



International Teaching Aid  
**Competition 2023**

Reconnoitering Innovative Ideas in Postnormal Times

**iTAC**

**2023**

**iTAC 2023**  
**INTERNATIONAL TEACHING AID COMPETITION**  
**E-PROCEEDINGS**

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**TUANKU SULTANAH BAHYIAH**

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- |     |   |     |
|-----|---|-----|
| 71. | <p><b>HASSLE FREE BS2TAX</b><br/><i>Nurul Nabila binti Mohd Kisti, Siti Nuremilia binti Abdullah, Zulaikha binti Mohd Zulfiqri, Nurul Iffah Khadijah binti Irwan, Assoc Prof. Dr Maheran Katan</i></p>  | 477 |
| 72. | <p><b>I-FRAS AN INTELIGENT FACE RECOGNITION ATTENDANCE SYSTEM</b><br/><i>Kirijashini A/P Sundaramurthy, Kabilasha S. Kanesan, Sajinithiya A/P Velu, Tan Rhu Choon</i></p>                               | 483 |
| 73. | <p><b>HOKENBOT: TRANSFORMING APPROACHES WITH CUTTING-EDGE INSURANCE APP</b><br/><i>Geetha Muthusamy, Nur Sarah binti Md Rashid, Nurul Hafiza binti Abdul Hapidz , Nur Qurratu' Aini binti Harun</i></p> | 489 |
| 74. | <p><b>e-zy.graph: APLIKASI MEMPLOT GRAF GARIS LURUS</b><br/><i>Jannatul Ar Rayan binti Mohd Azmi, Mohd Hafiz bin Mohd Yosop, Nor Fatimah Az-Zahra binti Othman @ Ismail, Heiryah binti Othman</i></p>   | 495 |
| 75. | <p><b>EMPOWERING STUDENTS THROUGH VIDEO-BASED TEACHING: UNLEASHING THE ADVANTAGES OF ENGAGING EDUCATIONAL CONTENT</b><br/><i>Nurul Amira Azmi, Nurfaznim Shuib, Phaveena Primsuwan</i></p>              | 501 |
| 76. | <p><b>MONEY-WISE PLANNER</b><br/><i>Nur Syasya Qistina binti Suhari, Nini Suraya binti Mohd Zainudin, Alessa Syahira binti Norazman, Nur Izzah binti Shahroni, Nurul Azrin Ariffin</i></p>              | 507 |
| 77. | <p><b>FS: FRACTION SOLUTION</b><br/><i>Leong Siow Hoo, Voon Li Li, Nor Hazizah Julaihi</i></p>  | 513 |
| 78. | <p><b>THE PEDAGOGY APPROACH FOR ENHANCING CREATIVITY AND INNOVATION IN THE PRODUCT DESIGN PROCESS: A CASE STUDY APPROACH</b><br/><i>Shaira Ismail, Nurul Hayani Abd Rahman, Nani Ilyana Shafie</i></p>  | 517 |
| 79. | <p><b>A GRAPHICAL USER INTERFACE TO APPROXIMATE AREA (AMOEBA) USING TRAPEZOIDAL METHOD FOR TEACHING AND LEARNING PROCESSES</b></p>  | 525 |

## **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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**UiTM Kedah Branch**  
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### **ABSTRACT**

The product research was made and it was found that a lot of students have a complication regarding their own money management. Innovation can often and typically be referred to as a new product or service offering. However, this product is more to introduce a new way to not over spend your money because some people know they should not spend their money frequently but their wants are bigger than their goals making them spend their money more than their expectation. The main target of this product is students. The purpose of this product is to make sure students do not overspend their money as they have many more needs and expenses that they should prioritize rather than spending on their wants. This product is an improvement of an existing product however the existing product has some weaknesses. It is the same thing but we added a few more features and we introduced a new feature. The new features we added is a pop-up message of warning of the owner overspending their money and a notification will be added. Also, a lock of the application because the owner exceeded their expenses goals. This product will be useful not only for students but also other communities to save their money.

