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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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## **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**  
**Malaysia**



## **FINEDUPLAY: REVOLUTIONIZING FINANCIAL EDUCATION FOR YOUNG MINDS THROUGH GAMIFIED LEARNING**

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### **ABSTRACT**

Fostering early education in saving money is a great foundation for future financial success. FinEduPlay is a mobile application that makes learning about financial literacy fun and engaging for school children through gamification. The app offers engaging and fun activities that help children learn valuable skills in money management. This innovative approach has the potential to improve children's financial decision-making skills and increase their financial literacy. The novelty feature of the app motivates children to save money by offering incentives for achieving various milestones during a specific period. The challenge will include interactive features like a virtual piggy bank that will help you track your progress toward your savings goal. The quiz game related to financial literacy in the apps has a system of leveling that makes them excited to level up and gain knowledge as well. Users also can choose their favorite animal as their character of the money box such as a cat, dog, or cow, and name it. Teaching children about financial literacy can be a fun and effective way to give them a head start on making wise financial choices as adults. They can learn valuable skills through games and activities that will help them save money and make smart financial decisions. In Malaysia, the potential for this app is immense, given the opportunity to improve financial literacy among its population despite the challenges in accessing financial education. The study conducted by the Employees Provident Fund (EPF) in 2020 shows that there is room for improvement in financial literacy among Malaysians. While only 35% demonstrated adequate knowledge of financial matters, there is potential for more people to gain these skills. If financial literacy is

coordinated in all schools in Malaysia, the potential for the commercialization of this application is high.

**Keywords:** gamification, financial literacy, money management, saving

## **BACKGROUND**

The study's context revolves on the value of encouraging early education in financial literacy and the potential of a mobile app called FinEduPlay to raise financial literacy among Malaysian school children. FinEduPlay is an interactive mobile app that uses gaming aspects to educate children about money management and motivates them to save. By incorporating games and interactive activities, children can learn important skills that will help them save money and make wise financial decisions (Tamplin, 2023) as they grow up. The creative concept used in the app attempts to raise children's financial literacy and help them make better financial decisions.

## **PROBLEM STATEMENT**

The absence of early financial education and restricted access to financial literacy resources among Malaysian schoolchildren limits their ability to make educated financial decisions, perhaps leading to financial difficulties in adulthood (Amagir, A., et al., 2018). Furthermore, traditional approaches to teaching financial literacy frequently fail to interest and motivate children. As a result, there is a pressing need in Malaysia for an innovative and engaging solution that promotes early financial education and improves children's financial decision-making skills (Hidayah, N. A., & Ariffin, S. A., 2022).

FinEduPlay addresses the problem of limited access to financial literacy resources and traditional teaching techniques by providing an engaging and interactive platform for financial education. It equips children with the knowledge and skills necessary to make informed financial decisions, thereby enhancing their future financial well-being. Moreover, FinEduPlay facilitates the development of financial literacy in children by integrating it into the school curriculum, thereby enabling them to make informed decisions and navigate the complexities of the contemporary financial landscape.

## **OBJECTIVES**

Financial literacy can encourage habits that can help children avoid debt traps later in life (Hyatt, 2023). FinEduPlay was created to promote financial literacy among school children by

providing interactive and educational content. Next, it also develops money management skills. The app focuses on equipping children with essential money management skills such as budgeting and saving. Lastly, encouraging saving habits. FinEduPlay seeks to foster positive saving habits in children by incorporating a virtual piggy bank feature that allows them to track their progress toward their savings goals.

## **NOVELTY**

First, the novelty of the application is a gamified learning experience. FinEduPlay utilizes gamification techniques to make financial literacy education fun and engaging for children. It motivates children to save money by offering incentives for achieving various milestones during a specific period. First thing first you will need to tap the get started button to start to use the application and then register using your preferred account to secure your data and information. You may key in your phone number for security purposes as well as tap allow notification to get notified of important updates of the application. Second is personalized money box. FinEduPlay allows children to choose either their favourite animal characters as their money box for example consisting of cats, dogs and cows and name it depends on their favourite. In addition, they can add a personalized touch to their learning journey which includes a quiz game that tests children's knowledge of financial concepts. The financial literacy quiz game in the app has a levelling system that makes them excited to level up and gain knowledge. Lastly, Incentives and Rewards. In FinEduPlay, it motivates children to develop saving habits by offering incentives and rewards for achieving savings milestones. For example, children could earn points or virtual currency for completing challenges or quizzes, which could be redeemed for virtual rewards or real-life prizes.

