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“Optimizing Innovation in Knowledge, Education and Design”

EXTENDED ABSTRACT



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NO.	TITLE	PAGE
1.	EZ-ARGUE: Empowering Students to Master the Art of Argumentative Writing <i>Nik Ahmad Farhan bin Azim @ Nik Azim, Nur Hafezah binti Hussein, Arifuddin bin Abdullah, Ahmad Zaki bin Amiruddin & Suhaida binti Omar</i>	1-5
2.	Kids Daily Flip Planner <i>Gladys Sebi Entigar, Milfadzhilah Mohd Jamil, Roziana Ahmed & Nashrah Talib</i>	6-10
3.	Framework for a Sustainable Smart Retirement City: A Local Perspective <i>Mohd Zool Hilmie Mohamed Sawal, Nazni Noordin, Zaherawati Zakaria, Muhammad Syahmizan Azmi, Adnan Aminuddin & Zakba Bin Shafie,</i>	11-15
4.	Kickresearch Module: Research Proposal Made Easy! <i>Azlyn Ahmad Zawawi, Intan Syahriza Azizan, Noorlailahusna Mohd. Yusof, Junaida Ismail & Nor Ardyanti Ahmad</i>	16-22
5.	Gamifying Tax Learning: RPGT Interactive Game for Effective Tax Education <i>Norhayati Sulaiman, Irda Syahira Khair Anwar, Siti Marlia Shamsudin, Norul Akma Mansor & Roslan Abdul Wahab</i>	23-28
6.	Master of Flood Preparedness (MOFP): Game-Based Learning to Prepare Youth to be Aware, Prepared, and Resilient in Facing Floods <i>Mohd Rozaimy Ridzuan, Jamal Rizal Razali, Soon-Yew, Ju, Lai-Kuan, Kong, Amirudin Mohd Zani & Noor Amira Syazwani Abd Rahman</i>	29-34
7.	Learning Through Metaverse: Exploring the Role of Virtual Reality to Enhance English Language Proficiency <i>Stefanie Natasha Rich Joseph, Daryl Albright Doubless John, Cindy Robert, Fakhira Jafri & Tracy Adeline Ajo</i>	35-39
8.	Learning Mandarin as A Third Language Among Non-Native Speakers by Using Alpha M (An Educational Card Game) <i>Sheau Ping Wee, Ai Nyet Chan, Chin Ying Liew & Yit Lian Liew</i>	40-44
9.	Green Banking Unveiled: Insights Into Student Perspectives on Sustainable Finance <i>Liyana Ab Rahman, Maslinawati Mohamad, Siti Marlia Shamsudin, Faros Faizdnor Roslan & Fatimah Alwi</i>	45-50
10.	Go GP: Greening Your House Starter Pack <i>Asmah Alia Mohamad Bohari, Zafikha Aida Bidin, Siti Nurul Ainun Mohd Mustafa, Natasha Khalil, Norliana Sarpin & Afiqah Iliyana binti Samsul Bahari</i>	51-55
11.	Tiktelligence: Making Learning Trendy, Memorable, and Fun! <i>Zafikha Aida Bidin, Sylvia Gala Mong, Syamimi Liyana Amat Rais, Farah-Ajlai Julaihi & Nur Illiana Husin</i>	56-60

Assalamualaikum warahmatullahi wabarakatuh,




First and foremost, I would like to express my gratitude to the organizing committee of i-Spike 2023 for their tremendous efforts in bringing this online competition a reality. I must extend my congratulations to the committee for successfully delivering on their promise to make i-Spike 2023 a meaningful event for academics worldwide.

The theme for this event, 'Optimizing Innovation in Knowledge, Education, and Design,' is both timely and highly relevant in today's world, especially at the tertiary level. Innovation plays a central role in our daily lives, offering new solutions for products, processes, and services. By adopting a strategic approach to 'Optimizing Innovation in Knowledge, Education, and Design,' we have the potential to enhance support for learners and educators, while also expanding opportunities for learner engagement, interactivity, and access to education.

