



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**  
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## FINANCIAL TABLET TRACKER

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### ABSTRACT

The lack of financial literacy especially in budgeting among citizens in Malaysia is alarming. Poor financial literacy could lead to overspending and overuse of credit cards. In the worst cases, this could lead to bankruptcy. According to New Strait Times, the Insolvency Department reported approximately 84,805 Malaysians were declared bankrupt in 2015 to 2019 which accounts for 26% of the bankruptcy cases involved among people under the age of 34. Furthermore, Bank Negara Malaysia reported that in 2019, 47% among Malaysian youngsters already have credit card debt. The inability to pay off credit card, installment purchases debt and personal loan are most bankruptcy cases. This is worrying, since it shows that the younger generation of Malaysians still do not have high financial awareness. Hence, the financial tracker tablet that contains a budget tracker is created to increase financial literacy among Malaysian citizens. Our free budget tracker will assist the users to determine exactly where the money is going. In addition, our product will also help you to set long-term financial goals that can be used in planning for retirement. Furthermore, our product also will ensure that savings are on the track that can keep users from overspending. Our tablet can promote and increase financial literacy among Malaysian

age gaps. Besides that, it is also aligned with SULAM objectives which is to improve community well-being.

**Keywords:** financial, literacy budgeting, electronic, tablet

## **BACKGROUND**

In the area of globalization, financial management is now very challenging. According to the New Strait Times, the Insolvency Department reported that approximately 84,805 Malaysians were declared bankrupt from 2015 to 2019, which accounts for 26% of the bankruptcy cases involved among people under the age of 34. These sources clearly indicate that many Malaysians are not managing their finances optimally. This happens because they lack financial literacy, and this will lead the person to overspend their money when they spend. Hence, these kinds of people need to use our innovative product, which is a financial tracker electronic tablet, so that our product can help users who are going through the problem of financial literacy in their lives. It can be seen that our financial tracker electronic tablets are useful to this kind of person so that they can have stable financial management in their lives. This is because this product is suitable for everyone to use. After all, it is very easy to track their finances. Our product will assist users in determining exactly where their money is going. For example, they can list the expected amount of money that they can use in a month and in a year. Then, they need to spend the money below the expected amount so that they do not overspend their money. This is the function of our product where it can keep the users alert with the spending amount in their lives by keeping them on track with the user set.

Not only that, but our product will also help users set long-term financial goals that can be used in planning for retirement. It can give direction to the users on how to save the amount that they want to save for their retirement so that they can continue their current lifestyle even after they have already retired. Thus, the goal that has been set can meet the user's day-to-day financial goals post-retirement. This is because the future is quite unpredictable, so our financial tracker electronic tablets can help users set long-term financial goals. Furthermore, our product will also ensure that savings are on track, which can keep users from overspending. This is because without a proper financial tracker, it will lead people to always spend, and lastly, there is no money left for saving because all the money has already been used. Thus, it is really important to have a financial tracker that helps the users set the amount of money for expenses and savings in a month so that the situation of overspending can be overcome. In addition, our financial tracker electronic tablets are very interesting and different from other ordinary financial trackers, as the user will feel amazing when using them. This is because our product has a lot of functions, so the users can easily use it by writing the amount that they want to spend and save and their financial goals. These users can use the specific pencil that comes along when they buy the financial tracker electronic tablets, as it will be easy to write on their tablet. Moreover, our product has characteristics that are more light and sturdy compared to other financial trackers, so it can easily be carried anywhere so that the users can

always update their financial tracker.

## **PROBLEM STATEMENT**

Nowadays, people lack financial literacy, especially in budgeting among Malaysian citizens. This is because it can lead people to overspend their money, where they spend more money than they have. Not only that, but people will have more debt because of their overspending. Then, it leads this kind of person to have problems such as not being able to pay all the monthly bills and not being able to make any savings in their bank account. Then, it leads the people to feel burdensome, and it can affect their health through stress because of the overspending that they do. All matters arise because of the problem of people lacking financial literacy in their lives.

