporate finance, and AI can make the process more accessible by automating repetitive tasks and enabling real-time scenario analysis.

Data-Driven Financial Models

With AI, students can integrate real-time data into their financial models, allowing them to adjust based on current market conditions. For instance, AI-driven financial platforms can gather and process large datasets, enabling students to create more sophisticated and accurate models in areas such as mergers and acquisitions,

capital raising, and financial forecasting (Baker et al., 2019; Hasan & Shreevamshi, 2025). One real-world case of a data-driven financial model effectively solving a corporate finance issue involves Uber during its initial expansion phases. Uber faced significant challenges in valuing the company accurately, as it was rapidly growing, but with complex and uncertain revenue streams due to its disruptive business model. Traditional valuation techniques, such as the discounted cash flow (DCF), would have struggled to capture the dynamics of its business. Instead, Uber turned to data-driven financial modeling to address key corporate finance issues, particularly around forecasting future revenues, risk assessment, and investment planning.

In the case of Uber's data-driven financial model, Uber used massive amounts of real-time data collected from its ride-sharing platform to develop dynamic financial models. The company leveraged machine learning algorithms to process and analyze this data, helping it forecast growth patterns in various cities based on factors like user demand, population density, and economic activity (Chen et al., 2015). By tracking millions of rides, pricing fluctuations, and customer preferences, Uber built more accurate forecasting models that could predict future revenues with much higher precision than traditional methods (Hall, Kendrick, & Nosko, 2015). These models were instrumental in helping Uber assess which cities were most profitable, where to invest in driver incentives, and how to scale operations (Isaac, 2014). This approach also extended to risk management. Uber's data-driven models allowed it to run simulations under different scenarios, such as regulatory changes, shifts in consumer behavior, or competitor actions, by providing insights into how those factors might affect its bottom line (Zervas, Proserpio, & Byers, 2021). As a result, Uber could allocate its capital more efficiently and manage operational risks by identifying which markets posed greater financial threats and where it should concentrate its expansion efforts.

This scenario is particularly pertinent for Corporate Finance students studying financial forecasting and risk management. Uber's implementation of data-driven models illustrates the capacity of advanced data analytics and AI to enhance decision-making in capital budgeting, investment strategies, and risk assessment. It underscores the significance of integrating real-time data and machine learning methodologies to enhance the precision of financial models and adjust to fluctuating market conditions (Malik, 2024). Additionally, it demonstrates how AI and data-driven financial models can solve the problem of valuation for companies with unconventional or rapidly evolving business models, which often confound traditional financial techniques. For students, understanding Uber's approach offers valuable insights into the importance of integrating big data and AI-driven analysis into financial planning and corporate strategy.

Scenario Analysis and Stress Testing

AI can significantly help students master Scenario Analysis and Stress Testing in corporate finance by automating complex simulations and improving the accuracy of financial models. These techniques involve evaluating a company's performance under various hypothetical conditions and extreme events, respectively. AI-powered tools can automate the repetitive task of adjusting financial variables, such as interest rates or market growth, and running numerous scenarios. For instance, using Monte Carlo simulations, AI can generate thousands of possible outcomes, allowing students to focus on analyzing the results rather than spending time on manual calculations (Siau & Yang, 2017). Moreover, AI can integrate real-time financial data into scenario analysis and stress testing models, making forecasting more accurate and robust. By quickly processing big data and analyzing trends, AI enables students to model real-world factors like market volatility or regulatory changes. Holmes et al. (2021) believe that this scenario helps them understand how these variables might impact a company's financial stability. Using real data also allows students to practice making informed decisions based on current business conditions and improve their risk assessment skills.

Finally, AI improves education by providing tailored feedback and engaging simulations. Students might replicate actual financial crises, such as the 2008 recession, to comprehend how corporations may navigate significant market upheavals. AI systems deliver tailored exercises according to individual student performance, facilitating a more profound comprehension of essential risk management frameworks. This practical experience, coupled with adaptive learning, guarantees that students cultivate the technical and analytical skills essential for proficient scenario analysis and stress testing (Luckin et al., 2016).

3. The Future of AI in Finance Education

The future of corporate finance and other calculation-intensive subjects is set to be transformed by the integration of Artificial Intelligence (AI), offering more dynamic, personalized, and efficient learning experiences. AI's capability to automate complex calculations, such as financial modeling, forecasting, and risk analysis, will allow students to focus on higher-order thinking and strategic decision-making. Additionally, AI enhances forecasting accuracy and risk management, optimising resource allocation and facilitating organisational growth (Rane et al., 2024). In corporate finance, AI can manage labour-intensive activities such as discounted cash flow (DCF) analysis or scenario modelling, allowing students to investigate the strategic ramifications of financial data (Siau & Yang, 2017). This transition alleviates cognitive burden and facilitates pupils in cultivating a more profound comprehension of financial principles instead of becoming bogged down by tedious calculations. In addition, AI brings personalized learning pathways to calculation-heavy subjects, enabling adaptive learning experiences that cater to individual student needs. AI-powered platforms can assess each student's strengths and weaknesses and tailor lessons, problem sets, and feedback in real time. This makes learning more effective and targeted, helping students grasp difficult concepts at their own pace. For students who struggle with the mathematical aspects of subjects like corporate finance, AI's interactive and personalized approach will provide the guidance they need to improve. In fields like accounting, engineering, and economics, AI can similarly automate repetitive tasks while offering personalized instruction, enhancing learning outcomes across various calculation-intensive disciplines (Holmes et al., 2021). Moreover, AI is likely to revolutionize the practical application of these subjects by incorporating real-time data, simulations, and predictive models. Students in finance, economics, or engineering will have the opportunity to work with live datasets and test various hypotheses using AI-driven predictive analytics. This real-world integration will help students bridge the gap between theory and practice, ensuring they are prepared to tackle real-world challenges.

