



2025/2026 Semester 1 (for PET)

IT3855 Consumer Banking

ICA 3: Assignment Guide

Date of Issue:	Fri, 13 Jun 2025 (via NYP Learning Management System, LMS)
Date of Submission:	Sunday, 17 August 2025, 2359, hours
Date of Presentation:	During Tutorial Classes in Week 18

Section 1 Assignment Outline

This Group assignment constitutes 50% of the overall assessment for the learning unit, IT3855 Consumer Banking .

The assignment covers all topics and particularly involves the research of loans, products and services offered by consumer banks in Singapore and the regulatory framework that governs them.

Learners are required to consider the key features and regulations of consumer banking loans, products and services relating to a given scenario and offer sound financial advice to their client.

This assignment aims to develop your resourcefulness, analytical skills, and digital innovation capabilities. Your ability to work both individually and as part of a team will be crucial for the group and presentation components. Individual efforts will be acknowledged through your contributions to the prototype and through team feedback.

Learners will collaborate and create, on a group basis, a Mobile Banking Application Prototype using Figma. This prototype should reflect the team's analysis, recommendations, and creative application of consumer banking solutions relevant to the assigned scenario.

Learners will present the prototype and their advisory recommendations through a live group presentation during class. In addition, each group is **required to submit** the Mobile Banking Application Prototype and the presentation slides if any, by the due date to enable the lecturer to review the work and provide informed feedback.

Section 2 Learning Outcomes

After the completion of this Assignment, learners will be able to:

1. Identify consumer banking loans, products and services that will meet the needs of clients by evaluating their financial circumstance.
2. Research and describe the relevant consumer banking loans, products and services offered by banks in Singapore by highlighting their key features and characteristics.
3. Apply the relevant rules governing consumer banking loans, products and services in Singapore with reference to regulations, standards and legislation.
4. Advise and guide clients on an appropriate course of action based on their financial circumstances, by providing reasons and explanation for the recommendation.

Section 3 Requirements

Each group comprising 4 to 5 learners will be randomly assigned by your module tutor.

Each group will be allocated **ONE (1)** of the following client scenarios to work on:

No.	Scenario
1	<p><u>Scenario 1: Young Professional Couple Purchasing First Home & Planning Investments</u></p> <p>A young professional couple (both aged 30), married recently, wants to purchase their first private condominium using a bank home loan. They aim to optimise their loan structure (loan tenure, fixed vs floating rates). Additionally, they want to start investing a portion of their savings into Unit Trusts and explore Structured Deposits for safe returns. Both have existing credit cards and want advice on optimising their credit card usage.</p>
2	<p><u>Scenario 2: Single Parent with Teenage Child: Car Purchase & Wealth Protection</u></p> <p>A 40-year-old single parent with one teenage child is planning to purchase a new car for daily commuting and weekend family trips. They intend to take up a car loan for the purchase. The parent also wants to ensure their child is financially protected and is considering suitable Bancassurance products for life and critical illness coverage. They are also interested in using a credit card with cashback on groceries and family spending.</p>
3	<p><u>Scenario 3: Young Graduate Starting Work: First Credit Card & Savings Plan</u></p> <p>A fresh graduate (aged 25) just started his first job and wants to establish good financial habits. He is exploring his first credit card and wish to build an emergency fund through a high-yield savings account. He is also interested in investing a small amount monthly into a Unit Trust via a Regular Savings Plan (RSP). He would also like to understand the importance of managing their credit score.</p>
4	<p><u>Scenario 4: Mid-career Executive Seeking Property Investment & Diversification</u></p> <p>A mid-career executive (aged 38), who already owns an HDB flat, is planning to invest in a second property, a small condominium unit using a home loan. They are also keen to explore other investment options such as Structured Notes to diversify risk. They would like advice on appropriate strategies and MAS regulatory considerations.</p>
5	<p><u>Scenario 5: Retiree Seeking to Unlock Home Equity & Manage Wealth</u></p> <p>A 65-year-old retiree is planning to downsize from their fully paid-up condominium to a resale HDB flat to unlock value from their home. They want to place some proceeds into Structured Deposits and explore Bancassurance products for wealth preservation and healthcare coverage. They also want to understand the implications of MAS regulations on their financial decisions.</p>

