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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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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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KOOTUGETHER: APPLICATION FOR KOOTU FUNDS

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ABSTRACT

The Kootugether application provides a centralized hub for individuals to coordinate the collection of Kootu funds, with features that simplify coordination of payment deadlines, individual contributions, and group contributions. Kootugether is an application designed for trusted people, as it can only connect to contact numbers. The reason we want to build this application is that some issues happen in the process, such as when a few people are unable to pay their Kootu funds with a less responsible attitude because they don't have the proper rules or plan. It can negatively impact all the members that join the Kootu funds, and the Kootu plan may not go smoothly. The Kootugether app is an app for informal funding and saving plans that can only be used by a selected or small group of people, such as family members, relatives and friends. This website will be useful to many people, especially those who are not accounting or financial experts. Furthermore, the Kootugether app and any online banking app complement each other well, as the Kootugether app can track money coming in and going out, and the merchant app allows linking bank accounts and credit cards.

Keywords: Kootugether, application, informal funding, Kootu Funds

BACKGROUND

Kootu is a Kootu fund defined as an investment plan or arrangement called Kootu, chit fund, or generally recognised from the name “duit kutu” or “main kutu” in traditional Bahasa Melayu, wherein the participants make regular contributions to a common fund that is made available for purchase or payment by the participants through an auction, tender, bid, poll, or another method. This covers any plan or arrangement that, with some modifications, has the characteristics of a Kootu fund. In concise, Kootu funds consist of a previously agreed-upon sum of money distributed monthly and are pools of money produced by individual contributions made to a common fund on a regular basis by a group of individuals. Kootu funds were primarily and significantly used among family members, friends, and/or a small number of people for the simple acquisition of extra money. Considering that the scheme is a micro-financing scheme, participants find it to be user-friendly. The plan is based on mutual trust between family members and close friends. It is not profitable in nature, but it provides financial assistance to the members.

Furthermore, Kootu funds in Malaysia are governed by the Kootu Funds (Prohibition) Act 1971 (hereinafter referred to as "Act 28") which was enacted to prohibit the registration or licensing of businesses which promote or designed to promote Kootu funds. Section 3 of Act 28 states unequivocally that it is illegal for anybody to engage in the business of promoting Kootu money. Section 4 of the same statute stipulates that any business in Peninsular Malaysia that advertises or is designed to promote Kootu money is not required to register under the Registration of Business Act 1956. It is also said that involvement in the Kootu funds scheme becomes illegal when the leader charges the participants a membership fee to participate in or join the Kootu scheme and when the leader collects profits from the members who contribute to enrich oneself.

PROBLEM STATEMENT

The Kootu fund was essentially a free credit line built on mutual trust, and it maintained close relationships and even strengthened networks amongst family members and friends. When a participant borrows from the fund, each member will hold the borrower accountable for the repayment. The problem is sometimes people pretend to forget about their commitment to Kootu funds, such as not paying the money according to the schedule that has been set. Unorganized management of Kootu finances will be detrimental. Therefore, in order to avoid issues, people actually need to manage their Kootu funds fairly and properly. A well-organized system that can monitor the procedure and help people become more mindful and responsible with their Kootu funding is desperately needed. In the end, they will not take advantage of or even run away from their responsibilities until their turn is over.

OBJECTIVES

Our objectives in developing the Kootugether are to help people establish regular, disciplined savings habits through Kootu funds. Despite the fact that it is not profitable, it can nonetheless provide necessary financial assistance to the participant. Next, we aim to utilize technology to make Kootu funds more credible, secure, and systematic than traditional Kootu funds. Using Kootugether to manage Kootu funds ensures that participants cannot evade their financial obligations and that others do not need to be concerned about the whereabouts of their money.

NOVELTY

In comparison to the past, Kootu funds are used in a traditional manner. Originally, Kootu funds were a synonym within the Malay community, especially among ladies and housewives who would play with cash on hand. A traditional Kootu fund is a gathering of friends and relatives to help one another in times of need. Many Malaysians regard Kootu funds as more of a community activity than anything else. Therefore, there are new techniques for using Kootu money in Kootugether apps, which are online transactions. Kootugether apps have created ways to connect with the bank account and help keep track of spending in today's age of technology and innovation. The entire process is automated, and the user may connect their bank account and feel at ease knowing that their transactions are automatically reflected in their Kootugether account. Furthermore, Kootugether makes it simple to transfer or receive funds from multiple banks via DuitNow QR. DuitNow QR is a simple, safe, and fast fund transfer service that allows users to send and receive money with only a QR code. Besides that, the drawback of online transactions is fraudulent identification. In contrast to physical transactions, there are no ways to verify that the person making the online payment is who he or she claims to be. Most internet payments are made anonymously because there are no verification mechanisms, such as images or signatures. This can lead to a large amount of forgery and identity theft. It can have a detrimental influence on all members who join the Kootu funds, and the Kootu plan may not go as planned.

