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of Excellence

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)
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LIABILITIES BOOKLET

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ABSTRACT

The innovation that we are going to conduct is related to Financial Personal Planning which is Liability Booklet. As far as we acknowledge, there is only a budgeting template that we have found, so why not try to create a booklet for liability. As a student, we are going to jump into the working field, and once we have income, we will have greater desire and power to purchase. Furthermore, the majority of students have taken out student loans to fund their expenditures and necessities throughout their studies, therefore it is critical for us to plan financially and use our money efficiently. The purpose of this liabilities booklet is to inform us about our responsibilities in managing the liabilities. That is, we will not have to miss the payment deadline since the booklet will give us a simpler way to fulfill our duties. Other than that, our product is unique in that it is an online-innovated booklet made exclusively for everyone's use. Everyone can list the liabilities they incur through the booklet more easily now that there is a sophisticated virtual world. The liabilities booklet benefits society by preventing bankruptcy. With the availability of this booklet, they will know their respective responsibilities to settle their debts immediately according to what is listed without default. It is because once all debts are listed, they can find out how much debt they have and how much income they have to cover the bills. Additionally, this booklet can be utilized by anyone, regardless of age, who may have debts and wants to comprehend how their money is flowing. Lastly, if the concept we develop has the potential to be used by the broader public, we may decide to register for copyright protection.

Keywords: booklet, debts, exclusively, responsibilities, student

BACKGROUND

We are students from UiTM Bandaraya Melaka that are currently taking FIN533. In order to complete this course we need to create an innovation. Our group consists of 3 people, which is Rosthasya, our team leader, Nurul Fatehah web creator and me as a platform manager. As a leader Rosthasya duty is to make sure our idea and action is compatible with the requirement of our group assignment. The idea of the company's name is from our initial company name is HNR.Co. For us HNR is a suitable name for our company because it is simple so our customers can remember and pronounce it correctly. Next, customers can reach our Liability template by clicking on a link that is directed to the website. The website is very easy to use since the feature is standard as other websites. Last but not least, the template that we provided is affordable and functional to financial aid in managing liabilities.

PROBLEM STATEMENT

Many people, especially students, struggle to manage their responsibilities, resulting in missed payment deadlines, financial stress, and long-term implications. Existing budgeting systems lack a focus on liabilities, leaving individuals without a comprehensive solution. This hinders their ability to stay organized, make timely payments, and achieve financial stability. Additionally, limited financial literacy further compounds the problem, making it difficult for individuals to understand their obligations and make informed financial decisions. The absence of a dedicated platform for tracking liabilities, especially for students with student loans, highlights the need for a solution. There is a demand for an accessible and user-friendly tool that empowers individuals to take charge of their liabilities, optimize resource allocation, and prevent financial crises. The financial liability booklet aims to address these challenges by providing a complete and user-friendly solution that promotes financial responsibility, improves literacy, and enables efficient obligation management. It offers a virtual platform accessible to people of all ages and financial backgrounds, empowering them to take control of their financial commitments and achieve stability.

OBJECTIVES

The objective of the liability booklet is to provide a user-friendly tool for individuals to track and fulfill their financial responsibilities. We aim to help users create realistic and long-term financial plans by providing a comprehensive overview of their debts, income, and spending. Our goal is to prevent missed payments, late penalties, and financial difficulties by promoting financial literacy, good financial habits, and informed decision-making. Additionally, we seek to establish an accessible online platform that allows people of all ages to manage their obligations effectively.

NOVELTY

Our product is unique in that it is an online-innovated booklet made exclusively for everyone's use. Everyone can list the liabilities they incur through the booklet more easily now that there is a sophisticated virtual world. After all, there are many advantages in listing all the items that will be paid. Indirectly, it can make a person's plan planned and make it easier for him to remember the debt that is and is being incurred. In other words, it is unique in terms of being created online because it facilitates access to everyone who uses it. Also, the online template is easy to have in their phone when accessed and does not need to be taken anywhere because it is online only.