You are currently working with a team of client advisors with a local consumer bank in Singapore. As part of your advisory role, you have been assigned a prospective client scenario and are tasked with developing a digital-first engagement solution. Your goal is to:

- **Understand the client's needs and financial circumstances** through the assigned case study and by making reasonable assumptions where necessary to provide a complete advisory solution.
- **Identify and recommend suitable consumer banking Loans, Products and Services (LPS)** that meet these needs.
- **Design and prototype a Mobile Banking Application**, incorporating these LPS modules, to create a seamless, client-centric digital experience that meets pertinent MAS regulations and integrates sustainability considerations.

Prototype Development Process

The following design process is recommended when developing your prototype and preparing for your presentation:

- **Planning:** Prepare an action plan including resources, timelines, tools, and risk contingencies.
- **Interpretation:** Conduct an empathy study on potential users of such LPS to understand user experience and expectations.
- **Co-create Design:** Work collaboratively with stakeholders (where applicable) to ensure the prototype reflects user needs.
- **Prototype:** Design and develop the prototype using Figma, focusing on key user interactions and experiences.
- **Testing:** Gather and incorporate user feedback to enhance the prototype.
- **Iteration:** Refine the prototype based on feedback to improve usability and user experience.

Client Advisory

Based on the group's allocated scenario, the team may further use reasonable assumptions to showcase a comprehensive understanding of various local consumer banks' LPS, and their relevant regulations. The team will then use an array of media tools and techniques to present recommendations for the client's financial circumstances. Teams are to also demonstrate the value and impact of using the mobile banking application prototype to digitally engage and transact with the bank. The team's presentation should cover the following:

1. State any of the team's additional assumptions upfront by describing the team's expanded scenario. (Note: Do not make use of assumptions in-lieu of proper research or to reduce the scope of the given scenario.)
2. Offer financially sound recommendations on the LPS that the client should apply for and guide them through the decision-making process while highlighting any key considerations to take note of.
3. Walk the client through the applicable pertinent MAS regulations that govern the identified LPS.
4. Educate and guide the client in using the mobile banking application prototype.

Section 4 Submissions

Section 4.1 Prototype and Slides Submission

Each group **must** submit the following in advance of their presentation, to enable the lecturer to better review the work and provide informed feedback:

- The Mobile Banking Application Prototype exported in **.svg** file format, and an export of frames compiled into a **.pdf** file format. Both the **.svg** and **.pdf** files can be submitted in Politemall.
- The group presentation slides in **.pptx** format, showing the overall flow of the presentation and the individual components to be presented by each group member. *(Optional)*

These submissions will enable the lecturer to gain a more comprehensive understanding of your group's work prior to the live presentation session.

Name all your documents submitted in the format "IT3855 ICA3_Class_Group Number".

E.g., IT3855 ICA3_AA_Group 1.

Each group will then deliver a live group presentation during their tutorial class to showcase their assignment findings.

The presentation must cover:

1. A **live demonstration** of the group's **Mobile Banking Application Prototype** designed using **Figma**. The prototype should reflect the team's analysis and recommendations and demonstrate how clients can interact with the bank digitally.
2. The team's **financial advisory recommendations** based on the assigned client scenario.
3. Relevant **MAS regulations** governing the selected LPS.
4. Guidance on how clients can use the mobile banking application effectively.

