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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
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ABSTRACT

"Reality Board" evokes the idea of creating and building wealth. It is an application that used the concept of a boarding game. This game has been created because nowadays there are a lot of issues that relate to the financial among the people especially in Malaysia. This can be seen where the high percentage of bankruptcy in early age, lower income employees that do not have financial planning, lack of knowledge about the importance of financial planning and more over. From the issues that stated, we know that people in Malaysia are lack of knowledge about financial planning and they spend their money without any goals to achieve. Hence, we created this game so that it can provide some information and knowledge on how they should plan their financial wisely without worrying to use their money. As benefits of this game, it can shows people how important of financial planning in life and promote people to make sure they can manage well their financial lifestyle. While the people enjoy the simple game then can earn the benefits of learning the concept of financial planning. As for our product, the idea of this game actually comes from the well-known game called "Monopoly". We make some innovation based on the concept from Monopoly and turn into knowledgeable concept simulation on how to manage income, expenses and liabilities. The target market for our game are focusing on employees, university students and high school students. The reason why the employees is one of our target market is because most employees do not have the financial planning for their life and it makes their spending not depends on their income. We also focused on university and high school students because even though they may do not have any income yet, but they can start to learn and invest on how they should spend their money once they start to have their career.

Keywords: Financial, Bankruptcy, Game, Knowledge, Goals

BACKGROUND

“**Reality Board**” is basically evokes the idea of creating and building your own wealth through the game perspective. This name of “Reality” and “Board” combines elements of the reality of the financial spending in our life with the perspective from the board game. The combination of this terms creates a distinctive and memorable name that captures the essence of our project. The ideas to create this board games is because nowadays there are a lot of unstable financial situation in the household that give a bad impact to their life. Furthermore, one survey has been conducted shown most of people do not have their own financial planning for their spending that can affect their financial situation. So form this, we come out with the idea to create a boarding game apps so that people can know how important the planning financial and at the same time, they can enjoyed the game elements in their study.

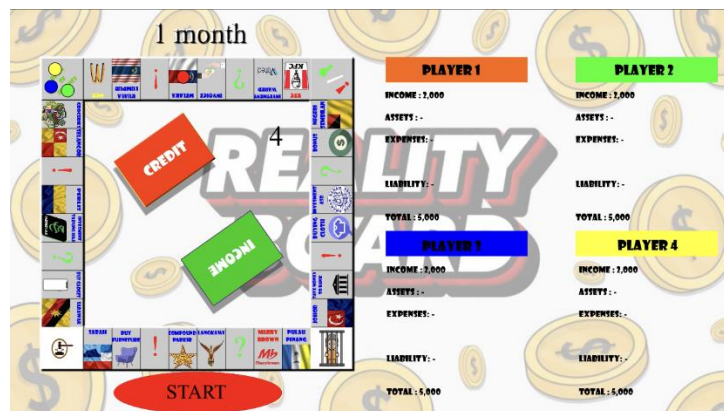


Figure 1. The board game

So for those players, they can play this game by follow the concept which, the game will start with everyone will has RM5,000 each a person for their capital asset in account. This game also will auto generate your financial calculation, so you do not have to calculate by yourself. The application game will calculate it for you. And it is also will show the asset that they buy, their liabilities, their income, expenses and their current money in bank account for their indicator to manage their financial plan well. After 1 round they can buy the investment, liabilities, and asset. They can increase their salary after the next round by additional RM2,000.



Figure 2. Example of choices that need to be make by the player

This game also provide with the choice that we can take either to spend our money and increase our assets or to increase the liability. The users should think wisely before make any decision to avoid bankruptcy that mean they will be out of the game.

PROBLEM STATEMENT

Nowadays, Malaysian tend to forget how to manage well their money even though we know that, financial is one of the essential things which we need to put an attention. Moreover, currently there are an inflation of purchases in this country which can affect the household expenses especially the B40 community. Without the strategic planning in their financial, this can bring a bad consequences for them such as incur substantial debts and may be unable to meet their financial obligations. This will lead them end up losing their goods, taken by a legal action and the most important is bankruptcy. Moreover, for individuals, they may also lose their power to obtaining credit or loans for their future. The bad financial situation also can affects people mental health because people that are facing money issues, they are tend to develop a high stress level and mental health disorder. This problems not just effected their life, but also people surrounding them because in some situation, this is the starting reason for families to start arguing, separation and so on. So from the problems that we gather, we know that Malaysian for example, almost of the peoples have a high percentage of bankruptcy in early age, lower income employees doesn't have financial planning, lack of knowledge about the important of financial planning, too much debt among Malaysian, extravagant in expenses and Malaysian doesn't have an idea to use wisely their assets. So we conclude, Malaysian are lack of knowledge about the importance of financial planning in their daily life and they use their money without a goal to achieve. So we created this game to provide some information and knowledge on how they should plan their financial wisely.

OBJECTIVES

The objective of this game is to provide society with the benefits of learning and at the same time enjoying a fantastic game that can be accessed anytime and anywhere by their smartphone. All range of age can enjoy this fantastic game which brings a knowledge to them about the importance's of financial planning in their life. The knowledge that has been provided by the game also will promote people to make sure they can manage well their financial lifestyle such as, their assets, liabilities, expenses and income. With this knowledge, they can enjoy the simple game with benefits of learning the concept of financial planning which can improve their income statement.

