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Transforming Financial Literacy with AI – Insights into Bourse de Casablanca's e-bourse.ma Platform



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Dec 2024



Introduction

In an era where digital platforms are increasingly shaping financial education, Bourse de Casablanca (CSE) has taken a leading role in introducing AI-enhanced learning with its innovative e-Bourse platform. Designed to foster a deeper understanding of stock markets and trading practices, e-Bourse leverages the power of Artificial Intelligence (AI) to create an engaging, dynamic educational experience. By providing real-time market simulations, personalised analytics, and hands-on learning tools, e-Bourse has set a new standard for financial literacy in emerging markets.

WFE, a Major Support to Financial Literacy

On May 31, 2023, Morocco's Ministry of Higher Education, Scientific Research, and Innovation (MESRI) and Bourse de Casablanca signed a partnership agreement with the World Federation of Exchanges (WFE) with the participation of Nandini Sukumar, CEO of the WFE. The agreement with the WFE aims to promote financial education for Moroccan students, support scientific research and facilitate access to international stock market data, particularly through the WFE's statistical portals. This partnership is part of strengthening the bridges between universities and the socioeconomic sector, as well as enhancing students' employability in the financial sector.

The Vision Behind e-Bourse

Morocco's push for financial inclusion highlights the need for educational initiatives that make financial knowledge accessible and engaging. Bourse de Casablanca is one of the major founders of the Moroccan Foundation for Financial Education (<https://www.fmef.ma/>), also including major stakeholders in the financial sector in Morocco (central bank, the Market Authority for Capital Markets, banks, insurance companies...). CSE is also trains more than 4,000 learners a year on stock markets.

For over a decade, Bourse de Casablanca School has introduced financial trading rooms in universities. These innovative spaces encourage a dynamic educational approach that transcends classroom boundaries, placing students at the heart of the action and providing them with a concrete and immersive experience that enhances their skills in trading, financial analysis and decision-making. Thus, "Learning by Doing" at CSE School goes beyond theory, extending to authentic practice that prepares students to excel in the complex and dynamic world of financial markets. To date, 21 trading rooms have been established in universities across Morocco.

Our e-Bourse platform is a major achievement aligned with this vision, which reflects CSE's commitment to democratising financial literacy. It aims to demystify the complexities of the stock market for a broad audience, empowering users with the appropriate skills and confidence to navigate the financial landscape.

e-Bourse Key Features: Interactive Learning Meets AI

The e-Bourse platform is more than just an educational tool; it is an immersive experience that combines traditional learning with advanced AI technology. Here are some of the platform's most notable features:

1. Advanced Stock Market Simulation

At the heart of e-Bourse is a highly interactive stock market simulator, powered by TradingView widgets, numerous trading analysis tools, and integrated AI analytics as shown in Figure 1.

The simulator provides users with a virtual portfolio, enabling them to trade stocks in real-time using actual market data. This feature gives users a realistic sense of stock market dynamics, enabling them to experience the consequences of their trading decisions without any financial risk. With tools to analyse stock trends, manage portfolios and test different strategies, the simulator becomes a safe, yet practical, environment for developing trading skills.