As AI continues to evolve, the future of corporate finance and other calculative subjects will be more data-driven, dynamic, and closely aligned with the technological advancements shaping modern industries (Luckin et al., 2016). Furthermore, Tegmark (2018) asserts that AI's capacity to automate intricate jobs and execute computations is swiftly enhancing both efficiency and precision in fields such as corporate finance, economics, and engineering. AI tools enable pupils to comprehend intricate financial models and calculations, such as net present value (NPV) and internal rate of return (IRR), as the system can promptly compute these values based on input data. This enables students to swiftly explore many scenarios and attain a more profound comprehension of financial decision-making without the hindrance of laborious computations. Identical ideas may be utilised in other computationally demanding disciplines, such as physics and econometrics, where AI can manage extensive data sets, allowing students to concentrate on result analysis, interpretation, and strategic planning. Mayer-Schönberger and Cukier (2014) also argue that AI's ability to integrate big data into the learning process enables students to engage with real-time financial information and economic trends, making subjects like corporate finance more relevant and applied. AI's data-driven approach helps students understand market dynamics and develop problem-solving skills by working on practical, real-world cases. This contrasts with traditional methods that often rely on static textbook examples, making the subject more engaging and applicable to real-world financial issues. On the contrary, Regan and Jesse (2019) highlight their significant concern, which refers to the ethical implications of using big data in educational contexts. Critics argue that the collection and analysis of personal data to tailor learning experiences may infringe on student privacy. As data-driven learning systems require extensive data collection to function effectively, there is a risk of misuse or unauthorized access to sensitive information (Regan & Jesse, 2019). This raises important questions about consent, data ownership, and the potential for surveillance, which could detract from the educational experience rather than enhance it. These arguments are valid and increasingly relevant in today's data-driven world. Concerns about data privacy and ethics are well-documented, particularly in educational settings where sensitive student information is collected and analyzed. The potential for misuse of personal data, lack of transparency, and issues related to consent are critical issues that need addressing. Organizations and educational institutions must implement strong data protection measures to ensure the ethical use of AI technologies, which is often a complex challenge (Regan & Jesse, 2019). Therefore, as we look toward the future of corporate finance and other calculation-heavy subjects, the integration of AI holds immense promise for enhancing educational outcomes.

In short, AI technologies enable automating complex calculations, personalizing learning experiences, and providing real-time data insights, enabling students to focus on strategic decision-making and problem-solving. This shift is expected to make learning more engaging and applicable to real-world scenarios, preparing students to navigate the complexities of modern financial landscapes. However, critical challenges must also be addressed to ensure equitable and ethical implementation. Concerns regarding data privacy, over-reliance on technology, and disparities in access highlight the need for a cautious and inclusive approach. Educational institutions and policymakers must prioritize transparency, develop robust data protection measures, and ensure that AI resources are accessible to all students, regardless of their socioeconomic background. By striking a balance between innovation and responsibility, we can harness the power of AI to foster a more effective and equitable learning environment for future finance professionals and students in calculation-intensive disciplines.

4. Conclusion

In conclusion, the integration of AI in finance education represents not merely an enhancement but a transformative shift that is poised to redefine student engagement with calculation-intensive disciplines like corporate finance. As we near the commencement of this educational revolution, financial educators must wholeheartedly use AI-driven solutions. Consequently, they may equip students with the competencies required to manoeuvre through an increasingly intricate financial landscape, culminating in a workforce that is not only adept in financial analysis but also proficient in using technology for strategic benefit. This integration necessitates a vigilant consideration of ethical ramifications, encompassing data privacy and the potential for technological dependency.

Educators must balance leveraging AI's potential with fostering critical thinking skills to ensure kids are both consumers of knowledge and creators and innovators. In conclusion, the future of finance education, driven by AI, presents unparalleled potential. This transformative technology has the capacity to revolutionise education, rendering it more individualised, efficient, and pertinent. By embracing these developments, financial educators and institutions will enrich the educational experience and equip students to lead and innovate in a dynamic financial landscape. The moment for action is now. Integrating AI into financial education is a complex decision. It is essential to cultivate the forthcoming generation of financial leaders.

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