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HALF YEARLY
NEWSLETTER

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HANDS ON – ENDING YOUR TELCO SUBSCRIPTION? READ THIS FIRST

Ending your telco subscription the wrong way can
hurt your CTOS credit rating

TUTORIAL – THE RIGHT WAY TO FILE A SERVICE DISPUTE

Dissatisfied with the quality of your current service
provider? Find out the right way to file complaint

SHOUT!

PUBLISHED BY THE COMMUNICATIONS AND
MULTIMEDIA CONSUMER FORUM OF MALAYSIA

THE WORD WITH...

AL- ISHSAL ISHAK

The new MCMC Chairman shares more about
work, life and the future of a digital Malaysia



WIN EXCITING CFM GOODIES

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ISSN 2289-3504



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KDN PP 17752/11/2013 (033132)

INTRO



EDITOR'S NOTE

Dear valued readers,

It is nearing the end of the year and we have witnessed a truly remarkable revolution, one that will transform our country and take it to the next level as the Mandatory Standard Access Pricing (MSAP) ruling implemented by the MCMC for fixed broadband has introduced affordable, faster internet for many Malaysians. This improvement in speed and reduction in cost for internet access will bring a cascade of positive effects for both the economy and the people.

For this issue, we cover some essential topics to get you up to speed. In Appzone, we share a selection of effective apps that help you test your mobile data and broadband speeds so that you can discover for yourself if you are getting what you paid for.

In our main feature, we speak to the man himself, MCMC Chairman, YBrs. Mr Al-Ishsal Ishak about his role helming the Commission and what he does off the clock when he is not spearheading one of Malaysia's most dynamic and important agencies.

We also cover this edition a number of critical topics. It's inevitable that consumers will change their mobile or broadband service provider at some point in time but there's a right way and a wrong way to do it. If you are unsatisfied with your service provider, check out our Tutorial section where we walk you through the right way to file a service dispute. We also share in our Social Media Life column how to find out what your audience and your potential customers want via the power of social media polling.

Best wishes and a happy new year from all of us here at CFM.

Mohd Ashwar Abdul Aziz
Editor

EDITORIAL COMMITTEE

**MOHD ASHWAR
ABDUL AZIZ**

**AHMAD IZHAM
KHAIRUDDIN**

**NOOR SHAHDIELLA
ABD MANAN**

**ROHARRASHIDAH
ABDUL HALIL**

**NUR AMIRA FAEZAH
MOHD SHAOFI**

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WATCH OUT! DIGITAL PIRACY CAN COST YOU MORE THAN JUST MONEY!

It can get you on the wrong side of the law

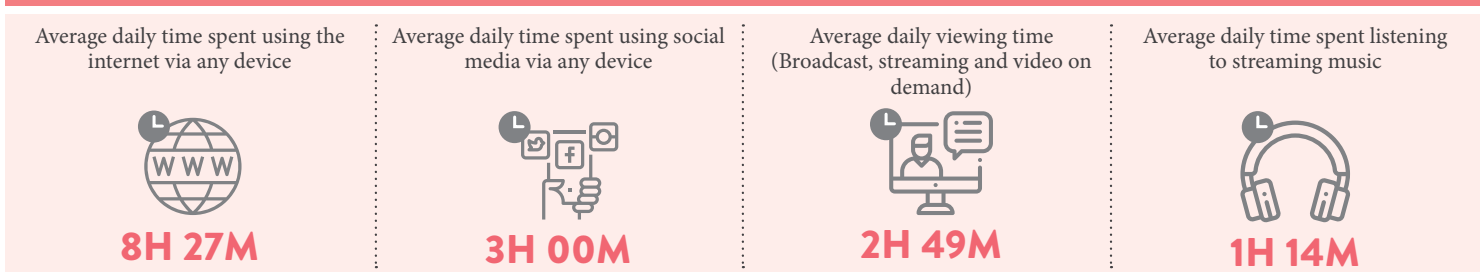
THE NUMBERS

INTERNET AND DEVICE USAGE PATTERNS FOR MALAYSIANS

Based on recent figures in the Digital in 2018 report conducted by We Are Social and Hootsuite, most Malaysians access the internet everyday and use it for at least 8 and a half hours a day with at least 3 hours spent on social media. Most Malaysians also possess a smartphone or mobile phone with a growing trend of accessing the internet on smartphones though accessing it via a laptop or desktop remain popular. There is a gradual growth in smartphone ownership, likely fueled by the introduction of more affordable smartphones in the market and a growing preference of internet usage on mobile devices for Malaysians that is likely to grow over time.

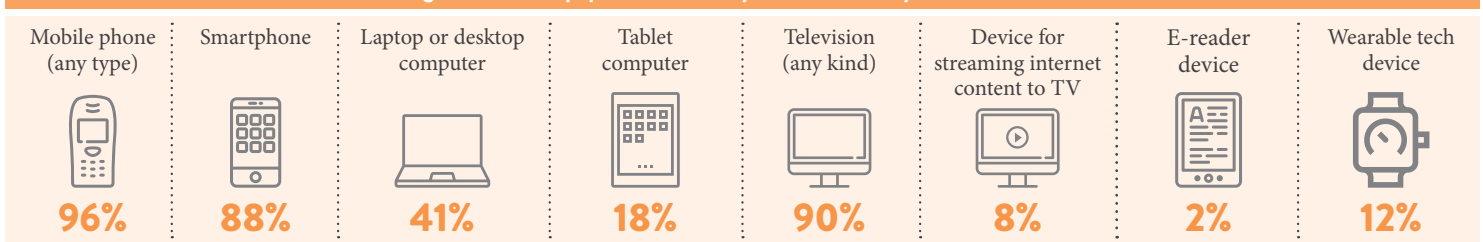
TIME SPENT WITH MEDIA

Survey-based data: Figures represent respondent's self-reported activity



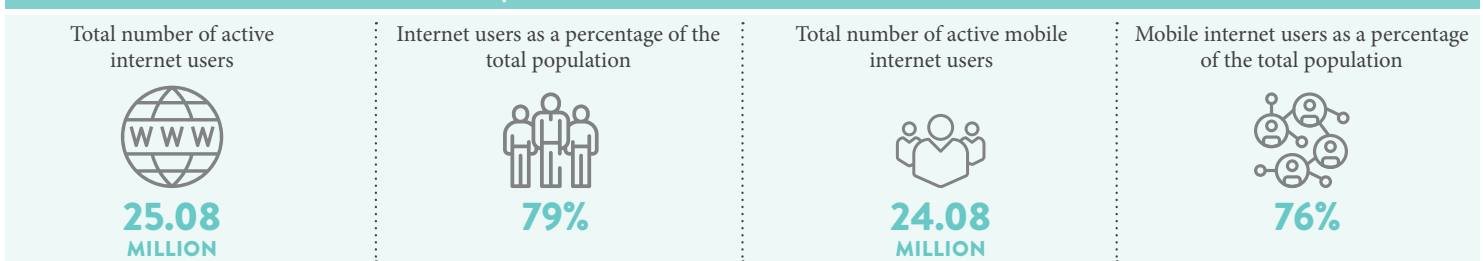
DEVICE USAGE

Percentage of the adult population in Malaysia that currently uses each kind of device



