

MELAKA
INTERNATIONAL
INTELLECTUAL EXPOSITION

MIIEX'24

12 JUNE '24

Dewan Taming Sari,
Universiti Teknologi MARA Caw. Melaka,
Kampus Alor Gajah, Melaka

*"Empowerment of Special
Needs through Invention
& Innovation"*

**EXTENDED
ABSTRACT**

MiiEX'2024

MELAKA INTERNATIONAL INTELLECTUAL EXPOSITION 2024
**“EMPOWERMENT OF SPECIAL NEEDS THROUGH INVENTION AND
INNOVATION”**

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UiTM Cawangan Melaka
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Melaka Bandaraya Bersejarah
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MiiEX'2024

MELAKA INTERNATIONAL INTELLECTUAL EXPOSITION 2024

“EMPOWERMENT OF SPECIAL NEEDS THROUGH INVENTION AND
INNOVATION”

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INNOVATION, INVENTION, AND DESIGN

FOREWORD BY THE RECTOR OF UiTM CAWANGAN MELAKA



Professor Ts. Dr. Mohd Rasdi bin Zaidi

Rector, Universiti Teknologi MARA (UiTM)

Cawangan Melaka

Welcome to the Melaka International Intellectual Exposition 2024 (MIIEX '24). It is an honour for me, on behalf of UiTM Cawangan Melaka, to thank all of you for joining MIIEX '24. We are proud to inform you that this is the 13th consecutive year that UiTM Cawangan Melaka is organizing this exposition. Since 2009, UiTM Cawangan Melaka has successfully hosted this innovation exposition. Not only have we succeeded in organizing the exposition, but we have also successfully embarked on commercialized products.

2024 is a special year where MIIEX 2024 emphasizes the development of special needs. As we know, special needs indicate a limitation in a person's ability to engage in and benefit from various aspects, such as daily activities and education. Hence, with the theme "Empowering Special Needs Through Invention and Innovation," it is a platform for industries, professionals, academicians, students, and communities to share their innovative ideas and products to increase accessibility for those with special needs.

The successful implementation of MIIEX '24 is our joint success. This event was supported by the Melaka state government through YB Datuk Fairul Nizam bin Roslan, the EXCO of Science, Technology, Innovation, and Digital Communication. I also want to express my

gratitude to Universitas Negeri Padang, Indonesia, Universitas Muhammadiyah, Makassar, Indonesia, the International Association of Economic and Businesses (IAEB), Universiti Sains Islam Malaysia, Ibnu Umami Maktum Research Center (UMMI), USIM, and The Southeast Asia Minister of Education Organization Regional Centre for Special Educational Needs (SEAMEO SEN) as our co-collaborators for MIIEX 2024.

The collaboration from various parties in MIIEX '24 is a platform that will improve cooperation and interweaving among industries, professionals, academicians, students, and communities in shaping their potential in developing innovation products. This exposition also serves as a platform to cultivate and uphold the nation's innovation culture by presenting new ideas and research by young people, especially from academia and universities. Indirectly, MIIEX '24 will encourage all inventors towards empowering Science, Technology, Engineering, and Mathematics (STEM), especially in primary and secondary schools.

The new digital landscape also inspires more innovation and new ideas that contribute to various activities, such as business and industries. As a university that encourages "Research and Innovation," we aim to foster more innovative products that benefit scholars, industries, and communities, addressing issues to improve our present and future life.

This exposition would never happen without dedication, teamwork, and commitment. A round of applause should be given to the committee teams, who are the backbone of this exposition. Their hard work, effort, and time made this exposition possible.

Finally, I would like to conclude this brief remark by thanking all the participants and stakeholders for joining the exposition. We hope that this collaboration never ends here.

Thank you.

FOREWORD BY THE DEPUTY RECTOR (RESEARCH & INDUSTRIAL LINKAGES)



Associate Professor. Dr. Nur Hayati binti Abd Rahman

Deputy Rector (Research & Industrial Linkages), Universiti Teknologi MARA (UiTM) Cawangan Melaka

With much passion and privilege, let me warmly welcome all of you to the Melaka International Innovation Exhibition (MIIEEX), UiTM Cawangan Melaka's flagship event. I firmly believe that events such as these demonstrate the gradual evolution of this platform in terms of its significance and its governing principles within the sphere of learning and the broader scholarly society.

