



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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LEARN SAVING THROUGH THE MONEYHIKE GAME

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ABSTRACT

Giving your children financial education puts them on the path to becoming financially independent. You are not required to sit them down and lecture them on how they ought to handle their money, though. Your children will learn skills more quickly and easily if you are pragmatic. Life skills are better learned by children under the age of five when the process is enjoyable and interesting. Thus, we intend to provide this instructional tool for primary school students under the age of twelve. The products are based on game boards and incorporate elements of snake check to make learning about financial planning for the future more entertaining. We incorporate financial decision-making and budgeting questions into the game board, requiring players to consider their options before deciding whether or not to invest in the game's "power elements." Children often overspend on what they want because of their insatiable desire. This explains why kids still struggle with saving money. Our objectives are to help students consistently save money, expose them to saving habits early on, and help them make sensible financial decisions. This product's uniqueness lies in its incorporation of digital technology into typical board games, with a focus on enhancing children's cognitive abilities in financial management, particularly in the domains of expenditure and savings. In this interactive game, kids practice identifying, counting and saving money while learning in a fun mood. Our games help youngsters become more financially literate, motivate them to save for the future, and develop critical thinking skills related to money management. As we work to instill the habit of saving in kids, we also want them to have this MoneyHike product so they may educate their friends and family members who

are around their age on the benefits of saving.

Keywords: saving, financial, games, children, teaching



BACKGROUND

It's crucial to teach kids about money management early on so they can manage it responsibly as adults. The guidance of parents and other adults in a child's life can be very beneficial. Children are developmentally capable of saving by the age of five or six, according to research by Dr. Terri Friedline, an assistant professor of social welfare at The University of Kansas (2023). However, it is best if they begin learning fundamental ideas like budgeting and saving as soon as possible (Jason Fernand, 2023). So our group wants to make a teaching aid that names the MoneyHike Board game to overcome the problems that children are facing. How to Play Board Games ?

To start this MoneyHike game, the boy has to move according to the box depending on the number of dice obtained. Only one dice is used for this game. If a player stops at a box with a QR code, he has to scan the code and answer the questions there. Based on the question, the boy has to decide whether to spend or save. If he chooses to spend, the value of his savings will decrease based on the question if stated. If this boy stops on the box that has the snake, he has to land on the box according to the movement of the snake. No reduction in savings occurs. If the player stops on the stair box, it means he gets a booster. He needs to move up to the box carried by the stairs where the amount of saving received will be there. When the player arrives at the end box, he will know the amount of savings he has.

PROBLEM STATEMENT

One out of three Malaysians reported having low levels of confidence in their ability to handle their finances, according to research by the Management Agency (AKPK) (Mohd Aziz & Kassim, 2020). While, Bank Negara Malaysia's Financial Capability and Inclusion Demand Side Survey 2018 (FCI Survey 2018) reveals that the current state of financial literacy of Malaysians has room for improvement. Thus, it is crucial to document that knowledge of money should start from an early age. The importance of financial literacy is also highlighted in The National Strategy for Financial Literacy 2019-2023 for all ages. The National Strategy, a holistic five-year plan, sets out strategic priorities and broad action plans to develop a financially literate nation (FEN, 2019). In a study by Hayei & Khalid (2019), the borrowing culture is found to be a current culture among youngsters which is popular among students who do not have enough pocket money, so they are prone to borrowing. Besides, one of the causes of bankruptcy among young individuals is a lack of financial literacy (Mohd Aziz & Kassim, 2020). To avoid the upcoming youngsters facing bankruptcy in the future, savings knowledge should be an utmost priority to educate among kids (Chester Chin, Nurfatihah Irdina Adlan, 2022). Today, money management is regarded as an important life skill, and children are encouraged to develop it. Ironico (2012) mentioned that children started developing an intuitive comprehension of the purchasing act between the age of four to seven years. At that age, they

began to understand how money worked. Therefore, educating children about money literacy will create awareness among them of the importance of savings.



OBJECTIVES

The objective of the study is to explore the use of MoneyHike game as a supplementary medium to create awareness among children in saving money. The innovation also aims to expose them to saving habits early age. Last but not least, using this board game can help them make sensible financial decisions.

NOVELTY

The uniqueness we bring to this game is the incorporation of technology into a traditional board game. Given that our product focuses on enhancing students' financial literacy, we have incorporated a set of inquiries pertaining to the utilization of money. The game is different from other board games because it includes questions that present a scenario requiring students to make a decision between advancing through the game at a regular pace or expediting their progress by purchasing boosters. The inquiries posed are closely intertwined with the student's personal experiences, prompting them to make decisions based on their desires or necessities. This approach has the potential to prompt students to contemplate the significance of commodities to their lives, and subsequently, enable them to transfer the acquired knowledge to practical scenarios. Moreover, this particular game necessitates mathematical calculations, thereby demanding students to possess both proficiency and enthusiasm in the subject.