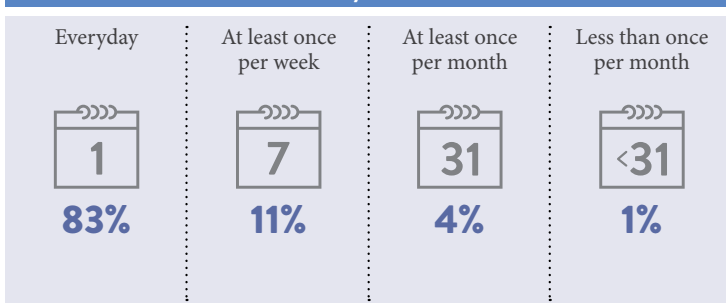
INTERNET USE

Based on reported internet user data and user-claimed mobile internet use



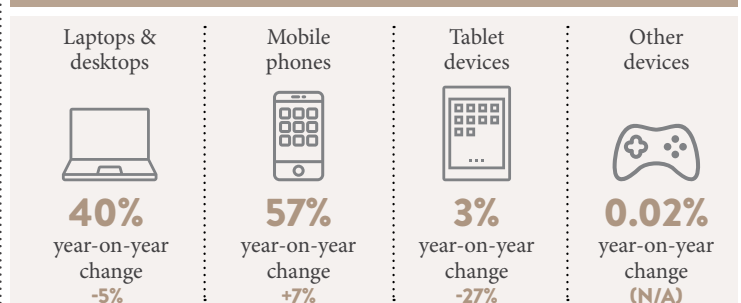
FREQUENCY OF INTERNET USE

How often internet users access the internet for personal reasons on any device



SHARE OF WEB TRAFFIC BY DEVICE

Based on each device's share of all web pages served to web browsers



CFM ACTIVITIES AND PROGRAMMES WITH CONSUMERS



INTERVIEW WITH NEGERI FM
10 July 2018 | Seremban, Negeri Sembilan

CFM Chairman, Mohamad Yusrizal Dato' Yusoff represented CFM during an interview in Negeri FM's morning slot. The discussion revolved around the right way to deal with the Telco's customer service representatives to solve consumer issues. CFM also shared some complaints they have received from the consumers regarding service quality.



CFM DELIVERS INFORMATIVE SESSION TO STAFF OF EDUCATIONAL TECHNOLOGY DIVISION, MINISTRY OF EDUCATION MALAYSIA (MOE)
14 August 2018 | Kuala Lumpur

CFM was invited to a sharing session in "Bengkel Penyelarasan Perkhidmatan 1BestariNet" programme that was organised by the ICT School Programme Management Office, MOE. CFM was represented by the Director, Ahmad Izham Khairuddin who shared with the audience the responsibilities of CFM as well as some internet service complaints recorded by the internet service providers in Malaysia (ISP). The programme was attended by 50 participants from the Technology & IT Department of MOE from various states in Malaysia, and was held for an hour from 2.30 pm to 3.30 pm.



CFM REACHES UNIKL
20 September 2018 | Kuala Lumpur

For the first time ever, CFM held a Pocket Talk session in UniKL as an effort to engage with more consumers. The session was attended by 100 students of Multimedia and Animation course, UniKL lecturers and staff. CFM Director, Ahmad Izham Khairuddin explained about CFM's roles and shared some tips and guides to become smarter consumers.



CFM SHARES COMMUNICATION TIPS WITH KEDAH FM LISTENERS
22 September 2018 | Alor Setar, Kedah

CFM's presence in Kedah to promote CFM through the "CFM Gags & Coffee 2.0" sketch programme has gained support from various local radio stations. The programme was promoted on:

1. Perlis FM (19 September 2018)
2. Langkawi FM (19 September 2018)
3. Mutiara FM (21 September 2018)
4. Kedah FM (22 September 2018)

*Image was taken during Kedah FM's interview with CFM Chairman, Mohamad Yusrizal Dato' Yusoff, who shared the top 5 complaints reported by the consumers in Kedah.



CFM CELEBRATES WTISD WITH CONSUMERS THROUGH GAGS & COFFEE 2.0 PROGRAMME
22 September 2018 | Alor Setar, Kedah

In conjunction with World Telecommunication and Informed Society Day 2018 (WTISD18), CFM presented Gags & Coffee Programme that was hosted by comedians Ebby Yus and AG Hafiz. The national-level celebration that took place at Pusat Sains Wilayah Utara was organised by the Ministry of Communication and Multimedia Malaysia. Among the topics highlighted were network issues, billing and charges, as well as service delivery. CFM also prepared gifts for members of the audience who answered questions regarding CFM. The sketch was held from 4.30 pm to 5.30 pm and was attended by 300 spectators.



CONSUMERS CHALLENGED IN CFM EXPLORACE
23 September 2018 | Alor Setar, Kedah

CFM Explorace was held in order to test just how much consumers know about communication and multimedia services. The race was an initiative to give new knowledge to the consumers through exciting games. 45 participants took the challenge to get through the games and answer quizzes regarding CFM and the telecommunications industry. The explorace was held from 8.00 am until 11.00 am at the Exhibition Gallery in Pusat Sains Wilayah Utara, Gunung Keriang. The winner of CFM Explorace took home a cash prize worth RM1,500.



CFM ORGANISES SHARING SESSION IN UUM
25 September 2018 | Sintok, Kedah

CFM's 11th Knowledge Sharing Session (KSS) held at UUM garnered 500 students of Business Management including a number of lecturers. The session was held from 8.00 am until 12.00 pm and CFM Chairman, Mohamad Yusrizal Dato' Yusoff gave an explanation on the roles of CFM in assisting the consumers of communications and multimedia industry. Besides that, CFM Director, Ahmad Izham Khairuddin also shared some tips to choose the right mobile plan and conducted an online quiz to test the audience's level of understanding. Students who answered the quizzes correctly and quickly have managed to get CFM exclusive merchandise.



CFM IMPARTS INFORMATIVE KNOWLEDGE IN HELP UNIVERSITY
26 September 2018 | Kuala Lumpur

About 15 staff of HELP University attended the CFM Pocket Talk that was delivered by CFM Board of Councilors Member, Megat Ishak Maamun Rashid. He shared information on the responsibilities of CFM as well as some handy tips to choose the right mobile plan. He also gave some guides to avoid outrageous bill amounts. The sharing session was conducted for 2 hours from 12.00 pm to 2.00 pm.



CFM SHARES USEFUL TIPS WITH IKIM FM LISTENERS
1 October 2018 | Kuala Lumpur

CFM Director, Ahmad Izham Khairuddin enlightened IKIM FM listeners with some information on buying used or new mobile phones. He also shared the safest way to dispose cell phones in order to avoid leakage of private and personal data as well as potential damage to the environment. The live interview was aired from 8.30 am to 9.30 am during the Analisis slot with DJ Sufian and DJ Hazwan. The knowledge was shared with the aim of increasing awareness among consumers about the considerations to take before buying a phone and to avoid being scammed by sellers.



