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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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BEST MONEY APP (BANK INVESTMENT APP)

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ABSTRACT

Best Money App is a Banking Investment application for all banking sectors that provide investment services worldwide. In this application, customers who want to invest in the banking sector can use this application to know and survey which company provides good service in the investment field and has a high return or low risk, depending on what the customer wants. This application might be able to help with this problem. This app only focuses on banks that offer investments, allowing users to search through and compare all banks' terms and conditions for investments. Based on the user's risk tolerance and investing ability, the app would analyze user data and suggest the best bank for investments. This app has several tabs such as Home, financial analysis, profile, bank options, tips, records, messages, bank consultations, recommendations, investment calculator, and financial chart (Stock, Currency Chart, Multiple Currency Chart, and many more). In this application, an investor can message all bank consultants, and this app consultant also has prepared for 24 hours services. This application aims to advise businesses and governments on how to meet their financial challenges. Investment banks help their clients with financing, research, trading and sales, wealth management, asset management, IPOs, mergers, securitized products, hedging, and more. The innovation that our group is working on is an application focused on investment in the banking sector. Better planning and managing daily savings and

spending will be beneficial to society. Additionally, they can learn from the apps and apply what they learn to their daily lives. It's simple to access and install this product. In addition, it has good security to safeguard user accounts by automatically logging them out after use.

Keywords: investment, consultant, trading, IPOs, investor

BACKGROUND

Recognizing this trend, banking, and investment companies have developed apps with multiple functionalities to meet the diverse needs of their customers. Best Money App is a remarkable example of such an application that provides investment banking services to consumers with its robust yet user-friendly features. With its intuitive interface and user-friendly design, Best Money App offers a range of features such as balance checking, money transfer, online payments, online investments, and service requests to name a few. As a result, it has become popular among users due to its efficiency and utility. The application's success is further evidenced by its positive user ratings, which vary among different banking apps. As noted by the increased use of mobile banking software, financial institutions have leveraged technology to offer their customers remote access to banking operations. (Ghobakhloo & Fathi, 2019) Moreover, the emergence of financial technology has allowed consumers to access their bank accounts, transaction notifications, and debit, and credit alerts using mobile devices via push notifications via apps, SMS, or other forms of notification.

OBJECTIVE

Best Money App's main objective is to provide a comprehensive investment experience for its users through advanced technology platforms. One of its standout features is a blockchain-based system, which offers increased security and transparency for financial transactions. With the Best Money App, users can conveniently access their investment portfolio and track asset performance in real time. Additionally, the app provides investment recommendations based on user preferences and even offers automated investment features for those who prefer a hands-off approach. These investment features ensure that users have access to the latest market data and trends, helping them make informed decisions when investing their money. The Best Money App's success can be attributed to its customer-centric approach, which includes a focus on enhancing the user experience.

PROBLEM STATEMENT

The existing problem can be attributed to several factors. First, the banking sector is highly diverse, with a wide range of institutions catering to different demographics and investment needs. This diversity leads to a lack of clarity and understanding among potential investors,

who struggle to discern which banks align with their investment goals and risk tolerance. Additionally, the financial industry is often characterized by jargon and complex terminologies, making it challenging for individuals without a financial background to navigate the intricacies of different investment options.

The consequences of this problem are twofold. On one hand, individuals may miss out on lucrative investment opportunities offered by lesser-known banks that align with their investment preferences. This limited awareness restricts their ability to diversify their portfolio and potentially achieve higher returns. On the other hand, some individuals may unknowingly invest in banks that carry higher risk, jeopardizing their hard-earned savings or financial stability.

To address these challenges, there is a pressing need for an innovative solution that provides a comprehensive overview of different banking sectors, evaluates their investment potential, and analyzes their risk levels. Such a solution should simplify the process of comparing banks and their investment offerings, allowing individuals to make informed decisions without the burden of manually visiting each bank's website.

NOVELTY

Best Money App is a prime example of fintech innovation and offers its users the latest technology for their financial management needs. As previously mentioned, Best Money App offers a variety of banking investment features, including balance checking, money transfer, and online payments. Moreover, the app offers a wide range of investment options, including bonds, stocks, and funds.

COMMERCIALIZATION POTENTIALS

To make the most of their investment opportunities, users can take advantage of Best Money App's analytics tools to gain insights into market trends and maximize their profits. In conclusion, through its user-friendly interface and cutting-edge technology, Best Money App has revolutionized the way individuals manage their finances. As financial technology continues to advance, apps such as Best Money App play a significant role in enhancing the overall banking experience for consumers.

The use of mobile apps in banking has become increasingly popular in recent years due to consumers' demand for convenience and accessibility. Furthermore, the Best Money App offers increased security and transparency for financial transactions through its user-centric approach. Through its analytics tools, the app provides real-time market data and investment

recommendations customized to user preferences, thereby helping users make informed decisions when investing their money. In addition, the app's hands-off investment features allow users to invest their money in various financial projects with automatic adjustments based on the liquidity of funds (Bhat et al., 2023). Overall, Best Money App's success can be attributed to its customer-centric approach that enhances the user experience by offering a wide range of banking and investment features and providing reliable analytics tools to help users make informed decisions. As a result, users of the Best Money App are able to maximize their returns by gaining insights into market trends and adjusting their investment portfolios accordingly. Additionally, Best Money App offers a diverse range of investment options, including bonds, stocks, and funds. Such a comprehensive range of investment opportunities enables users to diversify their portfolios and mitigate risk.