Presentation Requirements:

- **All group members** must participate in the presentation, as individual performance will be assessed.
- The dress code for the presentation is **formal**.
- Presentation slides **may** be used to support the demonstration. *(Optional)*
- The **Figma prototype must be demonstrated live** during the presentation.
- **20 minutes** in total. (15 minutes presentation and 5 minutes Q&A session)

Section 4.2 Submission via NYP LMS Turnitin

Previous section's requirements are to be submitted through NYP LMS Turnitin latest by Sun, 17 August 2025, 2359 hours.

Each group will deliver their live group presentation during their tutorial class in Week 18, starting from 18 August 2025.

Turnitin is a cloud-based solution with capabilities in originality checking using their OriginalityCheck tool. OriginalityCheck allows your instructor to monitor assignment submissions and identify potential cases of plagiarism by automatically comparing submissions to an online database of original content. It is the responsibility of the learners to ensure that the matching text highlighted in the Turnitin similarity report is properly referenced. Follow this [Guide](#) and [video](#) on how to submit your report in NYP LMS Turnitin.

Section 4.3 Rules and Penalties for Late Submission of Assignments and Project Deliverables

The following rules and penalties apply to assignments and project deliverables submitted after the due date:

Late submissions within 5 calendar days of the due date:

- If the learner **passes** the assignment/project, the awarded mark will be **capped at 50%** of the base score for that assignment/project component.
- If the learner **fails** the assignment/project, a **failing score** will be awarded for that assignment/project component.

Late submissions more than 5 calendar days after the due date:

- The learner will receive a score of zero for that assignment/project component, regardless of the work's quality.

Section 4.4 Plagiarism and Use of Generative Artificial Intelligence (AI).

As agreed upon in the **Academic Integrity Policy Acknowledgement** you signed at the start of the semester, it is imperative that you adhere to the principles of academic honesty.

Responsible AI Use for Assessment (AI use allowed + Citation)

In this learning unit, students have the option to use artificial intelligence (AI) for assignments or projects based on their assessment of whether it supports their learning objectives. Use of AI is permitted as a learning tool but is not required or expected.

Students are trusted to utilise AI ethically and responsibly. However, it is crucial to recognise the limitations of these tools. Students must critically evaluate and verify all AI-generated information, data and facts to ensure accuracy and truthfulness. Students are fully accountable for the integrity of the content they submit.

Citation. If incorporating AI-generated material, students must clearly label it as such. In-text attributions and references should follow APA style guidelines.

Presenting AI content as one's own work, fabricating sources, or failing to disclose AI use all constitute academic misconduct and will result in serious disciplinary action. When in doubt, err on the side of over-disclosure of AI use.

Section 4.5 Team Feedback Assessment

Team Feedback accounts for 20% of the base score. It refers to the evaluations provided by each team member, assessing their fellow learners' behaviour and attitude throughout the project. Displaying conducive behaviour and attitude is essential for aspiring business professionals.

The evaluation of team feedback is based on four key criteria, which align with the MOE LifeSkills framework:

1. Personal Values and Professional Ethics
2. Interpersonal and Collaboration Skills
3. Communication and Engagement Skills
4. Attendance and Punctuality

To ensure a fair and consistent evaluation process, learners should refer to the "**Team Feedback Rubric**" provided in the Appendix when rating each of their team members. This rubric serves as a standardized guide for assessing team members' performance based on the specified criteria.

By incorporating team feedback, learners are encouraged to cultivate and demonstrate the essential skills and qualities required for effective teamwork and professional success. This process also promotes self-reflection, accountability, and continuous improvement among team members.

Team Feedback is a compulsory component of this ICA. Any learner who fails to submit his/her team feedback evaluation of fellow team members by the due date of **Sunday, 17 Aug 2025, 2359 hours** will receive zero (0) mark for the team feedback assessment component.

Please refer to below respective classes links for team feedback.

Class 01: <https://forms.office.com/r/j9ja3aibYE>

Class 02: <https://forms.office.com/r/g64ewrU61v>

Class 03: <https://forms.office.com/r/0UnyEQQcUD>

This link can only evaluate one member per entry.

