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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
Special Interest Group, Public Interest Centre of Excellence (SIG PICE)
UiTM Kedah Branch
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FINGO FLASHCARD: TEACHING SOCIETY TO USE E-WALLET

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ABSTRACT

FinGo Flashcards is a flashcard quiz related to financial planning. There are many people spending their expenses without doing any record, especially when they use cash. Besides using cash, people nowadays has started to use e-wallet because on e-wallet also allow them to do investment and insurance. A survey on e-wallet usage by Oppetus showed a decrease in use of e-wallet. There are still many people do not know how to use e-wallet. There are various limitations in e-wallet, such as lack of instruction, too many features, and a bit of complexity, which causes people such as millennials and boomers to be unfamiliar with e-wallets. Therefore, the objectives of FinGo Flashcard is to educate individuals to use e-wallet, specifically Touch and Go (TNG) e-wallet it is also aimed to improve financial literacy among society, help individuals reach their financial goals, make strategies that keep them accountable to their finances and know how to budget and save their money. FinGo Flashcards has various

uniqueness such as being easy to understand and suitable for the use of the old generation, colourful in design, full of information specially focusing on TNG e-wallet and it is specially made for hand carry so that it can be used anywhere you go. The benefits of FinGo Flashcard are such as people understand the function of using TNG e-wallets and make investments and buy insurance using TNG e-wallet. The target market is the old generation and fresh graduates that are still using cash as the main tools for making payments by using TNG e-wallet.

Keywords: financial, investment, e-wallet, fingo, flashcards

BACKGROUND

FinGo flashcard basically is the quiz flashcard that is related to financial planning. There are many people spending their expenses without doing any record, especially when they use cash. A digital wallet or E-wallet is a financial transaction application that runs on any connected device. On E-wallet also have so many features. As we know people nowadays have started to use e-wallet as their money transaction but there are still many people out there who don't know how to use it. So, we created the FinGo Flashcard to make it easy for people to use E-wallet and can refer to our FinGo flashcard by following the steps already provided on it.

PROBLEM STATEMENT

Many people are still using cash instead of using e-wallet, nowadays most stores only accept e-wallet and debit cards. According to Global Payments Report, cash is used for 39 percent of point-of-sale transactions by the end of 2022. Other issues that make people afraid of using e-wallet are they believe that e-wallets can lead to credit and debit card fraud, missing transactions, fake websites masquerading as being from mobile wallets and the leaking of banking details.

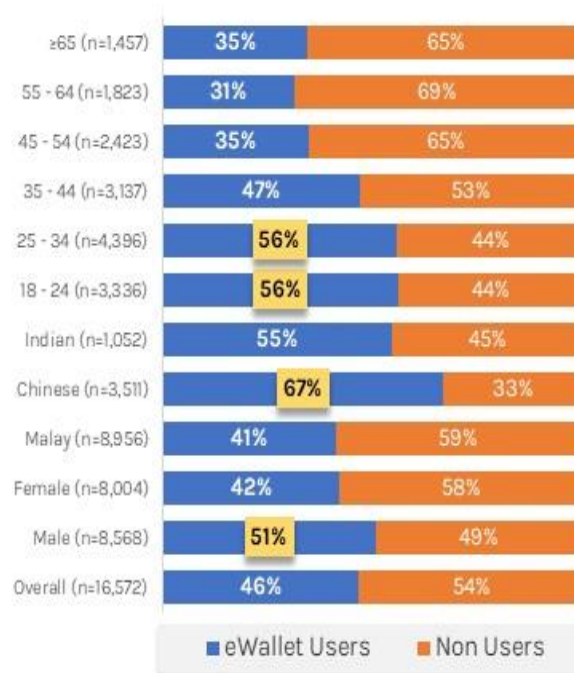


Figure 1. Age of e-wallet users and non-users

OBJECTIVES

The true objective of our product which is the FinGo Flashcard, is mainly to teach people how to use the Touch ‘n Go (TNG) eWallet application much more in depth and easier. With this people will know the basic way of using an ewallet and slowly change their way of making payment such as the group of people who only use cash as their main payment method.