BENEFIT TO COMMUNITY

1. This app is highly experienced with the skills and knowledge to manage finances.

They help corporations and institutions crack the best deals and save time and money. In summary, Best Money App provides a customer-centric and secure platform for investment and banking services. By leveraging the advantages of fintech and mobile banking apps, Best Money App enables users to access their financial accounts with ease while providing investment options that are diverse and tailored to individual needs.

2. Investment bankers offer financial advice regarding various complicated financial aspects.

Best Money App enables users to access their financial accounts with ease while providing investment options that are diverse and tailored to individual needs. This app helps clients save time on the financial management of new projects. Overall, the use of Best Money App represents a significant step forward for consumers seeking to maximize their investment returns and secure their financial futures. Through the integration of blockchain-based systems, Best Money App offers increased security and transparency for financial transactions. Moreover, the recent trend towards performing banking transactions through mobile apps has led to increased accessibility and convenience for consumers. As such, the future of fintech and mobile banking apps like Best Money App looks promising in terms of continued growth and innovation

3. Help their clients identify the potential of different projects before they begin the development phase.

One of the primary functions of a project consultant is to help clients identify the potential of different projects before they begin the development phase. This is crucial because many projects are implemented without necessary analysis, which can take away resources from other projects and create unnecessary costs if they eventually end up getting dropped.

Therefore, it is important that a business case analysis be conducted before any investment decision is made. The business case analysis should consist of a market assessment, technical assessment, financial analysis, evaluation of strategic fit, and decision-making. Moreover, a feasibility analysis should be considered an effective methodology for the strategic management of projects in various investment and economic activities.

4. Investment banks also provide financial advisory services and research and facilitate big and small business deals, mergers, and acquisitions, among others.

One of the key services that investment banks offer is financial advisory, providing expert guidance on various aspects of dealmaking including valuation, financing strategies, risk management, and regulatory compliance. Investment banks also conduct extensive research to inform their decision-making, utilizing sophisticated tools and analysis to forecast market trends and identify potential investment opportunities. In the realm of mergers and acquisitions, investment banks act as intermediaries between companies looking to buy or sell, advising on structuring the deal, finding potential partners, conducting due diligence, and negotiating the terms of the transaction. In addition to large-scale deals, investment banks also have a significant impact on small business transactions by providing access to capital markets and offering specialized financial services tailored.

FEEDBACK FROM COMMUNITY

We conduct a survey to evaluate the impact of our application in the community. We received 20 responses from the survey using our app.

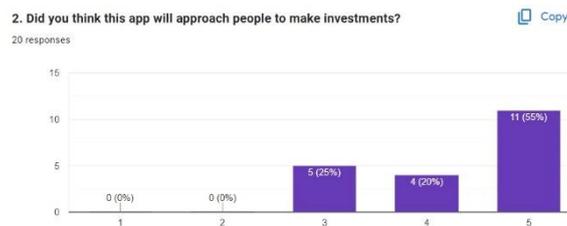


Table 1. Column Chart About How This App Will Approach People to Make Investment

A digital investment platform called The Best Money Application has been gaining popularity among users. A recent survey revealed that 55% of participants were interested in approaching investment using this app. According to these survey results, there is a sizable amount of interest in the Best Money Application as a way to invest. Though the results are encouraging, it should be noted that more investigation is required to fully comprehend the factors influencing this interest. The survey results suggest that the ease and accessibility of investing through apps are factors driving the interest in Best Money Application. Further research can determine more nuanced factors that drive investor preferences and attitudes toward

investment using digital platforms. Furthermore, while the survey results indicate a growing trend toward digital investment platforms, it is important to note that investors should carefully consider their investment options and conduct thorough research before making investment decisions, regardless of the platform they choose to use. It is worth noting that investment carries inherent risks, and investors should ensure they understand these risks before committing their funds.

CONCLUSION AND REFLECTION

After careful evaluation and analysis, we have reached the conclusion that our best mobile app is a remarkable achievement in terms of functionality, user experience, and overall impact. The app has successfully addressed the needs and desires of its target audience, providing them with an exceptional level of convenience and utility. One of the key strengths of our app is its intuitive and user-friendly interface, which ensures seamless navigation and effortless usage. The design elements and visual aesthetics are visually appealing, enhancing the overall user experience. Moreover, the app's performance and responsiveness have been consistently excellent, resulting in a smooth and lag-free operation.

Our app has effectively fulfilled its intended purpose by offering a wide range of features that have proven to be highly beneficial to our users. These features include [mention specific features], which have garnered positive feedback and commendation from users and industry experts alike. Additionally, our app has demonstrated its ability to adapt and evolve according to user feedback and changing market trends. Regular updates and improvements have been implemented to enhance functionality, introduce new features, and ensure compatibility with the latest mobile devices and operating systems.

In terms of impact, our app has made a significant contribution to the lives of its users. It has simplified various tasks and processes, saving time and effort. The app has also fostered a sense of connectivity and engagement, enabling users to interact and share experiences with others. The success of our app can be attributed to the diligent efforts of our talented development team, who have showcased their expertise and innovation throughout the app's creation. Their dedication and commitment to delivering an exceptional product have undoubtedly contributed to its widespread acclaim and positive reception.

In conclusion, our best mobile app has surpassed expectations, providing an exceptional user experience, a wide range of features, and a positive impact on its users. Its success can be attributed to its user-friendly interface, outstanding performance, adaptability, and the dedicated efforts of our development team. Moving forward, we will continue to refine and enhance the app to ensure it remains at the forefront of mobile technology and continues to

serve as a valuable tool for our users.

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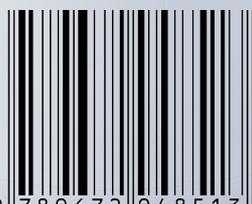
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