**Keywords:** Students, problem-solving, innovation, new features, improvement, spending, expenses.

## **BACKGROUND**

e-Lockey is an application that is created to help people in managing their money spending. We have made other existing applications as reference for this project. We have our target audience which is students. The reason we choose students is because the course that we took for this competition is finance, and the most important thing for students is their financial problems which are related to money. Then, we find what is their problem, and of course it would be saving money. Why they have trouble saving money is because there is a lack of places that they can use to save their money. Of course there are many applications but other applications are more for easy access of withdrawing money so it cannot confirm that the saving money will not be touched by the students. Our application has a warning pop-up to acknowledge the account owner that they almost reached their target expenses, so that the owner can slow down or stop their expense. Also our application have, a lock feature where the money will be locked away from the owner after reaching their target expenses so that the owner cannot withdraw any more money from the account. This application is for their saving, for example, from the pocket money given by their parents or scholarship, they saves and transfer RM500 to the application, it does not mean they have to transfer all their money, this application is just for students to save money and making sure that their saving will not be touch and even if they need the money, it will cannot be withdraw more than their targeted expenses.

## **PROBLEM STATEMENT**

Nowadays, money is considered important due to the high cost of living. The problem occurs when there are more people who have less money compared to those who have enough money to survive, especially college students. This is because they did not have proper knowledge about how to manage their money wisely according to their needs and wants. According to Asri, Abu Bakar, Laili and Saad (2017), although college students do not have any commitment on paying monthly debt installments, their status as students requires them to pay for their education fees, rents and other essentials. Having a financial crisis will lead them to getting stressed, which eventually will affect not only their academic performance but also their mental health.

The most common issue when someone is facing financial problems is spending more money than what they earn. Students usually spend more than the amount of money that they earn because they are not used to living on their own and away from their parents and family. Since

they lack knowledge on how to manage their budget, they tend to face financial problems and end up not having enough money to buy what they really need. Financial problems are also related to the problem of planning and managing cash flow (Sabri, Hayhoe and Ai, 2006). Hence, this has become the major problem for the students to keep themselves survive and have a stable financial situation.

## **OBJECTIVES**

Our objective of creating this app is to help people, especially students to save money. We choose to focus on students as they are our target audience. It is not easy for students to save money because they have other things to buy such as books, food, reading materials for their subjects, some even have to buy specific materials for their course. So, they use money for everything and find it hard to save their pocket money. For students who have scholarships, it will be possible to save, however for students who depend on their pocket money given by their parents to live in the university, it is hard for them because the money given is not big.

## **NOVELTY**

This application serves a good quality as it is user-friendly which is easier for users to understand the function and can be used in their daily life, especially for the students. Everyone can use this app without facing any problems. Besides, the app also gives an innovation function where it's the combination of money manager and payment matters. Both function and features can attract users for its uniqueness plus giving great benefits.

## **COMMERCIALIZATION POTENTIALS**

According to the number of testimonies that we have had and received, it shows that this product is more useful and usable among students between the ages of 20 to 30 years old. From this point, it can be explained that our app has the potential to expand the growth and benefits that this app can give to its users. Consequently, we are confident that our product could help many people especially among youngsters in the future.

## **BENEFIT TO COMMUNITY**

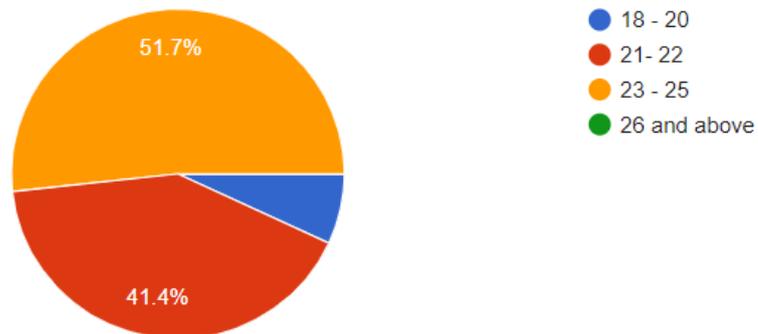
The days of having to cram your wallet into your pocket or handbag are long gone. The convenience of having everything kept on your phone is one of the key advantages of digital wallets for users. E-Lockey application can provide better money management where it helps

users from being too overspending in their daily life. Besides, it also helps users avoid getting into heavy debt and running out of money. Using this app is very convenient for people nowadays if they want to spend their money sparingly.

