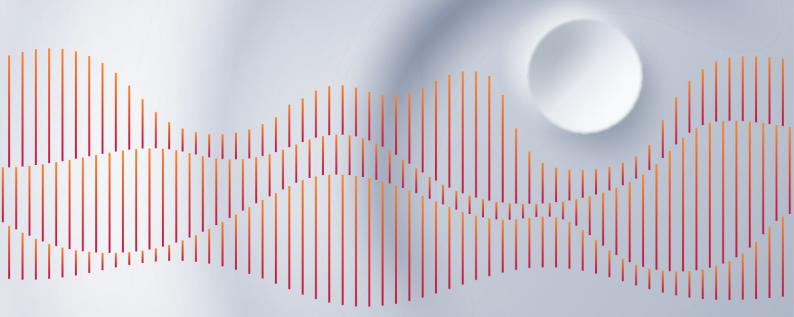


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PREFACE

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



EUROPE ROAD TRIP: THE ADVENTURE

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ABSTRACT

Financial planning is exceptionally important, including for younger generations. There are various ways to manage personal finances. Europe Road Trip: The Adventure is one of the tools to help individuals enhance their knowledge and awareness in managing their personal finance. This board game is inspired by Monopoly but with a little bit of twist. Players will need their own spending and earning planning so that they can spend their road trip with joy. This board game is able to fix several problems including lack of financial budgeting and tracking, insufficient emergency fund, lack of discipline and impulse spending. Furthermore, multiple objectives of this board game are also mentioned which can provide the insight of what Europe Road Trip: The Adventure can help in managing funds and debts. Additionally, the uniqueness of this board game is that players will encounter various significant events which will test their decision making for their financial situation, and how they manage debt between the players and the banker. Moreover, with straightforward instructions, Europe Road Trip: The Adventure is easy to play and can be played anywhere at any time while motivating players to be more competitive and expand their knowledge about financial planning.

Keywords: boardgame, roadtrip, financial, debt, survive



BACKGROUND

This board game is inspired by Monopoly but with a little bit of twist. It can be played with 2-4 players and 1 banker. Players will need their own spending and earning planning so that they can spend their road trip with joy.

How to play:

Players are taking a cross-country trip to some of the best countries in the world. Along the way, they will need to keep themselves fed, fill their car with gas, and avoid mishaps as best as they can. The route will be shown in spaces. In each space along the progress, some amount of the car fuel and food will be deducted based on the amount shown on the board. Also, some unexpected events may happen along the journey. To make money, players can perform jobs at certain locations. To determine whether they will face unexpected events or have the opportunities to earn and spend money, it depends on where they stop. If players stop at gray spaces, they will face unexpected events. While players stop at white spaces, have the opportunities to earn and spend money. So players need to stock up and keep their car from running out of gas by fueling up at gas stations, or by buying fuel cans to cover the long distance between gas stations. If players do not have enough money during the trip they can always seek help from the bank. When players reach the final destination, they will need at least 500\$ in their checking account. In addition to food and gas, players will need medicine and spare tires in case you get sick, or you get a flat tire.

PROBLEM STATEMENT

This board game is able to fix several problems regarding financial management including:

| Lack of budgeting financial and tracking | Many individuals struggle with creating and sticking to a budget and may not have a clear understanding of their income, expenses and spending patterns, which can lead to overspending, accumulating debt and financial instability. |
|--|---|
| Insufficient emergency fund | Without an adequate emergency fund, unexpected expenses such as medical bills and car repairs can significantly impact personal finances. Many people lack a safety net, making them vulnerable to financial crises. |
| Procrastination and lack of discipline | Procrastination and a lack of discipline in managing |



| | personal finances can lead to missed opportunities for savings. This behavior can hinder financial progress and increase stress levels. | | | |
|--|---|--|--|--|
| Impulse spending and lifestyle inflation | Some individuals struggle with controlling their spending habits and succumb to impulse purchases or lifestyle inflation. This can lead to living beyond one's means, accruing debt and inhibiting savings and long-term financial goals. | | | |

Table 1

OBJECTIVES

The objective of this board game is to create an organized financial management system, ensure efficient and effective use of funds, and close supervision of every payment, and control the use of debt to reach financial freedom. Europe Road Trip: The Adventure is a game-based learning. Hence, players can learn while enjoying playing the game. This kind of learning is a great way to improve critical thinking, problem solving skills as well as creativity of the players. Players can use their imagination and logic in order to manage their finances wisely in the Europe Road Trip: The Adventure.

