

MIIEx2017

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PROGRAMME ABSTRACT



“Bridging Gaps with Creativity for Future Sustainability”

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“Bridging the Gaps with Creativity for Future Sustainability”

EDITORS AND COMPILERS:

Prof. Madya Dr. Shafinar Binti Ismail
Mohd Halim Bin Mahphoth
Aemillyawaty Binti Abas
Fazlina Mohd Radzi
Aidah Alias
Ilinadia Jamil
Nor Yus Shahirah Hassan
Shafirah Shaari
Farihan Azahari

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Division of Research and Industry Linkages
Universiti Teknologi MARA MELAKA
KM26 Jalan Lendu,
78000 Alor Gajah Melaka
Tel +606-5582094/ +606-5582190 / +606-5582113
Web: www.miiex2017.com

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EZ AR RAHNU

Nur Hanani Aqilla Bt Hairuddin, Fadhilah Bt Abdul Jalil, Nor Amira Sahirah Binti Roslan, Siti Raidah Bt Azmee, & Amirudin Bin Mohd Nor

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Abstrak

Ar Rahnu, an Islamic pawn broking for short-term collateralized borrowing is one of the special segment of the Islamic financial services offered by Banks. The Islamic Pawn broking Industry in Malaysia has grown to almost RM5 billion a year as reported by the Malaysian Gold Association (MGA) in 2015. One of the issues in the industry is the absence of a clear justification of the ujrah fee rate charged by the bank and pawnshop. Currently, the existing system provided by Bank Muamalat Ar Rahnu is very general where the customers can only know the gold's value with some other information rather than the exact calculation of the safekeeping fees. As a result, they have to calculate it by themselves manually or just make the payment as informed by the bank's officer without knowing the exact calculation of the safekeeping cost. Hence, we put forward an innovation of a new software that will ease Bank Muamalat's customers and the product is called Ez Ar Rahnu. This innovation enables customer to know why they need to pay the given amount and how the calculation is done as they are not being exposed on that by the banking institution. It is hoped that this innovation complement customers' needs as it is easier for them to set aside their money as expenses for their gold investment. Perhaps more people will be interested in gold investment with the aid of this software.

BUDGET WISE

Fatin Aqillah Binti Mohd Jaafar, Farah Eizlin Ilyana Binti Mazli, Nurafarina Binti Razali, Nurul Amirah Binti Ahmad & Nor Shahrina Binti Mohd Rafien

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Abstract

According to the economic status today, people are spending more than their saving. Poor financial management resulted in more than 25 000 Malaysians under the age of 35 being declared bankrupt between 2011 and 2017, according to the Malaysian Financial Planning Council (MFPC). Budget Wise app is one of the templates in PowerApps. In this template, we can create the budget for our organization or our personal life. You can edit the required data with the help of many functions in this template.