



UNIVERSITI
TEKNOLOGI
MARA



Public Interest Centre
of Excellence

International Teaching Aid Competition 2023

Reconnoitering Innovative Ideas in Postnormal Times

iTAC

2023

iTAC 2023
INTERNATIONAL TEACHING AID COMPETITION
E-PROCEEDINGS

Copyright © 2023 is held by the owner/authors(s). These papers are published in their original version without editing the content.

The views, opinions and technical recommendations expressed by the contributors are entirely their own and do not necessarily reflect the views of the editors, the Faculty or the University.

Copy Editors: *Syazliyat Ibrahim, Azni Syafena Andin Salamat, Berlian Nur Morat (Dr.), Najah Mokhtar, Noor 'Izzati Ahmad Shafiai, Muhamad Khairul Anuar Bin Zulkepli (Dr.)*

Cover Design : *Asrol Hasan*

Layout : *Nurina Anis Mohd Zamri*

eISBN : 978-967-2948-51-3

Published by : Universiti Teknologi MARA Cawangan Kedah,
08400 Merbok,
Kedah,
Malaysia.

Geetha Muthusamy, Nursyafiqah binti Mohd Jaffri, Nur Hanis Farhana binti Mohd Hasni, Nur Nabilah Huda binti A D Osmara

99. **STUDENT'S FINANCIAL ASISSTANT** **649**
Norkarisya Idayu Binti Abu Kassim, Amirah Zafirah Binti Musa, Kenneth Walker Anak Philip, Mohamad Danial Akmal bin Hanim, Nor Maslia Binti Rasli Samudin
100. **FICAG: PERSONAL FINANCIAL PLANNING INTERACTIVE CARD GAMES** **656**
Nurhannan Ainal binti Hairol Faizi, Nurul Syahirah binti Idris, Nurhannani Zulaikha binti Shahromizam, Muhammad Haziq bin Baharim, Munirah binti Mohamed
101. **IMPROVING EDUCATION: DEVELOPMENT OF INSURANCE MODULE** **662**
Nur' Nadhirah Binti Roslan, Nurul Aliah Syamimi Binti Norazman, Nor Athirah Binti Ibrahim, Nurul Ain Natasha Binti Marzuki, Amirah Hazimah Binti Borhanordin
102. **STUDENT FINANCIAL PLANNING APPLICATION (SABE)** **668**
Nurul Izzah Binti Zainal, Nurul Iman Binti Nikrul Tarmizi, Nur Anis Najwa Binti Jamaluddin, Nadzirah Wafaa Binti Zaini, Nurazree Bin Mahmud
103. **DO YOU CONSIDER FURTHERING YOUR STUDY? SCHOLARSHIPMY.COM** **673**
Zarina Begum Binti Ebrahim, Nur Hazira Binti Jaidi, Nur Qistinah Athirah Binti Mazlan, Nurul Aina Binti Abdul Razak, Nuralyaa Aiman Binti Mohd Ridzuan
104. **A GRAPHICAL USER INTERFACE TO APPROXIMATE AREA (AMOEBE) USING TRAPEZOIDAL METHOD FOR TEACHING AND LEARNING PROCESSES** **680**
Nurul Ain Johar, Nurul Hazirah Norhisham, Mohd Agos Salim Nasir, Siti Khuzaimah Soid, Herniza Md Tahir
105. **LANGUAGE BOARD GAME: THE ADVENTURE OF HANG NADIM** **685**
Nur Aisha Hanina Binti Khairul Nazmi, Sumayyah Shaidin
106. **NEWBIE INVESTMENT SIMULATION APPLICATION** **693**
Aina Sufia Binti Musa, Hani Sofia Binti Mazlan, Fatin Hanani Binti Ahmad

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

IMPROVING EDUCATION: DEVELOPMENT OF INSURANCE MODULE

Nur' Nadhirah Binti Roslan
Faculty of Business Management, UiTM Campus Bandaraya Melaka
2022919779@student.uitm.edu.my

Nurul Aliah Syamimi Binti Norazman
Faculty of Business Management, UiTM Campus Bandaraya Melaka
2022908241@student.uitm.edu.my

Nor Athirah Binti Ibrahim
Faculty of Business Management, UiTM Campus Bandaraya Melaka
2022793357@student.uitm.edu.my

