



International Teaching Aid  
**Competition 2023**

Reconnoitering Innovative Ideas in Postnormal Times

**iTAC**

**2023**

**iTAC 2023**  
**INTERNATIONAL TEACHING AID COMPETITION**  
**E-PROCEEDINGS**

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## **PREFACE**

iTAC or International Teaching Aid Competition 2023 was a venue for academicians, researchers, industries, junior and young inventors to showcase their innovative ideas not only in the teaching and learning sphere but also in other numerous disciplines of study. This competition was organised by the Special Interest Group, Public Interest Centre of Excellence (SIG PICE) UiTM Kedah Branch, Malaysia. Its main aim was to promote the production of innovative ideas among academicians, students and also the public at large.

In accordance with the theme "Reconnoitering Innovative Ideas in Post-normal Times", the development of novel ideas from the perspectives of interdisciplinary innovations is more compelling today, especially in the post-covid 19 times. Post-pandemic initiatives are the most relevant in the current world to adapt to new ways of doing things and all these surely require networking and collaboration. Rising to the occasion, iTAC 2023 has managed to attract more than 267 participations for all categories. The staggering number of submissions has proven the relevance of this competition to the academic world and beyond in urging the culture of innovating ideas.

iTAC 2023 committee would like to thank all creative participants for showcasing their innovative ideas with us. As expected in any competition, there will be those who win and those who lose. Congratulations to all the award recipients (Diamond, Gold, Silver and Bronze) for their winning entries. Those who did not make the cut this year can always improve and join us again later.

It is hoped that iTAC 2023 has been a worthy platform for all participating innovators who have shown ingenious efforts in their products and ideas. This compilation of extended abstracts published as iTAC 2023 E-Proceedings contains insights into what current researchers, both experienced and novice, find important and relevant in the post-normal times.

Best regards,

**iTAC 2023 Committee**  
**Special Interest Group, Public Interest Centre of Excellence (SIG PICE)**  
**UiTM Kedah Branch**  
**Malaysia**

## FINANCIAL LITERACY ON THE WEB VIA SAVE4FUTURE

Nur Iman Alya Binti Shukri

Faculty of Business and Management, Universiti Teknologi MARA,  
Bandaraya Melaka Campus, Melaka, 75350 Malaysia

Aishah Anis Binti Jais

Faculty of Business and Management, Universiti Teknologi MARA,  
Bandaraya Melaka Campus, Melaka, 75350 Malaysia

Muhammad Haziq Ziqri Bin Baharuddin

Faculty of Business and Management, Universiti Teknologi MARA,  
Bandaraya Melaka Campus, Melaka, 75350 Malaysia

Roszi Naszariah Nasni Binti Naseri\*

Faculty of Business and Management, Universiti Teknologi MARA,  
Alor Gajah, 78000 Melaka, Malaysia

\*Corresponding author's email: [roszinaseri@uitm.edu.my](mailto:roszinaseri@uitm.edu.my)

### ABSTRACT

The lack of awareness among Malaysians especially young workers to have savings for living after retirement raises concerns in a recent study. Younger generations nowadays still do not have adequate knowledge about the importance of having sufficient savings for the retirement. They believe that retirement is too far away from their current age and the preparation and planning is a burden for them because it involves long-term planning. A survey conducted among 50 young workers showed that 80% of them aware of retirement planning, but their lax attitude has hindered them from beginning to save and invest for retirement, hence, Save4Future is created. Save4Future is targeted towards young workers who are interested in understanding financial retirement. Save4Future is a comprehensive financial education website created to help guiding, calculating and formulating the saving for retirement. These website focus on providing educational content to users through modules and lessons. It offers videos, audio, text content, making it an excellent resource for anyone looking to improve their financial literacy. Save4Future can promote higher financial literacy both among individuals and among society. In addition, it corresponds to the objective of SULAM to improve the community well-being.