COMMERCIALIZATION POTENTIALS

Based on McKayla Girardin (2023) she simply said, a liability is a debt or obligation. The majority of people regularly have obligations, such as car payments, rent, studies fees, credit card bills and so on. So for that, this booklet can be utilized by anyone, regardless of age, who may have debts and wants to comprehend how their money is flowing. This is because each person has their own responsibilities that need to be borne and paid. Then they need something that can make it easy for them to make a list so that they know what needs to be paid and all the bills that are due for the next payment. If the concept we develop has the potential to be used by the broader public, we may decide to register for copyright protection.

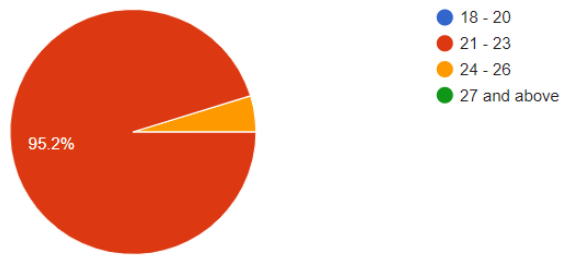
BENEFIT TO COMMUNITY

By helping individuals manage their liabilities effectively, the booklet promotes financial stability and reduces the risk of default or financial crises. The booklet improves financial literacy within the community by educating users about their financial responsibilities and encouraging responsible financial habits. Specifically addressing the needs of students, the booklet assists in managing student loans and other debts, easing the financial burden on students. With an online platform, the booklet is accessible for people of all ages and socioeconomic circumstances, fostering financial empowerment and inclusiveness. The booklet serves as a preventative strategy against bankruptcy by offering a clear summary of debts and income, allowing individuals to proactively manage their financial commitments. The booklet assists users in keeping track of payment deadlines and meeting financial responsibilities on time, contributing to the community's general financial health and stability.

FEEDBACK FROM COMMUNITY

Age

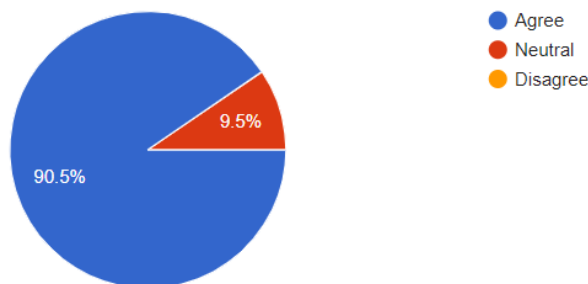
21 responses



- Based on our research on doing surveys, the respondent is from the age 21-26 years old because most of the time students do not get the exposure or experience in handling money.

Did you have any personal priorities for the upcoming year?

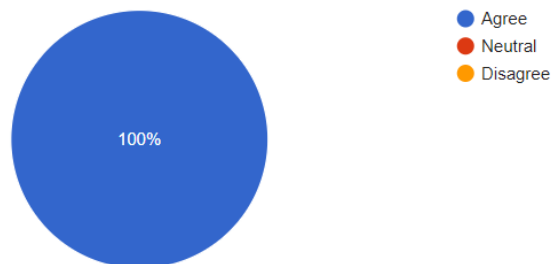
21 responses



- We can conclude that everyone has their own liabilities to pay in the future.

Do you think this application is relevant for future use?

21 responses



- As we can see the statistics from the form, most of the students think that this app is relevant for future use.

CONCLUSION AND REFLECTION

In conclusion, this product is very user-friendly for everyone, so they also need to use it because it has advantages and there is an objective for this product to be created. It was created to make it easier for users to list their debts so they don't forget to pay them monthly. Because of that, it is one of the products created as a result of innovation from a book template that needs to be held and carried everywhere, now it is created online to facilitate access for users. As everyone knows, finance is one of the things that should be emphasized because it is the determinant of the future that will make us move forward or backward from the financial burden we bear. So we as smart users need to manage our finances and forest responsibilities in a manageable way and have a good plan to maintain our financial stability so that our future is secured.

REFERENCE

Girardin, M. (2023, May 5). *What are liabilities? definition and examples*. Forage. Retrieved June 12, 2023, from <https://www.theforage.com/blog/skills/liabilities>



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