## FEEDBACK FROM COMMUNITY

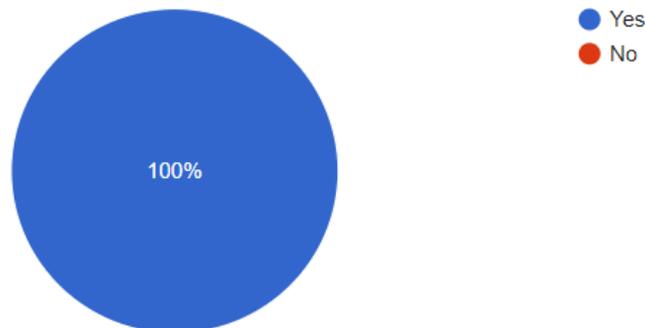
### Age

29 responses



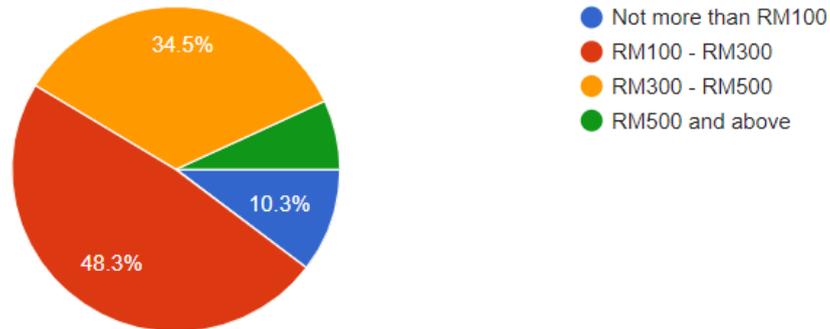
Do you think this app helps you in managing your monthly spend?

29 responses



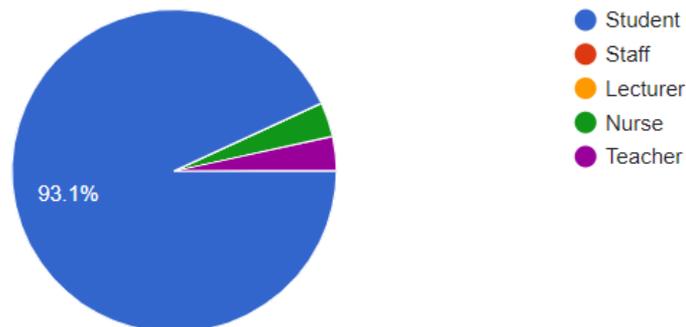
How much money do you usually spend per month?

29 responses



Status

29 responses



These are the results that we obtained according to the survey that we have conducted through Google Form. From these results, we can conclude that students especially are positive with the creation of this application.

## CONCLUSION AND REFLECTION

To summarize, e-Lockey provides a safe, simple, and effective solution for them to handle their finances. With the growing popularity of digital transactions, money-saving applications are becoming a popular option for consumers to save money without having to manually manage their expenses each month. It's crucial to have some money set aside for emergencies, but how much depends on a variety of factors, including your lifestyle and spending. Having the e-Lockey application in their daily life will facilitate all financial matters every month without excess expenses, especially for students. But most importantly, this app is a method for them to take charge of their future.

## **ACKNOWLEDGEMENTS**

I would like to thank Dr Maheran binti Hj Katan, our lecturer for FIN533, for giving us this opportunity to join the SULAM competition and encourage us in highlighting our ideas as students in the innovating financing field. We have felt that it is important for students like us to give ideas because we students know what we need the most right now and how it can help us overcome the hardship. So, I think it is a good idea that students can join this innovative competition. Second, we would also like to thank Miss Amizatul Hawariah binti Awang, our lovely advisor, for helping us in many ways until this project is finished. She has given us several ideas that can improve our own innovative ideas and it helps us a lot in finding more feasible ideas to upgrade our project. Thirdly, for our group members, we want to thank and pat ourselves for doing a good job in finishing this project. It is not an easy task and journey, but we managed to finish it in time. Last but not least, for people that have participated in our project directly or indirectly, we would like to thank them for their precious time.

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