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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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CLAIMBUSTERS: AN INTERACTIVE INDOOR BOARD GAME FOR MASTERING INSURANCE

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ABSTRACT

Studies have revealed that many people, particularly youth, lack knowledge about personal finance, leading to poor financial decision-making. It is crucial to educate and create awareness about personal finance as it enables individuals to effectively manage their income and expenses. Insurance, a significant aspect of personal finance, provides financial stability, aids in debt repayment, and covers unexpected expenses. However, research has shown that numerous individuals are unfamiliar with the basics and coverage of various types of insurance, resulting in inappropriate insurance plan choices. Additionally, some people mistakenly view insurance as a form of gambling, perceive it as uncertain, or associate it with interest. This lack of knowledge often leads to selecting insurance policies that do not benefit them, resulting in wasted money. To address this issue, an educational indoor board game called Claimbusters has been introduced. The primary objective of the game is to enhance players' knowledge and awareness about insurance, particularly targeting secondary school students. The game involves four players who are provided with seed money to purchase insurance policies. Throughout the game, players must choose suitable insurance policies related to medical, life, education, and motor insurance. The game's concept is similar to popular board games like Monopoly and Saidina but incorporates elements of insurance knowledge and rewards to achieve its educational objectives. The

benefits of this board game include providing players with information about insurance in an enjoyable manner. It also helps them understand the importance of insurance, especially in challenging situations such as high medical bills, educational expenses, accidents involving transportation, and compensation in the event of the loss of family members.

Keywords: Indoor Board Games, Insurance, Financial Education, Personal Finance, Youth

BACKGROUND

An interactive board game for mastering insurance called Claimbusters is designed to address issue related to creating awareness and educating people about insurance and its benefit. As for this game, the innovator decided to adopt the actual price of the insurance which contains four main insurance such as medical, education, life and motor insurance with the benefits that insurer will get if they subscribed it.

PROBLEM STATEMENT

Insurance industry is growing over time in which it secure its insurer with financial protection against the consequences in the event of misfortune (Selamat et al., 2020). However, studies revealed that a lot of people are not aware of insurance or insurance policies and are not aware that insurance is free from gambling, uncertainty and interest. The majority of non-Muslims, especially students are unaware that insurance plan suits their problem and risk. In addition, they do not believe that insurance practices are violating their religious teachings and should be prohibited. A study by Newhouse, Ware and Donald (1981), discovered that that most consumers have some basic understanding about the medical care delivery system, but many lack knowledge about certain facts that are relevant to decisions about medical care use. This is because there are a lot of insurances that different coverage and they may make mistakes for choosing the wrong insurances plan.

PROPOSED SOLUTION

In order to address the issue, the innovator come out with a proposed solution which is Claimbusters as in Figure 1 below, in which aim to enhance secondary school students' knowledge and awareness about insurance.

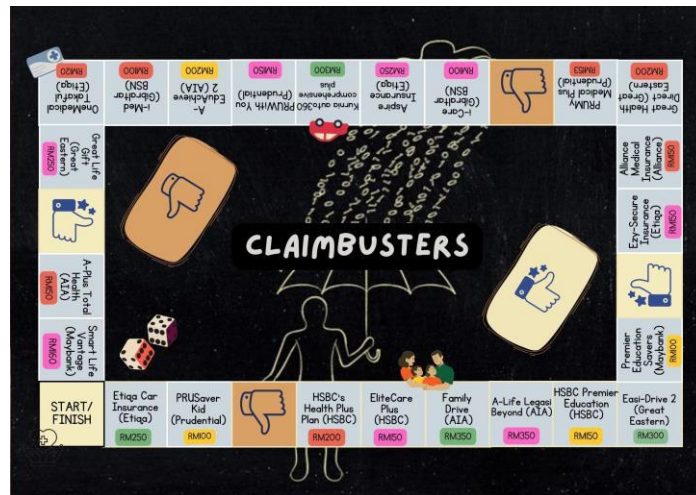


Figure 1: Claimbusters Board Game

OBJECTIVES

Claimbusters is an indoor game that incorporates elements of insurance knowledge and rewards to achieve its educational objectives which is to enhance secondary school students' knowledge and awareness about insurance. Therefore, players may choose types of insurance policies that are suitable for them. For example, medical, life, education and motor insurance. Throughout this game, player will get to know the importance of insurance especially in challenging situations. Lastly, this game is to increase the awareness among secondary school students to have their own insurance policies as well as they become adults soon. It is important to give them awareness at the young age so they can have early knowledge regarding this indoor game.

NOVELTY

The main attraction of this game is the introduction of the real price of listed insurances which the price has been taken from insurance companies' latest information. The aim is to enhance players' knowledge and awareness about insurance. It is to give the early exposure to the players regarding on the price of insurance and the name of insurance companies to make them familiar with it. Besides that, players can choose suitable insurance policies related to medical, life, education and motor insurance. In addition, this board game can help players understand the importance of insurance. Insurance plans for instance are beneficial to anyone looking to protect their family, asset or property and themselves from financial losses or when people require money for educational purposes or to ease burden in the event of the loss of family members.