**Keywords:** Financial, literacy, retirement, web, awareness, young Malaysian

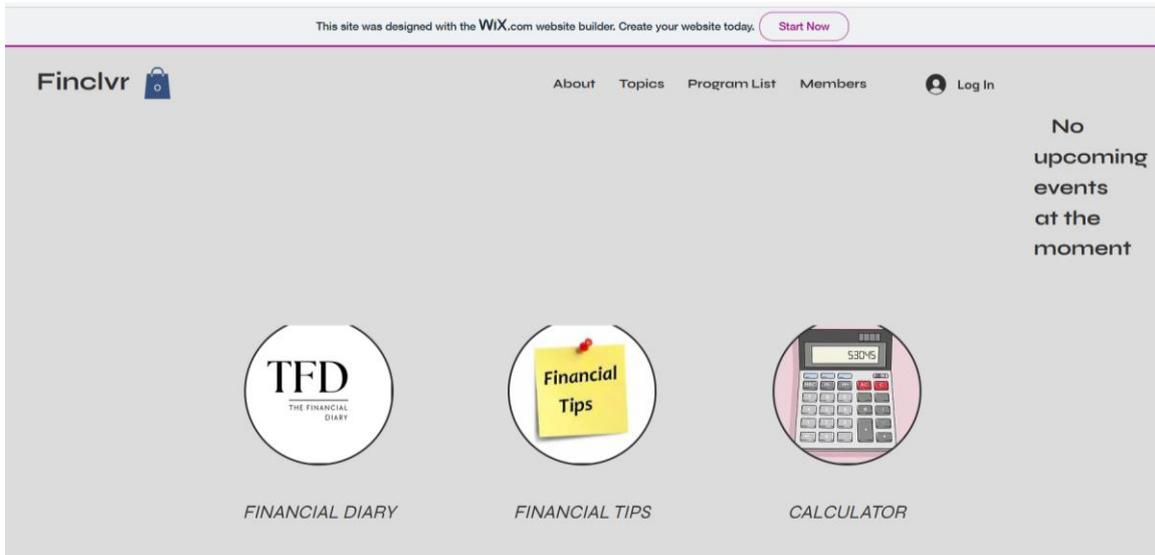
## **INTRODUCTION**

For a better future, retirement planning should start as soon as is practical. There are a number of reasons why someone should make retirement plans. Fighting inflation is a crucial aspect to take into account while making retirement plans. A rise in the costs of the majority of recurring goods and services is referred to as inflation. This will eventually lead to a decrease in people's purchasing power. Additionally, retirees are unable to purchase the same things and keep the same lifestyle because they have less or no fixed income to maintain their standard of living. Retirement planning allows the individual to forecast how much money will be required in the future. To avoid running out of money, retirement preparation is crucial. Early retirement financial planning is essential because it enables a person to assess and estimate how much money they will need to save up for their post-retirement needs.

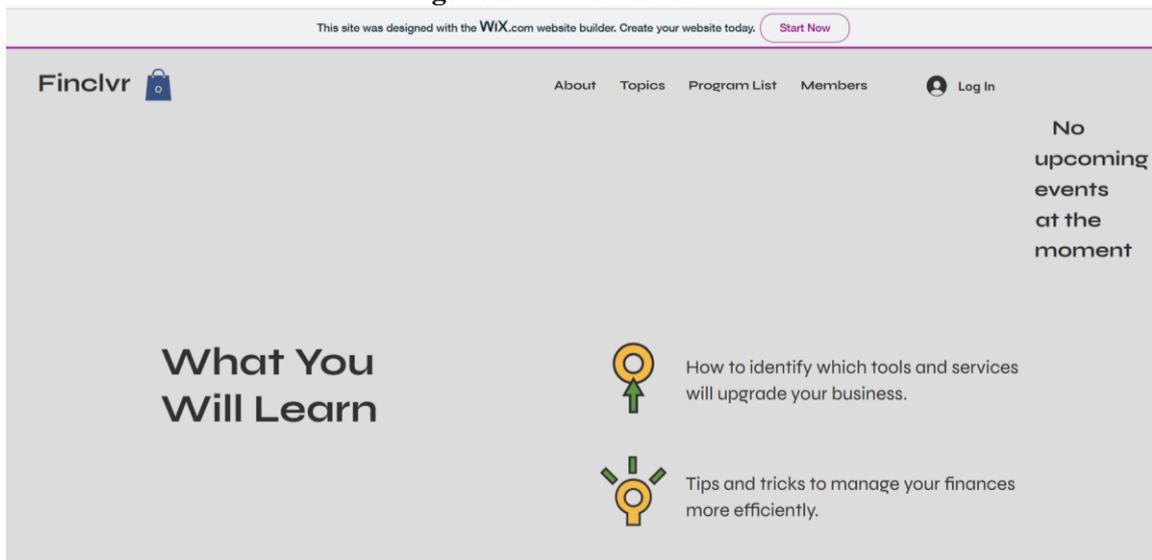
However, many people are uninformed of and do not understand the benefits of long-term investment for retirement days. Young workers frequently lose sight of the value and significance of investing for their retirement. In addition, their relaxed attitude and constant disregard for the critical need of retiring make the situation worse. Due to their lack of knowledge in this area, Save4Future was founded to solve this issue by providing them with financial education that emphasizes the benefits of early retirement planning.

## **NOVELTY**

Save4Future provide education and instruction on financial literacy, with a special focus on retirement savings. The website uses a variety of media, including text, audio, and video content, to match different learning styles. With this complete approach, users may receive content in a way which most effectively satisfies their needs, which promotes more involvement and understanding. In addition, users of Save4Future are provided with the information and resources they need to create, compute, and implement a retirement savings plan. Users can use the website's interactive calculators to assess their current financial condition and determine how much money they need to save up for a comfortable retirement.



**Figure 1.** Website interface 1



**Figure 2.** Website interface 2

## COMMERCIALIZATION POTENTIALS

Retirement planning is one of the crucial components in financial planning. In the era of the internet and where society is always changing, Save4Future's is created as a specialized website where it can help people make a wise investing choice for a better future. Save4future primarily aims to focused to a certain specific target user that is the young Worker's by

providing them with a necessary tool, resources, alongside guidance for them to start walking the journey of savings to secure a path for a happy retirement.

## **BENEFIT TO COMMUNITY**

One of Save4Future's primary goals is to increase financial literacy among Malaysians, particularly the younger generation. By providing detailed educational material, the website helps consumers comprehend a range of financial topics, such as budgeting, investing, and retirement planning. As a result of improved financial responsibility, society as a whole.

In addition, Save4Future existing is to making sure young Malaysian community have a safe and enjoyable retirement is of the utmost importance in light of the ageing population. Save4Future is one innovative retirement planning apps that has been made for that purpose. It is a retirement benefit that empowers people, encourages financial knowledge, and eventually benefits the entire community.

Finally, a survey of the usefulness of Save4Future revealed that 60% percent of respondents says that save4future website provide them with information that would lead to better financial planning and decision.

## **CONCLUSION**

In conclusion, the influence on their finances of their choice now will be unfathomable since the significance of retirement planning cannot be overstated. By combining and utilizing technical and technological advancement (save4future website), it hope to inspire young people to begin the process of developing successful retirement plans for their bright future. Hence it can be concluded that save4future website is a functional means of promoting and improving Malaysian better financial future.

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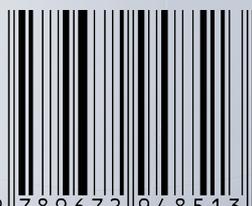


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