## **COMMERCIALIZATION POTENTIAL**

FinEduPlay has significant commercialization potential as it addresses the demand for effective financial education tools. Growing recognition of the importance of early financial education in Malaysia, creates a demand for innovative solutions like FinEduPlay. By capitalizing on its strengths, FinEduPlay can make a positive impact on financial literacy while creating a sustainable and successful business model in school.

## **BENEFIT TO THE COMMUNITY**

There are benefits to the community by using FinEduPlay, children learn the importance of saving money and are motivated to set and achieve savings goals and foster a culture of financial responsibility. In addition, financially educated children grow up to become financially responsible adults, positively impacting the community. Last but not least, FinEduPlay also promotes financial education, empowers children with money management

skills, and fosters a financially responsible community.

## FEEDBACK FROM THE COMMUNITY

There is a survey form that has been answered by people who have tried to use the FinEduPlay application. The purpose of this survey is to measure user satisfaction when using this application. In addition, it will also be a useful as reference source for the future, especially to get feedback to upgrade the navigation and make interactive updates that are in the application in the future to facilitate the affairs of existing users and attract the interest of children and other guardians to encourage their children to save at FinEduPlay by keeping up with today's technological changes.

**Table 1.** FinEduPlay Survey

<u>Question</u>	<u>Agree</u> <u>Percentage from</u> <u>(30 answer)</u>	<u>Disagree</u> <u>Percentage from</u> <u>(30 answer)</u>
Is the FinEduPlay application easy to use?	100%	0%
Do FinEduPlay encourage children to save their money?	96.7%	3.3%
Do FinEduPlay help to teach children valuable money management skills?	100%	0%
Is this FinEduPlay application feature interactive and interesting?	96.7%	3.3%
After you use this kind of application, do you feel more motivated to set and achieve saving goals?	100%	0%
Is this application suitable to be introduced and taught in school?	100%	0%
Does this application allow kids to track their progress toward their saving goals?	100%	0%
Will you make savings using this application?	100%	0%
Do you enjoy using this app?	100%	0%

Would you recommend this application to your friends?	90%	10%
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Based on the results, we know that people are satisfied with using it and without facing any problems because the survey shows that no major problems arise during use, and it is safe to use without any theft of personal data during use. Besides that, it is user-friendly which makes every navigation easy to use and understand for all ages. The application is also totally recommended for use because the option of saving numbers is suitable for kids to start saving their money, especially for kids who are studying in the primary level which also can make them happy to keep using it because of the features and the avatar and quizzes that have been created and form.

## CONCLUSION AND REFLECTION

To sum up, FinEduPlay stands out due to its innovative features and objectives in the realm of financial literacy education for children. Its gamified learning experience, personalized money box, and incentives for saving set it apart from traditional approaches. The app aims to promote financial literacy, develop money management skills, and empower children, ultimately fostering a strong financial foundation for their future success.

## PEER EVALUATION

**Table 2.** Peer Evaluation

	NURSYAFIQAH BINTI MOHD JAFFRI	NUR HANIS FARHANA BINTI MOHD HASNI	NUR NABILAH HUDA BINTI A D OSMARA	TOTAL	100%
NURSYAFIQAH BINTI MOHD JAFFRI		100%	100%	200%	$(200/300) \times 100 = 66.67\%$
NUR HANIS FARHANA BINTI MOHD HASNI	100%		100%	200%	$(200/300) \times 100 = 66.67\%$
NUR NABILAH HUDA BINTI A D OSMARA	100%	100%		200%	$(200/300) \times 100 = 66.67\%$



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