NOVELTY

To make our flashcard more interesting we come with a few unique features such as we design it with the colourful design because people are more interested with colour. FinGo flashcard also has hand carry which is easy to bring anywhere and can refer to it anytimes. On the FinGo flashcard we just use the simple words to make people more easy to understand. As mentioned our target market is millennials and boomers. FinGo flashcard also provide the steps that unpopular feature in Touch and Go such as GOinvest and Insurance plan that have in TnG but people don't know how to use it.

COMMERCIALIZATION

There are several possible commercializations that will be suitable for FinGo Flashcard. Starting with focusing on our target market which is the old generation and fresh high school graduates. Because they usually do not have that much knowledge involving TNG eWallet at that stage, so with our product people will look for FinGo Flashcard to learn on how to use the application. We can start to sell our product online and then slowly move to market it to any bookstore available.

BENEFITS TO COMMUNITY

FinGo Flashcard is a product that teaches users to recognize e-wallets therefore there are several benefits to the community. Firstly, is to teach people understand the function of using TNG e-wallets. There are various functions and services provided in the E-wallet that some of the community still do not know how to use, with FinGo Flashcard, it can help the community use the e-wallet properly. Secondly, this product teaches the community to invest in E-wallet. for example, there are services in E-wallet that give users the opportunity to invest, this will benefit users in the future and make some money. Lastly, Fingo flashcard also teaches the community to learn and buy insurance in TNG E-wallet. Where this insurance will help in the future if something bad happens.

FEEDBACK FROM COMMUNITY

After interviewing some students about FinGo Flashcard, we have received various positive and negative feedback on our product. Among the positive feedback is the product is colourful and easy to understand by flip the flashcard and they will find the answer. FinGo Flashcard is so informative and simple for the students to learn more about TNG E-wallet. Additionally, the flashcards give detailed information, for example each question has steps from beginning to end. It makes it very easy for users to follow the steps given.

We also receive negative feedback from the student which is FinGo Flashcard do not have enough questions and answers. There are only 10 questions and answers. This is because TNG E-wallet has a variety of features and functions that are provided where there are a number of students who still do not know how to use it.

In general, community feedback suggests a great interest in FinGo Flashcard. The good response implies that such a product has the potential to improve convenience, knowledge about investing, and financial literacy among people in the community.

CONCLUSION AND REFLECTION

Finally, FinGo Flashcard provides a unique and effective answer to the issues that students have when learning about TNG E-wallet. Learning about the FinGo Flashcard helps learners to understand more about E-wallets. FinGo Flashcard's distinct qualities, along with the possibility of marketing at an existing establishment, make it a promising and beneficial addition to the student community. As technology advances, solutions such as Fingo Flashcard have the potential to improve financial literacy, benefiting both students and the larger community.

ACKNOWLEDGEMENT

We want to sincerely thank everyone who helped finish this extended abstract. First and foremost, we would like to thank all the participants involved in completing this project. Their support and kindness to spend their time listening to our product and sharing a little bit of experiences has been helpful in forming the concepts presented in this extended abstract.

We owe a great deal of gratitude to the members of our team who worked so diligently to visualise and create the creative solution covered in this abstract. Throughout the invention process, their dedication to locating workable solutions has been really helpful.

Our sincere gratitude goes to Assoc. Prof. Dr. Maheran Katan, our FIN533 Lecturer and Dr. Koe Wei Loon, our advisor for the SULAM project that has provided guidance, support and ideas in this project. Their knowledge and insight have been essential in helping us to clarify our concepts and ensure the calibre of our SULAM project.

Last but not least, we would like to express our gratitude to everyone who participated in this project for their contributions, as their combined efforts were crucial to the successful execution and documentation of FinGO Flashcard.

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