

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**

**“EMPOWEREMENT OF SPECIAL NEEDS THROUGH INVENTION AND  
INNOVATION”**

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UiTM Cawangan Melaka  
KM26 Jalan Lendu,  
78000 Alor Gajah  
Melaka Bandaraya Bersejarah  
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# MiiEX'2024

**MELAKA INTERNATIONAL INTELLECTUAL EXPOSITION 2024**

**“EMPOWEREMENT OF SPECIAL NEEDS THROUGH INVENTION AND  
INNOVATION”**

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## **CONTENTS**

**FOREWORD BY THE RECTOR OF UITM CAWANGAN MELAKA**

**FOREWORD BY THE DEPUTY RECTOR (RESEARCH & INDUSTRIAL LINKAGES)**

**FOREWORD BY THE PROJECT DIRECTOR**

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

**MIIEX'24 ORGANISING COMMITTEE**

**ABOUT MIIEX'24**

**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 Ummi 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 (MIIEX), 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.

MIIEX 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 MIIEX 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**

<b>COMMITTEE</b>	<b>NAME</b>
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JURY SELECTION AND MANAGEMENT	EN NORAZLAN ANUAL PN AFZAN NOR BINTI TALIB PN NUR HIDAYAH ZAINI CIK FARIHA AIZA BINTI RAMLY PN NURUL AIN BINTI MUSTAKIM PN NOORZALYLA MOKHTAR PN ZATUL HIMMAH BINTI ABDUL KARIM CIK MUNA KAMEELAH BINTI SAUID PN NOR MASLIA RASLI SAMUDIN PN NURHAFIZAH MOHD ZOLKAPLI CIK MILFADZHILAH MOHD JAMIL PN NUR HAZWANI BINTI MOHAMAD ROSELI PN GLADYS SEBI ENTIGAR

	PN NASHRAH BINTI TALIB CIK SITI NURUL IZZA HASHIM
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	SITI RAMIZAH JAMA
	SITI NURSYAHIRA ZAINUDIN
	BUSHRA ABDUL HALIM
BIRO MEDAL & CENDERAHATI	PN SYUKURRIAH IDRUS
	SITI NAZIRAH BINTI OMAR
	RAFIDAH ABDUL AZIZ
	MASTURA AYOB
	INTAN LIANA BINTI SUHAIME
	DR NORASHIKIN ADAM
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	FAIQAH HAFIDZAH BINTI HALIM
	NORSHAHIDATUL HASANA BINTI ISHAK
	HAZRATI ZAINI
	KHAIRUL NURMAZIANNI ISMAIL
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	PN MAYMUNAH ISMAIL
	PN NOR HALAWAH AHMAD
	PN AZIRA RAHIM
	NORLINDA TENDOT ABU BAKAR
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	DR MOHD SUFIEAN BIN HASSAN
	ENCIK KHAIRI BIN KHAIRUDDIN
	DR NUR SHAZANA BINTI ABDUL RANI
	DR SITI NUR IZYANDIYANA BINTI AB HADI
	DR MOHAMAD HAFIFI BIN JAMRI
MEALS ARRAGEMENTS	DR SITI NURUL AKMA BINTI AHMAD
	MOHD SUFIAN AB KADIR
	SITI MARIAM ALI
	ERRATUL SHELA ESHAK
	NUR FAITHZAH JAMIAN

	MUNIRAH BINTI MOHD JIDI
	MASLIZA BINTI MOHD RAZALI
TECHNICAL & VENUE	EN MAZ IZUAN BIN MAZALAN
	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'**

<b>INNOVATION, INVENTION, AND DESIGN</b>	
<b>MIIEX'24 ORGANISING COMMITTEE</b>	<b>9</b>
<b>ORAL HISTORY SYSTEM FOR MEMORY MANAGEMENT (OHS3M)</b>	<b>27</b>
<b>ALIMS – ASSETS LOAN AND INVENTORY MANAGEMENT SYSTEM WITH SMS NOTIFICATION</b>	<b>31</b>
<b>“SOCKET LOCK-IT”: TOOTH EXTRACTION SOCKET COMPRESSION DEVICE FOR SPECIAL NEEDS PATIENTS</b>	<b>36</b>
<b>F.O.S MEMBERSHIP SYSTEM ENHANCEMENT USING GEOLOCATION, CHATBOT WITH USER PREFERENCES</b>	<b>40</b>
<b>CDL-CQI TEMPLATE</b>	<b>44</b>
<b>AIDQR FINANCIAL BRIDGE FOR SPECIAL NEEDS</b>	<b>49</b>
<b>SMART RAKE ROLLER</b>	<b>53</b>
<b>INSUREQUEST: THE INSURANCE ADVENTURE</b>	<b>56</b>
<b>MONEYEASE APP</b>	<b>60</b>
<b>FLEXIWHEEL</b>	<b>64</b>
<b>VIRTUAL REALITY TOOL FOR TEACHING AND LEARNING HUMAN ANATOMY IN SECONDARY SCHOOL</b>	<b>68</b>
<b>ENHANCING CHEMISTRY LEARNING FOR SECONDARY SCHOOLS STUDENTS USING VIRTUAL REALITY</b>	<b>73</b>