CFM SHARES TIPS TO AVOID BEING A VICTIM OF SMARTPHONE ACCOUNT FRAUD WITH IKIM FM LISTENERS
8 October 2018 | Kuala Lumpur

The Deputy Chairman of CFM, Azizan Mohd Affandi went on air at IKIM FM to reveal the warning signs of scam syndicates and how to avoid being a victim of smartphone account fraud. The sharing was aimed at educating consumers about the dangers of scam and to explain the roles of CFM in protecting consumers' rights. The interview session was live from 8.30 am to 9.30 am during the Analisis slot.



CFM INFORMS NEGERI FM LISTENERS ABOUT SMARTPHONE ACCOUNT FRAUD

9 October 2018 | Seremban, Negeri Sembilan

CFM shared the dangers of smartphone account fraud at Negeri FM. CFM Chairman, Mohamad Yusrizal Dato' Yusoff attended the live interview session which was aired from 8.30 am to 9.45 am.



CFM POCKET TALK AT UiTM SHAH ALAM

13 October 2018 | Shah Alam, Selangor

CFM was invited to share some industrial knowledge during the "Journlepak 2.0: Journalism Family Day & Annual General Meeting" organised by the Journalism Department of Communication and Media Studies, UiTM Shah Alam. CFM Director, Ahmad Izham Khairuddin delivered a talk on "Avoiding Personal Data Theft" in front of 80 students and lecturers. Through the programme, CFM was able to engage with university students and share the latest issues in communication and multimedia industry. The sharing session was held for an hour from 11.00 am to 12.00 pm.



CFM SHARES COMMUNICATION TIPS DURING FLOOD EMERGENCIES WITH IKIM FM

15 October 2018 | Kuala Lumpur

CFM Director, Ahmad Izham Khairuddin detailed useful communication tips for consumers during natural disasters like floods. He also explained the roles and responsibilities of CFM to assist consumers in resolving telecommunication and multimedia issues that went unsettled with their service providers. The interview was live from 8.30 am to 9.30 am in Analysis slot.



CFM 17TH ANNUAL GRAND MEETING

31 October 2018 | Cyberjaya

CFM held its 17th Annual Grand Meeting (AGM) at the Auditorium, MCMC Old Building in Cyberjaya. The event witnessed the Board of Councilors, led by CFM Chairman, Mohamad Yusrizal Dato' Yusoff from Consumer Association of Kedah (CAKE) discussing some central issues such as the Presentation and Approval of 2017 Financial Report and the Presentation of the Proposal for Constitutional Amendments. The meeting started at 9.00 am and ended at 1.00 pm.



CFM SHARES TIPS IN FACING FLOODS WITH NEGERI FM LISTENERS

13 November 2018 | Seremban, Negeri Sembilan

CFM continued with another session at Negeri FM to share some tips in facing floods season which was delivered by CFM Chairman, Mohamad Yusrizal Dato' Yusoff. The session was especially targeted to consumers in areas which were affected by flood situations. The interview was aired from 8.30 am to 9.30 am.



CFM INDUSTRY KNOWLEDGE SHARING SESSION WITH SERVICE PROVIDERS AND CONSUMER ASSOCIATIONS

15 - 16 November 2018 | Putrajaya

CFM managed to gather 70 representatives from the telecommunications service providers and consumer associations for the Knowledge Sharing Session (KSS) programme held over two days at Marriot Hotel, Putrajaya. The programme provided a platform for the exchange of information and discuss issues faced by the consumers. The KSS programme also enabled intellectual discussions through a dialogue session to determine causes of consumer issues and their best solutions. Further issues discussed were 4G network coverage, broadband service contract, as well as voicemail termination, among others.



INFORMATIVE SHARING SESSION WITH UiTM MASSCOMM STUDENTS

19 November 2018 | Shah Alam, Selangor

CFM shared industrial knowledge with around 80 students in its Pocket Talk session in UiTM. CFM Director, Ahmad Izham Khairuddin shed light on "Visual and Perceptual Communication in Enhancing Organisational Performance" and gave exposure on the roles of CFM in helping consumers. The sharing session started at 12.30 pm and was held for an hour.



A SHARING SESSION IN NETWORK INDUSTRY SECURITY TALK, MCMC

21 November 2018 | Cyberjaya

CFM delivered another Pocket Talk to share knowledge on handling fake calls by CFM Director, Ahmad Izham Khairuddin. The sharing session was aimed at increasing awareness on the alarming crime rates among mobile phone users. The programme was attended by 120 students and MCMC staff.



FILLO SELFIE CONTEST WITH MELATI COLLEGE STUDENTS IN UiTM SHAH ALAM

21 November 2018 | Shah Alam, Selangor

In CFM's effort to widen its reach, a selfie competition with Fillo was organised at Melati College, UiTM Shah Alam and attracted a lot of students from various courses to join. Participants had to take a selfie with Fillo in their most unique poses, upload it to their social media and tag CFM's social media account. Three students have won special prizes from CFM.



CFM PARTICIPATES IN "SMART DIGITAL CITIZENS" EXHIBITION

27 November 2018 | Kuala Lumpur

CFM took part in "Smart Digital Citizens" exhibition organised by Educational Technology Division, Ministry of Education Malaysia. Education Minister, YB Dr. Maszlee Malik has visited the CFM booth. The exhibition was open to the public to participate in its activities. One of CFM's activities during the exhibition was a free photo printing service for members of the public who participated in CFM's quiz. CFM's representative, Noor Shahdiella Abd Manan explained the roles of CFM and shared some information about Artificial Intelligence (AI) technology to around 50 participants. The exhibition took place from 8.00 am to 5.00 pm.



AN INTERVIEW WITH RINGGIT SENSE PLUS TV3

27 November 2018 | Cyberjaya

Ringgit Sense Plus TV3 interviewed CFM Deputy Chairman, Azizan Afandi to learn more about what consumers should do in the event of internet connectivity problems. He also advised the audience to check the coverage quality in their residential areas before subscribing to any telco services, and shared some ways to avoid deceitful fake calls. The interview was aired on 17 December 2018 at 6.00 pm.

SOCIAL MEDIA POLLING FOR BRANDS

IMPROVING BRANDS AND BUSINESSES WITH THE POWER OF SOCIAL MEDIA POLLING

Everyone knows that the cornerstone of a successful business is to know the customer – their wants, their needs and ultimately what makes them tick so that businesses in turn can serve them better. The question of course is how? By asking them with a poll of course.

Back in the day, businesses and brands commissioned polls and focus groups to determine what customers liked or didn't about their products and services. This involved going door to door among a group of people in an area, getting them to fill out forms and conducting interviews which were then collated to determine an answer; a time consuming task to say the least.

Fortunately, the growth of social media has now empowered brands with a new tool that allows them to immediately reach out to the consumer and get opinions that can be constructively used to drive the direction of a business. Enter social media polling.

WHAT'S SOCIAL MEDIA POLLING?

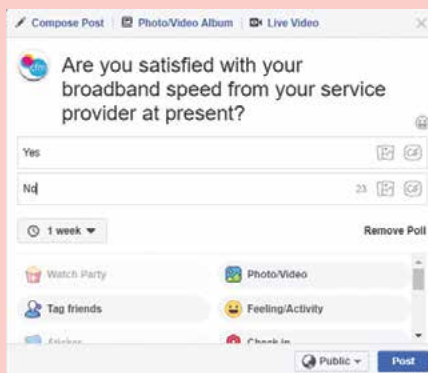
A poll allows a brand or business to find out the preferences and opinions of a group of customers. Social media polling essentially relies on social media platforms as a means to interact and get opinions straight from the proverbial horse's mouth – the consumer.