I am awed by the magnitude and multitude of participants in this competition. I am also confident that all the innovations presented have provided valuable insights into the significance of innovative and advanced teaching materials in promoting sustainable development for the betterment of teaching and learning. Hopefully, this will mark the beginning of a long series of i-Spike events in the future.

It is also my hope that you find i-Spike 2023 to be an excellent platform for learning, sharing, and collaboration. Once again, I want to thank all the committee members of i-Spike 2023 for their hard work in making this event a reality. I would also like to extend my congratulations to all the winners, and I hope that each of you will successfully achieve your intended goals through your participation in this competition.

Professor Dr. Roshima Haji Said
RECTOR
UiTM KEDAH BRANCH



WELCOME MESSAGE (i-SPIKE 2023 CHAIR)



We are looking forward to welcoming you to the 3rd International Exhibition & Symposium on Productivity, Innovation, Knowledge, and Education 2023 (i-SPIKE 2023). Your presence here is a clear, crystal-clear testimony to the importance you place on the research and innovation arena. The theme of this year's Innovation is "*Optimizing Innovation in Knowledge, Education, & Design*". We believe that the presentations by the distinguished innovators will contribute immensely to a deeper understanding of the current issues in relation to the theme.

i-SPIKE 2023 offers a platform for nurturing the next generation of innovators and fostering cutting-edge innovations at the crossroads of collaboration, creativity, and enthusiasm. We enthusiastically welcome junior and young inventors from schools and universities, as well as local and foreign academicians and industry professionals, to showcase their innovative products and engage in knowledge sharing. All submissions have been rigorously evaluated by expert juries comprising professionals from both industry and academia.

On behalf of the conference organisers, I would like to extend our sincere thanks for your participation, and we hope you enjoy the event. A special note of appreciation goes out to all the committee members of i-SPIKE 2023; your dedication and hard work are greatly appreciated.

Dr. Junaida Ismail

Chair

3rd International Exhibition & Symposium Productivity, Innovation, Knowledge, and Education 2023 (i-SPIKE 2023)

GREEN BANKING UNVEILED: INSIGHTS INTO STUDENT PERSPECTIVES ON SUSTAINABLE FINANCE

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ABSTRACT

The serious environmental risks caused by climate change and carbon emissions have prompted a pressing demand to transition from current practices to more environmentally friendly approaches. Given this urgency, the banking industry must embrace green banking practices to mitigate risks and ensure its stability and resilience as a financial provider. Thus, this study aims to investigate the perceptions of students regarding green banking practices. A survey has been distributed among the students to understand the awareness, understanding, and attitudes of students toward environmentally friendly banking initiatives. The finding reveals that the students are aware of the existence of green banking products, but they have little knowledge of the concept of green banking, which signifies that there is a need to create awareness among the younger generation. Therefore, the proposed Green Banking Index (GBI) application is needed to enhance the understanding of green banking and serves as a comprehensive tool for assessing the bank's green practices. The GBI enables the bank to contribute meaningfully to global efforts to combat climate change by prioritizing sustainability and responding to external stakeholder needs.

Keywords: student perception, climate change, green banking, environment, awareness

INTRODUCTION

The water is crystal clear, the air is revitalizing fresh, and the flowers are blossoming in vivid blossoms. Meanwhile, flora and fauna continue to exist in their natural habitats and support

human life. This imaginary environment depicts the aspiration of the current generation for what future generations will inherit. However, our planet is now facing the harsh reality of climate change that leads to rising sea levels, flooding, intense droughts, melting polar ice, catastrophic storms, and the frequency of extreme weather events. Climate change is not only causing damage to the planet, but it also poses several threats to people that may include limiting their access to food and clean water and increasing the prevalence of diseases, hunger, and poverty (Kamran et al., 2020). The banking industry's nature precludes it from being a direct polluter of the environment. However, as a primary source of corporate funding, the bank provides financial services for clients' projects that subsequently harm the earth (Ellahi et al., 2021). The banks are vulnerable to reputation risks when investing in or financing projects that trigger environmental pollution, such as fossil fuel extraction or coal-fired power plants (Cholasseri, 2016). Besides, climate change also exposed banks to significant physical and transition risks (Friedrich et al., 2022). Thus, if the banking system is vulnerable, it could unleash an enormous disruption to the nation's economy and influence its role as a financial middleman that drives the market (Shafi & Bakar, 2022). Therefore, banks should embrace green banking practices and play a proactive role in safeguarding their stability and maintaining a high level of resiliency to withstand climate-related risks. Regarding internal operation, banks may utilize less energy-consuming technologies such as installing solar panels for their Automated Telling Machine (ATM), use of paperless financial services, promote online banking, and empower innovations to reduce carbon footprint (Ellahi et al., 2021). Besides, the banks should thoroughly analyze the potential risks of the client's project to the environment and society to reduce climate-related risks resulting from client business activities (Bukhari et al., 2020) and expand their range of green financial solutions to support their clients' transition to greener practices (Shafi & Bakar, 2022).