<b>THE SUPPORT BOARD: TREATMENT WITHOUT TRANSFER</b>	<b>78</b>
<b>BLIND BANKER APPS</b>	<b>81</b>
<b>GEST2TALK (G2T) APPLICATION</b>	<b>84</b>
<b>ARTHRIEASE KIT</b>	<b>90</b>
<b>REVERZ PRINTER</b>	<b>94</b>
<b>EMPOWERING YOUR FINANCIAL WITH ULTIMATE FINANCIAL COMPANION</b>	<b>98</b>
<b>MY INNER VOICE: AN INNOVATION OF SELF-EXPRESSION</b>	<b>103</b>
<b>WITH THE COMMUNICATION BOOK</b>	<b>103</b>
<b>MIND MAP: INTERROGATIVE WORDS IN MANDARIN</b>	<b>107</b>
<b>AROMAZEN HANDKERCHIEF FOR INDIVIDUALS WITH AUTISM</b>	<b>111</b>
<b>AUTIEASE KIT ULTIMATE COMFORT AND CONVENIENCE SOLUTION</b>	<b>115</b>
<b>MONTESSORI SENSORY SOFTBOOK: ENGAGING EDUCATION FOR CHILDREN WITH AUTISM</b>	<b>119</b>
<b>BRAILLEBIND</b>	<b>122</b>
<b>HEAR TO SEE GLASSES</b>	<b>125</b>
<b>SMART BLIND-PEDESTRIAN TRAFFIC LIGHT AND SMART CANE WITH EARPIECE</b>	<b>128</b>
<b>MONEY BRAILLE STAMPING</b>	<b>130</b>

<b>EMPOWER SHOP INNOVATION</b>	<b>134</b>
<b>SENSORYSERENITY BOTTLE</b>	<b>138</b>
<b>SMART UMBRELLA</b>	<b>147</b>
<b>TAXQUEST</b>	<b>149</b>
<b>SMART MUG</b>	<b>153</b>
<b>FINDR</b>	<b>156</b>
<b>IFROST SMART REFRIGERATOR</b>	<b>159</b>
<b>A SMART CANE INTEGRATED WITH ARTIFICIAL INTELLIGENCE (AI) CAPABILITIES</b>	<b>164</b>
<b>ATTACHABLE ROOF FOR WHEELCHAIR</b>	<b>166</b>
<b>3 IN 1 UTENSILS</b>	<b>170</b>
<b>STUDYMATE: UITM STUDENT TIME MANAGEMENT SYSTEM USING WEB-SCRAPING AND TELEGRAM BOT API WITH AUTOMATIC NOTIFICATION REMINDER</b>	<b>173</b>
<b>EMPOWERING AUTISTIC TALENTS</b>	<b>182</b>
<b>DISABANK IMOBILE</b>	<b>187</b>
<b>COMFORTSTEP DIABETIC FOOTWEAR</b>	<b>192</b>
<b>SNUGGLETRON: A COMPANION ROBOT</b>	<b>194</b>
<b>BUDGETBUDDY: SAVE EASILY, SPEND WISELY</b>	<b>198</b>

EZTOTE BAG	201
BUDGET BUDDY	205
SIGHTLESS SHOP	208
FINWEAR TRANSACTION BRACELET	214
FINWEAR TRANSACTION BRACELET	216
MONEY BUDDY	221
UNIVERSAL GAME CARDS (INVESTMENT EDITION)	225
SMART PEN FOR INTELLECTUAL DISABILITIES	229
GLITZGLAM MAKEUP BRUSH	231
INVENTNIC (INVESTMENT APPLICATION FOR VISUAL IMPAIRMENT)	234
THE SMART BLIND CANE STICK	237
TECHNOLOGICAL INNOVATION:	240
THE FUTURE AND CHALLENGES IN MALAYSIA CONTEXT	240
CHROMATONE	245
SMART MEDICINE DISPENSER	246
HELPHUB	250

<b>CREATING BRIDGES FOR OPPORTUNITIES: DEVELOPING A UNIQUEHIRE.COM FOR PEOPLE WITH DISABILITIES</b>	<b>254</b>
<b>EMPOWER ABILITY APPLICATION</b>	<b>258</b>
<b>3D FLEXY LEG" SILICONE-BASED PROSTHETIC LEG</b>	<b>259</b>
<b>SMART TECH</b>	<b>263</b>
<b>IHEADEASE: INNOVATIVE HEAD IMMOBILISATION DEVICE FOR SPECIAL CARE PATIENTS DURING DENTAL PROCEDURES</b>	<b>266</b>
<b>CHILLI ROW COLLECTOR</b>	<b>270</b>
<b>TRI-WHEEL NAVIGATOR: INNOVATIVE LUGGAGE WITH TRIANGULAR WHEELS</b>	<b>273</b>
<b>PHINESTIC LEARNING</b>	<b>276</b>
<b>SMART ASSISTIVE WATCH FOR THE VISUALLY IMPAIRED</b>	<b>280</b>
<b>OPTICFIN: BANKING SOFTWARE FOR VISUALLY IMPAIRED PEOPLE</b>	<b>283</b>
<b>TWIST N' TASTE 2-IN-1 BOTTLE</b>	<b>286</b>
<b>THE JIGGLE PILLOW</b>	<b>290</b>
<b>VISIONARY VAULT: REVOLUTIONIZING SOLUTION FOR DISABLE COMMUNITY</b>	<b>292</b>
<b>SAFETY BUBBLY JACKET</b>	<b>300</b>
<b>ADJUSTMENT ON EC METER FOR DISABLE PEOPLE</b>	<b>303</b>

EARBUD TECHNOLOGY FOR THE BLIND	306
LEMMEGUIDE	310
SIGNSYNC	313
ICHAIR - THE NEXT GENERATION IN INTELLIGENT WHEELCHAIR MOBILITY	316
PORTABLE ARMCHAIR CANE	320
SMART INTELLIBOARD	324
MASSAGER WHEELCHAIR	327
VOXTECH: EMPOWERING FINTECH ACCESSIBILITY FOR VISUALLY IMPAIRED	331
TRANSFORMING CORN COBS INTO RENEWABLE COAL: A SUSTAINABLE ALTERNATIVE TO FOSSIL FUELS	336
MULTIPURPOSE KITCHEN TOOL	342
DIGITAL CHOPBOARD	347
GRABBYBITEZ	351
SEEINGSOR SYSTEM DETECTION	354
SAVVY COINS: PERSONAL FORCED SAVINGS TRACKER MOBILE APPLICATIONS	356
CAREMALL	360
TALK TO ME (TTM) ASSISTIVE MACHINE	364

