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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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- |      |  |     |
|------|--|-----|
| 107. | <p><b><i>MONEY MANAGEMENT FOR COLLEGE STUDENTS BY BUDGETBUDDY</i></b><br/> <i>Muhammad Nasrullah Bin Abdul Aziz, Sharul Adni Bin Khairuddin<br/>         Mohammad Farez Bin Daud, Halimahton Borhan</i></p>  | 699 |
| 108. | <p><b><i>TRACK MYLOAN</i></b><br/> <i>Nur Syafiqah Binti Abdul Wahab, Shahrina Emyra Binti Shahrul Nizam, Amy Azurin Binti Azman, Ishyka Arisya Putri Binti Noor Abd Manan, Irfah Najihah Binti Basir Malan</i></p>                                  | 705 |
| 109. | <p><b><i>TROLLEY SUPERMARKET CALCULATOR</i></b><br/> <i>Muhammad Rafiq Bin Papa Sule, Salheh Bajrai Binti Husein Salim, Fatin Nurliyana Hanis Binti Hasan Azhari</i></p>   | 712 |
| 110. | <p><b><i>DOLLAR DASH</i></b><br/> <i>Syafiqah binti Mohd Shazwan Sam, Risha Daleina binti Ghazali, Magdalen Julius, Aliah Iman binti Mohd Latiff, Amirudin Mohd Nor</i></p>  | 717 |
| 111. | <p><b><i>ZZASS CENDOLS</i></b><br/> <i>Nur Syahirah Binti Omar, Nur Zahirah Binti Suhami, Nor Anisah Binti Fauzi, Nurul Syaliza Binti Hasan, Nurul Zahira Imani Binti Mohd Mokhtar, Mazlina Mahdzar</i></p>  | 724 |
| 112. | <p><b><i>TELANGCATOR 2.0 – A NATURAL ACID-BASE INDICATOR FROM BUTTERFLY PEA FLOWER</i></b><br/> <i>Ummi Kalthum binti Mansor, Asniati binti Sabil</i></p>  | 729 |
| 113. | <p><b><i>WANDERFUND (A PERSONALIZED TRAVEL FUND)</i></b><br/> <i>Ardini Athirah Binti Jamaluddin,, Nabilah Izzati Binti Rahman, Nur Amiera Rosyada Binti Rozie, Nur Athirah Binti Habib Alnsar, Nurhaslinda Binti Hashim</i></p>                     | 737 |
| 114. | <p><b><i>PENSION PROs (PLANNING FOR YOUR GOLDEN YEARS)</i></b><br/> <i>Fathimah Asyakirah binti Norhisham, Nor Ain Natasha binti Mohd Zain , Nur Atiqah binti Abd Razak @ Sulimin , Siti Nur Fatma binti Mohd Zaidi Nurhaslinda binti Hashim</i></p> | 2   |
| 115. | <p><b><i>STOCKMASTER SIMULATOR</i></b><br/> <i>Nor Hamiza Binti Mohd Noor, Nurul Farzana Binti Asbullah , Syazana Ezzati Binti Hairi Annuar, Anatasha Alfiera Anak Tujang, Irdina Hani Binti</i></p>   | 2   |

## **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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## TRACK MYLOAN

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### ABSTRACT

Track MyLoan is a new application that is very suitable for new people who want to apply for a loan at the bank. This application provides facilities for them to see whether from their salaries they are able or not to pay the debt every month after making a loan from the bank. This application will ask for their monthly salary, salary deduction they pay and existing expenses such as credit card outstanding, personal loan, housing loan and car loan because it will calculate the debt service coverage ratio to see whether they can afford to pay the next loan. Due to the current issues in the community which claims that their loans are frequently rejected because of a lack of documentation. This prompts them to frequently visit the bank counter to submit their loan applications. Besides that, society nowadays prefers to enquire for loans more frequently than they can afford, which leads to an excessive number of loans being made. Therefore, we developed this application to make it quicker for consumers to

determine whether their loan application was successful or not. There are various benefits that can be obtained by users of this application such as the user being able to know whether the loan to be applied for is approved or not and if it is not approved then this application can provide some improvements that are beneficial for the user.

**Keywords:** *Track MyLoan, debt, documentation, application, approved.*

## **BACKGROUND**

The name of our app is Track MyLoan. "Track" is for us to know whether our salary is sufficient or not to cover financial expenses. "MyLoan" shows that this application focuses on applying for loans from banks, but our application will not apply for loans directly to banks. This application only helps users to calculate whether from their salary, they are able or not to apply for a loan from the bank.

Our application logo is maroon because it will convey a reliable and imaginative thought (Miller, 2022). We are optimistic that this app will make life easier for everyone while gaining their trust.

### Features

First of all, like any other application, they have to sign up for an account to use in this application. They can sign up manually or through Google or Facebook.

Next, after signing up, this application will show the steps to use this application, the choice of bank chosen by the user and the benefits of using this application. This application will ask for their name, identity card number, monthly salary, salary deduction they pay and existing expenses such as credit card outstanding, personal loan, housing loan and car loan.

Lastly, it will appear whether the user loan is successful or not. There is an indicator of emoji that we use to illustrate the status too. Green for successful status and red for unsuccessful status.

