

 REPLY
STUDENT
CLASH

BUSINESS CASE STUDY

POLITECNICO DI TORINO



SUMMARY

- **The Reply Challenge**
 - Level 1
 - Level 2
 - Level 3
- **Extra Level**
- **Evaluation Criteria**
- **Reply Student Clash**

The Reply Business Case Study

AI-POWERED EDUCATION IN FINANCE: BUILDING SKILLS, TRUST AND FINANCIAL LITERACY

ABSTRACT

The financial sector faces a **dual education challenge**: preparing its workforce for rapid technological change while engaging younger generations with limited financial literacy. **AI agents** offer unprecedented opportunities for personalised learning—from **adaptive corporate training programs** that identify skill gaps and deliver tailored upskilling paths, to **intelligent tutors** that guide students through complex financial decisions.

But **can AI truly replace human mentorship?** How do banks balance efficiency with ethical concerns around surveillance, privacy, and algorithmic bias? What governance models ensure that AI enhances rather than diminishes creativity, diversity, and critical thinking? And how can financial institutions build trust with young users skeptical of machine-generated advice?

This business challenge explores **how AI-powered education** can transform both internal workforce development and external customer engagement, creating adaptive learning ecosystems that drive **innovation, inclusion, and long-term loyalty**.

The background of the image is a vibrant, abstract composition of swirling, translucent colored layers. It features a complex interplay of colors including deep reds, orange, yellow, purple, blue, and pink. The layers are thin and overlap, creating a sense of depth and motion. The overall effect is reminiscent of liquid light or a microscopic view of organic tissue.

LEVEL 1

AI-Powered Education in Finance: Building Skills, Trust and Financial Literacy

LEVEL 1 CONCEPT & VISION (BASIC)

DESCRIPTION OF THE PROBLEM & USE CASE

Design an innovative idea showing how Artificial Intelligence can improve training in the financial sector or boost financial literacy among young people.

The goal is to identify a concrete problem in financial education or workforce training and **design an Agentic AI use case** that effectively addresses it.

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LEVEL 1 REQUIREMENTS

Students should:

DEFINE THE CONTEXT

Who is affected? Why does the problem matter in finance?

DESCRIBE HOW THE AI AGENT OPERATES

How does it gather data, analyse learning needs, and adapt training?

EXPLAIN THE VALUE PROPOSITION

Demonstrate how the solution creates both business value (efficiency, cost reduction) and social value (inclusion, trust, improved literacy)

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LEVEL 1 KEY QUESTIONS TO CONSIDER

- What current challenge in financial education does your AI solution aim to address?
- How would the AI-powered education system be presented concretely? In which form (chatbot, platform, other)? What would be its key features and capabilities?
- How does your AI solution compare to existing education methods and competitors in the market?
- What are the estimated costs, expected ROI, and funding requirements for your solution?

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LEVEL 1 DELIVERABLES

Students must produce a short business case presentation that clearly presents:

- **THE PROBLEM**

The identified education or training challenge in the financial sector

- **TARGET USERS**

Who will benefit from your project?

- **THE AI SOLUTION**

How the proposed Agentic AI system functions and adds value, including expected benefits

- **THE VALUE PROPOSITION**

Expected business and social benefits

- **ETHICAL REFLECTION**

Considerations regarding trust, transparency, and bias

- **VISUAL OR NARRATIVE REPRESENTATION**

A storyboard, concept map, or sketch illustrating the idea

The background of the image is a vibrant, abstract design composed of numerous overlapping, translucent layers of color. These colors transition smoothly between shades of red, orange, yellow, green, blue, and purple, creating a sense of depth and motion. The layers are curved and twisted, forming organic shapes that resemble petals or leaves in a fluid, dynamic arrangement.

LEVEL 2

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LEVEL 2 **BUSINESS CASE ANALYSIS**

DESCRIPTION

The objective is to **evaluate the potential business impact** of the proposed AI-powered education solution and design a concrete implementation plan.

Students must transition from concept to strategy by **analysing how the AI system creates measurable value** for the organisation and its users. This includes assessing cost efficiencies, productivity improvements, and broader social or reputational benefits.