Green banking adoption and practices require the cooperation of multiple stakeholders, including personnel, the bank's clients, the wider community, and continuous support from the government (Bukhari et al., 2020). As the survival of the banks is highly dependent on the demand from the consumer, it is imperative to educate and create awareness regarding the bank's transition towards green banking. Previous research has shown that education and environmental awareness motivate customers to utilize digital green banking practices, which leads to sustainable development and growth (Ellahi et al., 2021). Other than that, consumer habits, attitudes, norms, and behaviour significantly and directly correlated with their education and awareness to use and explore green banking initiatives (Noman et al., 2015; Glavee-Geo et al., 2017). As awareness and education should begin from an earlier age, the students are chosen as our sample with the notion that they are the bank's potential clients and perhaps will be the leader that drives the nation to become a low-carbon economy. Therefore, this study aims to assess students' awareness of green banking initiatives and to investigate students' attitudes and preferences towards banks that practice environmentally friendly initiatives.

METHODOLOGY AND MATERIALS

During April 2023 to August 2023 academic session, online survey questionnaires were used and distributed via Google Forms to Diploma in Accountancy (AC110), Diploma in Accounting Information System (AC120), and ACCA Foundation in Accountancy (FIA) students from Universiti Teknologi MARA Perak Branch, Tapah Campus. A simple random sampling technique was employed for a population of 1,892 pupils, yielding 165 valid responses. The questionnaire was adapted from a study by Ellahi et al. (2021), which was afterward appropriately altered for the setting of accounting students at UiTM Tapah. The

survey consists of five sections. The first section requires respondents to fill in their demographical information, while the second section captures the students' awareness of green banking to gauge their knowledge and satisfaction. The subsequent section is about e- banking, green investment, and sustainability, and it aims to explore students' attitudes about using green banking products and their preferences for the bank's efforts to be a sustainable institution. The statements were assessed on a five-point Likert scale ranging from (1) strongly disagree to (5) strongly agree.

RESULTS AND DISCUSSION

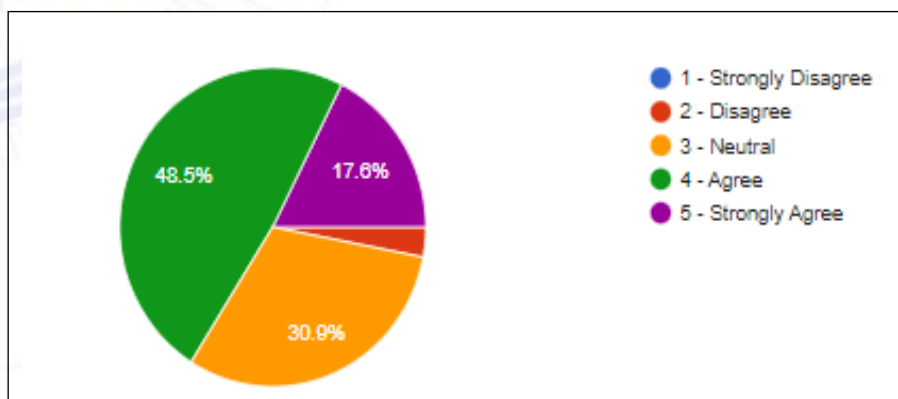


Figure 1. Student's awareness of the concept of green products.