Rather than a massive stack of questions asking everything under the sun, social media polls are usually short, sweet and to the point with simple questions and set replies with two or three predefined answers. The nature of this format promotes more engagement as it's simply a matter of tapping on a reply rather than having to think and type out a long answer on a smartphone.

Unfortunately, the format precludes complicated results that only a comprehensive survey would yield though social media polling still has the advantage as it allows for businesses to seek opinions and ideas from customers while getting some basic market research done at negligible cost and in a short period of time.

There is also the possibility of a poll being shared and going viral which offers even wider access to a customers' personal social network. Currently, the major social media platforms – Facebook, Instagram and Twitter all offer a means to conduct polls in some form or fashion with followers and subscribers.

WHY WOULD A BUSINESS OR BRAND WANT TO USE SOCIAL MEDIA POLLING?



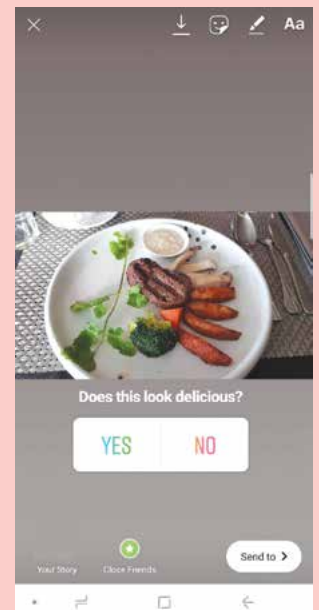
The most immediate applications of social media polling would be to get insight and feedback on the products and services that a business or brand offers and how to improve them. Another major benefit is to encourage meaningful conversations between consumers and brand owners, all of which will help to improve the visibility and profile of a business.

On the other side of the fence, social media polling is beneficial to consumers as well as it allows us, as a customer, to make our voices heard where it matters to help us get the products and services we want such as asking for better broadband coverage and better quality of service.

Some examples of an ideal question for a social media poll include – Should a new upcoming product appear in blue or red? Do you prefer to have a cheaper discounted product or to have more gifts bundled with it at launch? Do you prefer more broadband coverage or better quality of service? These kinds of questions can help drive business decisions in a positive fashion.

It doesn't necessarily have to all be hard statistics or marketing related stuff – social media polling can be used to engage customers and followers with fun questions too such as – Should pineapples be considered a topping on pizza? Do you prefer to support sports team A or sports team B?

With all that being said, social media polling is not only immensely cost effective (it's virtually free!) but is an immediate and effective means of getting an opinion straight from a customer, making it an indispensable addition to any marketer's arsenal. It takes some experimentation to master but the results are well worth the effort. Happy polling!



SMARTPHONES WITH THE BEST BATTERY LIFE FOR 2018

Smartphones are becoming ever more powerful with larger displays, more powerful processors, and better cameras. Without enough battery power, a phone is essentially a very well designed glass and metal brick which is why smartphone manufacturers are constantly seeking to create devices with better battery life to last through the day without users having to resort to toting around a bandolier of power banks.

To achieve this, smartphone manufacturers today use a variety of design techniques such as more efficient processors and firmware enhancements on top of cramming in bigger batteries into smartphones, all of which work together to offer longer battery life.

While your mileage may vary depending on your usage patterns (sorry gamers and movie streamers!), these half dozen smartphones are exemplary examples of superb battery life that, with normal usage, offer outstanding battery life that won't leave you wanting.

ASUS ZENFONE MAX PRO M1

<https://www.asus.com/my/Phone/ZenFone-Max-Pro-M1/>



Built to offer exceptional battery life, the Asus Max Pro M1 has an array of hardware ideal for casual users with a 6-inch Full HD+ display, a highly efficient Snapdragon 636 octacore processor and a dual rear camera. It comes in a variety of storage configurations capping out at 6GB RAM and 64GB of expandable storage but where it impresses is its 5,000mAh battery that can offer a good 28 hours of web browsing or about 20 hours of video playback.

APPLE IPHONE XR

<https://www.apple.com/my/iphone-xr>



One of Apple's newest smartphones, the iPhone XR stands out from its siblings on account of its exceptional battery life with the ability to deliver up to 16 hours of video streaming and up to 15 hours of internet use on its built-in lithium ion battery that also supports wireless charging.

Key to making this happen is a lusciously vibrant yet efficient 6.1-inch Liquid Retina display paired with Apple's next generation A12 Bionic processor. Add in IP67 water resistance along with a solid 12-MP F/1.8 rear camera and you have one of Apple's best smartphones of the year.

SAMSUNG GALAXY NOTE9

<https://www.samsung.com/my/smartphones/galaxy-note9/>



As their ultimate productivity smartphone, the Samsung Galaxy Note9 integrates a powerful Exynos 9810 processor, a huge 6.4-inch WQHD+ Super AMOLED display, up to 512GB of onboard storage, a powerful dual rear camera (12-MP+12-MP) with 2x optical zoom and a built-in stylus. Samsung has also packed in a massive 4,000mAh battery with fast charging support capable of offering about 20 hours of video playback and around 16 hours of web browsing.

HUAWEI MATE 20 X

<https://consumer.huawei.com/my/phones/mate20-x/>



With sizes approaching that of a full-fledged tablet, the Huawei Mate 20 X has a lot to offer in both performance and endurance. It comes with a huge 7.2-inch FHD+ OLED display, their new 7nm efficient Kirin 980 processor running under the hood, stereo speakers, 6GB RAM and 128GB of storage along with a rear Leica triple camera (40-MP + 20-MP ultra wide angle + 8-MP telephoto) for some really sweet snaps paired with a front-facing 24-MP camera. Where it aims to outdo the competition is the inclusion of a huge 5,000mAh battery capable of offering over 20 hours or so of video playback.

XIAOMI MI MAX 3

<https://www.mi.com/my/max3/>



The Xiaomi Mi Max 3 is an interesting blend of features that sees Xiaomi combining a massive 6.9-inch FHD+ display with an 18:9 aspect ratio, an efficient Snapdragon 636 processor, 4GB RAM and 64GB of expandable storage into a very pocketable form factor that can still be held one-handed. The rear of the Mi Mix 3 integrates a dual camera (12-MP + 5-MP) while the front has an 8-MP selfie snapper. In order to offer superb battery life, Xiaomi hasn't skimped on the good stuff and has managed to integrate a 5,500mAh battery into the Mi Max 3 that has the ability to keep it running for about 17 hours of web browsing and about 15 hours worth of videos.

HUAWEI HONOR 8X

<https://www.hihonor.com/my/product/10060562825570.html>



The honor 8X brings to the table a notched 6.5-inch 2,340 x 1,080 pixel resolution display, the highly efficient Kirin 710 processor, 4GB RAM and 128GB of expandable storage along with a rear dual camera (20-MP+2-MP). The honor 8X's 3,750mAh battery is capable of offering exceptional stamina with a combination of efficient power management and generous battery size allowing it to have about 20 plus hours of web browsing and about 14 or so hours of video playback.