Nurul Ain Natasha Binti Marzuki
Faculty of Business Management, UiTM Campus Bandaraya Melaka
2022787151@student.uitm.edu.my

*Amirah Hazimah Binti Borhanordin
Faculty of Business and Management, UiTM Campus Bandaraya Melaka
amirahhazimah@uitm.edu.my
*Corresponding Author

ABSTRACT

Most universities in Malaysia have not required Life Insurance and Medical Insurance for students. It is because there is little awareness about insurance that has been given to the student and the student cannot afford to pay the monthly bills. So, it is essential to create awareness, educate and provide them with a better and more affordable insurance plan. Students in Malaysia University are not aware of the importance of insurance and the package of the insurance plan in the market is also not suitable for the budget of the student. Our objective is to provide basic insurance knowledge and a suitable insurance plan for students. Offering basic insurance plans for university students has the potential to revolutionize the way universities approach student health. This plan provides students access to affordable healthcare, which can help improve student health outcomes and reduce healthcare costs. It can also help to reduce emergency care or hospitalization costs. Overall, offering basic insurance plans for university students is a promising development in student health, which can potentially revolutionize how universities approach student health and wellness. Student health insurance is an important factor to consider for students as it can help them stay healthy and save money. It is offered at

affordable prices and is designed to fulfill the needs of each student's situation, especially B40 students. Student health plans offer 100% coverage for preventive care and the purpose of student health insurance is to keep students healthy so they can graduate and reach their goals. Our main target market is students. We collaborate with Prudential Assurance Malaysia Berhad (PAMB) because they help citizens make healthcare accessible and cost-effective, safeguard and expand the assets of individuals, and encourage clients to save for their future.

Keywords: Healthcare, Insurance plan, Prudential Assurance Malaysia Berhad (PAMB), Students

BACKGROUND

Insurance is a contract, represented by a policy, in which a policyholder receives financial protection or reimbursement against losses from an insurance company (Kagan, 2023). The company pooled the risks of its clients in order to make payments less expensive for the insured. Most people have insurance, whether it is for their vehicle, their home, their medical care, or their life. Insurance policies protect against financial losses caused by accidents, injuries, or property damage. Insurance also helps to cover the costs of liability (legal responsibility) for third-party damage or injury. Insurance is a very important investment for everyone in today's day. Not only do adults need to buy insurance, but students also needed to buy insurance to protect them in the future. Therefore, to make the student more understand and easy to buy insurance, we created this **Student Insurance Module** that is designed to raise and create awareness and educate university students about insurance. It will help them briefly understand life and medical insurance basics. It also provides university students with affordable insurance plans and packages that fit the needs of each student's situation, especially for B40 students. This module is also designed to help the student against unforeseen situations so that students will have peace of mind to concentrate on their studies and reach their career goals. It promises to help students reduce emergency care and hospitalization costs and develop their health, thus helping them save their money for future purposes.

PROBLEM STATEMENT

There are many students in Malaysian universities who are still not aware of the importance of insurance in today's life and the package of insurance plans that is already in the market is also not suitable for the budget of the student. The information about insurance for students is also not presented well for them. They find that insurance is a complicated thing to understand and the template or information like books and brochures about insurance is not so interesting for them to read and understand. Other than that, the price of insurance that other insurance company offer is also not suitable for their financial status so they need insurance packages that are relevant and affordable for them.

OBJECTIVES

The objectives of this module are intended to boost awareness about insurance, especially for students and it is mainly designed to provide basic insurance knowledge and suitable insurance plan for students.

NOVELTY

This student insurance module is a new type of insurance policy designed specifically for students and understands the unique risks students face. There are several advantages to having a student insurance module. Firstly, this student insurance module provides students access to affordable healthcare, which can help improve student health outcomes and is suitable for the student's budget, especially B40 students. Secondly, this module is convenient to use because it has easy and understandable plans for students. Thirdly, this module is cost-saving and helps protect students from financial hardship in the event of an unexpected event. For example, it can help reduce emergency care or hospitalization costs and healthcare costs for students. Lastly, a cashless treatment facility allows students to access medical treatment through a network provider on a cashless basis. Overall, student insurance modules are a valuable tool for students. These plans or packages that are provided in this module can help protect students from financial hardship, make it easier for them to afford travel, protect their health, and help them concentrate more on their studies.

