



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

Currently, people are still unaware of the state of their finances. A lot of them are still lacking in financial planning. This is due to the community's lack of knowledge in the field of finance, as well as the disclosure of the necessity of financial planning. As a result, it is important to educate everyone, particularly young people such as students, on the necessity of financial planning. As an outcome, the Debit Kid product can assist students in better budgeting their money. Debit Kid is a student-only debit card. It can help kids get basic cashless knowledge. Other than that, it helps students save for the future. Hopefully, this Debit Kid will help people realize the necessity of financial planning.

Keywords: Financial Planning, Educate, Young People, Budgeting, Cashless

BACKGROUND

We made a product based on a debit card called Debit Kid. The main goal is to help or teach the younger generation how to use cashless payment when getting food from the canteen. As

we all know, the younger generation nowadays is not the same as us. They have been exposed to technology since they were very young. It is time to make some changes by giving this new generation the knowledge of how to use cashless payments at an early age. They need to be disclosed to these facilities now, so we can have a very high tech generation. We need to figure out something that may change the future of payment for these new generations. If this kind of knowledge had not been exposed to these generations, how would we want to shape them in developing new types of payment? That is why we came up with the idea of innovating the way these kids make payments at school, such as buying food. Ideally, we want to develop a card called the Debit Kid that children can use to buy foods and drinks and that also enables the parent to monitor the purchases their children make. Thus, all parents can track what their children do with their cards by acknowledging the transactions. It is because this Debit Kid has the feature for parents to keep track of the transactions that have been made.

PROBLEM STATEMENT

Based on the problems or issues that always happen, students can simply be misplaced or have their cards stolen. This is due to their age, which is still young, so they are not aware of their things. In addition, the biggest problem with doing this will be overspending the money. As we can see, children are still too young to understand it. They can simply use the Debit Kid without limit until the balance is gone in just one day, even though there is a limit on the money made by their parents. For example, if parents already transfer the amount of money on the cards for one week, their kids can spend it without saving. Other than that, the problem of which one must be aware is that some elderly adults would coerce the students into purchasing meals for them. It is because students are easy to bully because of their age and innocence.

OBJECTIVES

- To spread awareness among school students about financial management between wants and needs. This awareness will help them to gain more knowledge about financial planning.
- Establish a mindful attitude toward future adult spending. It also can help students to be more frugal in spending their money.
- To educate students to familiarize themselves with the use of debit cards or credit cards. This will be a knowledge for them to get used to debit or credit cards in the future.

NOVELTY

Special debit kid. Parents can monitor their children's spending. Parents monitor their children's expenditures to remain informed. This helps establish financial boundaries and promotes discussions about money management. By keeping track of their children's purchases, parents

can detect problematic spending patterns early on. Parents can save. In order to teach their children fiscal responsibility, many parents restrict their children's debit usage. Limits instruct children in budgeting and money management. This could assist financially reckless teenagers who are beginning to use Debit Kid. Our Debit Kid is unable to withdraw funds. Using our Debit Kid, parents can promptly pay for their children's expenses. Only for transactions related to children. Our Debit Kid allows parents to manage their children's funds safely. This card enables schools, daycares, and other child-related services to be paid for without cash. It provides parents with complete control over their children's finances, reassuring them.

COMMERCIAL TARGET

Debit Kid was created for kids who are school students and for parents to control their own kids' money. This Debit Kid is simply designed for them to help parents track their kids' expenses and teach them how to spend them well. Furthermore, due to bad economic conditions, parents can save more money by giving their kids Debit Kid. In the future, they will grow up and use or apply for a bank card. Debit Kid is a chance for them to learn how to spend and manage their own money. This Debit Kid can be used at school facilities, school transportation, which is suitable for them. It also eases the payment system without using any cash.