**Indicated battery life is a relative estimate and will vary under actual conditions based on a variety of other factors including screen brightness, data or WiFi usage, power settings and more.*

THE WORD

THE WORD WITH AL-ISHSAL ISHAK

CHAIRMAN OF THE MALAYSIAN COMMUNICATIONS AND MULTIMEDIA COMMISSION (MCMC)

A man of many talents, Al-Ishsal Ishak has played a key role in a number of Malaysia's most important initiatives in the digital space. He is one of the pioneers involved with the Multimedia Super Corridor (MSC), was on the Board of Malaysia Digital Economy Corporation (MDEC) and was a former member of the National Information Technology Council (NITC) prior to his current appointment as Chairman of the MCMC.

1. Tell us a bit about yourself. What languages do you speak? What interests do you have in your free time?

I am fluent in English and Bahasa Malaysia with a bit of Japanese, Spanish and French. I also picked up some Mandarin on account of my wife who is fluent in the language. I am actually a high-speed adrenaline junkie so I spent quite a bit of time on the Sepang race track. It was a real stress reliever though I have since picked up competing in triathlons.

I did my first Iron Man Triathlon in 2008 and participated in several other triathlons since then though I aim to do another this year to commemorate me turning 50 in 2019. To get ready I've been working on my endurance with regular runs around Cyberjaya lake.

2. Three things you cannot live without...

First and foremost is my family. The second is data. Specifically personal data metrics like my average heart rate and the quality of my sleep that help me measure my personal fitness and progress. Last but not least, sports and exercise that helps act as a stress reliever.

3. The first handphone you owned and the best you've ever had?

I can't remember the first phone I ever had but it was a Nokia back in 1992. My best handphone is a bit hard to tell as I keep changing it every year but I have always been an Android supporter. On the computing side I have always been a Mac guy.

4. The places you love the most. Why?

Tropical islands. I love domestic locations like Tioman and Redang island that are within easy reach of a flight. It is the peace and serenity I find there on these tranquil islands that I love.

5. Your favourite movie of all time?

Dead Poets Society by Robin Williams.

6. If you had a superpower, it would be...

Definitely the powers that Professor Xavier has from X-Men. Can't you tell from the similarity? My Mac's hard disk is even named as Cerebro.

7. What is a typical day in the office for you?

I start my day early as I usually set my alarm for 3 o'clock in the morning but the latest is usually 5.00 am before I leave for the office at about 7.15 am. On a good day, I get in

at 8.15 am and then work through about 8 to 9 meetings I have for the day. I prefer to have dinner at home with my family though I occasionally have to attend official evening functions. I try to get as much sleep as I can though I average about four and a half hours a day.

8. What experiences do you have in your prior stewardships in Pos Malaysia, AirAsia, Malaysia Airlines, Baraka Telecom, MDEC and Tune that you can bring to your new role at MCMC?

As a leader, you are, by necessity focused on the big picture but you cannot lose sight of the details, and especially the people you

work with. You must never lose empathy, tolerance and understanding for your fellow man. In a leadership role, it is all too easy to lose sight of these simple yet important things that matter in guiding the organisation.

To be a successful leader, you need to have the empathy to understand the perspectives and experiences that others bring to the table, the tolerance to embrace divergent points of view and the understanding to guide everyone towards a mutual goal of success. That, I feel, is the most invaluable set of experiences that I have taken to heart in my career and and it is something a leader must strive to master to be effective in their role helming a company be it large or small, towards success.

THE WORD

9. **What are the biggest challenges that you are facing so far in your current position? How do you plan to overcome them?**

Communications is always a challenge. It is ironic in a way but the biggest challenge in my role is communicating our goals with empathy. It is only natural that human beings, myself included listen to what we want to hear so we have to repeat and impart our communications in a way that our stakeholders would appreciate and understand and we often have to repeat the message to reinforce it.

10. **What do you think can be improved in terms of the state of broadband connectivity speed and quality in Malaysia at present?**

Broadband quality in Malaysia has become a big topic as YB Gobind Singh Deo, our Minister of Communications and Multimedia has been championing improved broadband connectivity and affordability for Malaysia when he took office.

It is never a perfect world and we constantly strive to improve so we welcome feedback and complaints so that we can keep improving. Platforms like CFM act as a voice and a bridge to consumers not only as a channel for voicing complaints but also to champion other important causes in the Malaysia digital ecosystem. This has been facilitated with the adoption of social media.

It used to take three months for a letter to arrive to a minister but now citizens can Tweet, tag and communicate instantaneously with the power of social media. This power to instantaneously communicate your ideas needs great responsibility. It is important to note that the loudest voices may not be the voice of the majority as not everyone has access to social media so we have to be constantly vigilant as regulators in the industry to balance the needs of the many.

At present, Malaysia is consistently in the top 25% of global broadband availability based on the A4A1 (Alliance for Affordable Internet) report but there is a constant need to ensure better broadband quality, pricing and availability as we cannot remain complacent or contented.

For example, there is a disconnect between the pricing of fibre versus copper, Unifi and other factors but we understand Telekom Malaysia's challenges so we will work together with them to solve these challenges. Most importantly, we are always striving to be better and we welcome feedback to keep improving.

"Communications is always a challenge. It is ironic in a way but the biggest challenge in my role is communicating our goals with empathy."

- AL-ISHSAL ISHAK -



11. **How do you see CFM as a consumer forum in Malaysia so far?**

In the old world, disseminating information was a one-way process. Today, it is a nonlinear, interactive two-way process so there is both a pull and a push factor. CFM serves as a very strong pull factor because it acts as a bridge between consumers and the industry. Also, CFM's charter as a strong voice fighting for consumer rights puts it in the right place and the right time to make a real difference. If we put aside politics and inter-organisational bias between stakeholders in the telecommunications industry and focus on solutions by working together, we can achieve truly satisfying results.

CFM also acts as a channel to educate consumers on the responsibilities of being a digital citizen and teaching digital literacy in a new digital world such as personal data privacy and responsible usage of social media. It takes a team effort to bridge this digital gap to bring digital literacy to the people in order to become good digital citizens.

12. **As MCMC Chairman, what would you hope for CFM to achieve within the next 2 years?**

Consumers have few official channels to reach us. CFM should be the main bridge for them to make their voices heard. Currently, we have *Aduan SKMM* and social media like Twitter. CFM can coordinate and harmonise communication with consumers and managing their expectations while also sharing to the industry what consumers need and want.

CFM can also act as a way to understand the challenges of the telecommunications industry such as how installing fiber isn't an overnight task – it takes time. CFM sits at a very opportune location between the industry and consumers and acts as a facilitator and regulator for information and communication. Thus, CFM can be a champion, a voice, a trusted entity for everyone in order to foster better mutual understanding and cooperation.

13. **Is there any advice or statements that you would like to impart to SHOUT! readers and on the industry as a whole – broadband, mobile?**

I personally live by mantra from a famous man, '*Stay hungry, stay foolish*'. That's how I live my life, keeping fresh, staying young at heart, driving across multiple industries, always inquisitive to learn new things, doing a lot of research, reading a lot, doing a lot of personal self development. Never close yourself off to new ideas because the world is always moving.