The theme for this year, "Empowering Special Needs Through Invention and Innovation," strongly connects to our mission of using research and technology to make a positive impact on the world we live in. Besides enforcing the message of diversity, this theme also reaffirms our focus on creating products to improve the lives of people with disabilities (PWDs). Such innovations are vital as only through focused constructive changes can society become more sensitive to the needs of all members.

MIIEEX allows researchers, students, and industry professionals to come together, share their innovative research, and develop viable research partnerships. It has been great to see the enthusiasm of the participants and the efforts they put into their projects, which can offer various social and economic benefits. This is why one can state that MIIEEX is a great

opportunity for creating connections between the academic environment and industry, facilitating the implementation of innovative and promising projects.

Finally, I would like to express my sincere appreciation to all the members and supporters of the organizing committee, all the participants, sponsors, and everyone involved in preparing this event. I want to express my gratitude for your commitment and involvement, as the success of MIIEX and the development of an active culture of innovation in our university and beyond is partly owed to your support.

Thank you

FOREWORD BY THE PROJECT DIRECTOR



Dr Zulkefli bin Muhamad Hanapiyah

Senior Lecturer

Assalamualaikum and Warmest Greetings,

It gives me a great pleasure, on behalf of the organizing committee, to welcome all participants and speakers to the Melaka International Intellectual Exposition 2024 (MIIEX '24) with the theme "Empowering Special Needs Through Invention and Innovation." We are honoured and pleased to welcome all participants to this biennial event.

MIIEX '24 is a platform that gathers experts from local and international industries, academia, scientists, researchers, and the community to contribute to the advancement of scientific and technological knowledge. This knowledge helps develop disruptive innovation products that improve daily activities for businesses and the community, especially those with special needs.

MIIEX '24 provides an atmosphere for inventors of all levels to gain new exposure and collaborate. Indirectly, this promotes a collaborative and innovative culture that focuses on cutting-edge technologies and new standards in technology and creativity.

MIIEX '24 is anticipated to serve as an arena for participants to acquire and disseminate revolutionary information on ideas and innovation. It is intended that the competition will expose the contestants' minds to the latest technologies and designs, aligning with the government's goal of encouraging innovation in Malaysia.

Finally, I want to compliment my fellow committee members on their amazing efforts, which were vital to the event's success. In addition, I want to thank our co-organizers, event sponsors, and participants. Optimistically, we hope that all new knowledge discovered, invented, or innovated will lead us toward future sustainability.

Thank you.

**FOREWORD BY MELAKA STATE EXCO OF SCIENCE, TECHNOLOGY,
INNOVATION AND DIGITAL COMMUNICATIONS**



YB Datuk Fairul Nizam bin Roslan

Melaka State Exco of Science, Technology, Innovation and Digital Communications

Welcome to the Melaka International Intellectual Exposition 2024 (MIIEX '24). It is an honor for me, on behalf of UiTM Cawangan Melaka, to thank all of you for joining MIIEX '24. We are proud to inform you that this is the 13th consecutive year that UiTM Cawangan Melaka is organizing this exposition. Since 2009, UiTM Cawangan Melaka has successfully hosted this innovation exposition. Not only have we succeeded in organizing the exposition, but we have also successfully embarked on commercialized products.

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Finally, I would like to conclude this brief remark by thanking all the participants and stakeholders for joining the exposition. We hope that this collaboration never ends here.

Thank you.

MIIEX'24 ORGANISING COMMITTEE

COMMITTEE	NAME
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	BUSHRA ABDUL HALIM
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	FAIQAH HAFIDZAH BINTI HALIM
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	AFZAN SAHILLA BINTI MOHD AMIR HAMZAH
	MUHAMMAD FURQAN BIN AZHAR
	KHAIRUL AZHAR BIN LOCHMAN

ABOUT MIIEX'24

MIIEX'24 is an innovation competition annually organised by UiTM Melaka with the intention to bring together ideas and inspiration that could fit in for commercialization needs.

This event creates a platform for researchers to establish networking, partnership and opportunities to collaborate with industries.

OBJECTIVES

1. Encourage and instil passion towards inventing and innovating among UiTM Cawangan Melaka staff, students and academicians of local and international higher education institutions;
2. Highlight distinguished talents of skilful inventors and exhibit intellectual products, inventions and innovations among local and private tertiary institutions, government and private agencies, including international participants;
3. Become an effective Business Matching platform for participating research products, matching industries and partnering government agencies;
4. Recognise, inspire and promote invention and innovation products to be patented and commercialized;
5. Increase passion towards inventing and innovating through research and boost interests of government and non-government agencies to obtain consultancy services from a line up experts of higher education institutions and UiTM Cawangan Melaka.