## **OBJECTIVES**

The financial tracker's purpose is to assist people in tracking and monitoring their expenditures and income, as well as managing their financial goals. It provides a method for users to keep track of their financial data, allowing them to budget their money and maintain awareness of their financial condition. Therefore, users can jot down their income and expenses, analyze and track their spending trends, and set financial goals to help them remain on track with their financial plans using our financial trackers tablet.

## **NOVELTY**

Users can monitor their income and track all expenditures on a daily, weekly, and monthly basis. Additionally, our tablet can easily manage their finances and budget without the need for any paperwork by simply filling in the given template and submitting their cash flows, which will be attractively displayed on our tablet, making it way more convenient and engaging to use. Additionally, users can utilize the features of our tablets, which include an attachable pen and a user-friendly interface where users can freely select any desired design and categorize the templates in different folders. Besides, users can also customize their financial records by renaming them, adding any side notes, and decorating them with their own creativity to make them simpler and nicer. Moreover, our tablet is also very lightweight, and it is very convenient because you can use it anytime and anywhere. It does not require any source of internet access to access it, and it is free from any annoying ads or pop-ups.

## **COMMERCIALIZATION POTENTIALS**

Our target market is individuals which include households, investors, entrepreneurs and anyone who wants to monitor their savings, spending and investment in a convenient and efficient way.

In addition, students and educators. Our financial tablet tracker can be useful in academic ways. Students who are studying finance and educators who teach financial literacy can be used as a learning tool in better understanding ideas related to personnel finances, budgeting and investing. Furthermore, our product also can collaborate with industries such as banks and financial institutions. Collaborating with banks and financial institutions will give access to our users regarding banking information and allow them to easily link their account to tablet tracker. We also collaborate with E-commerce and educational institutions.

### **BENEFIT TO COMMUNITY**

There are some benefits of financial tracker electronic tablets to the community. Firstly, it enhances awareness of savings among the society. By using this financial tracker, people can avoid themselves from overspending their money to something that is unnecessary. This is because, in the financial tracker, they are able to make a listing of their monthly expenses. Whenever they look back at the expenses, they will automatically realize that they already spent a huge amount of money per month, hence they will try to cut the budget for the next month ahead in order to reduce wastage. Besides, financial tracker also can help an individual to allocate their income into spending or savings and track them. Normally, the savings will be known after deducting the expenses from revenues. Therefore, this electronic financial tracker can make someone become more practical in managing their money.

### **FEEDBACK FROM COMMUNITY**

In order to ensure that our innovative product is effective and worthwhile for the society to be bought and used, we have done some surveys that describe the respondents' feeling and knowledge before and after using our financial tracker electronic tablet.

**Table 1.** Respondents' feelings before and after using our product.

<b>Sample Frame</b>	<b>Gender</b>	<b>Before</b>	<b>After</b>
Housewife	Female	Not satisfied	Satisfied
Supervisor	Male	Doubted	Satisfied
Student 1	Female	Doubted	Satisfied
Student 2	Female	Not Satisfied	Satisfied

Based on the table above, it shows that the respondents did not believe that our product is an efficient financial tracker because they assumed that our product is impossible to track the financial expenses and others. However, after using it, they were all satisfied with this financial tracker electronic tablet because it helps them to manage their finances better and become more effective.

## CONCLUSION AND REFLECTION

As a conclusion, the growing demand for managing personal finances makes our financial tablet tracker have a significant commercialization potential. An appealing platform for tracking and managing funds because of its portability, convenience and user friendly interface. However, it is important to carefully evaluate users' requirements, market trends and competitive environment when creating our product, to develop appealing products that successfully meet user's expectations. Hence, it is very essential to fully comprehend user's preferences and problems.

## KNOWLEDGEMENTS

We would like to extend our gratitude to our supervisor Madam Hidayah Binti Zaini for guiding us to complete our project and to our team for the devotion in creating this great financial tool. All the dedication and the tools have produced useful user-friendly tool that will bring benefits to the community in managing their finances better. All the great efforts in making this project success are highly appreciated.

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