Figure 1 depicts the student's awareness of the concept of green products. More than half of the respondents (48.5% agree and 17.6% strongly agree) understand that green banking practices (internet banking, mobile banking, ATM/debit cards, e-statement) have been developed to protect the planet from the harmful effect of gas emissions and carbon footprint. However, they have significantly little knowledge about green banking, as shown in Figure 2 (17% agree and 3.6% strongly agree). It is possible that the reason behind their unfamiliarity with green banking lies in the novelty of the concept for them. Additionally, we are aware that climate change disclosure in developing countries such as Malaysia is conducted voluntarily. As a result, less emphasis is placed on commercials or social media, print media, bank officials, and university curriculums, highlighting the importance of green banking as opposed to corporate governance and corporate social responsibility.

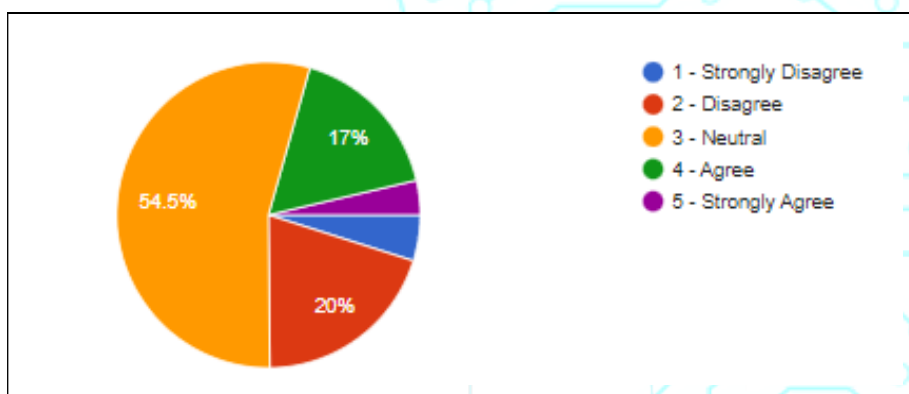


Figure 2. Student's knowledge about green banking.

Based on the two statements above, we further assess students' attitudes, opinions, beliefs, and behaviours regarding environmentally friendly initiatives within the banking sector. Figure 3 shows that overall results (agree and strongly agree) are above 50%, except for the last item

that mentioned the bank's effort in advertising or promoting green banking practices.