<b>EARSENSE: ENHANCING COMMUNICATION FOR THE DEAF THROUGH REAL-TIME TRANSLATION</b>	<b>367</b>
<b>REACHER GRABBER TOOL</b>	<b>371</b>
<b>FAIRY LIGHT COLOR</b>	<b>372</b>
<b>MYRELIEFF</b>	<b>376</b>
<b>FIN-ACCESS</b>	<b>377</b>
<b>SMART PILL BOX ORGANIZER</b>	<b>380</b>
<b>INNOVATION IN MAKEUP APPLICATOR FOR HAND DISABILITY PEOPLE</b>	<b>385</b>
<b>APEX SOLAR FAN</b>	<b>389</b>
<b>TALKBACK BALANCE CHECKER</b>	<b>394</b>
<b>THE SOSECURE BLIND-FOLD CANE</b>	<b>396</b>
<b>SIGNAVERSE</b>	<b>402</b>
<b>DISABILITY PEOPLE: SILANG TRANSLATOR</b>	<b>405</b>
<b>KINDLELIT: ADVANCING DYSLEXIA ACCESSIBILITY ON AMAZON KINDLE</b>	<b>408</b>
<b>SHOEDRY</b>	<b>411</b>
<b>BUDGETBUDDY BASED</b>	<b>416</b>
<b>BLYNUS VISION</b>	<b>420</b>

<b>VOICEEASE FOR PEOPLE WITH VISION IMPAIRMENT DISABILITIES</b>	<b>423</b>
<b>CAREABILITY</b>	<b>426</b>
<b>INNOVATIVE PITCHER PLANT TEA SET: A VERSATILE TABLE DECORATION WITH MULTIPLE COMPARTMENTS</b>	<b>430</b>
<b>HELPOK: HELP THOSE WHO NEED</b>	<b>433</b>
<b>REVOLUTIONIZING ADHD CARE: INTRODUCING FOCUS FLOW SMARTWATCH FOR ENHANCED DISABILITY SUPPORT</b>	<b>436</b>
<b>ZENSPHERE</b>	<b>441</b>
<b>CLOTHES BUTTON MAGNETIC</b>	<b>443</b>
<b>ADAPT TO EWHEEL SMART WHEELCHAIR</b>	<b>446</b>
<b>DISABILITY PEOPLE: ABILITYFIN</b>	<b>447</b>
<b>CAPABLEINVEST</b>	<b>450</b>
<b>MULTIFUNCTIONAL HEARING AIDS (AIDEWAY)</b>	<b>454</b>
<b>VTIFY APPLICATION</b>	<b>455</b>
<b>ONE STOP MAINTENANCE APP</b>	<b>458</b>
<b>BLIND STICK TECH (BST)</b>	<b>462</b>
<b>NAVICANE</b>	<b>466</b>

<b>THE ASSIST TOILET WHEELCHAIR</b>	<b>470</b>
<b>SOUND SENTRY</b>	<b>474</b>
<b>JAYJAY COFFEE</b>	<b>476</b>
<b>*BLOW WAVE PRO</b>	<b>480</b>
<b>BRIDGING THE GAP: TECHNOLOGICAL INNOVATIONS AND SUSTAINABILITY TOWARDS TRANSFORMING DISABILITY PRODUCTS</b>	<b>483</b>
<b>LAUNDRY SERVICES FOR PEOPLE WITH DISABILITIES</b>	<b>488</b>
<b>BUDGETBEE</b>	<b>491</b>
<b>VOICESTICK</b>	<b>494</b>
<b>SUPPER SOLE</b>	<b>495</b>
<b>EDUWISE PEN RECORDER</b>	<b>498</b>
<b>BHELP: THE 2-IN-1 BED AND WHEELCHAIR PROJECT</b>	<b>502</b>
<b>I-M-A-N APPROACH:</b>	<b>507</b>
<b>A CREATIVE METHOD TO TEACH AUTISTIC CHILDREN VERBAL COMMUNICATION</b>	<b>507</b>
<b>MF UMBRELLA</b>	<b>511</b>
<b>TEDDY GUARDIAN</b>	<b>514</b>
<b>SKIPERS</b>	<b>519</b>

<b>PROSAFE: GUARDIAN GLOVE</b>	<b>523</b>
<b>ABLE APP</b>	<b>528</b>
<b>MONEY MASTER CALCULATOR: FINANCIAL CALCULATOR FOR BLIND OR VISION-IMPAIRED USERS</b>	<b>529</b>
<b>BANTU OKU APPLICATIONS</b>	<b>532</b>
<b>BOOKARMOR: A SUSTAINABLE SOLUTION FOR TEXTBOOKS LONGEVITY AND SUSTAINABILITY</b>	<b>535</b>
<b>MAGIC LIGHTERS</b>	<b>540</b>
<b>SKYSHIELD UMBRELLA</b>	<b>544</b>
<b>GLAMMIX</b>	<b>547</b>
<b>PAWTRACK HEALTH-GUARD</b>	<b>550</b>
<b>MONEYMINGLE: BRIDGING FINANCIAL LITERACY AND EXPERIENCE THROUGH INTERACTIVE LOAN EDUCATION APP</b>	<b>555</b>
<b>HOUSEHOLD LIFESTYLE : QUARTERCUT</b>	<b>562</b>
<b>WHEELCHAIR FOLDABLE TABLE</b>	<b>565</b>
<b>NAVIGATOR CANE</b>	<b>567</b>
<b>SILENT SPEAK CONNECT: YOUR BRIDGE IN BETTER HEARING</b>	<b>571</b>
<b>FINANCE BOARD GAME: CRITICAL THINKING FOR THE BLIND</b>	<b>575</b>