If you have 4 members, you need to complete the entry 3 times. (Excluding yourself)

If you have 5 members, you need to complete the entry 4 times. (Excluding yourself)

Please do not evaluate yourself.

Section 5 Presentation

Each group would present their assignment findings during their tutorial class in a 20-minute presentation (15-minute presentation followed by a 5-minute Q&A session) in Week 18 beginning Mon, 18 Aug 2025.

All group members are required to present as the evaluation criteria for the presentation is an individual component. The dress code for the presentation is formal.

Learners who are absent for the ICA 3 Group Presentation must submit a valid Statement of Absence (SOA) within 2 calendar days from the last day of their absence. If a valid/certified SOA is not provided, the learner will be ineligible for a make-up presentation and will receive **zero** marks.

Section 6 Assessment Components

This group assignment carries a total of 100 marks and constitutes 50% of the overall grade for the module. The breakdown of marks is as follows:

Component	Marks	Group / Individual
Mobile Banking Prototype and Process	30	Group
Group Presentation	30	Group
Individual Presentation	20	Individual
Team Feedback	20	Individual
Total	100	

Detailed scoring rubrics are attached in the appendices.

Appendix A Prototype Rubric

Prototype

S/N	Evaluation Criteria	A	B	C	D	F
1	Prototype (Group): 30 marks - Serves to verify the key functional aspects of the intended design.	24.00 – 30.00 The product/solution and performance are exceptionally well conceived with all major elements and design complete.	21.00 – 23.99 The product/solution or performance is very well thought out from planning to execution.	18.00 – 20.99 The product/solution or performance is moderately well thought out from planning to execution.	15.00 – 17.99 Overlooks at least one aspect of the requirement. The product/solution or performance is poorly thought out from planning to execution.	0.00 – 14.99 Overlooks two or more aspects of the requirement, and thus does not fulfil the task.
		Prototypes is ready for the next phase of development and eventual production release.	Minor flaws exist but are generally acceptable for a prototype.	Some flaws exist; while some are acceptable, others have not been addressed.	Significant flaws are present and have not been addressed, impacting the prototype's functionality.	The product/solution or performance is inadequately thought out from planning to execution.
		All elements and designs are entirely complete, demonstrating thorough planning and execution.	Most elements and designs are complete, with minor areas needing improvement.	Some elements and designs are incomplete, limiting effectiveness.	Many elements and designs are incomplete, detracting from the overall effectiveness.	Notable elements are missing or major flaws in the design render the product/solution ineffective.
		Compliance with MAS regulations and sustainability features is thoroughly integrated, showcasing a deep understanding and application of relevant guidelines.	Compliance with MAS regulations and sustainability features is mostly integrated, with some areas for improvement.	Compliance with MAS regulations and sustainability features is partially integrated, with several areas needing improvement.	Limited compliance with MAS regulations and sustainability features, requiring significant improvement.	Lack of compliance with MAS regulations and sustainability features, demonstrating a lack of understanding and application.
		User feedback has been effectively incorporated, resulting in a refined and user-centric prototype.	User feedback has been incorporated with minor areas for improvement, leading to a generally effective prototype.	Some user feedback has been incorporated, but more iteration is needed to enhance the prototype's functionality and user experience.	Minimal user feedback incorporated, resulting in a prototype that does not fully meet user needs.	Little to no user feedback incorporated, resulting in a prototype that is not user-centric or functional.