COMMERCIALIZATION POTENTIALS

Our target market is students from Universiti Teknologi Mara (UiTM) Bandaraya Melaka campus that were chosen as the community partner to carry out the project. Students from various faculties were involved in the project's implementation. We also make a collaboration with the industry which is Prudential Assurance Malaysia Berhad (PAMB) to help citizens make healthcare accessible, safeguard, and expand the assets of individuals, and encourage clients to save for the future.

Table 1. Cost of Innovation

Items	RM
Module (printing 11 pages inc cover)	30.00
Binding	2.00
Total	32.00

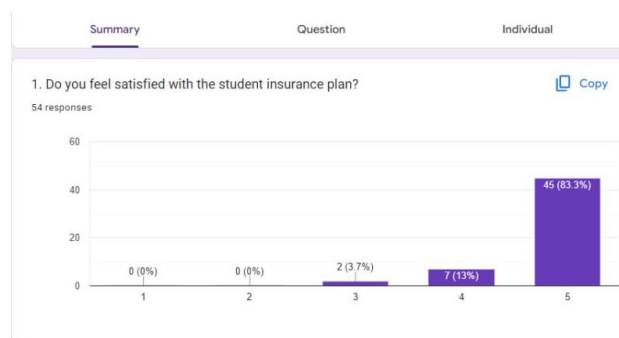
BENEFITS TO COMMUNITY

There are several benefits that can be gained from having this student insurance module, especially for students, including coverage for medical expenses, study interruption, a cashless treatment facility, and other features. First, coverage for medical expenses is the main focus

of this module. The policy covers a variety of medical expenses, including in-patient care, pre-existing disease treatment, out-patient care, and dental injury-related costs, in the event of a medical emergency while studying abroad. Second, study interruption Subject to policy terms and conditions, the insurer covers education expenses in the event of a study interruption. It is applicable when a student is forced to repeat a semester due to circumstances such as hospitalization. Third, a cashless treatment facility streamlines the process of paying off hospital bills and requesting reimbursement for medical expenses in an emergency. Expenses will be settled in cashless mode, subject to the terms and conditions of the policy. Fourth, other features of this plan include a bail bond, personal property coverage, and extended coverage in the country of residence. It allows students to select their own geographical scope of coverage as well as optional coverage for university requirements.

FEEDBACK FROM COMMUNITY

As part of our initiative to learn about the satisfaction and usefulness of our Student Insurance Module, we began distributing our student community survey to all UiTM students. This survey addresses numerous important issues, including how satisfied students are with our insurance plan. Is the content of the student insurance plan module easy to understand? Is the cost of the student insurance plan/package affordable? Would the students use the student insurance plan in the future? Would they recommend the student insurance plan to their family and friends? Will this student insurance plan persuade them to purchase insurance if they do not have any of it?