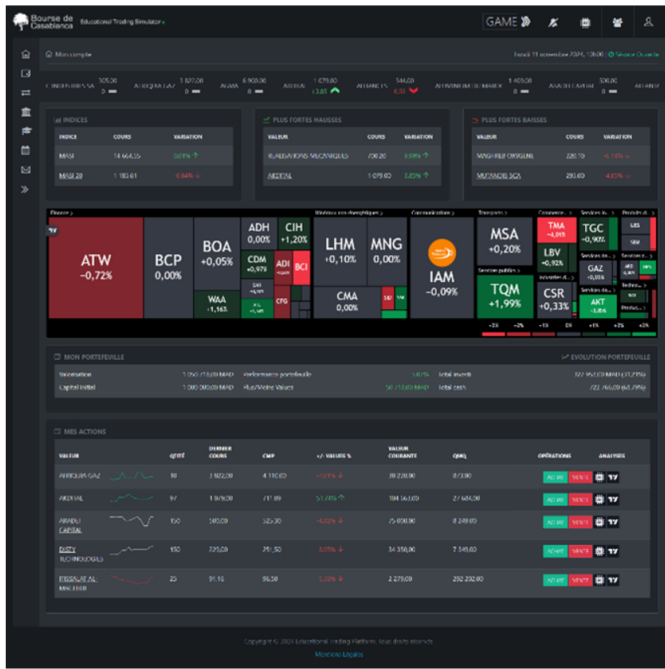


Figure 1 - TradingView widgets

2. Artificial Intelligence for Enhanced Insights

e-Bourse's AI capabilities, developed with OpenAI's API, enable users to access technical indicators that enrich their understanding of market fluctuations. The AI-powered tools offer in-depth insights into stock trends, helping users identify potential investment opportunities and refine their strategies. This feature is particularly valuable for newcomers, as it provides a guided introduction to the intricacies of financial analysis.

The e-Bourse Stock Market Championship: A Real-World Learning Experience

To further reinforce practical skills, e-Bourse hosts an Annual Stock Market Championship. This competition invites thousands of students from Moroccan universities and Moroccan students abroad to participate in a virtual trading environment where they manage a portfolio of one million dirhams. Through this championship, participants apply what they've learned by making strategic decisions under real market conditions. For the 2024 edition, the integration of AI into the championship has enriched the experience. Competitors can now access AI-generated market analysis and a range of technical indicators to enhance their trading strategies. By encouraging informed decision-making and analytical skills, the championship prepares participants for real-world financial markets. Figure 2 shows the launch of the 2024 Championship with the participation of the Moroccan Minister of Economy and Finance, Nadia Fettah, and the Moroccan Minister of Digital Transition, Ghita Mezzour.

The 2024 edition marked a significant milestone in the history of the championship, showcasing unprecedented diversity among participants and winners. For the first time in seven editions, a girl claimed the championship title, highlighting progress toward greater inclusivity. Additionally, this edition celebrated the victory of international participants and Moroccan expatriates (RME), reflecting the growing global appeal and openness of the event.



Figure 2 – 2024 Championship Launch

Moroccan Minister of Economy and Finance Nadia Fettah and the Moroccan Minister of Digital Transition Ghita Mezzour

In the Figure below, the 2024 Top 5 Performers.

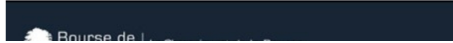




Figure 3 – 2024 Championship Top 5 Performers

Artificial Intelligence as a Game-Changer in Financial Education

The role of AI in e-Bourse goes beyond enhancing technical features; it serves as an educational guide that tailors learning experiences to each user. The platform's sentiment analysis tools, to be added in the near future, will analyse market trends and provide users with insights into how various factors influence stock prices as shown in Figure 4. By integrating these advanced analytics, e-Bourse makes complex financial data more accessible, helping users to develop data literacy and analytical skills crucial in today's digital economy.

For novice users, AI tools simplify otherwise complex tasks, such as analysing historical performance and understanding stock correlations. Advanced users, on the other hand, can leverage the platform's AI to develop more sophisticated strategies, making e-Bourse a versatile learning environment for all skill levels. By integrating AI, CSE provides a model for how technology can be used to enhance financial education and prepare users for a rapidly evolving market landscape.

Figure 5 shows an AI instruments analysis.