<b>ADVANCE SPEECH RECOGNITION</b>	<b>579</b>
<b>SENSORY KIT BOX</b>	<b>582</b>
<b>BRAILLE TABLET</b>	<b>585</b>
<b>BRAILLEFRESH: A BATHING INNOVATION ACCESSIBLE TO ALL</b>	<b>589</b>
<b>AIR UP FLAVOURED WATER BOTTLE</b>	<b>592</b>
<b>MYRELIEFF</b>	<b>597</b>
<b>ADAPTOWHEEL SMART WHEELCHAIR</b>	<b>598</b>
<b>MULTIFUNCTIONAL HEARING AIDS (AIDEWAY)</b>	<b>599</b>
<b>VOICESTICK</b>	<b>600</b>
<b>ABLE APP</b>	<b>601</b>
<b>GRABBYBITEZ</b>	<b>602</b>
<b>OKU SMART PARKING ASSISTANT</b>	<b>608</b>
<b>OBSTACLESENSE</b>	<b>612</b>
<b>VOLUNTEER FINDER APPLICATION</b>	<b>615</b>
<b>BAID: SMART HEARING AID WRISTBAND</b>	<b>618</b>
<b>MAKEUP BRUSH DRYER</b>	<b>622</b>

<b>UNIVERSE RING: EMPOWERING READING ACCESSIBILITY FOR PEOPLE WITH DISABILITIES</b>	<b>626</b>
<b>NEW PRODUCT DEVELOPMENT</b>	<b>630</b>
<b>SMART BRACELET (I-FIT)</b>	<b>631</b>
<b>COZYWRAP: TO SECURE AND PROTECT PATIENTS IN A COMFORTING WAY</b>	<b>634</b>
<b>COZEES, THE SELF-HEATING BLANKET</b>	<b>638</b>
<b>DYSCARD - DYSLEXIA-FRIENDLY CARD GAME</b>	<b>641</b>
<b>THE SPECTACLE SENSOR</b>	<b>644</b>
<b>LEXY LENSE</b>	<b>647</b>
<b>SNEAKSENSE SENSORY SHOE</b>	<b>650</b>
<b>CHROMAKIDS: KIDS COLOR BLINDNESS SPECTACLES</b>	<b>654</b>
<b>THE INTERACTIVE WEIGHTED LAP PAD WITH EMOTIONAL FEEDBACK</b>	<b>660</b>
<b>AI SMART RECITING BRAILLE QURAN PEN</b>	<b>662</b>
<b>QURANIC PILLOW</b>	<b>666</b>
<b>VISION VESSEL SMART BOTTLE</b>	<b>669</b>
<b>LAUNDRY BUTLER BY TIDYTOOLS</b>	<b>673</b>
<b>SMART WHEELCHAIR</b>	<b>676</b>

<b>DEAF PERSON GLASSES: MOUTH MOVEMENT TO SIGN LANGUAGE TRANSLATION</b>	<b>681</b>
<b>IDRINK COMPANY</b>	<b>683</b>
<b>SMART LASER FOR BLIND PEOPLE</b>	<b>686</b>
<b>INDIGO: SHADE OF DESIGN</b>	<b>688</b>
<b>SMART WHEELCHAIR</b>	<b>692</b>
<b>PORTABLE BLIND CANE</b>	<b>693</b>
<b>CARING-BASED EDUCATION PROGRAM MODULE FOR CRITICAL CARE NURSES</b>	<b>694</b>
<b>SPICES RACK WITH BRAILLE</b>	<b>697</b>
<b>MULTIFUNCTIONAL CLEANING STICK</b>	<b>702</b>
<b>COLOR-READING GLASSES</b>	<b>705</b>
<b>WHEELY BLISS</b>	<b>708</b>
<b>THE TALKING BUTTON</b>	<b>711</b>
<b>SIGNGEST-EMPOWERING THE DEAF AND BLIND COMMUNITY THROUGH GESTURE-CONTROLLED ACCESSIBILITY</b>	<b>714</b>
<b>FAIT: FINANCIAL AUTISM INSIGHT TOOL</b>	<b>718</b>
<b>BRAILLE SMART GLOVE</b>	<b>722</b>
<b>SEAT AND TRACK CART</b>	<b>726</b>

<b>INTELICANE (SMARTCANE)</b>	<b>729</b>
<b>CYBERWHEEL PRO BY INTELLIGUIDE COMPANY</b>	<b>733</b>
<b>BRAILLETOUCH PRICEMARKERS</b>	<b>736</b>
<b>IMPROVISING FOGGING MACHINE DESIGN KEY CHARACTERISTIC THROUGH FUNDAMENTAL PERFORMANCES</b>	<b>741</b>
<b>BORNEAN CUISINE RESTAURANT</b>	<b>747</b>
<b>VOICE B</b>	<b>751</b>
<b>THE MULTIFUNCTIONAL BUZZER WATCH: A SOLUTION FOR DEAF PEOPLE</b>	<b>756</b>
<b>SEGRE-BAG: REVOLUTIONIZING WASTE MANAGEMENT THROUGH INNOVATIVE SEGREGATION</b>	<b>760</b>
<b>ACTIVRAY ADVANCE SKELETON</b>	<b>764</b>
<b>TECHNOLOGY INNOVATION SMART JEWELRY, LUMIÈRE ARMILLA</b>	<b>767</b>
<b>SANDAL MOP</b>	<b>770</b>
<b>BLINDGUIDE: MULTIPURPOSE PORTABLE STICK</b>	<b>774</b>
<b>SENSE SPEND: AI-ENHANCED FINANCIAL APPS FOR INDIVIDUALS WITH VISUAL IMPAIRMENTS</b>	<b>777</b>
<b>AUTO-UPDATE CONTAINER LIDS SCANNER WITH EXPIRATION DATE DISPLAY</b>	<b>786</b>

