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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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WHERE'S MY MONEY GO?

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ABSTRACT

“Where’s My Money Go?” is an application that is developed for university students. In this application, it consists of several tabs such as home, tips, records, financial analysis and profile. Saving money as a student isn't always easy student tend to overspend. One of the common money management mistakes that university students make is does not have a plan where to spend the money as they not determining "Wants vs. Needs". Thus, it is important to keep track of their spending as they have to carefully spend their money each month. Objective for this app is to setting up saving goals for student so they can understand and learn how spending wisely affects their financial success. The innovation that our group are working on is application which teach about how to manage saving and spending. Furthermore, we improvise this application by adding counseling sessions that provide “Q&A” to know about the user’s current life in aspects physical and mental health about problem of personal financial. This application also creates better graphics in the teaching aids that will help boost the mood of the user with cute animated stickers and photos. It will benefit society to better plan and manage actual saving and spending in daily. Also, they can learn and use the knowledge that they gain from the apps in their life. This product is easy to install and access. Besides, it has good

security to protect user's account by automatically log out after they do not use it.

Keywords: "where's my money go?", financial literacy, savings, budget tracking, university student.

BACKGROUND

In this era, there are many students who do not know how to save their own money. As a result, a lot of money is used for harmful things instead of necessary things. However, the current state of the economy has made it necessary for students to at least have rudimentary knowledge of money management. The reason for this is that students will experience many more unanticipated challenges in the future, and if they learn how to manage their finances now, it is extremely probable that they will be able to handle the issues that arise.

How to use the "Where's My Money Go?" application?

First, they need to register their account by creating the username and password. After that, the notification about news and the app will appear on your screen as well as ask about your feelings and well-being daily. You can choose whether your feelings are okay or not. Next, on the bottom of the screen, you will see several features which are home, tips, records, financial analysis and profile. If you open home features, it will show you an update about the current news and for the tips features, it provides tips for students who do not know how to save money, registration online banking and other functions of debit card, credit and identification card. You can scan the qr code to watch the video. Hence, they can gain new knowledge about it. Followed by a record feature, you will see calculation, record and receipts functions that maintain track of your monthly spending or expenses. Next, at financial analysis it shows the result of saving and spending planner. Therefore, you will know how much you are spending and saving based on the date you choose. Lastly, if you click the profile button it shows about your identity such as your full name, email and so on.

PROBLEM STATEMENT



Figure 1. The Other Student Loan Problem: Too Little Debt

According to an article from The Street entitled *The Other Student Loan Problem: Too Little Debt*, it shows the students do not want to take the risk of having debt. It is because they may get stuck with something much more financially damaging than moderate student loan debt. They will face financial problems since they do not have enough money to cover their expenses during studies.



Figure 2. Financial Problem and Pressure Among University Students

Based on figure 2, it shows the students can feel stress and pressure when they face financial problems. One of the common money management mistakes that university students make is not having a plan where to spend the money as they are not determining "Wants vs. Needs". As students, they usually keep spending to unnecessary things and forget to use money for important items like buying an ebook. Besides, they have poor financial management because they take it easy to their financial management. They also get caught up in a cycle of overspending because of no parents guiding them. This lifestyle can become expensive very quickly and increase overall debt without them knowing whether the budget is overlimit or not. This application was created because of financial problems among university students.

OBJECTIVES

You may escape life's uncertainties by saving money, which also allows you the chance to live a decent life. You can avoid a lot of life's challenges and barriers by setting aside money in a regular way. Because of this, our purpose in creating this app is to help student set savings goals so they can comprehend and learn how making sensible financial decisions influences their achievement. To be able to save money and do it consistently, students have to take control of their finances - and this app help them to achieve that.

NOVELTY

The special feature of the “Where’s My Money Go?” application is that the entire screen that we made is very interesting because it is full of positive vibes and filled with cheerful colors that make those who use this application not boring as well as give them more benefits. Other than that, this application also has a specialty which it provides a Q&A session. This specialty helps the students that are having a problem when they are trying to save their money. The reason is we know that there are many students who want to save money but they do not know how to start it. That's why we provide a Q&A session to solve their problem.

COMMERCIALIZATION POTENTIALS

Our target audience for this application is college students. This is because most of them are at the age where they start to be independent. However, it's not as easy as it seems because of many factors, for instance, peer influence. So we created this application to make students' life easier and help them save money with our teaching material. This application is very simple to access and install. Additionally, it provides good security to safeguard user accounts by automatically logging them out after use. "Where's My Money Go?" is unique from other teaching aids because this application updates recent news and articles about recent issues regarding money oftenly so our user will stay up to date with daily news. Furthermore, we decided to create an application because people nowadays spend most of their time on phone or laptop, so we take this opportunity to develop "Where's My Money Go?" for people to have an easier access. This application consists system like track your spending, set monthly goals and create savings timeline.

BENEFIT TO COMMUNITY

This application has benefits to society in which to have a better plan and manage actual saving and spending daily. Furthermore, this app is a teaching aid that they can learn and apply the

knowledge that they gain from this app to their lives. It will benefit to the society to keep track of their spending as they have to carefully spend their money each month especially to pay their expenses such as rent and phone bills. They may monitor their spending and saving in the right ways. This application has made improvement by adding on the special features to bring effectiveness and efficiency to the students as users use this app. The society will manage their actual actions of spending and saving to achieve what they have planned.

FEEDBACK FROM COMMUNITY

Based on a survey conducted, we successfully collected 30 respondents from questionnaires regarding the “Where’s My Money Go?” application. The survey consists of two sections that depict the respondents’ profile and questions section regarding the app. The questionnaire is given and answered by using multiple choice and linear scales 1 to 3 that illustrates the agreement to disagreement of respondents toward “Where’s My Money Go?” development.

Table 1. Table of Survey

| Questions | Number of students | % of Agree | % of Disagree |
|--|--------------------|------------|---------------|
| Are you regularly surprised by running out of money? | 11/30 | 36.7% | 63.3% |
| This application will help you to manage your spending and saving. | 26//30 | 86.7% | 13.3% |
| The reminder of over limit on spending help you to achieve your planning and improve your actual action. | 28/30 | 93.3% | 6.7% |
| "Where's my money go" is an application that give you knowledge about important items like function of debit and credit. | 25/30 | 83.3% | 16.7% |
| How effectiveness is this application to you as university student? | 25/30 | 83.3% | 16.7% |

The table above shows the questionnaire conducted about the “Where’s My Money Go?” establishment. It consists of four questions that measure the degree of perception until the satisfaction of “Where’s My Money Go?” users. The overall percentage of agree has been recorded from the questionnaire. We can state that it shows positively the number of respondents who agree about overall perception and satisfaction from the “Where’s My Money Go?” app.

CONCLUSION AND REFLECTION

In conclusion, "Where's My Money Go?" intended to help students, specifically university students saving money and tracking their monthly budget. Our idea started from our experience as students that always careless when spending which effects our financial situation. Therefore, students who learn or practice saving money starting from now will find it easier to navigate the next economic problem and also the money that they save can spend on beneficial activities. In addition, this application also makes students' money management become more systematic.

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