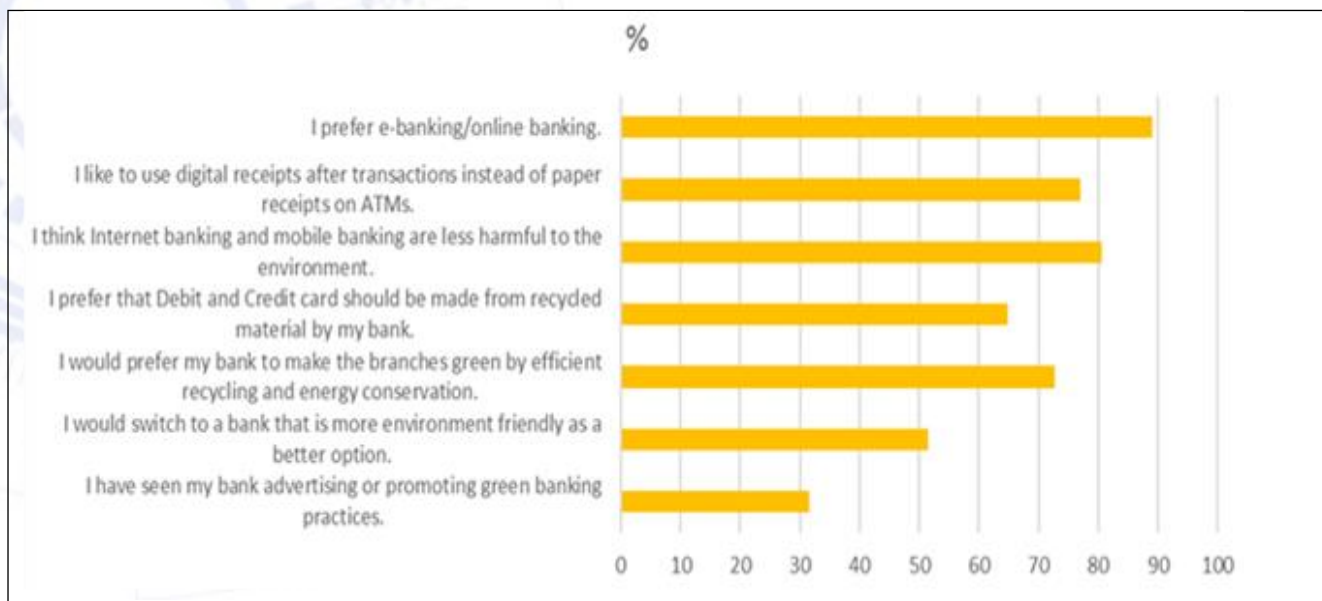


Figure 3. Student's perception and response to the green practices.

Interestingly, the results show that students are keen to support their bank's environmental initiatives, such as online banking, digital communication, empowering recycling and energy conservation, and embracing innovations like designing debit/credit cards from recycled materials, thus reducing their bank's paper consumption. 51.5% of them also willing to switch to a more environmentally friendly bank as a better option. Overall, our results are consistent with Ellahi et al. (2021). At the end of our survey, students were asked about the need to have any applications that can provide an empirical measurement model that helps to detect the presence and extent of a bank's green practices. As expected, 45.5% and 14.5% of those polled agree and strongly agree, respectively, that green banking apps are needed to aid bank clients in assessing the bank's green practices.

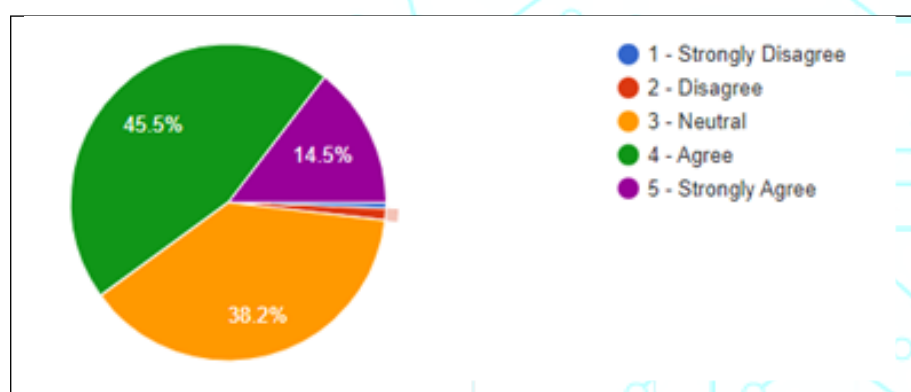


Figure 4. Student's view on the need to have green banking apps.

Being inspired by Malaysia's Green Building Index, our proposed apps is designed to evaluate green banking product and its performance based on 16 indicators of green banking disclosure. Green Banking Index, or GBI, is supposed to improve the evaluation and monitoring activities

undertaken by relevant stakeholders such as regulators and auditors by providing them with reliable and timely information. The GBI not only allows clients to check the availability of the bank's green products but it is also supposed to simplify the decision-making process. It serves as a user-friendly, one-stop center for accessing the latest information on Green Banking, new enforcement acts, and pollution indices.

CONCLUSION

Based on our findings, it is evident that green banking is an emerging concept in Malaysia. The banks' green initiatives are well-received by the students, and they are looking forward to adopting them. Most students are aware of recent green banking products on the market, specifically, those they currently use, like internet banking, QR scan purchases, and ATM/debit cards. Unfortunately, less attention has been paid to promoting green banking, which makes the students' knowledge of green banking limited. As our paper highlights the importance of education and awareness, the proposed idea of developing an application for green banking is timely to help spread green initiatives in the banking industry. It is hoped that the results of this study will assist in the development and execution of efficient green banking strategies, enabling banks to adapt their operations to the needs and preferences of the younger generation while encouraging responsible environmental and financial behaviour.

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