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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
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STUDENT FINANCIAL PLANNING APPLICATION (SABE)

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ABSTRACT

This project aims to create an innovation idea to solve problems in financial planning occurring in students' real-life situations, hence we make an application for students using the name SABE. The word "save better" is reflected in the name SABE. The problem is that, due to their expensive lifestyles, students sometimes waste their money on things that are not necessary to sustain their way of life. Primarily, the objective of the app is to help students make their own budget and monitor inflow and outflow of funds, such as tracking monthly expenses, planning for savings, and the ease of controlling or managing their finances. Other than that, the tracking information helps the students control their daily expenses so they do not exceed their target. When compared to other apps, ours is different because it consists of tracking monthly or weekly expenses, and we reinvented it to provide a signal if users are overspending, a comic or reading section that can acknowledge users, and an investing section for students. The potential to help students make informed decisions and prevent financial stress by monitoring their financial health via a financial planner has numerous positive effects on society. Additionally, it is simpler to save funds more wisely. When using a personal finance management mobile app, students can examine their incoming and outgoing cash at any time and they remain visible. Students can monitor their spending and get tips for ways to save more money by using tools. We also

collaborate with all the banks that most students use and for the investment section, we will probably collaborate with Tabung Haji, ASB and many more. Thus, we developed this app to help students save more money and boost their pocket money.

Keywords: students, financial planning, savings, expenses, investment.

BACKGROUND

Our group will develop a new application that anticipates students' financial situations. The name SABE of this application is derived from the phrase "save better." This has to do with budgeting your own money, especially for college students. The concept for this application was inspired by banks like Maybank that include expense monitoring features. Based on our observations, we aim to change this application for students in a way that will help them and give something back to them. As a result, the SABE application was created, which not only tracks spending but also helps students earn more money and learn more. Our application's main goal is to make it simpler for students to keep track of their spending while also allowing them to invest for additional income.

PROBLEM STATEMENT

Students today are horrible at making budgets and setting aside money for daily costs. They are not aware of their financial inflows and outflows or that specific causes may cause significant shortages. They may monitor their expenditures by using these apps, which will help them manage their savings and money outflow more effectively.

OBJECTIVES

Primarily, the objective of the app is to help the students to make their own budget and monitor inflow and outflow of funds, such as tracking monthly expenses, planning for savings, and the ease of controlling or managing student finances. Other than that, the tracking info helps the students to control their daily expenses to not exceed their target.

NOVELTY

The uniqueness of our applications is that we make the application consist of monthly or yearly tracking of expenses and we innovate it to have a signal if the users are overspending so the users can be aware so the users will be careful when spending the money. Next, the application also will have a comic section or reading section that can acknowledge the users about the uses and benefits of the application. From our observations, current students use a lot of money to spend, so we decided to put an investment section for students or users to gain more money.

BENEFITS TO SOCIETY

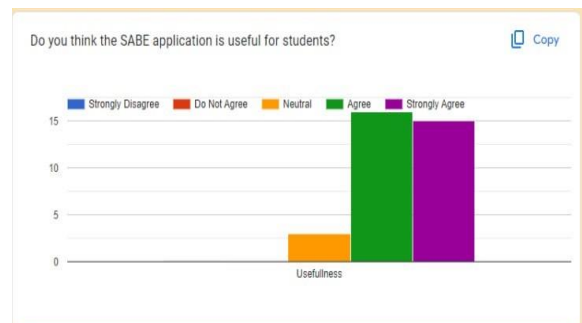
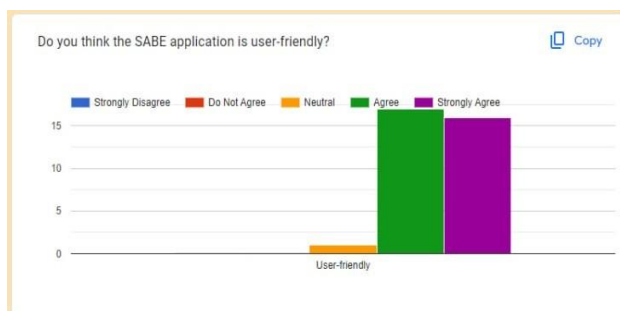
Financial awareness helps students make informed decisions and avoid financial stress by tracking financial health with a financial planner. Besides, it is also easier to save money more effectively. Our incoming and departing funds stay transparent while utilizing a personal finance management mobile app, and you may view them at any moment. By employing tools, you may keep tabs on your expenditure and receive advice on how to save more. In addition, the digital database and integrated corporate policies do the heavy lifting for you. It does, in fact, present you with business insights from which to make data-driven decisions. It also increases employee accountability by making them more aware of their own expenditure and reminding them of current policies.