Appendix B Presentation Rubric

S/N	Evaluation Criteria	A	B	C	D	F
1	Group Presentation 30 marks	24.00 – 30.00	21.00 – 23.99	18.00 – 20.99	15.00 – 17.99	0.00 – 14.99
		Content is highly relevant, insightful, and comprehensive, addressing all key aspects of the client scenario and banking products with accuracy and depth.	Content is relevant and well-developed, addressing most key aspects clearly and accurately.	Content is mostly relevant but may lack depth or omit some key aspects of the scenario.	Content shows limited relevance; some key aspects are unclear, inaccurate, or missing.	Content is largely irrelevant, inaccurate, or superficial, failing to address the scenario requirements.
		Team demonstrates excellent coordination, flow, and transitions. Each member contributes meaningfully and seamlessly. Cohesive narrative throughout.	Team demonstrates good coordination and transitions. Most members contribute meaningfully. Narrative mostly cohesive.	Team demonstrates fair coordination with some uneven transitions. Some members contribute less meaningfully.	Team coordination is inconsistent. Transitions are awkward. Contributions are uneven or minimal from some members.	Team lacks coordination. Presentation is disjointed and lacks a clear flow. Very limited or no contribution from some members.
		Demonstrates extensive knowledge and understanding of the subject matter, providing detailed, accurate, and thorough responses to questions, addressing all relevant aspects of the inquiry with additional insights or examples where applicable.	Shows solid knowledge and understanding of the subject matter, providing detailed and accurate responses to questions, covering main points effectively and offering additional clarification or examples as needed.	Displays adequate knowledge of the subject matter, answering questions with some confidence and accuracy, though responses may lack depth or thoroughness in explanations.	Demonstrates limited knowledge of the subject matter, struggling to answer questions accurately or comprehensively, providing incomplete or incorrect responses.	Shows poor understanding of the subject matter, unable to answer questions accurately or coherently.

S/N	Evaluation Criteria	A	B	C	D	F
2	Individual Presentation 20 marks	16.00 – 20.00	14.00 – 15.99	12.00 – 13.99	10.00 – 11.99	0.00 – 9.99
		Speaks clearly with perfect articulation, fluency and clarity.	Speaks clearly with minimal articulation issues and maintains consistent fluency and clarity.	Mostly clear speech with occasional minor articulation issues; overall, fluency and clarity are maintained.	Speech occasionally lacks clarity and fluency, with noticeable articulation issues.	Speech is often unclear, with significant articulation problems and lack of fluency and clarity.
		Employs language and diction that are exceptionally well-suited for the audience, enhancing engagement and understanding.	Utilizes language and diction effectively, tailored to the audience, enhancing engagement and understanding.	Demonstrates adequate language and diction for the audience, though some terms may lack precision or impact.	Language and diction occasionally hinder communication, with inappropriate or unclear terms.	Language and diction are inappropriate or significantly detract from the effectiveness of the presentation.
		Utilizes a wide range of volume, pitch, pace, pause, stress, tone, and rhythm effectively to enhance audience engagement and maintain interest throughout the presentation.	Incorporates varied volume, pitch, pace, pause, stress, tone, and rhythm to engage the audience and maintain interest in the presentation.	Demonstrates some variation in volume, pitch, pace, pause, stress, tone, and rhythm, though it may lack consistency or impact.	Limited variation in volume, pitch, pace, pause, stress, tone, and rhythm, resulting in some monotony or disinterest.	Minimal variation in volume, pitch, pace, pause, stress, tone, and rhythm, making the presentation less engaging and difficult to follow.
		Utilizes eye contact, facial expressions, gestures, and space effectively to enhance communication and engagement with the audience.	Demonstrates good use of eye contact, facial expressions, gestures, and space, enhancing audience engagement.	Shows some use of eye contact, facial expressions, gestures, and space, but may lack consistency or effectiveness in maintaining audience engagement.	Limited use of eye contact, facial expressions, gestures, and space, hindering audience engagement.	Minimal use of eye contact, facial expressions, gestures, and space, resulting in audience disengagement.
		Answers questions clearly and concisely, delivering information in a succinct manner without unnecessary elaboration or repetition.	Communicates responses in a clear and concise manner, avoiding unnecessary elaboration while ensuring key points are effectively conveyed.	Provides responses that are generally clear but may be somewhat long-winded or repetitive, occasionally lacking brevity.	Tends to be verbose or repetitive in responses, resulting in unclear or tangled communication of ideas.	Often provides overly lengthy or tangled responses, making it difficult for the audience to understand key points.