<b>SPREADING THE KNOWLEDGE: APPROACHING THE OBLIVIOUS ABOUT HIGH SENSORY INPUTS</b>	<b>791</b>
<b>EZPASAR</b>	<b>795</b>
<b>TOUCHSENSE GLOVE</b>	<b>798</b>
<b>CARE WATCH</b>	<b>800</b>
<b>EZPLANABILITY</b>	<b>802</b>
<b>COZY CUP 312 CAFE</b>	<b>806</b>
<b>AUTISM SPECIALIZED BAND</b>	<b>809</b>
<b>MULTIPURPOSE UTENSIL</b>	<b>814</b>
<b>COMMUNITY AWARENESS TOWARDS DISABLED PERSON: OVERVIEW AT MALAYSIA CHAPTER</b>	<b>816</b>
<b>RESQALERT</b>	<b>820</b>
<b>U&amp;I</b>	<b>824</b>
<b>TRANSVISION: YOUR GLOBAL LENS</b>	<b>825</b>
<b>NOUR TRAVEL &amp; TOURS</b>	<b>829</b>
<b>SMARTREACH</b>	<b>833</b>
<b>PMAS CARE : PARENTAL MONITORING AND SUPERVISION CARE</b>	<b>837</b>

<b>BODY N' MIND SPA</b>	<b>841</b>
<b>HUGGING CHAIR FOR AUTISM</b>	<b>845</b>
<b>OLA KINO - AN EMOTIONAL ASSISTANT APPLICATION</b>	<b>848</b>
<b>MASTER BRACELET</b>	<b>851</b>
<b>SIGNSENSE</b>	<b>853</b>
<b>SMATTRESS</b>	<b>855</b>
<b>MATH MIND MASTERKIT: REVOLUTIONIZING FINANCIAL EDUCATION FOR YOUNG MINDS THROUGH GAMIFIED LEARNING</b>	<b>859</b>
<b>CAMPUSHARE</b>	<b>864</b>
<b>ADAPTAWEAR CO.</b>	<b>867</b>
<b>EQUALEASE FINANCIAL SERVICES</b>	<b>871</b>
<b>DUMPSTERDOT.CO - BEYOND TOUCH: MOTION SENSOR TRASH CANS PWD-FRIENDLY WASTE MANAGEMENT INNOVATIONS</b>	<b>874</b>
<b>BUZZALERT</b>	<b>877</b>
<b>DIGITAL EYES SMART GLASSES TECHNOLOGY</b>	<b>880</b>
<b>CHILDREN EDUCATION CENTER</b>	<b>884</b>
<b>LEXIPLAY DYSLEXIA LEARNING ADVENTURES</b>	<b>887</b>

SIGN TECH PRO	891
CLEANING SERVICES FOR PEOPLE WITH DISABILITIES	894
CAREWHEEL	897
EASYMOTION	901
NOURISHVITAL	904
BLINDCARE .JR	908
CARING CLEAN	911
COOKIESTER	914
SMARTCHEF PRO STOVE	918
VERSASTEADY WAND	921
ADHD FRIENDLY TOYS BY CALMMIND CREATION.CO	924
BRAILLE WATCH	928
JUNGLE MATCH	930
JÆPPY: THE MULTIPURPOSE JACKET	934
SMART DESK LAMP	938
ROAD CITY EXPRESS	941
PRIMEXWHEELS	945

SMART FRIDGE	948
PORTABLE THERMOS WATER HEATER	952
AUTOMATIC BABY AND PET FENCE	956
NEW TECHNOLOGY WHITE STICK	960
MOBILITY SHOWER SOLUTION FOR PEOPLE WITH DISABILITIES	963
ANGEL WHEELS	968
ACCESSIBLE WEALTH: PERSONALIZED FINANCE FOR EVERY ABILITY	972
EMO PET (PERSONALIZED VIRTUAL ASSISTANTS WITH EMOTIONAL INTELLIGENCE)	975
COOLFLOW SHIRT	979
MAYFAA TOTE BAG	982
SOLARSPRINT POWER BANK	986
HISTORIA INDONESIA WITH RPG GAME	990
FINEASE	994
EZCOMB	998
THE SENSESTICK GLOVES	1002
MAGIC WAND	1004
“VTOKU”	1007

<b>HIGH-TECH HEXAGON FRIDGE</b>	<b>1012</b>
<b>MEMORA FRAME: REIMAGINE YOUR WALLS WITH A TOUCH OF TECHNOLOGY</b>	<b>1016</b>
<b>CAMOCULAR</b>	<b>1020</b>
<b>MATHSLEXIA</b>	<b>1024</b>
<b>“WHEELY: ADVANCE TECHNOLOGY ON TRADITIONAL WHEELCHAIR”</b>	<b>1028</b>
<b>SENSA STRAP: ENHANCING SAFETY FOR VISUALLY IMPAIRED</b>	<b>1032</b>
<b>DYXTAB: TRANSFORMING LEARNING FOR DYSLEXIC CHILDREN</b>	<b>1035</b>
<b>EZ PRINT (PRINTING VENDING MACHINE)</b>	<b>1039</b>
<b>PREP PANTRY</b>	<b>1043</b>
<b>WHEELCHAIR SECUREMENT SYSTEMS</b>	<b>1047</b>
<b>GOBRELLA</b>	<b>1050</b>
<b>SIPPY PRESS - LIFESTYLE</b>	<b>1054</b>
<b>NAVIGATE AID STICK</b>	<b>1058</b>
<b>LUMINA FAN</b>	<b>1062</b>
<b>BRISK-WALK TROLLEY ASSISTANCE: AN INNOVATIVE APPROACH FOR OBESITY RECOVERY</b>	<b>1070</b>
<b>PORTABLE MEDKIT</b>	<b>1074</b>