COMMERCIALIZATION POTENTIALS

Regarding marketing potential, we are particularly interested in making students our primary market, but we also encourage non-students to use our services. This is so that they can manage their funds, particularly their daily expenses like food, books, and other essential costs. Next, we work with all the banks to trace every transaction involving money going out and coming in. For the investment section, we partner with ASB, the hajj fund, and other organizations.

FEEDBACK FROM COMMUNITY

In this project, we have collected feedback from 34 respondents regarding our Student Financial Planning Application (SABE). For that, we have prepared a few questions to be asked about the outcome of the app.



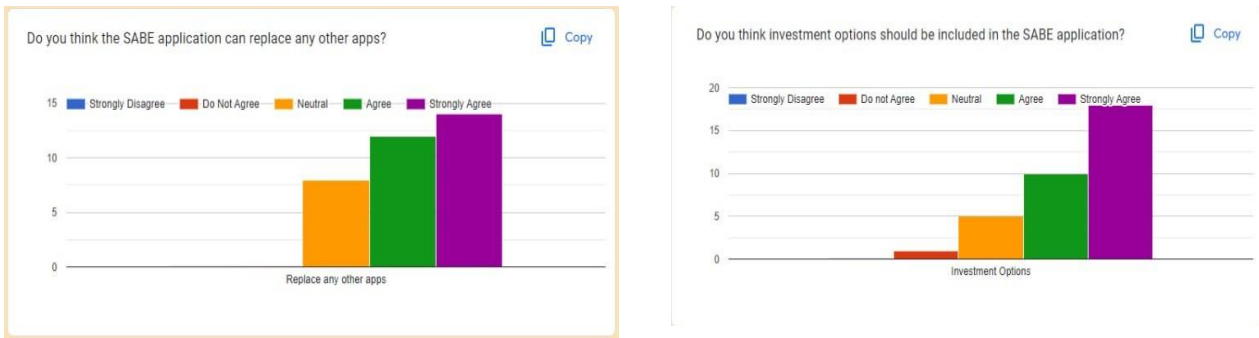


Figure 1. Feedback Regarding SABE App

Based on the survey questions above, we can see that the majority of respondents agree that the SABE app is user-friendly in the first survey question, followed by the second-highest majority of people who voted for strongly agreeing, and finally, those who voted for neutral. The second question reveals that the majority of respondents agreed that SABE is beneficial to pupils, followed by strongly agreeing and indifferent.

Aside from that, the majority of respondents strongly agreed that the SABE app can replace any other app, followed by those who agreed and those who were neutral. Furthermore, practically all respondents believe that investment alternatives should be included in the SABE application, while others voted "agree," "neutral," and "do not agree."

Furthermore, the majority of respondents agreed that the comic part is beneficial to users. Some people selected "agree," while others voted "neutral" and did not agree. In terms of overall satisfaction with the SABE application, 57.1% chose scale 5, 37.1% chose scale 4, 5.7% chose scale 3, and no respondents chose scales 1 or 2.

CONCLUSION AND REFLECTION

In conclusion, financial applications for students play a crucial role in helping them develop essential money management skills and achieve financial independence. These applications offer a range of features and benefits that empower students to take control of their finances and make informed decisions. In summary, financial applications for students offer a range of benefits, including budget tracking, goal setting, financial education, organization, and security. By utilizing these applications, students can cultivate healthy financial habits, make informed financial decisions, and establish a strong foundation for their future financial well-being.

ACKNOWLEDGEMENT

Alhamdulillah, first of all we would like to thank God as finally we were able to finish our project that had been given by the lecturer to us. This task had been done with all afford by groupmembers even though a little bit of a problem happened among us while doing this assignment. Luckily, all the problems can be settled down and we were able to adapt properly and wisely. Besides that, a big thank you to our advisor Dr. NurAzree because without his guidance our project cannot be done properly like this. He always gives us support and guides us on how to do our project in order to produce a good outcome from research that has been studied.

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