Appendix C Team Feedback Rubric

Scoring Rubric for Team Feedback [20 marks]

The evaluation of individual performance in the group project is based on four criteria:

- 1) Personal Values and Professional Ethics (5 marks)
- 2) Interpersonal and Collaboration Skills (5 marks)
- 3) Communication and Engagement Skills (5 marks)
- 4) Attendance and Punctuality (5 marks)

Justifications for Low Scoring:

If a group member receives a score of 0 to 2.49 marks for any criterion, justifications must be provided.

Team Feedback Weightage:

20% of the total assessment base score is allocated for team feedback.

This corresponds to 20 marks out of the total assessment base score of 100 marks.

S/N	Evaluation Criteria	4.50 – 5.00	3.50 – 4.49	2.50 – 3.49	1.50 – 2.49	0.00 – 1.49
1	Personal Values and Professional Ethics	Consistently acts responsibly by fulfilling commitments, meeting deadlines, and actively contributing to group projects.	Acts responsibly by completing assigned tasks, meeting deadlines, and demonstrating reliability.	Generally, acts responsibly by completing tasks and meeting deadlines, though may require occasional reminders or adjustments.	Demonstrates sporadic responsibility in completing tasks and meeting deadlines, often requiring significant reminders or follow-up.	Frequently fails to fulfil assigned tasks or meet deadlines, causing disruptions to group projects.
		Exhibits accountability by taking ownership of individual and team actions, accepting feedback, and making necessary adjustments.	Demonstrates accountability by acknowledging individual and team responsibilities, addressing feedback constructively, and making necessary improvements.	Displays accountability by accepting feedback and making efforts to improve individual and team performance.	Struggles to demonstrate accountability for individual actions, with reluctance to accept feedback or take ownership of mistakes.	Lacks accountability for individual actions, deflecting blame or refusing to acknowledge mistakes.
		Promotes an environment of mutual respect and collaboration, ensuring that all team members feel valued and included in the learning process.	Encourages a supportive and inclusive atmosphere within the team, where diverse perspectives are welcomed and respected.	Contributes to a collaborative and inclusive team environment by actively listening to diverse viewpoints and fostering a sense of belonging among team members.	Contributes to a less inclusive team environment, where some team members may feel overlooked in their contributions.	Contributes to an environment that lacks inclusivity, where some team members may feel excluded or unsupported in their contributions.

S/N	Evaluation Criteria	4.50 – 5.00	3.50 – 4.49	2.50 – 3.49	1.50 – 2.49	0.00 – 1.49
2	Interpersonal & Collaboration Skills	Builds strong relationships through clear and empathetic communication, fostering a positive and inclusive environment.	Communicates clearly and respectfully, establishing rapport and trust with team members.	Communicates adequately, though may require occasional clarification or adjustment to ensure understanding.	Communication may be unclear or lacking in empathy, leading to misunderstandings or tension.	Communication is ineffective or non-existent, hindering collaboration and teamwork.
		Listens actively and attentively to others, demonstrating understanding and respect for diverse perspectives.	Listens attentively to others' viewpoints, showing empathy and understanding.	Demonstrates basic listening skills, acknowledging others' perspectives and contributing to discussions.	Demonstrates minimal listening skills, with limited engagement in conversations and difficulty understanding others' viewpoints.	Shows little empathy or understanding towards others' perspectives, leading to strained relationships and conflicts.
		Navigates interpersonal dynamics adeptly, resolving conflicts constructively and promoting harmony within the team.	Handles interpersonal challenges with diplomacy and tact, contributing to a supportive team environment.	Manages interpersonal interactions with some success, though occasional conflicts may arise.	Struggles to navigate interpersonal challenges, often contributing to conflicts within the team.	Contributes to a negative team environment, impeding progress and undermining team cohesion.
		Demonstrates exceptional ability to work effectively with others to achieve common goals.	Displays strong ability to work with others effectively to achieve common goals.	Shows satisfactory ability to work with others effectively to achieve common goals.	Exhibits limited ability to collaborate effectively with others to achieve common goals.	Demonstrates minimal ability to collaborate effectively with others to achieve common goals.
		Actively engages in collaborative efforts, contributing valuable insights and expertise to team projects.	Collaborates actively with team members, sharing information and resources to support collective efforts.	Participates in collaborative activities, contributing to team discussions and decision-making processes.	Participates inconsistently in collaborative activities, contributing minimally to team efforts.	Rarely participates in collaborative activities or contributes to team efforts.
		Facilitates teamwork and cooperation, effectively coordinating efforts to accomplish shared objectives.	Demonstrates flexibility and adaptability, adjusting strategies as needed to meet project objectives.	Demonstrates willingness to collaborate, though may encounter challenges in coordinating efforts or resolving conflicts.	Struggles to adapt to group dynamics or contribute constructively to team projects.	Shows little willingness or ability to work with others, hindering progress and undermining team cohesion.