COMMERCIALIZATION POTENTIAL

To commercialize the product, we have made several strategies in order to approach the target market:

- ✚ Collaboration with Ministry of Education to incorporate this board games as teaching and learning tools in related finance or accounting subject. This is to ensure that every school are compulsory to have this board games so the students can learn about insurance in fun and efficient manner.
- ✚ This board games can be sold at bookstores, supermarkets, toy stores and through e-commerce platform.
- ✚ This board game also has great potential to be transform into mobile application which will release in *Playstore* or *Appstore*.
- ✚ Partnering with insurance companies in Malaysia so that those companies will purchase this board games as merchandize to their insurer.

BENEFITS TO COMMUNITY

The objective of this game is to enhance knowledge and awareness about insurance which are particularly targeting secondary school students. Throughout this game, the community can learn more about the price and the information about insurance policies so that they can choose the suitable insurance policies for their life. For example, Etiqa Malaysia, Great Eastern and more. Other than that, community can avoid themselves from irresponsible insurance agent that take overcharges price from the clueless society.

Next, the community could learn the importance of insurance policies especially in challenging situation, such as high medical bills, compensation in the event of the loss family members, inflation, education expenses and others. For instance, adults need to aware about their health by taking medical insurance in case they are diagnosed with serious illness. In this instance, the benefit of having medical insurance for health or life is that it can help to ease burden in paying huge medical expenses and to help them for in the event of financial loss.

Last but not least, the community will gain consciousness on the important of learning about insurance because those knowledge will assist the society for choosing the right insurance policies that can help them in the future. For example, manager of the companies investing their money by taking an insurance for their business to avoid inflation or something else that can make the companies bankrupt. Thus, insurance also can be the place for society to invest their money for the future.

FEEDBACK FROM COMMUNITY

To validate the usefulness of the Claimbusters, the innovator has conducted a survey to see the effectiveness and value bring by Claimbusters. The survey involving 25 respondents and the findings are further elaborated below.

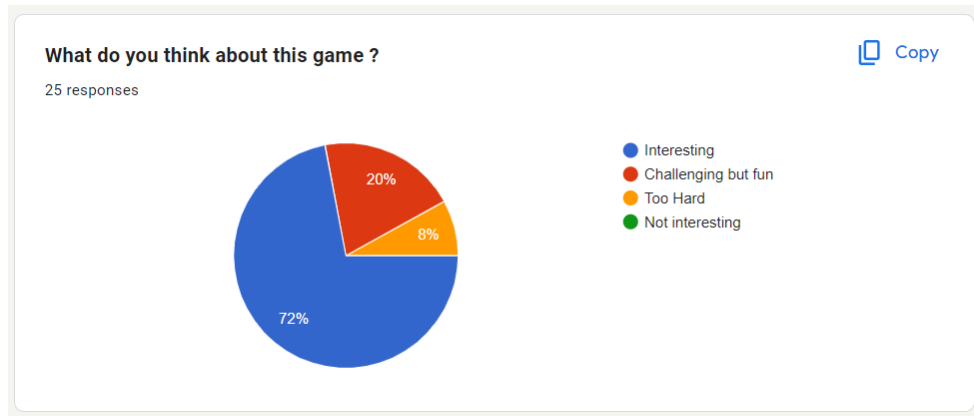


Figure 2: Percentage of Secondary School Students' Opinion on Claimbusters

Based on the above Figure 2, it is concluded that the majority of the secondary school students feel interested to try this boardgame. This has achieved the first objective of this game which is to enhance secondary school students' knowledge and awareness about insurance. There are 72% from 25 respondents agreed that Claimbusters are 'Interesting'. From the survey also, it can be seen that the respondents are having fun and understood the rules of this game well and it is enjoyable for them. Next, there 20% which are five respondents chose 'Challenging but fun'. From the findings, it is observed that respondents few respondents are "just learning about insurance" and "taking time to understand the rules of the game". This is represented by two secondary school students which choses 'Too Hard' representing their opinion about Claimbusters. From the survey, it is found that majority of students do not have any knowledge about an insurance and did not understand the rules of this game.

CONCLUSION AND REFLECTION

Finally, it is hope that the introduction of Claimbusters will give great advantages to students and the community in terms of insurance policies. This is as the Claimbusters aims to educate its target user about insurance, which was previously dismissed by some. The availability of this game can raise community awareness about the significance of insurance. Furthermore,

insurance can be utilized as a safe approach to avoid financial loss, such as when people investing money and there is inflation. It also helps people in choosing suitable insurance such as life insurance, medical insurance, and others that can give them greater benefit in the event of a minor or major accident to oneself. As a result, insurance is regarded as an important possession in everyday life.

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