TUTORIAL

UNHAPPY WITH YOUR BROADBAND AND MOBILE INTERNET SPEEDS? HERE'S THE RIGHT WAY TO FILE A COMPLAINT

Everyone hates slow internet speeds and staring at the loading icon when you're attempting to download a webpage or stream a video. While the most natural thing would be to first blame your service provider, it may not necessarily be their fault as a host of other factors could be affecting the quality of your download and upload speeds from your cellular or home broadband service.

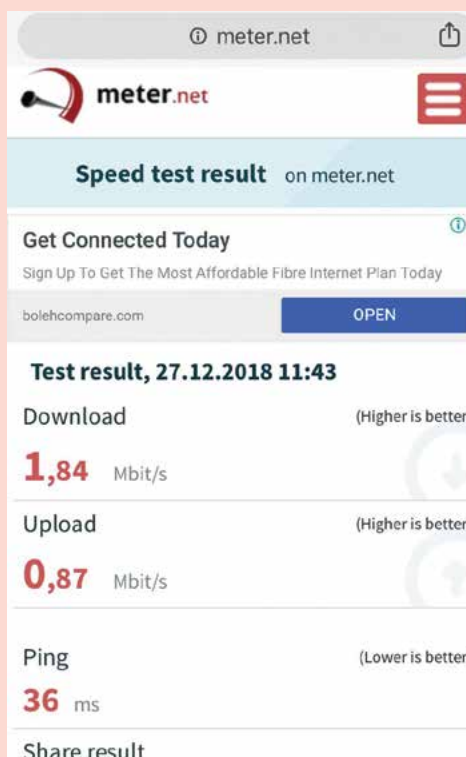
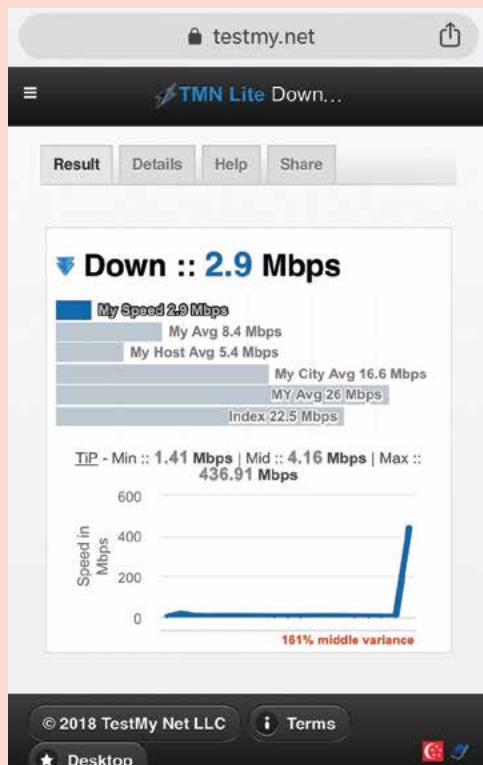
Before you file an official grievance with your service provider, you'll need to do quite a bit of testing on your side to eliminate all other possible causes that could possibly give you poor speeds. It can be any of a set of factors or all of them in combination – wonky routers, defective hardware, nasty malware or someone nicking your data on the sly but once these factors have been eliminated as causes, you'll then have to get down to the brass tacks – actual testing of your network quality.

To ensure prompt assistance, you'll need to provide your broadband or cellular service provider and the CFM with the information they need to help respond to your complaint. To do that, follow these steps:

1. HOW TO TEST AND SUBMIT AN INTERNET SPEED COMPLAINT REPORT?

You will first need to download an app to test your speed for your smartphone from your device's app store – this will likely be the Google Play or the Apple App Store. Check out this issue's **Appzone** for a list of suggested speed testing apps. For testing your router broadband connection, you'll need to do it via a browser either through the www.speedtest.net website or similar options such as <https://testmy.net/> and www.meter.net

2. TESTING YOUR MOBILE INTERNET CONNECTION



Ensure that you disable WiFi on your phone before you commence the test and turn on your data connection. Ensure that you disable any connections to a Virtual Private Network (VPN) to get an accurate reading.



TUTORIAL

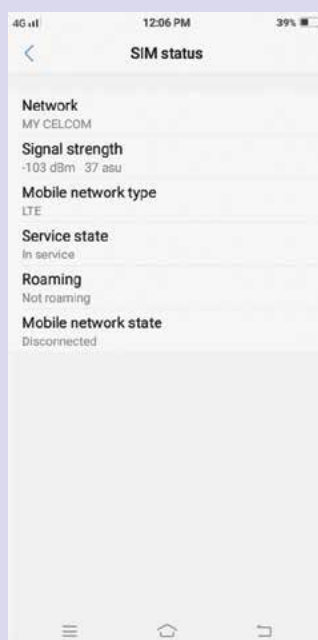
UNHAPPY WITH YOUR BROADBAND AND MOBILE INTERNET SPEEDS? HERE'S THE RIGHT WAY TO FILE A COMPLAINT

3. TESTING YOUR ROUTER BROADBAND CONNECTION

Connect your PC or laptop to your router via an Ethernet cable. Turn off your WiFi. Ensure any connections to a VPN is temporarily disabled for the duration of the test and no other programmes are connected to the internet. Open up a browser and log on to www.speedtest.net or other similar alternatives such as <https://testmy.net/> and www.meter.net to commence your test.



4. CAPTURE YOUR TEST RESULTS



Once you have completed the speed test, do a screen capture – typically this is the Volume Down and Power button for Android phones and Volume Up and Power button for iPhones. To perform a screencap on a PC, press the Print Screen button and then paste the image into *Paint* to save it. Repeat this test both indoors and outdoors and screen capture both results. Disregard the outdoors screen capture results if you are testing your router broadband speed.

For smartphones, you'll need to get additional information about your device. Go into your smartphone settings (**Settings > About Phone > Status > SIM card status**) and capture your SIM card status screen with a screen cap. This will list the network you are on, signal strength and network you are on which helps in resolving your complaint.

5. SUBMIT YOUR COMPLAINT

Submit your report to your service provider. If the outcome is unresolved or unsatisfactory you may then submit a report to aduan.skmm.gov.my, fill in every field with your complete details and attach the screen capture results for both indoor and outdoor performance (disregard an outdoor performance screencap if you are testing WiFi speeds). For smartphone internet quality complaints, don't forget to also attach a screencap of your SIM card status screen.



THE PERSONAL DATA PROTECTION ACT 2010 AND YOU

The amount of information that people disclose about themselves online is startling indeed. People conduct banking transactions, buy stuff online, interact on social media and participate in all manner of other transactions, many of which often require users to give personally identifiable information to login, register or otherwise get things done.

The problem here is what happens if that data is misused, or worse, ends up in the wrong hands. The perfect example of when it impacts our lives is when some bank, insurance or credit company or multi-level marketing company you have never encountered before suddenly contacting you out of the blue or worse, you encounter identity theft because a cybercriminal manages to get enough personal information to hack into your social media and banking accounts. If data about you gets misused or is given to the wrong parties, that is where the Personal Data Protection Act (PDPA) 2010 comes into play. But what exactly is it? Here's a few quick pointers on how it works and why it's relevant (and important) to you.