S/N	Evaluation Criteria	4.50 – 5.00	3.50 – 4.49	2.50 – 3.49	1.50 – 2.49	0.00 – 1.49
3	Communication & Engagement Skills	Demonstrates exceptional ability to convey information, thoughts and opinions, and emotions clearly and effectively.	Displays strong ability to convey information, thoughts and opinions, and emotions clearly and effectively.	Shows satisfactory ability to convey information, thoughts and opinions, and emotions clearly and concisely although not always effectively.	Exhibits limited ability to convey information, thoughts and opinions, and emotions clearly and effectively, resulting in unclear or disjointed communication or lacking in coherence.	Struggles to convey information, thoughts and opinions, and emotions clearly and effectively, leading to frequent misunderstandings or misinterpretations.

		Listens attentively and empathetically, demonstrating understanding and responsiveness to others' perspectives.	Listens attentively to others' viewpoints, demonstrating empathy and respect in communication exchanges.	Demonstrates basic listening skills, acknowledging others' perspectives and contributing to discussions.	Demonstrates limited listening skills, with minimal engagement or responsiveness to others' contributions.	Shows little engagement or responsiveness in communication exchanges, impeding effective interaction and collaboration.
		Demonstrates exceptional ability to connect with others, build relationships, and foster collaboration.	Displays strong ability to connect with others, build relationships, and foster collaboration.	Shows satisfactory ability to connect with others, build relationships, and foster collaboration.	Exhibits limited ability to connect with others, build relationships, and foster collaboration.	Demonstrates minimal ability to connect with others, build relationships, and foster collaboration.
		Builds positive connections with peers, demonstrating empathy, respect, and genuine interest in others' perspectives.	Establishes rapport and trust with team members, fostering a sense of belonging and camaraderie.	Builds some connections with peers, demonstrating interest and openness to others' perspectives.	Demonstrates limited interest or engagement in interactions with peers, hindering relationship-building and collaboration.	Shows little interest or engagement in interactions with peers, hindering relationship-building and cooperation.
		Facilitates teamwork and cooperation, contributing to a supportive and inclusive team environment.	Encourages participation and contribution from all team members, promoting inclusivity and teamwork.	Encourages participation from team members, though may require occasional prompting or encouragement.	Requires significant encouragement or support to engage actively in team activities.	Contributes to a negative team environment, undermining morale and cohesion.