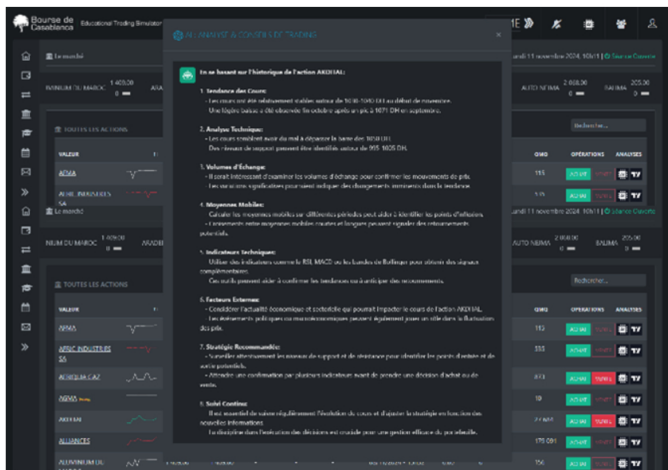


Figure 4 – Instrument Market Trends

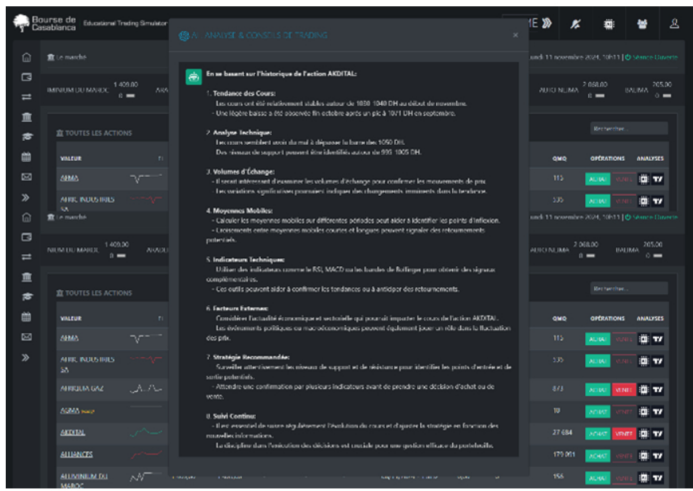


Figure 5 – AI Instrument Analysis

Promoting Financial Inclusion and Literacy Across Borders

e-Bourse represents CSE’s commitment to financial inclusion and literacy, not just within Morocco, but also internationally. By targeting university students in Morocco and abroad, the platform reaches a diverse user base, helping to bridge gaps in financial education and making the stock market more accessible to all. With its focus on inclusivity, e-Bourse aligns with global goals to promote economic empowerment and financial stability through education.

The Future of e-Bourse: Continuous Innovation and Expansion

Looking ahead, Bourse de Casablanca envisions e-Bourse as a continually evolving platform that adapts to new educational trends and technological advancements. Plans include expanding AI capabilities to provide even more personalised learning experiences, integrating machine learning models that can predict user challenges, and offering additional resources for advanced financial analysis. e-Bourse’s potential for future growth is vast, as it has already established a robust foundation in financial literacy, inclusivity and sustainable education. The integration of AI ensures that e-Bourse remains at the forefront of financial education technology, providing a scalable and impactful solution to the challenges of financial literacy.

Conclusion

Bourse de Casablanca’s e-Bourse platform exemplifies how AI can transform financial education, creating a user-friendly, engaging, and insightful learning environment. By providing real-time data, virtual portfolios and AI-powered insights, e-Bourse equips users with the tools needed to make informed financial decisions. Its accessible design and commitment to sustainable development further position e-Bourse as a model for inclusive and responsible financial education.

As e-Bourse continues to expand and innovate, it stands as a testimony to CSE’s vision of a financially literate and empowered society. Through this platform, Bourse de Casablanca not only fulfils its mission to promote financial literacy, but also leads by example, showcasing the transformative power of AI in education. For emerging markets, e-Bourse serves as a pioneering model, illustrating how AI-enhanced learning can democratise financial knowledge and inspire the next generation of informed, responsible investors.

For further information, please visit www.e-Bourse.ma or follow CSE on social media for updates on this transformative educational initiative.

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