THEME

'EMPOWERMENT OF SPECIAL NEEDS THROUGH INVENTION AND INNOVATION'

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MoneyMingle: Bridging Financial Literacy and Experience through Interactive Loan Education App

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Abstract

In the ever-evolving world of finance, the "MoneyMingle" app presents itself as a creative way to introduce youngsters to credit scores and loans at an early age. By allowing users to mimic loan processes, the app addresses the issue of adolescent financial illiteracy and promotes a better knowledge of financial responsibility. Employed people may also obtain modest loans through a special feature, and students can participate in practical learning. The two goals of the app are to give students actual experience for loan applicants and to equip them with fundamental financial skills. Its uniqueness resides in how it combines practical application with academic information to provide a hands-on approach to financial education. User-friendly interfaces and specially designed learning modules emphasize practicality while guaranteeing accessibility for users from all backgrounds. By bridging the gap between academic knowledge and real-world experience, "MoneyMingle" marks a revolutionary change in financial education and produces a generation of financially knowledgeable individuals who are ready for success. Students may use modest loans for necessities like computers, and working people can use larger loans for major purchases like vehicles, so they can better comprehend a range of financial situations.

Keywords: Financial literacy, Experiential learning, Loan simulation, Practical finance, Educational app.

1. INTRODUCTION

MoneyMingle is an early exposure application for a young adult to learn things about loans. According to People Banks (2018), young adults should be aware of various aspects related to loans, including the types of loans available to them, the difference between secured and unsecured loans, factors that creditors consider when deciding on loan approvals, and the importance of building a good credit score. Understanding the implications of taking out loans, managing debt, and making responsible financial decisions are crucial for young adults. This app connects with a third party which is the banking industry to simplify loan application matters for students and young adults.

2. OBJECTIVE

This loan app makes sure that a user-friendly interface makes it simple for students and employed people with different credit scores to access and navigate the loan application process. This entails building the application process with students and employed people with limited credit histories or credit scores in mind, and making sure they receive clear instructions and support along the way. Other than that, work together with academic institutions and financial aid departments to expedite the loan application procedure and guarantee that students and employed people with different credit ratings have the necessary advice and assistance. The software attempts to improve users' comprehension of financial responsibility and decision-making by giving them a platform to participate in simulated loan procedures. Additionally, by providing students with the tools to understand the intricacies of lending and borrowing, the app aims to raise a generation of financially astute people.

3. NOVELTY & INVENTIVENESS

“MoneyMingle” is a unique app that makes learning about money and getting loans easy and enjoyable. Using modern technology, it offers a hands-on approach to financial education, allowing users to practice loan processes in a realistic way. It's designed to be user-friendly, ensuring accessibility for everyone, regardless of their financial background. In short, “MoneyMingle” isn't just an app, it's a tool for financial empowerment and opportunity.

4. PRACTICALITY & USEFULNESS

Practicality: The “MoneyMingle” app offers hands-on experience in managing credit scores and applying for loans, addressing adolescent financial literacy (Practicality in Strategy Formation, 2021). It provides practical skills early on and caters to diverse needs, offering loans for necessities like computers and major purchases like vehicles.

Usefulness: The app simplifies the loan application process, ensuring accessibility for users with varying credit histories. By considering factors like future earning potential, it expands opportunities for individuals without credit history. collaborating with academic institutions streamlines the process, providing guidance for users. “MoneyMingle” is essential for practical financial education and access to loans, preparing users for financial success;

5. CONCLUSION

Loan applications might have advantages and disadvantages. On the one hand, they make financial aid easier to obtain, which benefits students and also employed people who are struggling financially. The utilization of loan apps among students has brought about significant changes in their financial behaviors, academic performance, and overall well-being. The convenience and accessibility offered by loan apps have made borrowing easier for students (Trends in Finance and Economics, Raibagi, Poonam, 2024) They can assist with living expenditures, schooling fees, or unanticipated charges. It is essential that people utilize these programmes sensibly, though. Before taking out a loan, students should carefully assess their financial condition and ability to repay the debt. Over-reliance on these apps might result in stress and debt accumulation over time. For this reason, even if loan apps could be useful, people should only use them sparingly and in conjunction with other money management strategies.

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