COMMERCIALIZATION POTENTIALS

Kootugether's main goal is to expand the app and attract more participants to the Kootu funds. We can see great commercial potential in the Kootugether app for the current market, as we know that nowadays many people want to play the Kootu game for savings and raise quick cash, but it might be illegal to participate in other Kootu funds out there. In this case, they can use the Kootugether app to play Kootu because Kootugether is legal to participate in since they can only collect the Kootu fund among their families or close contacts based on their value and trust. Kootugether allows the participants to invite other members to join the Kootu group,

which at the same time will help to promote the app effectively and reach a larger audience.

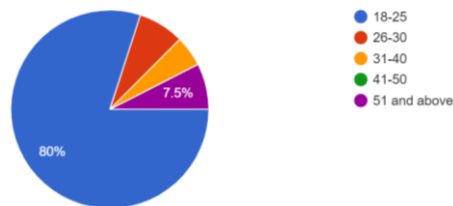
BENEFITS TO COMMUNITY

This app can help participants improve their personal budgets. The participants of Kootugether can improve their savings since they have to minimize their spending as they have a monthly commitment payment, the Kootu funds. It will make them control their spending and use the money wisely. Next, Kootugether makes Kootu funds more secure because it provides a streamlined system where participants can access up-to-date information and proof of payment. Last but not least, this app can be an effective platform to build trust with each other. Every participant has to develop good attributes such as honesty, discipline, and trustworthiness.

FEEDBACK FROM COMMUNITY

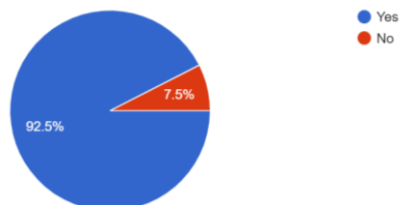
We created a Google Docs-based online survey to collect responses from individuals of all ages and backgrounds regarding their feedback on Kootugether apps. The form was available for feedback for one week commencing on June 7, 2023, and we gathered a total of 40 responses. Out of 40 respondents, the majority (80%) are 18-25 years old.

Age
40 responses



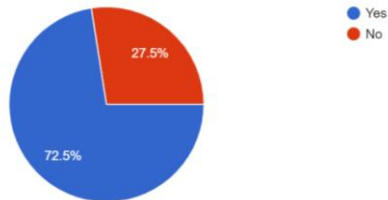
Have you ever heard of Kootu Funds or "Duit Kutu"?

40 responses



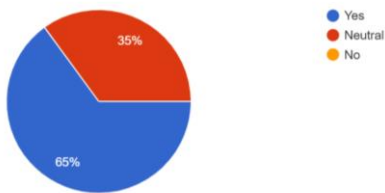
Have you ever participated in Kootu games with your friends and family members?

40 responses



Do you think playing Kootu games helps you save money better?

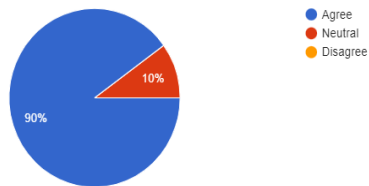
40 responses



According to the survey, 92.5% of respondents are familiar with the concept of Kootu funds, and 72.5% have participated in Kootu games with family or friends, indicating that the majority have used traditional Kootu funds as one of their methods for saving money or obtaining quick cash. Additionally, 65% of 40 respondents agree that Kootu games help them save money more effectively.

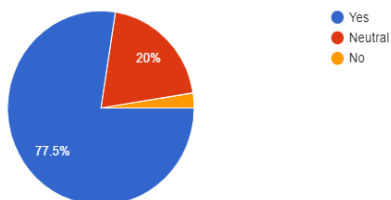
Given all the modern features and updated transaction, do you agree that Kootu apps can function more effectively than the traditional Kootu Funds?

40 responses



Are you interested in using Kootu apps for your online Kootu Funds?

40 responses



Next, according to the survey, 77.5% of the 40 respondents expressed an interest in using Kootu apps after receiving information and a visual depiction of how our apps operate.

While the remaining 20% are neutral and 2.5% are not, the majority of these individuals are between the ages of 31-40 and over the age of 51. This may be due to a lack of understanding and knowledge of modern financial technology among them. After evaluating Kootugether's features and benefits with our apps, however, the vast majority of respondents (90%) agree that it has the potential to outperform traditional Kootu Funds.

CONCLUSION AND REFLECTION

Last but not least, based on this task, we gained more knowledge and experience, especially knowledge about the Kootu Funds, such as how they work, what the rules are, and how to make them give benefits to people and others. It also improves our thinking skills and the way we solve problems. Other than that, we manage to work in groups fairly. It's a good improvement that needs to be made. We also trained ourselves to complete the task according to the time and date that had been set. In addition, the Kootu Fund is a good fund, especially for people who want to save their money. It is the best way to help many people as long as they do not break the rules, especially by using the application of Kootugether, which gives more manageable and detailed information about the Kootu Funds process because it is easier and smoother. By using this app, people will be able to manage their time and finances more efficiently. We hope that the Kootugether application finds a place in everyone's hearts.

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