

Compet

International Teaching Aid

Reconnoitering Innovative Ideas in Postnormal Times

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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 Malaysia



FINGO: AN EXCITING AND CHALLENGING GAME TO DEVELOP THE HABIT AND CULTURE OF SAVINGS

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ABSTRACT

FinGo is a novel financial bingo game application that has been invented to reinforce terms related to budgeting with a mobile device. FinGo is a game that adults and teenagers can enjoy, and it is designed to encourage them to save money. It can help the players start a plan to balance needs and wants when creating a budget. Nowadays, people continue to be ignorant that they are developing wasteful and extravagant spending habits without even realizing it. There is still a great deal of folks caught in this predicament. Buying unnecessary items only invites waste, further affecting personal economic satisfaction. People usually spend more than they can afford to. Fear of being labelled as not following the latest trends or being said to be outdated makes many people fail to distinguish between spending needs and wants. In this way, people have the option to choose their way to save money with interactive game. The main objective of creating FinGo is to find the financial bingo challenge to make saving more exciting and engaging affairs. It becomes easier when a user develops their savings strategy as a game. Whatever financial goal the player wants to achieve during that period, seeing the challenge is a step towards financial freedom. The uniqueness of FinGo game is it offer very different style of saving money by setting your goals and entertaining financial planners. Players of the financial bingo game FinGo are continually inspired to reach their financial goals. Taking on this challenge can help the players stay motivated and accomplish some of their goals. This financial bingo challenge gives them a chance to save and stick to their spending plan. Utilizing this challenge is advantageous since it can



be altered to suit the individual's preferences. Not to mention, it teaches them the importance of saving up money before spending.

Keywords: Financial Bingo, interactive mobile device game, adults, teenagers, savings strategy

BACKGROUND

Based on the study conducted by Hijarnan (2023), Bingo has been a popular game of chance and luck for hundreds of years, enjoyed by generations. The traditional method of playing Bingo entails a set of printed cards and markers, with the rules being simple and the game enjoyable for all participants. However, in recent decades, entertainment has undergone tremendous transformations, owing primarily to technological breakthroughs. What is most impressive, though, is how Bingo has evolved alongside these changes, keeping up with modern trends while retaining all of the basic components that have made it such an enduringly popular game. Therefore, based on a financial theme, we decided to build a Bingo game with a budgeting component. The innovative mobile application known as "FinGo" is a financial bingo game that was developed with the intention of teaching users about various concepts associated with budgeting using a mobile device. It is an engaging and effective method for instructing adults and teenagers, and it can be particularly useful for teaching them how to manage their finances because it allows them to learn and save money from their own decisions. In addition, the motivation of the creation of this project is to allow the player to consider the financial goal as the challenge of achieving financial problem freedom.

PROBLEM STATEMENT

An online study in March by the Department of Statistics Malaysia (2020) to assess the impact of Covid-19 on the economy and individuals found that 71.4 per cent of those self-employed have savings that can last for a month, while 82.7 per cent of those in the private sector had sufficient financial savings for the period of two months. When it comes to purchasing, people nowadays still do not realise that they are naively acquiring wasteful and expensive spending habits. This way of thinking appears to be the standard in today's culture. It is not a problem to spend more money on certain days, nonetheless, they still cannot control their impulses and spend money in a wasteful manner that prioritises their desires over their requirements. Because they are afraid of being judged for not keeping up with the current fashions or for being outdated, people spend more than they can afford. Society is seen as being less responsive or not interested in saving practises, even though the current saving method is safe and secure.

OBJECTIVE

The main objective of creating the FinGo game application is to make saving more interesting and engaging. When people approach their savings strategy like a game, it becomes easier and they are more likely to succeed. FinGo also instructs us on the value of putting aside funds



before making any major purchases. FinGo users who participate in this financial challenge will keep motivated to reach the financial goals they have set for themselves. The users will be more dedicated to the challenge if they feel like they have some control over the plan. If the user completes the intended plan, it will motivate them to raise their bet. In addition to that, users of the FinGo game are encouraged to develop the habit of saving money in an effective way. The other objective of FinGo is to be able to create a budget plan that not only influences the total amount of money saved but also helps the user remain focused. As a result, the users are able to work with objectives and strategies that are appropriate for them. Lastly, playing FinGo game is a great way to challenge the brain and improve problem-solving and strategic thinking abilities. This is closely related to how the user develops an appropriate financial strategy that will make the objective achievable.

NOVELTY

The application that we created offers a very different style of saving money by setting your goals and entertaining financial planners. This makes players more enjoyable by saving their money for the future. For example, after the player settles five missions from the box, the player can reward themselves for completing the mission. This relates to the real Bingo game but in a saving-money way. Besides that, this project is giving them the challenge to save and stick to their spending plan. This makes them more excited to complete the mission of winning. Some applications for saving money only create the how-to to save money, but the application does not state the guideline for keeping from the start. This makes us want to create this application by creating a place of information that players can gain while playing the game. For example, the information on where they can get some advice on saving more money in the short term. This slowly can help them to improve how they save money. Lastly, we create a part in the box mission that they can have a bonus which is not doing the mission but can help them easily win in finishing the bingo. This can make them more excited to complete the mission.