### Target Market

Our target market is people who are already working and have their own salary (Team, 2021). We also have a target market of people who want to apply for a loan from the bank where they don't have to wait a few days or even a week to see if their application is successful or not. With our application they can see if their finances are sufficient, they can directly go to the bank to apply, if not sufficient our application will give suggestions to improve their finances.

## **PROBLEM STATEMENT**

There are plenty of reasons why our loans are not approved. The debt service ratio, also known as the debt-to-income ratio, is one of the variables and has a significant impact on loan applications. This debt service coverage ratio is determined based on the sum of all monthly debts or commitments. These commitments include bank personal loans, car loans, home loans, mortgages, credit cards, and other loans if any (Nisya Aziz, 2021). In addition, many users need to go to the bank to submit their applications. They must wait to see if their applications are approved. This typically takes one week. Unfortunately, there are applications that are not successful causing users to lose time waiting for their application. This makes processing the application by the bank complicated. Society nowadays prefers to enquire for loans more frequently than they can afford, which leads to an excessive number of loans being made. If loan applications are submitted frequently, whether they are approved or not, it will have a negative impact on the credit rating which has become low. Therefore, applicants need to maintain a healthy credit rating to boost their chances of getting approved.

## **OBJECTIVES**

These apps were developed to make it simpler for users to monitor their salaries and loans, enabling them to determine if they are eligible to submit applications for loans or not. These apps also have a calculating feature that enables users to immediately compute their debt service coverage ratio. These apps can make it quicker for users to apply for loans without having to waste time going to the bank counter.

## **NOVELTY**

### New application

This application is a newly created application on the Google Play Store. The features of this application will not be found in any other application.

### Uniqueness

The uniqueness of our application is that our application uses the debt service coverage ratio where other applications do not use this method of calculation. The debt service coverage ratio can calculate whether or not the user's salary is enough to apply for the next loan after deducting all available tax deductions and personal loans.

### User-Friendly and Secure

Our application is also user-friendly where our application will guide how to use this application. The application is also secure because we need an email and password to log in.

## **COMMERCIALIZATION POTENTIALS**

Track MyLoan is a financial application that focuses on calculating a person's debt service coverage ratio and if the result shows the calculation below RM1 then the application fails because it does not exceed the predetermined financial rate. Therefore, the target audience for this application is people who are already employed, have a fixed income, and want to apply for a loan. Even with a calculation method that only focuses on one type of calculation, it has shown a uniqueness and difference compared to other loan applications. In addition, by giving a little awareness to many people about Track MyLoan, the selection of YouTube as the main platform for delivering and introducing this application is the right choice. It can be delivered in the form of a video in which the introduction, application features and even some recommendations given to users can be conveyed in one video and also most people watch videos on YouTube regardless of time and place (Kenton, 2022). Therefore, with this application Track MyLoan can be competitive with other financial applications as well as help many people who use this application in managing their finances.

## **BENEFIT TO COMMUNITY**

Although it can be seen that there are several other loan applications, Track MyLoan is a little different from other apps where this application focuses on calculating the debt service coverage ratio. Therefore, based on this application, there are several benefits that can be obtained, including the user being able to know whether the loan to be applied for is approved or not. If this loan request is not successful, this application will provide some recommendations to reduce expenses or increase the user's income such as you need to make additional money or side jobs and you have to pay off other loans first. In addition, by using Track MyLoan, it can save time because they do not need to go back and forth from the bank with failed results because there are some parts of the calculation that do not reach the level that has been set. Therefore, using this application is an initial step to help the users identify where the deficiencies need to be improved before they send the loan application to the bank. It can also save users' time and help them in terms of managing their finances (Money, 2020).

## FEEDBACK FROM COMMUNITY

Based on the survey that we have done, we successfully obtained 30 respondents from questionnaires about the Track MyLoan app. As for why we chose only 30 respondents is because the decisions that will be made based on the results do not have significant consequences. It will require more time and money for us to make a survey in a large group of people and improve our app. The feedback from respondents that we received was mainly from male at the age between 18 to 25 years old. The survey has three parts: the profile of the respondent, the apparent usefulness, and the satisfaction of the customer. The table below shows the questionnaire that we conducted about our Track MyLoan app.

**Table 1.** Table of Survey

Section	Number of respondent	% of answer
Section B: Overall, I think the features of the Track MyLoan app that uses the debt service coverage ratio formula is easy to use and can help me manage all my loans.	11/30	57.7%
Section C: Overall, I am very satisfied with the features and usefulness of the Track MyLoan app.	19/30	75.5%

All the sections have been divided into a few questions that measure each of the sections. The method that we used is a screening question. It helps us to ensure the respondents meet our target specifications. From the survey, the majority of the respondents agreed that the features of the Track MyLoan app that uses the debt service coverage ratio formula is easy to use and can help them manage all their loans. They are also very satisfied with the features and usefulness of the Track MyLoan app. Thus, we can conclude that we got very positive feedback about our apps.



## CONCLUSION AND REFLECTION

In conclusion, users can download the Track MyLoan app for free from the Google Play Store. These apps can determine the debt service coverage ratio for users and were developed to make it simpler for customers to track their income. If the outcome is unsuccessful, this app can also explain why, and it offers a recommendation for how to improve the user's financial situation. In fact, these apps are useful and have an impact on society in particular. Additionally, we are looking forward to everyone using and accepting this app. Thus, we also expect cooperation from all parties and continued support of our products, specifically the "Track Myloan" app that we created.

## ACKNOWLEDGEMENTS

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