TIDYKIT	1077
BRAINWAVE: WHERE MAGIC MEETS NOTES - THE SMART NOTEBOOK WONDER	1081
TOURISM PLANNER APPLICATION	1084
SLEEPING HEADBAND	1088
TACTIBANCA: AUTOMATED TELLER MACHINE (ATM) FOR VISUALLY IMPAIRED INDIVIDUALS	1092
GINGER SURVIVOR	1096
BRAILLEPHABET PUZZLE BOOK	1098
HELMET WITH INTEGRATED AUGMENTED REALITY DISPLAY	1103
AUDIO VIEW	1106
BLUSCENT AIR CONDITIONER	1110
MULTIPURPOSE IRON BOARD	1114
LEAD	1117
MOMMY MAGIC	1121
ECHO CLASP	1125
BOTTOMUPZ: STUDENT-FRIENDLY SMART BOTTLE WITH TEMPERATURE DISPLAY	1128
FOLDABLE STICK WITH TUMBLER HOLDER	1131

<b>SHOE CABINET WITH AUTOMATIC ODOR CONTROL</b>	<b>1134</b>
<b>AAIM SMART PILLOW</b>	<b>1138</b>
<b>BALBAT BEAUTY.CO 7IN1 MAKEUP PEN.</b>	<b>1141</b>
<b>VISION TECH</b>	<b>1145</b>
<b>SMART PORTABLE WARDROBE</b>	<b>1148</b>
<b>MOBILE EASE ONE</b>	<b>1150</b>
<b>BRAILLE MENU</b>	<b>1153</b>
<b>I-DETECTOR</b>	<b>1157</b>
<b>PENDIVE</b>	<b>1161</b>
<b>SMART SHOE FOR BLIND PERSON</b>	<b>1166</b>
<b>BRAILLE CHECKERS: AN INNOVATIVE BOARD GAME DESIGNED FOR THE VISUALLY IMPAIRED, ENSURING FUN AND ACCESSIBILITY</b>	<b>1169</b>
<b>RAIN KIT</b>	<b>1172</b>
<b>MINDMINGLE: AN AI STUDY APP</b>	<b>1175</b>
<b>“WRITING MOUSE”</b>	<b>1178</b>
<b>MASSAGE CHAIR FOR PUBLIC USERS AND PERSONS WITH DISABILITIES</b>	<b>1181</b>
<b>SMART SPECTACLES</b>	<b>1185</b>

POCKET IRON	1188
SMART ASSISTIVE WATCH	1192
ZEMAI'S ADJUSTABLE UMRAH CLOTHES	1195
SILENTVUE: ENHANCING THE WORLD FOR THE DEAF	1198
MAGNETOP	1203
JUTAWAN EXPRESS	1206
COSETTE BEAUTY & WELLNESS KIT *	1211
HIBISCUS INTELLIGENT AGING MASKER	1214
HIGH +	1216
SMART WINDOW	1219
APPLICATION FOR VISUALLY IMPAIRED	1223
SMART DISPENSER DUSTBIN	1226
EMERGENCY 2-IN-1 CLOTH_HIJAB SCAFT ZIPPER	1229
EMPOWERING AUTISTIC READERS: HARNESSING THE POWER OF VISUALS IN BOOKS	1234
CLOTHMATE SOLAR SPINNER	1237
FROZSCAN	1240

<b>TEH TARIK MAHMUDI: MAXIMIZING COGNITIVE BENEFITS OF MORINGA OLEIFERA, PLUkenetia VOLUBILIS, AND ANDROGRAPHIS PANICULATA VIA CO-ENCAPSULATION TECHNIQUE.</b>	<b>1245</b>
<b>KOPI ALA KAZIM: MOMORDICA CHARANTIA'S EXTRACTION OPTIMIZATION</b>	<b>1251</b>
<b>TEENYMOUTH: AN AT-HOME MOUTH PROP TO AID IN ORAL HYGIENE CARE FOR PERSONS WITH SPECIAL NEEDS</b>	<b>1256</b>
<b>FROSTBITE : A CHILLING TREAT</b>	<b>1260</b>
<b>DYSGRAPHIA SEVERITY CLASSIFICATION USING SUPPORT VECTOR MACHINE (SVM) BASED ON AUTOMATED HANDWRITING IMAGE FEATURE EXTRACTION</b>	<b>1263</b>
<b>CELESTIAL (SUN CHARGER SLING BAG)</b>	<b>1268</b>
<b>THE LEVEL OF AWARENESS ON MENTAL HEALTH AND ITS IMPACT ON TIKTOK USERS</b>	<b>1272</b>
<b>AUTOMATIC DUO FOOD STIRRER</b>	<b>1275</b>
<b>WATER FILTER IMPLEMENTATION CAGE: MODULE OF CLEAN WATER AND AWARENESS FOR INDIGENOUS PEOPLE (ABL MODULE)</b>	<b>1278</b>
<b>GARDBOT : OUTDOOR VACUUM</b>	<b>1281</b>
<b>SENSORY STICK FOR VISUALLY IMPAIRED</b>	<b>1283</b>
<b>BUSINESS MODEL INNOVATION: STATIONERY VENDING MACHINE (SVM)</b>	<b>1286</b>
<b>SPECIALIST BABER</b>	<b>1289</b>