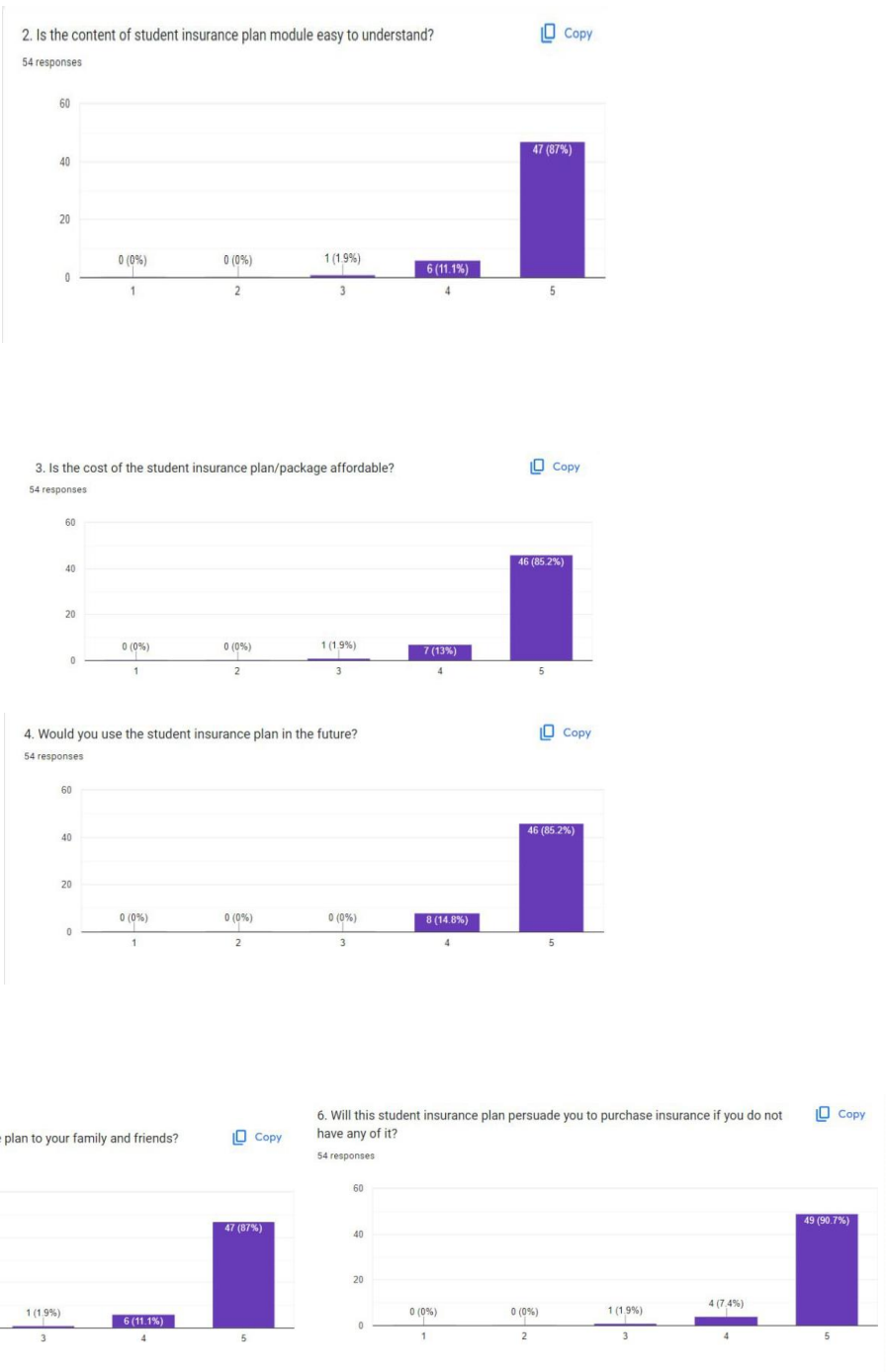


Figure 1. Results of User Survey

CONCLUSION AND REFLECTION

Nowadays, healthcare costs are high in Malaysia and other countries, and young adults ages 18-34 have the highest rates of uninsured status. Uninsured individuals are more likely to suffer from more serious illnesses due to a lack of healthcare sought and obtained. A student insurance module should be considered an investment to prevent unexpected illness. Purchasing a Student Insurance Module is similar to purchasing a warranty, providing a long-term safeguard and future relief for any medical incidents. Uninsured people often struggle to negotiate prescription rates due to the rising expense of prescription drugs, leading to them skipping their meds and paying more than a third of their medical bills out of pocket. This can lead to less money for groceries, rent, tuition, and entertainment as a student. A Student Insurance Module will ensure that students do not encounter any obstacles on their way to achieving their dreams and goals.

ACKNOWLEDGEMENTS

This research work was financially supported by UiTM Cawangan Melaka. The authors would like to thank UiTM for their support.

REFERENCES

- Hashim, M. (2011). *Personal Financial Planning*. UiTM Press.
- Kagan, J. (2023, April 20). Insurance: Definition, how it works, and main types of policies. Investopedia.
<https://www.investopedia.com/terms/i/insurance.asp#:~:text=Insurance%20is%20a%20way%20to,responsible%20for%20all%20related%20costs>.
- Kapoor, J. R., Dlabay, L. R., Hughes, R. J., & Hart, M. M. (2023). *Personal finance*. McGraw-Hill LLC.
- Prudential Malaysia. (n.d.). *We are the people that do*. Leading insurance company in Malaysia | Prudential Malaysia. <https://www.prudential.com.my/en/>



e-proceedings

International Teaching Aid
Competition 2023
Reconnoitering Innovative Ideas in Postnormal Times

iTAC **2023**

e ISBN 978-967-2948-51-3



9 789672 948513