COMMERCIALIZATION POTENTIALS

As our major objective is to strive to make a positive impact on children's financial literacy through the knowledge, they gain by playing the MoneyHike game, we also want them to have this product glued with them so that they can spread the beneficial agenda of MoneyHike to their peers or family members who are around their age. We see this innovative commercialization product aims to be a feasible business model. When the product is being served in the marketplace, it can reach a greater portion of the audience, and we can have a development and improvement in terms of the game operations and its level. As a result, we would tackle more children to have the skills of saving money at such an early age. Thus, we will collaborate with Ministry of Education, Financial Education Network and Bank Negara Malaysia to commercialize this product among the kindergartens and primary school in Malaysia.

BENEFIT TO COMMUNITY

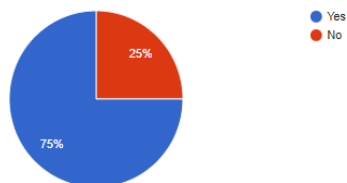
The MoneyHike game will help students become more financially literate where they can make the right decision to save and spend. At their early age, they have to set a purpose for why they are doing savings because this is one of the ways to attract them. This can be seen from this

game where they have to save as much as possible and the questions given will trap them into spending. Poor savings will make it hard to obtain the things. Besides, this MoneyHike game will also motivate students to save for the future. One if it can be where students collect money to buy their dream smartphone. So, he can start saving depending on their ability. This will foster a sense of contentment in them where they are using their own money, no their parents. Furthermore, this MoneyHike game also can develop critical thinking skills related to money management. Students are able to make a decision whether it is a need or a want. A price survey can also be done due to different selling prices. They can also explain why they choose to save instead of spend. They need to remember that spending is necessary, but must have limits. Finally, children can also educate their friends and family members about the benefits of saving through this MoneyHike game. By playing this game, it teaches students not to be too hasty in saving because they will not reach their limit to acquire an item. They also cannot spend frequently because it will decrease their amount of savings.

FEEDBACK FROM COMMUNITY

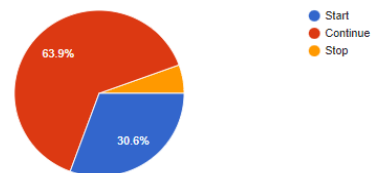
We have conducted a survey to see how effective our MoneyHike game is to them. based on the observation, we got replies from 36 responders.

2. Did your savings enough to buy what you want?
36 responses



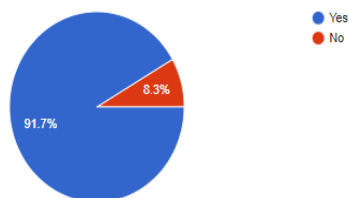
Graph 1

3. Will you start/continue/stop make a saving?
36 responses



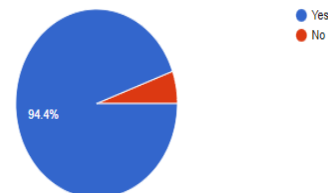
Graph 2

1. With the knowledge that you have, can you make a right decision?
36 responses



Graph 3

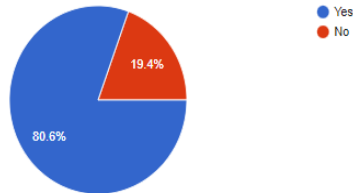
4. Do you think this MoneyHike game need to be published to another school?
36 responses



Graph 4

5. Do you need this at home?

36 responses



Graph 5

Based on the findings from Graph 1, it is clearly yielded respondent agree when they start saving, they can buy whatever they desire. This has achieved the first objective of this game which is to create awareness among children in saving money where they need to set savings goals in order to get what they really want. While Graph 2 shows when the kids make the right decision while playing the game it led to save more money. This has achieved the second objective of this game which is to make good decisions in spending money. The findings revealed that even though at first the kids felt it's difficult for them for saving however it change when they have enough knowledge on money literacy. This can be seen in Graph 3 where majority of the respondents agree if they have knowledge on financial plus with right decision-making saving money is not that difficult. Finally, Graph 4 represent that this game should be published to another school to spread the effective ways of savings among students and they choose to have this product at their home according to Graph 5. In conclusion, it can be said that this product is accepted by the children and they enjoy playing it.

CONCLUSION AND REFLECTION

The act of saving is a crucial practice that ought to be instilled in individuals from an early stage of life. The reason for this is that it can prove beneficial, particularly when individuals aspire to pursue further academic endeavors in the future. Hence, the adoption of a saving-oriented mindset is imperative to inculcate a habitual practice in the forthcoming society. This particular product holds significant importance for children. This is due to the fact that the aforementioned product has the potential to unveil the personality traits of students, as it is intricately linked to their daily routine and necessitates decision-making based on present or future requirements. The early awareness of the denomination will establish the sense of responsibility in money spending.

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