WHAT IS THE PERSONAL DATA PROTECTION ACT (PDPA) 2010?

The Personal Data Protection Act 2010 or PDPA was passed by the Malaysian Parliament in 2010 and came into force on 15 November 2013. It is a set of laws that governs companies in Malaysia in terms of how they protect the **personal data** of their employees and the customers they deal with.

WHAT IS PERSONAL DATA?

In general, personal data is defined as information that can be used to identify a person in a commercial transaction. Legally speaking, the definition of personal data covers a wide range of information from the more obvious ones such as a name, identity card number, passport number, home or e-mail address as well as employment data or other indirect material that can be pieced together to determine an identity such as video surveillance footage or medical reports. All this data is defined as protected information that requires your consent in writing to be used. There is an exception to this though – data derived from credit reports by reporting agencies and some specific exceptions such as medical or employment purposes.

WHAT RESPONSIBILITIES DO COMPANIES HAVE WITH YOUR PERSONAL DATA?

By law, Malaysian companies are required to inform customers of why they are collecting personal data, why it is being processed and how it will be used based on 7 principles under the PDPA. Here's what they are and in general what they are about.

1

General Principle

Customers specifically need to give consent to use personal data when in a transaction with a company

2

Notice and Choice Principle

Companies must inform you of what data they got from you and what they will do with it as well as limitations to its usage

3

Disclosure Principle

This principle governs the rule that companies may not use your data for anything else other than specifically what they mentioned

4

Security Principle

Companies must take reasonable measures to ensure personal data stored by them is kept safe and secure

5

Retention Principle

This principle covers how long data is kept by a company

6

Data Integrity Principle

Basically, the duty of a company to make sure that your personal data is correct and accurate

7

Access Principle

In general, the right to access and update your personal data as needed

MY PERSONAL DATA IS BEING MISUSED WHAT CAN I DO?

If you encounter a situation where an unauthorised company or companies have gotten your personal data without your personal consent or knowledge, you can file a report to the Personal Data Protection Commissioner for investigation. In general, if your personal data is being misused for direct marketing or the company holding your personal data has violated any or all of the above 7 principles above, you may lodge a report.

For more exact details on the PDPA as well as how to file a report, please visit <http://www.pdp.gov.my/index.php/my/>

**This article must not be construed as legal advice and is for informational purposes only. Please consult a qualified legal expert.*

ESSENTIAL SPEED TEST APPS TO TEST YOUR MOBILE DATA AND BROADBAND SPEED

Testing the speed and quality of your internet connection is essential to ensure that you have the agreed upon quality of service that you signed up for with your telco or broadband provider and if there are any shortfalls along the way or legitimate complaints that need redress.

Here are a selection of some essential speed testing applications that help you test your mobile data and broadband speeds.

METEOR: FREE INTERNET SPEED & APP PERFORMANCE TEST



This connection testing app offers a simplified interface that is ideal for casual use to test your download, upload and ping for your WiFi or broadband connection at home or on the go. Where it gains the edge over other speed and connection quality testing apps is that uses a unique methodology that gives you expected speeds as opposed to the peak speeds that are unlikely to happen in actual real world scenarios. Best of all, Meteor has the rather novel ability to test download, upload and ping for your favourite apps including Gmail, Facebook, Whatsapp and more to ensure that they are performing in a suitably reliable fashion. Like the other options available here, Meteor is free to download and use.

OPENSIGNAL – SPEED TEST & 3G 4G WiFi MAP FREE NETWORK TOOL



This free and powerful network signal and WiFi tool essentially helps you check your WiFi and mobile network speeds in a swift, simple and straightforward fashion but it is able to do more than that. Much more. You can check out and contribute towards a crowd-sourced map of almost every location on the planet which tells you a ton of additional stuff you'd never think of checking such as the signal coverage quality or lack thereof in any given area via a heat map, discover the location and direction of the nearest cellphone towers for your telco service and you can even compare saved results to see your connection quality and data usage over time. The best part? It's absolutely ad free and the app doesn't cost a single sen.

SPEEDTEST BY OOKLA



This easy to use speed testing app helps you test download and upload speeds as well as ping and packet loss with just one press of a button. The app also offers a coverage map of all major telcos in Malaysia which comes in handy if you're opting to find the best provider for the areas that you frequent. The Speedtest by Ookla app also saves prior speed tests so you can have a viewable track record of network quality over time that you can peruse at your leisure.

Unfortunately the app is ad supported so you'll encounter quite a few bits of advertising scattered all around the app though you can pay to have it removed for a nominal fee.

TESTMY.NET



The free Test My Internet page lets you comprehensively test the speed of your internet connection with realistic usage scenarios rather than best case scenarios, which makes it a more accurate representation of your actual internet speeds. A series of clear, easy to follow instructions allow for easy and swift testing with understandable results while a series of more in-depth options are available just beneath the surface for savvier users who know their stuff. Of note is that the TestMy.Net website allows for you to log the speed and quality of your internet connection over time which you can then share with your internet service provider to help with troubleshooting if you encounter any complications.

SENSORLY: 4G COVERAGE AND SPEEDTESTS



This essential crowdsourced network coverage testing app comes in exceptionally handy if you're contemplating switching over to a new telco service provider as it offers coverage maps of major telco providers not just in Malaysia but for 4G, LTE, 3G and 2G networks across the globe with updates from other users on a daily basis. On top of the usual ability to test your data transmissions speeds, you're also able to upload and share them immediately on social media as well as upload your test results to contribute creating a more accurate coverage map of the areas that you frequent.

ENDING YOUR TELCO SUBSCRIPTION THE WRONG WAY CAN HURT YOUR CTOS CREDIT RATING. HERE'S WHY

Sometimes things don't quite work out with you or your telco service and it's time to part ways. Maybe you're moving out of the country or you are relocating somewhere else in Malaysia where another telco service offers better coverage. Perhaps you hopped to another service provider seeking a better deal. All well and good.

Much like life, parting ways from your telco service has to be done in the right way and following the right steps. It isn't as simple as walking out the door as a telco subscription is a binding legal agreement much like a bank loan and like all agreements, has to be ended in the right way for both parties – both you and the service provider that you are leaving. Failure to do so in the right way may end up affecting your credit rating and your chances of signing up for another telco subscriber service or getting a loan from a financial institution.

SO, WHAT'S CTOS AND HOW DOES IT AFFECT MY CREDIT RATING?

The Credit Tip Off Service (CTOS) is a privately-run organisation that prepares credit reports for use by commercial organisations. It is also used in addition to the Central Credit Reference Information System (CCRIS), a unique system created by Bank Negara. Both CTOS and CCRIS are used to provide an overall picture of the credit worthiness of a borrower.

If a subscriber does not pay their bill in a satisfactory fashion, they may potentially end up being added to the CTOS database as a payment defaulter. This affects the credit worthiness of a subscriber when they are applying for loans and potentially affects their ability to sign up for other smartphone contracts in the future as their track record already shows that they are not timely or able to service their financial obligations. In extreme cases, users can be blacklisted and barred from signing up to a service provider.