PLANNING STRUCTURE



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Figure 10. The Flow of FinGo

COMMERCIALIZATION POTENTIALS

FinGo is the production of a commercially viable game application that can be recognized as an innovative game application. This is because the FinGo game may be utilized as the primary guide for users in reaching all desired goals, such as financial goals while having fun with the entertaining FinGo game. Following this, the FinGo application may also be commercialized to the "Malaysian Government Mobile Application Gallery (GAMMA)" developed by all Malaysian Government agencies, with the objective of making it easier for citizens to download mobile game applications such as FinGo from authentic sources that are also safe for users to utilize. Besides, our FinGo application also has the potential to be commercialized to "Beta Sigma Gamma" to open more widely about the existence of this FinGo application to the whole world. Thus, with this opportunity, it can be used as a starting point and an interesting opportunity for us to be the group selected to have the highest award in the Beta Sigma Gamma Award for having an impact on the lives of the community as well as being an example to the community in the ethics of doing business through game applications.

BENEFIT TO COMMUNITY

The FinGo game is going to be one of the best methods to encourage users to save money without making it feel like they are being punished. Knowing that they put in a lot of effort into it makes it a pleasurable and satisfying thing to do. Moreover, it is beneficial to use this FinGo as it can be customized according to the user's preferences. It will reduce some of the pressure on the tasks in the challenge plan. Participating in these challenges can help users



maintain their motivation and accomplish some of their objectives easier. Users of FinGo have the option to save money and keep to the spending plans they create for themselves. Due to this, by playing FinGo consistently, users can cultivate the habit and culture of saving. This is where FinGo will improve financial discipline by reducing withdrawal opportunities from savings funds. This can be shown where it will encourage and motivate users to show what they have done and their achievements in the challenge. FinGo stands out as a fantastic approach for assisting users in becoming more knowledgeable about tracking and managing their expenditures. Users can gain a better understanding of whether the allocation or budget is suitable when they are aware of how effectively money is spent. Not only that, but the FinGo game might also serve as a record of your daily expenditures. Users can distinguish between necessary and unnecessary expenditures. Getting in the habit of keeping track of your spending can make it easier to stick to a budget. By knowing the average spending through FinGo and what the money is used for, it can help set daily transaction limits.

FEEDBACK FROM COMMUNITY

Next, the findings of our research project on the efficacy of FinGo in promoting and educating adult and teenage users about various concepts associated with budgeting. As part of our research, we actively solicit the opinions and experiences of adults and teenagers to comprehend their perspectives and interactions with FinGo. Adults and teenagers, who comprised our target community, participated in a series of surveys to collect community feedback. The survey was administered through Google Forms. The participants' opinions, both positive and negative, provided us with valuable insight into their engagement with the FinGo game. The users stated that this game application could benefit them because adults and teenagers can assist them in making more prudent financial decisions. The users also cited a high level of engagement with the game, interactive challenges, and rewards as motivating factors that kept them engaged and encouraged them to play FinGo.

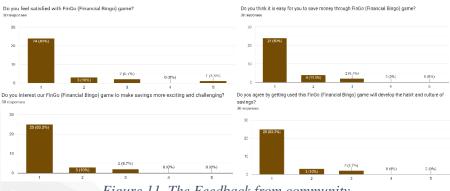


Figure 11. The Feedback from community

CONCLUSION AND REFLECTION



In conclusion, technology is the most influential aspect in people's life since it may lead to the creation of games or applications that make people's lives easier and happier, especially in this modern age. Therefore, the FinGo application developed by us may benefit society by attracting a user's interest in saving money or achieving any goals they want. Moreover, with the use of a smartphone which is a gadget or tool that is often carried anywhere, it is easy for a user to manage and control their saving process at any time, and wherever they are. Besides, this way of playing FinGo is also easy because it is the same as the popular game "Bingo", which is also very familiar to male and female players, old and young, all sectors of society are now aware of how to play "Bingo" and do it regularly. Where the player gets results depends solely on the probability and luck they have.

ACKNOWLEGDMENTS

We would like to express our sincerest gratitude and appreciation to everyone who has contributed to FinGo's success and development. This product innovation would not have been possible without the combined efforts and support of many individuals, and we are profoundly grateful for their contributions. Initially, we would like to express our gratitude to Dr. Aqilah Nadiah binti Md Sahiq, our FIN533 lecturer, for her guidance and unwavering support throughout the entire process. We would also like to acknowledge the contribution of our dedicated group advisor, Madam Nurhafizah binti Mohd Zolkapli. The guidance and expertise of Madam Nurhafizah have been indispensable throughout the duration of the undertaking. His unwavering support, constructive criticism, and insightful suggestions were essential in refining our ideas and ensuring the application's overall success. We are extremely appreciative of his leadership and unwavering dedication to our team. Lastly, team members demonstrated exceptional commitment and creativity, collaborating on the project, and we greatly value the active participation of users who provide valuable feedback.

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