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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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## **MON-EENAGERS DIARY (MONEY TEENAGERS DIARIES)**

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### **ABSTRACT**

Personal financial planning is an important element in the daily life of individuals regardless of age and status. Young people such as generation Z or teenagers are also involved in their personal financial planning. Today's lifestyle greatly affects how teenagers manage their finances. Teenagers has a hard time in controlling their spending and often overspend. The results of the study found that the millennial generation is still at a moderate level in their financial management. (Hassim, N., & Ramli, Z. (2022). Mon-eenagers Diary is a daily assistant diary that makes it easy for teenagers to record and plan their daily and monthly expenses. There are 3 objectives of Mon-eenagers Diary which is to track the daily cashflow, to help teenagers capture every task also goal and the lastly, to identify the strategies on how to achieve the stated goals. The novelty of Mon-eenagers Diary is the uniqueness of the diary itself, which contains very user-friendly and artistic features that attract teenagers to make records and notes. This will encourage them to record their daily cashflow dan set the short-term goals that they want to achieve. This diary can also be carried easily so users can use it anywhere and anytime. Mon-eenagers Diary will certainly make it easier for society especially among teenagers to manage their personal finance in terms of expenses, savings and investments. To some extent, Mon-eenagers Diary can provide guidelines in managing personal finance, avoiding

excessive spending and achieving their financial objectives. Mon-teenagers Diary will be commercialized not only among the students of UiTM City Campus, Melaka Branch, but can even be expanded among teenagers in other educational institutions. They are considered as a potential prospect since they are directly involved in daily expenses such as food, study equipment, education fees, housing and transportation.

**Keywords:** money, students, financial, expenses

## **BACKGROUND**

Personal financial planning is an important element in the daily life of individuals regardless of age and status. Young people such as generation Z or teenagers such as students are involved in this Mon-teenagers Diary personal financial planning. Today's lifestyle greatly affects how teenagers manage their finances so that's why we introduce this planner book that is useful for students that have spent their money daily. We have recognized the problems that are faced by students that literally have problems in managing their money.

Before going into depth about our product, we will introduce the content of the planner beginning with the cover page of the planner. First and foremost, the cover page of the planner that we have created is very colourful to attract teenagers nowadays. For the second page, we have provided a section for users to fill in their personal information in case something happened to the diary. Next page is about daily expenses where we have provided a column for date, income, expenses and amount. The teenagers are required to insert the date of the day that they get income and after that, continue to fill in the expenses column with the list of what they have spent on that day and also with the amount they have spent. For this section, the first 15 days will be on the first page, while the last 15 days of the month will be on the second page. Next, we also provide a calendar for each month throughout the year. This is because it will make it easier for users to record important dates about their finances. Below the calendar also included a reminder box so that they can write down and not forget all the things they need to do. To increase their level of excitement to diligently fill in the planner book, we have included some motivation quotes at the bottom of the page. On the 6th page, we have put motivational quotes there. Moreover, the saving tracker jar we have provided to the users to make it easier for them and achieve their goals. On the last page, there is a page for them to write a diary or anything about their finances for the current month whether they have surplus or deficit their expenses and income.

## **PROBLEM STATEMENT**

As nowadays, people, especially those teenagers who are still studying, have a hard time controlling their daily spending and often overspend from their limited budget. The results of the study found that the millennial generation is still at a moderate level in their financial management. (Hassim, N., & Ramli, Z. (2022). An advancement in nowadays technology and

lifestyle has significantly affected teenagers in managing their financial planning. The increase in online shopping now allows users to shop online just only by online payment has exposed them to various spending temptations to keep with current trends. Sometimes people always set online payments as their default payment method which makes them spend regardless of their limited budget. Thus, mon-teenagers diary will make it easier to track their spending behaviour. Some situations where users sometimes find it difficult to track their expenses, that is through online banking applications. Sometimes a bad internet connection will cause them to fail to make their budget planning as they are unable to see which one of their expenses that they overspend and thus will lead them to potential financial crisis in the future. Furthermore, it is not only difficult for them to track expenses, but they also find it difficult to track their saving goals. For example, he or she wants to save money to buy a new mobile phone next month. so his saving goal is a mobile phone. Sometimes these people always miss and forget to save money because he can't track every savings he has made, which may lead them to achieve their financial goals.