<b>THE LEVEL OF OF HEALTHCARE EDUCATION EFFECTIVENESS ON TIKTOK</b>	<b>1293</b>
<b>THE ACCEPTANCE OF TIKTOK AS A NEW LEARNING PLATFORM</b>	<b>1301</b>
<b>SMARTSNACK</b>	<b>1304</b>
<b>GARDENING HEDGE SHEARS</b>	<b>1307</b>
<b>WHEEL HOES</b>	<b>1311</b>
<b>TASBIH BRAILLE</b>	<b>1316</b>
<b>MYUTQH</b>	<b>1321</b>
<b>THE USAGE OF CHATGPT AS AN ALTERNATIVE WAY OF LEARNING</b>	<b>1325</b>
<b>THE LEVEL OF AWARENESS TOWARDS POSTPARTUM DISEASE IN MALAYSIA</b>	<b>1328</b>
<b>DEEP LEARNING BASED TRANSLATOR SYSTEM OF DYNAMIC SIGN LANGUAGE PATTERN</b>	<b>1331</b>
<b>AGUSTAN SYAMSUDDIN, RIDWANG, MAHARIDA, AHMAD RIJAL</b>	<b>1331</b>
<b>VOCABULARY VERSUS SOCIOCULTURAL KNOWLEDGE IN EFL READING COMPREHENSION</b>	<b>1332</b>
<b>SMARTMED BOX</b>	<b>1333</b>
<b>THE EFFECTIVENESS OF CONTENT CREATORS IN SPREADING POSITIVE INFLUENCE TOWARDS TIKTOK USERS</b>	<b>1338</b>
<b>ICAR4</b>	<b>1341</b>

<b>AUTOMATIC WATERING SYSTEM USING AC DRAIN WATER</b>	<b>1347</b>
<b>STELLAR THE EXPLORER: YOUR HELPFUL COMPANION FOR SMOOTH INTERNATIONAL TRAVEL</b>	<b>1350</b>
<b>JS-TRACKER APP</b>	<b>1353</b>
<b>COUNTBUDDY</b>	<b>1362</b>
<b>STAIR ASSIST CANE LEVEL 5</b>	<b>1367</b>
<b>ITADS: INSTRUCTIONAL DESIGN FRAMEWORK FOR MALAYSIAN HEARING-IMPAIRED STUDENTS' INTERACTIVE MULTIMEDIA TEACHING AIDS</b>	<b>1371</b>
<b>PELAN FATWA: INOVASI WAKAF PAMPASAN KEMATIAN TAKAFUL DI FWD TAKAFUL BERHAD</b>	<b>1381</b>
<b>C.A.R.E</b>	<b>1386</b>
<b>FEELMART</b>	<b>1389</b>
<b>GESTURE-CONTROLLED PROSTHETICS</b>	<b>1392</b>
<b>AQUASTRIDER</b>	<b>1396</b>
<b>PROTOTYPE APPLICATION OF SIGN LANGUAGE HADITH FOR HEARING IMPAIRED: FIVE HADITHS FROM ARBAIN NAWAWIYAH'S BOOK</b>	<b>1401</b>
<b>SPECIAL EDUCATION CONTINUOUS TRAINING UNIVERSAL MODULE (SPECTRUM) TOWARDS AN INCLUSIVE SOCIETY</b>	<b>1404</b>

<b>THE INNOVATION OF 8 NEW BRAILLE CODES FOR MASHAF AL-QURAN BRAILLE</b>	
<b>MALAYSIA (MQBM)</b>	<b>1407</b>
<b>IN SIGHT ROLL</b>	<b>1411</b>
<b>FONT KOD TANGAN QURAN ( KTQ)</b>	<b>1415</b>
<b>QURAN HAND CODE FONT</b>	<b>1415</b>
<b>INCLUSIVE DESIGN WORKSHOPS: EMPOWERING DESIGNERS AND DEVELOPERS TO CREATE ACCESSIBLE PRODUCTS</b>	<b>1418</b>
<b>OUR BATIK ESTETIKA ISTIMEWA (OBAETIBOX)</b>	<b>1422</b>
<b>PERANTI IQRABRAILLE - KURNIAAN DARIMU</b>	<b>1424</b>
<b>UTILIZATION OF VIDEO ASSETS IN PROMOTING TOURIST DESTINATIONS AND PROCESSED TYPICAL TABAGSEL</b>	<b>1428</b>
<b>SALACHOLESTA (OBAT HERBAL KOLESTROL DARI KULIT SALAK) SEBAGAI UPAYA MENINGKATKAN KESEHATAN DAN PEREKONOMIAN DI KOTA PADANGSIDIMPUAN</b>	<b>1429</b>

## **Voice B**

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### **Abstract**

Over the past ten years, banks have made significant efforts to completely transform the online banking experience for their customers following the rapid improvements in technology. Bank Islam was compared against the performance of conventional banks for five years (2004–2008) and was the pioneer of the Islamic banking system in Malaysia. Yet, one important client segment that these efforts have neglected to address is individuals with disabilities (PWDs). Consequently, we are focusing on offering Bank Islam what we designated as Voice B—features that will be added to Bank Islam mobile apps that are accessible to users with disabilities. People with visual impairments can find it easier to navigate online banking systems with the help of these speech-activated capabilities that make smart voice technology accessible. To enhance the online banking experience for people with disabilities who use Bank Islam online banking apps and make it more inclusive and user-friendly, this study suggests Voice B as a helper for people with disabilities. This is the ideal approach Islamic banks can take to bring in more non-Muslim customers since Bank Islam is accessible to both Muslims and non-Muslims, and it allows people of every race with visual impairments to utilize Bank Islam as their financial institution of choice.

**Keywords:** **Voice B, smart voice technology, Bank Islam, personal financing**

## **1. Introduction**

Bank Islam apps, like many other financial institutions, likely offer mobile banking applications to its customers. These apps typically provide various features and functionalities to make online banking more convenient and accessible. Such as, for account management, users can view their account balances, and transaction history, and manage their accounts directly from their mobile devices. This app allows users to transfer funds between their accounts, to other Bank Islam accounts, or to accounts at other banks. The apps also include security features such as biometric authentication (fingerprint or facial recognition), PIN/password protection, and encryption to ensure the security of users' financial information. However, the application lacks features that can guide disabled people who have vision problems. So, our group is innovating a new feature that called "Voice B" that can help people with visual impairments by using voice feedback technology.