NOVELTY

Throughout the game, the players will experience critical events that will prompt them to make important choices that will have a major influence on their current financial status and eventually decide their net worth. This board game also includes the process of borrowing money from the banker whenever the player requires and can be played at any time and from any location. It can bring out the competitive spirit in players and broaden their horizons in terms of financial planning.

COMMERCIALIZATION POTENTIALS

This Europe Road Trip: The Adventure is purposely targeting secondary school and university students around the age of 18-25 years old. As this board game is a learning in a form of game, it can be enjoyable as well as be a great teaching and learning tool for teenagers and adults.



BENEFIT TO COMMUNITY

Europe Road Trip: The Adventure is not just a typical game. While playing with joy, people can gain a lot of benefits. This includes learning important social skills such as turn taking, waiting, problem solving, compromising, and being flexible. They are also able to learn the importance of saving and creating a budget, and responsible spending. Lastly, they can enhance their creativity and self-confidence along with reminding themselves of what it is like to live in the "real world" because Europe Road Trip: The Adventure gives players the situation that people usually face in reality.

FEEDBACK FROM COMMUNITY

During the testimonial process of Europe Road Trip: The Adventure, we provided a feedback sheet via Google Form to collect responses from the community. The responders consist of both male and female students with the age range between 18 to 24 years old. By using likert scale, we are able to see the amount of respondents who Strongly Disagree, Disagree, Neutral, Agree, or Strongly Agree with the benefits of Europe Road Trip: The Adventure. The responses are as below:

| | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|--|----------------------|----------|---------|-------|-------------------|
| Europe Road Trip: The Adventure helped me in creating a budget plan during travel. | | | | 5 | 14 |
| Europe Road Trip: The Adventure helps me become more manageable in managing money. | | | | 5 | 14 |
| Europe Road Trip: The Adventure taught me to control the use of debt. | | | | 6 | 13 |
| Europe Road Trip: The Adventure helps me become more disciplined in saving money. | | | | 5 | 14 |
| Europe Road Trip: The Adventure helps me control my spending habits and avoid impulse purchases. | | | | 3 | 16 |

Table 2



CONCLUSION AND REFLECTION

Conclusion from this game is, players can learn how to assess and manage risks effectively, helping them make better financial decisions in the real world. Achieving desired outcomes also can boost players' confidence in their financial abilities. It can provide a sense of accomplishment and empower individuals to take control of their own financial lives. It is important to note that while Europe Road Trip: The Adventure can offer valuable learning experiences and insights, they are simulations and may not fully capture the complexities of real-world financial situations. However, they can serve as educational tools and starting points for further exploration and learning about personal finance.

ACKNOWLEDGEMENTS

First and foremost, praise and thank you to God, the Almighty, for His blessings for us to complete the International Teaching Aid Competition (iTAC) 2023 conducted by Universiti Teknologi Mara, Kedah. This competition is also a part of our course Personal Financial Planning (FIN533). We would like to express our gratitude to our lecturer, Prof. Madya Dr Maheran Binti Katan because of her guidance to teach us FIN533. Also, with utmost gratitude to Madam Shahreena Binti Daud, our advisor, for her guidance which really helps us to participate and complete this competition within the time given. Lastly, we also want to thank our family and friends for their support and encouragement throughout this competition. Their support and encouragement truly help us to complete this competition successfully.

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