According to the Communications & Multimedia Consumer Forum of Malaysia (CFM), there were as many as 560 cases from January 2014 to 2017 where consumers were added to the CTOS list because of the following reasons.

FACTORS THAT CAN GET YOU LISTED ON CTOS



Dissatisfaction with billing



Misleading information by dealers



Complainant unable to use service



Consumer behaviour



Unresolved disputed complaints



Service termination failed



Fraud registration



Poor billing system

ENDING YOUR TELCO SUBSCRIPTION THE WRONG WAY CAN HURT YOUR CTOS CREDIT RATING. HERE'S WHY

HOW DO YOU TERMINATE YOUR SERVICE PROVIDER CONTRACT (NICELY)?

- 1 Each telco service provider has slightly different procedures for terminating a service account. Visit their website and familiarise yourself with them or call their service hotline for clarification. Also be aware of your **billing cycles** in terms of where they start and end and if you have incurred any unusual charges out of the ordinary. Note also that there are usually penalty fees involved if you break a contract early and you will have to pay for them even if you are unhappy with their services. Also note that prepaid accounts cannot transfer their credits over to the new provider.

STATEMENT OF ACCOUNT TAX INVOICE

1. No other value is added to the amount indicated in this bill.
2. Payment of the amount indicated in this bill is considered a receipt.

SUMMARY BILL

Item	Previous Bill	Current Bill	Payment Received	Balance Due	Minimum Payment
Previous Bill	RM 10.00	RM 10.00	RM 10.00	RM 0.00	RM 0.00
Current Bill	RM 10.00	RM 10.00	RM 10.00	RM 0.00	RM 0.00
Payment Received	RM 10.00	RM 10.00	RM 10.00	RM 0.00	RM 0.00
Balance Due	RM 10.00	RM 10.00	RM 10.00	RM 0.00	RM 0.00
Minimum Payment	RM 10.00	RM 10.00	RM 10.00	RM 0.00	RM 0.00
Total Bill Amount	RM 10.00	RM 10.00	RM 10.00	RM 0.00	RM 0.00

NEWS FLASH

Network Status Self Check
Perform P1 broadband Network Status Self Check via SMS.
Click for more

PAYMENT SLIP

MY Mobile Rights is an official app from the Communications & Multimedia Consumer Forum of Malaysia (CFM) to empower Malaysian consumers with the latest plan recommender on mobile & broadband services.

Bill Cycle

Bill Date : 14/05/2016
Account Number : 107507899
Bill Number : B1-90402137
Billing Period : 14/05/2016 - 14/06/2016
Deposit : RM 0.00

Amount (RM)

This is your bill cycle.

- 2 If you have terminated your services with your service provider, ensure that you get a **final bill statement** to determine if there are any outstanding charges from them and what they are. To avoid complications with any future service provider, you need to pay these **outstanding charges in full**. If the charges are prorated, consumers are responsible to pay for the outstanding amount. If this amount is not paid in full and on time, consumers are liable to be added to the CTOS list.

TERMINATION

Bill Cycle : 14/05/2016 - 14/06/2016

Account Number : 107507899

Bill Number : B1-90402137

Billing Period : 14/05/2016 - 14/06/2016

Deposit : RM 0.00

Amount (RM)

Bill Statement for Service Termination

Bill Cycle : 14/05/2016 - 14/06/2016

Account Number : 107507899

Bill Number : B1-90402137

Billing Period : 14/05/2016 - 14/06/2016

Deposit : RM 0.00

Amount (RM)

*Sample of final bill statement for service termination

- 3 Consumers must ensure that they receive a **letter stating termination of service and that all dues have been paid in full** from the service provider in addition to their **last bill statement**. Both are crucial pieces of evidence if there are any bill disputes in future so keep them in a safe place.

- 4 If you have any disputes or complications, please contact your respective service provider first. Should the outcome be unsatisfactory, do contact CFM via email at aduan@cfm.org.my, lodge a complaint at the aduan.skmm.gov.my portal, via the MY Mobile Rights app or the official toll-free hotline at 1-800-18-2222.

My Mobile Rights (MMR) is an official app from CFM and is available on Google Play Store and Apple App store.



WATCH OUT! DIGITAL PIRACY CAN COST YOU MORE THAN JUST MONEY!

While it has been said that the best things in life are free, the saying doesn't apply when it comes to digital piracy. Ignorance isn't an excuse nor is the fact that using an illegal streaming service subscription, file sharing site or pirate set top box because it was cheaper than a legitimate option that will save you from the long arm of the law.

Even worse if you share a link to a pirated movie or drama to your friends on social media. All this can land you in hot water with the authorities as these acts of digital piracy are not only illegal but morally wrong to boot. But what exactly is digital piracy? Check out this table that sums up the facts...

WHAT IS DIGITAL PIRACY?



- Digital piracy is when you copy or share content such as a movie, e-book, game or other content without the permission of the original copyright owner
- Using an illegal digital set top box to watch content also constitutes digital piracy as the original content creators do not get a licensing fee with content seen on pirate set top boxes
- Using pirated software without a license in your home or office
- Using a file sharing service to distribute, share or download digital content and to stream a movie also contributes to digital piracy

WHY IS DIGITAL PIRACY BAD?



- Digital piracy denies the original copyright owners an honest share of income which in turn discourages them from creating more content
- Pirated digital content like software, games and movies often have malware and viruses attached to them when you download it
- You have no legal recourse if you are using illegal software or content. If something goes wrong or if your pirate set top provider goes missing, you are not entitled to refunds, tech support or are unable to make any formal complaint
- You run the risk of identity theft as sharing files on peer-to-peer sites or downloading illegal content may expose your personal details to hackers

WHAT LAWS DO YOU BREAK?



The act of digital piracy means breaking multiple laws in Malaysia and possibly abroad. In Malaysia, you can be held liable for legal action under :

- Section 41 of the Copyright Act 1987
- Section 232 (b) of the Communications and Multimedia Act 1998
- Section 239 of the Communications & Multimedia Act 1998

HOW DO I RECOGNISE DIGITALLY PIRATED CONTENT?



- Pirated digital content like bootleg movies often have poor resolution and bad audio quality so you can't enjoy it the way it was meant to be. If it is currently running in theatres and available elsewhere it is more than likely pirated
- If something comes at an absurdly low price or is on a weird website with lots of pop-up ads and asks you to download additional strange software onto your PC or phone, it is likely pirated content
- If the seller has a poor reputation and negative feedback and asks you to negotiate for pricing separately from a merchant platform they are on, they could likely be offering pirated content
- The product packaging lacks official security holograms and is poorly designed and flimsy. Worse, it may even lack packaging at all. If so it is likely pirated content

Ultimately, the right (and safe) thing to do is also the easiest by subscribing and getting your content from legitimate channels. If you encounter instances of digital piracy, do the right thing and help report it to the authorities by looking for a Copyright Infringement, DMCA form or Abuse form on the relevant sharing or streaming platform and filling it in.

For cases of copyright infringement, you can send an official letter to the **Ministry of Domestic Trade & Consumer Affairs (KPDNHEP/MDTCA)** or via **KPDNHEP's E-Aduan site**. Remember, don't be a digital pirate!