S/N	Evaluation Criteria	4.50 – 5.00	3.50 – 4.49	2.50 – 3.49	1.50 – 2.49	0.00 – 1.49
4	Attendance and Punctuality	Consistently attends all scheduled meetings and project-related activities promptly and reliably.	Attends the majority of scheduled meetings and project-related activities promptly and reliably.	Attends most scheduled meetings and project-related activities in a timely manner, with occasional instances of tardiness or absence.	Frequently arrives late to scheduled meetings or project-related activities, impacting team productivity and cohesion.	Frequently misses scheduled meetings and project-related activities without valid reasons, significantly hindering team progress and effectiveness.
		Displays exemplary commitment to team obligations and respects deadlines with punctual submission of assigned tasks.	Demonstrates commitment to team obligations by ensuring timely attendance and adhering to deadlines with punctual submission of assigned tasks.	Generally fulfills team obligations by attending meetings and completing assigned tasks within reasonable timeframes.	Demonstrates inconsistent commitment to team obligations, failing to complete assigned tasks, with frequent instances of tardiness or absence from meetings.	Shows disregard for team obligations and deadlines, with persistent tardiness and missed deadlines for assigned tasks.
		Sets a high standard for attendance and punctuality, serving as a reliable and dependable team member.	Contributes to a positive team environment through consistent reliability and dependability.	Requires occasional reminders to maintain consistent attendance and punctuality.	Requires significant improvement in attendance and punctuality to meet team expectations.	Requires urgent attention and improvement in attendance and punctuality to contribute effectively to the team.

Appendix D Development

Checklist to Guide Group Project

This checklist helps your team work effectively during project development. It focuses on essential life skills for group project success. Click on the link for additional resources to help your team manage the project well.

- [Home - MOE LifeSkills - LibGuides at Nanyang Polytechnic Library](#)

Phase	S/N	Tasks	<input checked="" type="checkbox"/>
Initiation	1	Is the team clear about the project requirements, goals, deliverables and submission deadline?	<input type="checkbox"/>
	2	Do team members know one another and has the team nominated a leader for the project?	<input type="checkbox"/>
	3	Has the team set the ground rules for team collaboration such as respect each other's opinion, everyone is encouraged to contribute, be inclusive	<input type="checkbox"/>
	4	and displays sensitivity and empathy when collaborating with people from different cultures?	<input type="checkbox"/>
Planning	1	Is the team able to break down the project goals into S.M.A.R.T (specific, measurable, attainable, realistic, timely) deliverables?	<input type="checkbox"/>
	2	Is the team able to come up with a detailed project schedule and the deliverables at each milestone?	<input type="checkbox"/>
	3	Is the team able to assign the deliverables to each team member?	<input type="checkbox"/>
	4	Is each team member clear, comfortable and committed to his roles and responsibilities assigned at each project milestone?	<input type="checkbox"/>
	5	Has the team decided on a (online) collaboration platform for the project?	<input type="checkbox"/>
	6	Has the team decided on a communication channel or platform for project discussion and problem solving?	<input type="checkbox"/>
Execution	1	Are team members actively working on the project using the collaboration platform?	<input type="checkbox"/>
	2	Are there active project discussion and problem solving by team members using the communication channel or platform?	<input type="checkbox"/>
Monitoring and controlling	1	Are team members able to complete their assigned deliverables at each project milestone?	<input type="checkbox"/>
	2	Are there active project discussion and problem solving by all team members at each project milestone meeting?	<input type="checkbox"/>
	3	Do team members obey the ground rules for team collaboration at each project milestone meeting?	<input type="checkbox"/>
Closing	1	Has the team conducted a final review of the project output against the project requirements, goals and deliverables?	<input type="checkbox"/>
	2	Has the team conducted a plagiarism check of the project output and performed the necessary amendment and resubmission before the submission deadline?	<input type="checkbox"/>
	3	If a project presentation is required, is the team able to meet the project presentation requirements and all team members are clear about their roles and responsibilities?	<input type="checkbox"/>

Appendix E

Team Member Roles and Responsibilities

Describe in detail each team member's roles and responsibilities in the group assessment in the prototype and presentation.

S/N	Admin number	Name	Roles and Responsibilities
1.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
2.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
3.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
4.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
5.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
6.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.

