1 Innovation name

JagaDuit

Know how much to keep. Invest halal. Avoid the hoax.

A Shariah-compliant FinTech app for safe youth investing and investment-scam protection

Team
Group 10

Institution
Universiti Pendidikan Sultan Idris (UPSI)

Course
Introduction to FinTech

2 Problem statement

Students want to start halal investing, but fake "Islamic" schemes reach them before licensed platforms do.

- Fake investment schemes caused RM1.46 billion in losses in 2025, Malaysia's biggest scam type for three years running.
- Adults aged 21 to 30 were the most affected scam victims in 2025.
- Scams use Islamic branding and even clone the SC's own pages.
- Students don't know how much they can safely invest, or where to start.

Sources: Home Ministry via The Sun; SC Investor Alert List 2026

3 Proposed FinTech solution and novelty

Know
Reads bank and e-wallet alerts, no manual entry

Split
AI sets your emergency fund and safe-to-invest amount

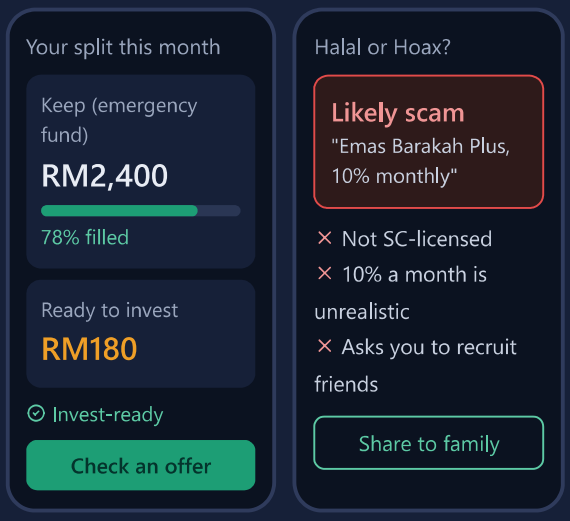
Invest
Compare licensed Shariah platforms, sign up in one tap

Guard
Halal or Hoax? checks any offer for scams

What's new

- Safe-to-invest amount from real spending.
- Scam checker built to spot fake "halal" branding.
- Verdict cards shared to family WhatsApp groups.

Concept prototype



Home: AI split | Offer checker

5 Value proposition

One app that tells you how much to invest, where it's licensed, and whether an offer is real.

Robo-advisors	Know where, not how much
SC alert list	Manual lookup, nothing to share
Budgeting apps	Stop at what you spent
JagaDuit	How much + where + is it real

Students	Parents	Partners
Invest with confidence	Protected via Family plan	Invest-ready young users

4 Target UN SDGs

8 Decent work and economic growth
8.10: more youth invest through licensed financial services.

16 Peace, justice and strong institutions
16.4: stop savings flowing to scam syndicates.

4 Quality education
4.4: financial literacy with your own numbers.

6 Revenue model

Partner referral links (core)

Per funded account	RM25
Per deposit	RM1
Deposit-target bonus	RM10K per RM1M

Other streams

University licence	RM3 / student
JagaDuit Plus	RM4.90 / month

Yr 1 op. cost	Yr 1 revenue
RM 350K	RM 307K

Referrals are 40% of revenue. Break-even targeted in Year 2.

Users never pay to invest. Partner fees disclosed on every card. Scam checker free for all.

No riba, gharar or maysir | PDPA 2010 | CMSA 2007 | IFSA 2013 | AMLA 2001

JagaDuit tells you how much. Licensed partners tell you where.