### **OBJECTIVES**

There are 3 objectives of Mon-teenagers Diary which are to track the daily cash flow. So, they will know where their money is spent. Next, to help teenagers capture every task and also a goal. This will make their affairs easier and their time management will be more organized because this book will help them. Lastly, to identify the strategies on how to achieve the stated goals.

### **NOVELTY**

The novelty of Mon-teenagers Diary is the uniqueness of the diary itself, which contains very user-friendly and artistic features that attract teenagers to make records and notes. We chose a theme that is very familiar to the hearts of today's teenagers, which is flora and soft pastel colors in the eyes of all users. This will encourage them to record their daily cash flow and set the shortterm goals that they want to achieve. This diary can also be carried easily so users can use it anywhere and anytime. The size and weight we set to allow all users to keep this diary anywhere. In addition, we also include a calendar in this diary so that users can easily record important dates regarding their finances.

### **COMMERCIALIZATION POTENTIALS**

The name of this Mon-teenagers Diary itself already shows that our target prospect is to commercialize among teenagers or in other words, students. Our main potential prospects are UiTM students in Bandaraya Campus who repeatedly use money every day or even some of the students gain an income from part-time jobs. Other than that, we also targeted the students from other institutions that are near to the UiTM Bandaraya Campus. For example, we also

targeted nearest students from KPM (Kolej Profesional MARA) and MiCoST's (Melaka International College of Science and Technology) students to know and try our product. The reason why we are attracted to approaching students is because we also live as students who need to track our everyday spends in terms of foods, stationary, books, transportation fees and so on.

## **BENEFITS TO SOCIETY**

Particularly for university teenagers, this diary will undoubtedly make it simpler for them to track their daily financial inflows and outflows in terms of expenses, savings and investments and make sure that they are staying on the budget without overspending. At some point, by having a written record of their finances, this diary can provide guidance to the users in identifying patterns in their spending and making an adjustment to their habits accordingly. For instance, if a user notices that they may be overspending on eating out, they can change their expenditure by opting to prepare meals at home more frequently in order to cut costs. Furthermore, it can also help the users set their own financial goals and prioritize their spending and thus it can reduce stress related to money in the future.

## **FEEDBACK FROM COMMUNITY**

We have done an online survey on Google Form for this student UiTM Kampus Bandaraya Melaka. The majority said they never used any book planner. But, they stated that they are very interested in using the financial planner book. There are 72.7% of respondents who are students stated that they have a financial goal that they want to achieve. So, after trying the Mon-teenagers Diary for a few days, they are clearer with their cash inflow and outflow also able to control their spending by writing it down in the diary. They also think that the theme of the book we set which is flora is attract their attention as teenagers. They are interested in the design displayed from the cover page to the content in the book. As we informed you before, our diary has quotes for every new month. 100% of the respondents have said that they will inspire them, who are trying to improve their financial plans.

## **CONCLUSION AND REFLECTION**

In conclusion, Mon-teenagers Diary provides a variety of features tailored exclusively to the requirements and interests of teens. The diary is a complete instrument for financial management and personal organisation, with major aims of recording daily cash flow, documenting expenses and income, and creating ways to achieve goals. Mon-teenagers' Diary has the creative components of the planner, such as inspiring them to connect with the diary, taking notes on what they have spent. This design connects with the teenagers and produces a visually appealing experience that motivates them to track their daily cash flow and establish their short-term as well as long term objectives. Lastly, the diary's portability allows users to carry it conveniently anywhere and anytime. The size and weight have been carefully



considered to ensure that all users can keep the diary with them at all times, promoting consistent use and accessibility.

### **ACKNOWLEDGEMENTS**

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### **REFERENCE**

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