BENEFITS OF THE PRODUCT

- Easy for parents to control their kids' money flows. Parents can limit their kid's spending by limiting the amount in the "Debit Kid"
- Reduce the risk of money theft among school children. Since some kids are used to being in boarding school, it will help them to reduce the risk of money theft and their money will be in a safe state.
- "Debit Kid" will give them an opportunity to learn from their financial mistakes. By using 'Debit Kid" they can reduce their spending over their wants.
- It is safer than cash and quite easy for parents to give their children's pocket money. Parents can give their kids pocket money by transferring it in their "Debit Kid" so it will be more convenient than cash

FEEDBACK OF THE INNOVATION

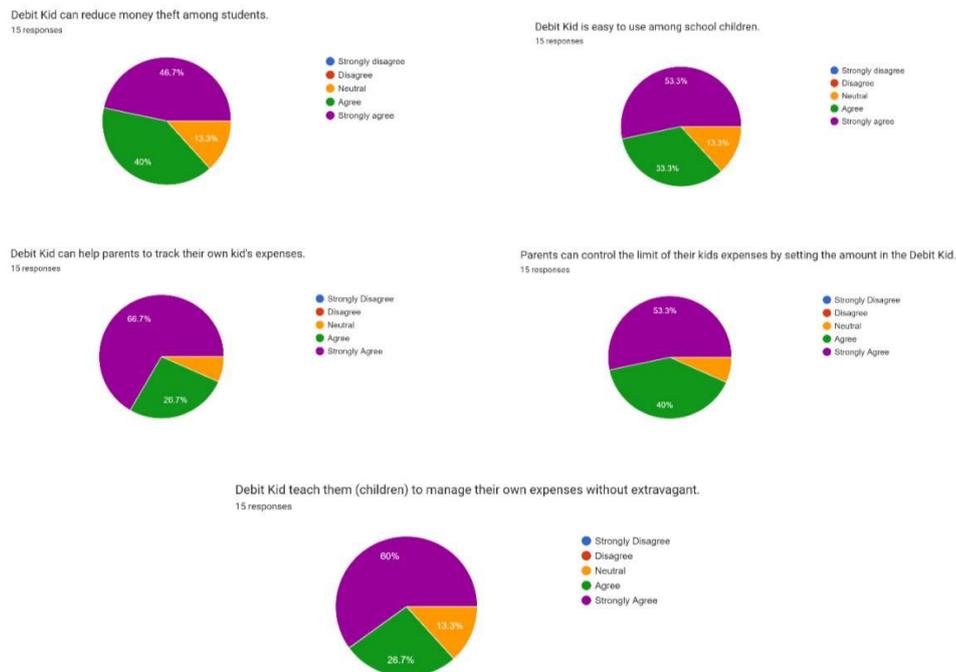


Figure 1: Feedback of the innovation

Based on Figure 1, we can see the data from our survey. Furthermore, most of them strongly agree with the statement in the survey form. We can simplify that Debit Kid is user-friendly among school children and parents also can keep an eye on their child's expenses.

CONCLUSION

In conclusion, we're like to take this opportunity to share with you the results of the survey that we conducted regarding our "debit kid." You will find them below. It is more likely that parents will be interested in our "debit kid," which is advantageous for the ability of the parents' children to handle their own money. Our "debit kid" plan will also inspire their children to become more financially responsible at an earlier age, which will further encourage their children to have a larger propensity to save money rather than spend it frivolously. This will help the children have a greater tendency to save money rather than spend it frivolously. They don't have to worry about carrying around cash because they can pay at the store or any other establishment that accepts cashless payments without having to resort to using actual currency.

ACKNOWLEDGEMENT

First and foremost, we would like to thank God, Allah SWT, for allowing us to complete this assignment on a SULAM project for the subject FIN533 in the allotted time. We put in a lot of effort, such as giving up our free time to study, preparing an assignment, and spending time with our family. Alhamdulillah, we were successful in organizing everything.

A round of applause for our lecturer, Professor Dr Maheran Katan, for her invaluable guidance on how to complete the SULAM project to produce good results; without her guidance, we might not be able to complete this task. She always gave her students her all during class to ensure that they understood and applied what she taught them.

On the other hand, we would like to express our gratitude to our family for their moral support and understanding throughout our studies. Not to mention our fellow friends, who have always stuck together, exchanged ideas, and helped each other throughout this journey.

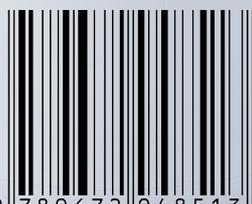


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