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Tradewise: A Gamification based Approach for Learning the Investments

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***Abstract*— Gamification can be described as the application of the various game elements and techniques for enhanced learning and enriching student learning experience. In the Fintech domain, the gamification approach gets prominence and is useful for driving the engagement of students and nudging them towards specific investment behavior. In real trading in stock markets, money has to be invested wisely as there is significant risk involved. The gamification approach simplifies complex financial concepts and builds confidence in students. In this research paper, we present an approach for learning investment details by considering a simple platform for trading, i.e., Tradewise. This paper highlights the approach of learning investment by trading in Tradewise.**

***Index Terms*— Gamification, Fintech, Gen Z Investors, Stock Market, Investment Learning, Tradewise.**

I. Introduction

Gamification is a very important methodology of learning [1]. In the present scenario, the retail investors (particularly Gen Z) are investing in the stock market in large numbers. The trend is increasing day by day. This requires the learning of the details related to the various investment options and the risk associated with them. The absence of the knowledge can lead to the losses and wipe out the savings of the retail investor. In order to have a simple learning approach towards we have developed a simple platform for the learning of the investment details.

II. Literature Review: Tradewise and Gen Z Investment Behavior

A. Changing Stock Market and Young Investors

The stock market has changed considerably over time. Instead of following traditional financial rules, today's market is heavily driven by human emotions and social media trends. Generation Z (young adults) is the fastest growing group of new investors, with account numbers increasing by 25% to 30% every year.

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These young investors prefer to use trading apps on their phones and make decisions independently rather than hiring professional financial advisors. Although they may not have a large amount of money to invest currently, financial experts predict their impact on the market will grow significantly in the coming years.

B. The Knowledge Gap and Emotional Trading

Even though Gen Z is highly proficient with technology and apps, they often lack the financial knowledge needed to understand the risks of trading. Test scores for basic financial exams reveal that many do not understand core concepts like risk or how money grows over time. Because of this knowledge gap, they often make choices based on emotions. They tend to follow the crowd, become overly confident, and hold onto losing investments for too long. When the market rises or crashes, Fear of Missing Out (FOMO) causes them to enter late or panic and sell everything.

C. Choosing High Risk Over Safe Savings

Because they often trade based on emotion, Gen Z takes much bigger risks than older generations. Instead of building wealth slowly and safely over time, they seek to make money quickly. Most of their trading is short-term and focused on highly risky options (such as F&O and crypto) rather than safer, long-term investments like mutual funds or ETFs. When they incur losses, some young investors take larger risks trying to recover quickly, which can lead to losing their entire savings.

D. The Problem with Social Media Advice

Young investors obtain most of their financial advice from friends, internet trends, and social media influencers (or fin-fluencers). This is dangerous because such advice is usually not verified for accuracy, leading to misinformation. Social media often only showcases large profits while concealing massive losses. Experts agree that to protect young investors, regulatory bodies and trading platforms need to strictly regulate financial influencers.

E. Using Gamification to Teach Better Habits (The Tradewise Approach)

Standard financial classes are not sufficient to correct poor trading habits. Experts suggest using gamification, i.e., adding video game elements to learning apps, to teach safe investing. The Tradewise platform does exactly this. It uses a 5-tier Gamified Staircase where new users are restricted from high-risk trades. They must prove they understand the basics by earning points on safe investments before leveling up to riskier ones. It also features an AI Risk Monitor that acts as an emergency brake; if it detects a user panic-buying, it prevents them from making an emotional mistake. Tradewise uses game mechanics not to make trading addictive, but to train young people to become patient and disciplined investors.

III. THE TRADEWISE PLATFORM

This section captures the details of the platform developed for the gamification-based approach. Tradewise is a fintech platform which is user friendly and runs effectively on networks with good Quality of Service (QoS) [3]. Fig. 1, Fig. 2, and Fig. 3 depict the various interface details of the platform.

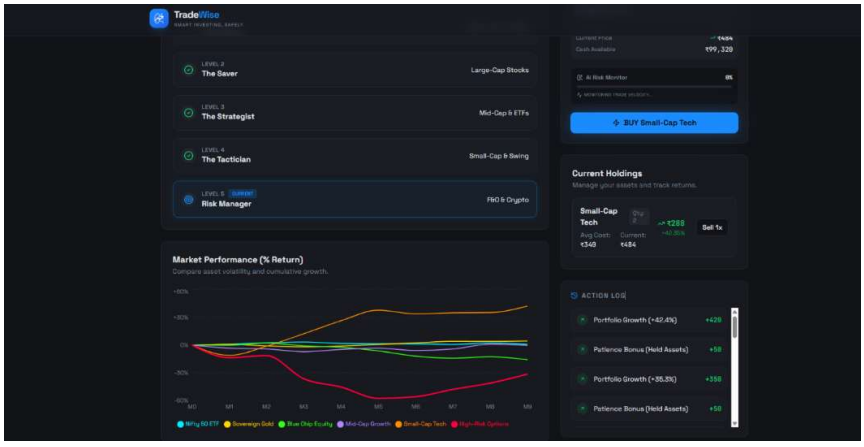

Figure 1 Screenshot of the Tradewise Platform

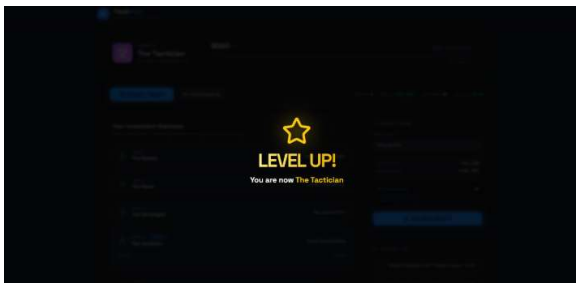

Figure 2 Screenshot of clearing the level

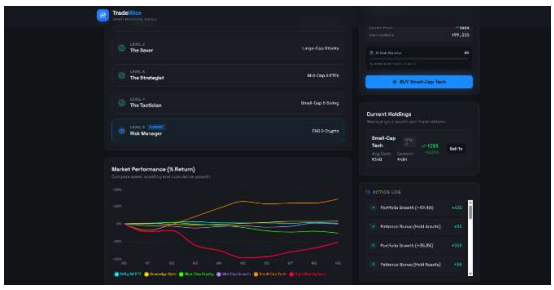

Figure 3 Screenshot showing the Platform details

A. Main Features of the Platform

There are various tools and platforms available in the market, but they are mostly associated with cost or are very complex to understand. The complexity of such platforms makes the subject matter boring, and retail investors lose interest in learning. The lack of understanding leads to financial losses.

To solve this, TradeWise is a behavioral fintech platform that introduces protective friction to guide user habits. It features a 5-tier Gamified Staircase that locks away risky investments, requiring users to earn experience points and prove their financial maturity with safer assets before they can level up. Additionally, a real-time AI Risk Monitor watches for frantic trading patterns; if a user starts panic-buying, the system triggers an emergency brake, temporarily freezing the account. Ultimately, TradeWise flips traditional gamification on its head, using it not to fuel trading addiction, but to train young users to become patient, disciplined investors.

IV. CONCLUSION

The gamification-based approach using the Tradewise platform is a simple and effective way to learn trading and its intricacies. Retail investors can learn and invest wisely, thereby reducing financial losses. The platform bridges the gap between financial literacy and practical investment experience. Future enhancements may include expanding asset classes covered in the gamified learning tiers and integrating more advanced AI-driven behavioral analytics.

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