## **2. Problem statement**

A mobile banking app offered by Bank Islam to individuals and businesses that is targeted to SME/MSME customers, the app contains View account details for current accounts and savings accounts. View sales transaction history, Generate static and dynamic QR codes, outlet management, and account management. Yet, these features fall short of the intended objectives that make them more usable for people with disabilities. Users of the Go by Bank Islam apps have reported that Bank Islam fails to update the apps' system functionality, which leads to numerous issues for all users. According to the Malaysia Dateline 2023, the user of Go by Bank Islam causes the user to search for the nearest ATM due to the failure of the app because the user cannot use the QR code for purchasing activity. This shows that the apps will be more difficult to use by people with disabilities, especially for people with visual impairments that we are focusing on for them to use the Go by Bank Islam apps. There is also a negative impact associated with the face ID method for app login, which causes a delay in app usage for people with visual impairments. Go by Bank Islam doesn't have features with voice assistants. The apps constantly upgrade their systems for user happiness in contrast to Mae by Maybank. Mae personal savings aid in the user's goal-achieving. This demonstrates the necessity of Voice B in the Bank Islam feature.

### **3. Description of the innovation**

Drawing on Papara's successful Voice Card implementation, the invention of "Voice B" for the Bank Islam app seeks to improve the financial services experience for people with visual impairments. This invention makes financial services safer and more accessible for people who are blind or visually impaired by utilizing cutting-edge assistive technologies.

An assistive program called "Voice B" was created to give Bank Islam's mobile banking platform a voice-guided user interface. It uses voice feedback technology to walk users through a range of banking operations, making sure they can safely and independently do basic financial tasks. Because there are no visual signals to guide them, visually impaired users frequently struggle to navigate digital banking platforms. This approach is very helpful to them.

Additionally, "Voice B" uses encryption technology to guarantee the safety of financial transactions. This implies that all communication is encrypted between the user's smartphone and the banking app, making it more difficult for third parties to decipher or intercept sensitive information about transactions. By guaranteeing that transactions are carried out in secret, this function not only improves the security of the user's financial information but also offers comfort.

This invention represents a substantial advancement in the inclusiveness and accessibility of banking services for those with visual impairments. "Voice B" seeks to enable visually impaired people to handle their finances freely and securely by utilizing voice feedback technology and encryption. This will promote financial inclusion and equality.

### **4. Objective**

The objective of introducing "Voice B" into Bank Islam's mobile banking app is to revolutionize the online banking experience for individuals with visual impairments, thereby enhancing inclusivity and accessibility in the realm of financial services. By leveraging cutting-edge speechactivated technology, Voice B aims to empower visually impaired users with unprecedented independence and ease in navigating digital banking platforms. This initiative aligns with Bank Islam's commitment to cater to all segments of society, including persons with disabilities (PWDs), and positions Bank Islam as a pioneer in Islamic banking that champions inclusivity and user-centric design. Furthermore, Voice B serves as a strategic tool to attract a diverse customer base, encompassing both Muslims and non-Muslims, solidifying

Bank Islam's reputation as an innovative and forward-thinking financial institution poised for sustained growth in the digital era.

## **5. Novelty and Inventiveness**

In response to the changing landscape of digital banking and the pressing need for inclusivity, Bank Islam has launched a pioneering initiative to transform the online banking experience for people with disabilities (PWDs). Recognising this demographic's hidden potential, Voice B will be in Bank Islam app system, a ground-breaking function that will be integrated with its mobile banking apps. Voice B uses cutting-edge speech-activated technology to empower individuals with visual impairments, giving them unprecedented access and ease of movement inside the online banking environment. By focusing on inclusiveness and user-centric design, it will not only fulfil its mission to servicing all parts of society, but will also establish itself as a forerunner in the field of Islamic banking. This innovative approach not only improves the financial accessibility of people with disabilities, but it also serves as a gateway to attracting a wide range of customers, including non-Muslims, reinforcing Bank Islam's reputation as a forward-thinking and inclusive financial institution poised for long-term growth in the digital age.

## **6. Practicality and usefulness**

"Voice B" provides a realistic solution to the long-standing accessibility challenges that visually impaired people encounter when handling their accounts. This feature, which includes a voice-guided user interface, makes it easy to navigate the Bank Islam mobile banking platform. The adoption of cutting-edge assistive technologies allows users to execute essential financial procedures independently, without the need for sighted help. This practical feature of "Voice B" not only increases user liberty but also promotes inclusivity by lowering barriers to financial independence, as it is hard for people with visual impairments to use online banking as their daily go-to.

How does this "Voice B" help people who are visually impaired individuals? The strength of "Voice B" stems from its ability to solve the unique demands and obstacles that visually impaired people have when managing their finances. Voice feedback technology guides consumers step by step through a variety of banking procedures, such as account queries, fund transfers, and bill payments. This intuitive interface improves the user experience by offering clear and simple instructions, removing the irritation that comes with navigating complicated digital interfaces without visual cues. "Voice B"'s practicality and usefulness enable users to access digital banking platforms freely and safely, boosting financial inclusion and equality.

## 7. Conclusion

Bank Islam has provided online banking apps for its users. However, it may be argued that there is no good banking system for someone with a visual impairment. To a certain degree, people with not just visual impairments but all types of disabilities find it hard to use the GO by Bank Islam app because of the lack of features especially for them. With the existence of Voice B, it represents a significant improvement in the inclusivity and accessibility of financial services for people with visual impairments. Voice B can assist users by monitoring step-by-step how to use the app to make any payments or savings so that there are no delays in handling. Voice B is designed to be one of the features in the Go by Bank Islam to deal with the user that needs to be assisted by voice assistance to guide them. With these features, Voice B is more practical in helping users with personal financial matters, so everyone can use Go by Bank Islam without any issues.