NOVELTY

Our “Reality Board” basically is innovation from traditional board game like Billionaire or Monopoly but our game is more advanced and more focus on developing financial management in a person. In this game we put many elements of financial such as income, assets, liability and expenses. Players will gain knowledge in managing their personal financial. This game will help in counting all income and expenses that player get and made. Traditional board game need us to prepared everything and arrange everything before they can start the game, but our game basically and application that can play online and also offline. Just click play and the game can start being play without need to prepare all the equipment. This game also not depending on how many assets do they have but how they spend their money depending on their income and saving. It is because in this game if they have too many assets like land or house or vehicles, they need to spend for the maintenance or people that organize those land and houses every full one round which a bit different from Monopoly.

COMMERCIALIZATION POTENTIALS

Our game target market is university student with range age 18 to 25 years old. We choose university student because they are the closest one that will face working phase. Before they face working phase, they need to know how they need to manage their financial because they do not have any knowledge on how important money can be. This game can really educate them on how they should manage their financial such as how they need to handle their income, handle their expenses and also still can make savings for their future. This game also can teach new generation that really like to spend money without thinking about the consequences of over spends. This game can open their eyes that their income also can generate more money with good investment and their savings also can help them in buying more assets that also can be investment in the future.

BENEFIT TO COMMUNITY

In this section, we believe that our project which is the “Reality Board” can give benefits to the

community and also maximize their satisfaction. As the first benefit, our project can show people about the importance of financial planning in life. Without a plan, the people will continue to be burdened with debt, inadequate savings, and cannot fulfill their dreams. For the second benefit, it can help people to make sure they manage their financial. A good financial plan can help people make decisions in terms of spending and investment, allowing them to handle economic challenges, seize opportunities, and finally ensure their financial well-being. As the third benefit, people can enjoy the simple game with benefits of learning the concept of financial planning. These games can simulate real-life scenarios, teaching players about budgeting, investing, and the importance of making wise decisions. Besides that, this project can teach people to expect the unexpected things that are related to financial like job loss, medical emergencies, or natural disasters. As a last benefit, our project also can help to improve people in terms of assets planning. With this benefit, people can enhance their financial position, create passive income streams, and achieve their long-term growth.

FEEDBACK FROM COMMUNITY

For this target demographic and audience from a few universities, we conducted a questionnaire via the internet using Google Forms. In addition, we performed a survey among Malaysian workers to determine the level of effectiveness of the Reality Board Application Games in the Malaysian community. The age range we set for this survey is between 15 years old and 40 years old. Based on a survey conducted on 71 people, 67.6% are in the age group from 18 years to 25 years.

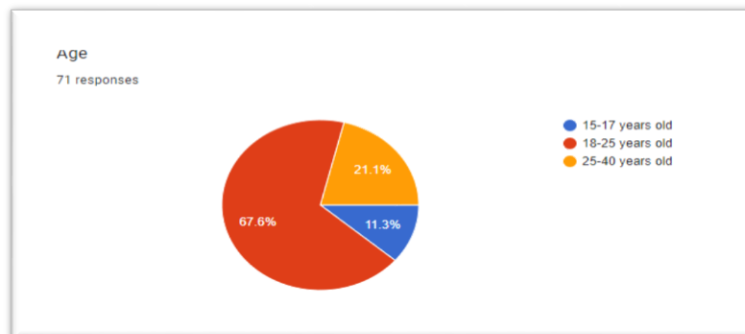


Figure 3. The range age of our responses

According to the results of the survey, 43 respondents believe that this Reality Board can assist users in managing their funds more wisely. This is due to the game's features being quite similar to our daily lives as Malaysians.

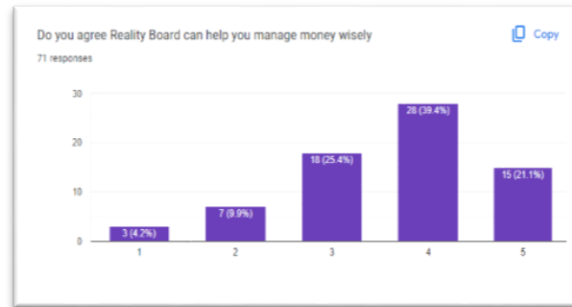


Figure 4. Percentage of responder about the assist of game for their money

A total of 47 respondents, or 66.19%, agreed that this game could develop our understanding as users to better understand financial management more deeply. Furthermore, they believe that this game has an enormous potential for increasing player skills to the point where all Malaysians are able to benefit greatly from it in the future.



Figure 5. Percentage people recommend our game for the community

Finally, this survey reveals that 45 people, or 63.3%, are eager to recommend this game to their friends and family members since they believe it improves money management knowledge. There is a lot of positive comments from users.

CONCLUSION AND REFLECTION

In conclusion, the "Reality Board" games can be very helpful to solve the lack of financial knowledge and planning among Malaysians, especially among employee, university students and high school students. By combining elements of traditional board games with financial management concepts, the game provides an engaging and accessible way for each player to learn about managing their spending in terms of income, assets, liabilities, and expenses. The games novelty lies in its advanced features, making it convenient and user-friendly. The target market of university students can ensure that they are well prepared with financial management skills before entering the workforce. This application game has the potential for commercial

success and can also give benefit to the community by promoting financial planning, helping individuals manage their finances, and teaching them about the consequences of overspending. Hence, the "Reality Board" game aims to empower players to make a wise financial decision, secure their financial well-being, and achieve their long-term growth.

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