



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
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ABSTRACT

The financial planner product is developed to address individuals' challenges in effectively managing their finances. It aims to streamline financial management processes, provide insights, and enable decision-making. By incorporating advanced and creative design, the financial planner offers comprehensive financial analysis and intuitive visualizations. Many people face challenges in efficiently handling their finances, leading to financial pressure, insufficient savings, and obstacles in attaining their financial objectives. The novelty of the Thrifty Planner lies in its innovative features and design. It empowers consumers to set boundaries, schedule rejuvenate breaks, allocate time for self-care, and promote better financial habits. The benefits of the financial planner extend to society by empowering individuals and businesses to take charge of their finances, reducing the stress associated with financial management, and fostering long-term financial stability. The potential for the commercial success of the financial planner is significant, with opportunities for partnerships, software integration, and licensing agreements. It appeals to a wide range of customers, including individuals, families, and small to medium-sized businesses. Additionally, it has the potential to form

collaborations with financial institutions and schools and facilitate integration with existing financial software. Ensuring the product's unique design and features are protected necessitates the registration of the copyright and potentially investigating additional avenues for safeguarding intellectual property. In conclusion, the new financial planner product represents an innovative solution that revolutionizes financial management practices. Its innovative features, combined with its focus on holistic well-being, can transform how individuals approach financial management and achieve long-term financial stability.

Keywords: Thrifty Planner, financial management, time management tools, intuitive visualization

BACKGROUND

The Thrifty Planner transcends its role as a mere financial planning book, where it acts as a stimulus for transformation in personal finance management. Conceived with a deep comprehension of the financial goals and challenges faced by contemporary individuals, the Thrifty Planner serves as a tailored compass, directing users toward financial prosperity.

Looking at the Thrifty Planner, it isn't just a product we see, but it is a movement advocating for financial independence and literacy. Investing in the Thrifty Planner doesn't mean simply supporting a potential product; it means participating in a mission to equip individuals with the tools they require to navigate their financial journey. The involvement will spark the metamorphosis that the Thrifty Planner pledges to initiate within personal finance.

PROBLEM STATEMENT

Many individuals face challenges in effectively managing their finances, resulting in financial pressure, insufficient savings, and obstacles in achieving their goals. The current financial management processes lack streamlined solutions, comprehensive analysis, and intuitive visualizations, making it difficult for people to make informed decisions about their finances. Furthermore, the absence of tools that promote better financial habits and prioritize holistic well-being contributes to the overall stress associated with financial management. Existing financial software and solutions often fail to address these needs adequately, leaving a gap in the market for an innovative and holistic financial planner.

OBJECTIVES

Our goal with the Thrifty Planner is to transform personal finance management by making it approachable, clear, and captivating for each individual, irrespective of their financial

knowledge or experience. With this tangible financial planning book, we strive to offer an inclusive, versatile, and straightforward instrument that demystifies the complex aspects of finance and encourages beneficial financial behaviors.

NOVELTY

The physical edition of the book offers a concrete, personal, and captivating method to plan and monitor personal finances. It appeals to individuals who value a hands-on, visible depiction of their financial situation. We believe this tangible connection creates a profound psychological impact, fostering a more significant commitment to their financial journey, anywhere. The digital application includes features like pop-up reminders, ensuring users stay on track with their financial goals and deadlines.

Currently, there is no other product in the market that seamlessly integrates a physical financial planner with a digital application in a user-friendly and effective manner. The Thrifty Planner is poised to revolutionize the personal finance market with its innovative dual-platform approach. By investing in the Thrifty Planner, you are supporting a groundbreaking product that has the potential to redefine the landscape of personal financial management.

COMMERCIALIZATION POTENTIALS

Commercialization has the potential to improve young adults' knowledge of personal finance. The necessity of learning about money and saving for the future is becoming increasingly apparent to today's youth. A key financial literacy component is making sound judgments about one's financial future. Teenagers and young adults, with their growing sense of independence, are taking responsible measures to manage their finances better. Smart financial saving habits will help you in the long run. Teaching young adults and teenagers about money management with the help of a financial advisor is a great idea. Budgeting, savings, investment, debt management, and achieving one's financial goals are all viable themes for inclusion in a financial book planner. Each subtopic can introduce the topic, detail its significance, and provide actionable advice for improving some facets of personal financial management. This budgeting guidebook could be a wonderful present for a loved one. It demonstrates that you care about their financial well-being and want to give them the tools they need to make smart decisions with their money. Giving someone the gift of a financial advisor is like an invaluable learning tool. They will be introduced to fundamental financial principles, methods, and practices. It motivates children to learn budgeting and saving techniques and gives them the tools to handle their financial future confidently.

BENEFIT TO COMMUNITY

The financial planner product empowers individuals and businesses, reduces financial stress, and fosters long-term stability. It has the potential for commercial success and transforms financial management practices for holistic well-being.

FEEDBACK FROM COMMUNITY

Several queries were posed to elicit individual knowledge and opinions regarding financial planners.

Table 1. Survey Data

Questions	Details	Percentage
What are your financial goals in the short term? (1-3 years)	Saving for a specific purchase (e.g., a car, vacation)	85.7%
Have you ever created a personal budget or financial plan for yourself?	Yes, but it's a basic budget without much detail	76.2%
Do you actively track your expenses and savings?	Yes, but I do it occasionally and inconsistently	66.7%
How important is having an emergency fund as part of your financial plan?	Very important - I understand the need for financial safety nets	76.2%
How important is it for individuals, including students, to have a personal financial plan?	Very important	71.4%
If there is a physical personal financial planner for your expenses and savings, do you think it would be helpful? Are you interested in purchasing one?	Yes	61.9%

According to the survey results, most respondents to the query "What are your short-term financial goals?" indicated that they had none. (1-3 years) is opting for 85.7% of the population saving for a specific purchase (e.g., a vehicle, a vacation). This is because every saver has their objectives to accomplish. Next, we ask whether you have ever created a budget or financial plan for yourself. 76.2% answered Yes, but it is a basic budget because not everyone is exposed to systematic saving and financial literacy.

Moreover, in response to the query, do you actively track your expenses and savings? Achieved 66.7% as majority support for the response. Yes, but only occasionally and inconsistently due to the lack of financial planning tools that can serve as a reminder to be consistent. Moreover, the query, how essential is it to include an emergency fund in your financial plan? Displaying the endorsement of the majority of 76.2% of those who responded to the question, I comprehend the need for financial safety nets because they concur that a strategic financial plan is extremely crucial. How crucial is it for individuals, including students, to have a financial plan? Answer supported by a majority of 71.4% of respondent's financial management is crucial so expenses can be allocated prudently. Lastly, in response to the question, would a physical personal financial planner for your expenses and savings be helpful? Are you interested in making a purchase? Many respondents, 61.9%, concurred that it is more productive to create a physical financial planner.

CONCLUSION AND REFLECTION

In conclusion, the financial planner empowers individuals and businesses, reducing financial stress, fostering stability, and revolutionizing financial management. It has the potential for commercial success and benefits society.

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