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LEVEL 2 BUSINESS CASE ANALYSIS

FOCUS AREA

- Analyze the business impact and plan implementation
- Estimate business value, outline pilot project, define KPIs

KEY QUESTION TO CONSIDER

- **Ethical Concerns:** What ethical issues (e.g., surveillance, privacy, algorithmic bias) must be addressed? What governance models can ensure responsible AI usage?
- **Project Management:** What are the steps involved in deploying your AI-powered education system in financial institutions?

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LEVEL 2 DELIVERABLES

Provide a strategic business presentation that includes:

- 1) Impact Analysis:** A detailed assessment of the potential business and social benefits of the AI-powered education solution, supported by quantitative estimates where possible
- 2) Implementation Plan:** A practical proposal for a pilot phase, including objectives, timeline, stakeholders, and success factors
- 3) KPI Framework:** A list of measurable indicators to track progress and evaluate success, linking learning efficiency to business value

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LEVEL 3

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LEVEL 3 **USER EXPERIENCE & INTERACTION DESIGN**

DESCRIPTION

Objective

Give the idea from Level 1 narrative and functional shape by demonstrating how the user interacts with the AI agent and how the agent adapts its responses or content.

Key Questions to Consider

- **Technology:** What specific AI technologies (e.g., machine learning, natural language processing) are used in your solution, and how do they work?
- **Long-term Sustainability:** How can your AI solution be scaled and sustained over time to continue providing value?

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LEVEL 3 DELIVERABLES

Provide the following:

- **A simulated dialogue** (user–AI conversation) or short script demonstrating the interaction
- **A simple interaction flow map**
(input --> processing --> response --> feedback)
- **Description of need identification:** How the agent identifies user needs (knowledge level, tone, goals)
- **Design elements:** Focus on trust and engagement (transparency, inclusiveness, motivation)

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EXTRA

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EXTRA CHALLENGE: PROMPT ENGINEERING

DO YOU FEEL LIKE PROMPTING?

Create a conceptual prototype using ChatGPT (or a similar LLM) by writing context instructions (prompts) that guide the model to behave like the specialised agent designed in the previous levels

REQUIRED SKILLS

Curiosity about LLM behavior, ability to write clear and logical instructions (prompt design).

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DELIVERABLES FOR THE EXTRA LEVELS

1. A structured prompt defining:

- The role of the agent (e.g., "You are a financial literacy tutor for university students")
- Tone and communication style
- Learning objectives and ethical boundaries
- The type of outputs it should generate (explanations, quizzes, learning paths, etc.)

2. A short text demo showing how ChatGPT (or another LLM) responds to the prompt

3. A brief reflection on pros and cons, including risks of bias, need for human oversight, and building user trust

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EXAMPLES

Context Prompt:

"You are an AI mentor helping young adults learn about personal finance. Assess their initial knowledge level, provide simple explanations, and ask follow-up questions. Maintain an encouraging and empathetic tone. Never give real financial advice, only educational guidance."

Sample Interaction:

Student: "What's a monthly budget?"

AI: "A budget is a plan for your income and expenses. Would you like me to help you create one in three easy steps?"

EVALUATION CRITERIA

Student Clash 2025

EVALUATION CRITERIA

30%

CREATIVITY AND INNOVATION

20%

IMPACT

20%

BUSINESS FEASIBILITY

20%

MARKETING STRATEGY & DESIGN

10%

EFFECTIVE PRESENTATION

PENALTIES

The presentation **must be 5 minutes long**, not more!

Make sure to respect this rule; otherwise, your team might get penalised.

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STUDENT CLASH

Student Clash 2025

HELP YOUR UNIVERSITY WIN THE STUDENT CLASH 2025

25
points

BEST CASE STUDY - TECH

Among the winners in each University

25
points

BEST CASE STUDY - BIZ

Among the winners in each University

20
points

WINNER OF THE QUIZ

Play during the Workshop!

15
points

WINNER OF THE INSTAGRAM BATTLE

Vote for #Manchester on the @ReplyU
Instagram Profile

10
points

BEST PICS TAKEN DURING THE EVENT

Showing both the Reply and your University
logo. Share it from a public profile on
Instagram. Use #StudentClash and tag
@ReplyU

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WIN UNIQUE PRIZES



APPLE AIRPODS 4

for each member of the **winning team**



REPLY WATER BOTTLE

for each member of
the **second** and **third-place teams**

Student Clash 2025

REPLY FREEBIES FOR EACH PARTICIPANT



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REPLY

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