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ISSUE OF THE BULLETIN –
THE RISE OF CASHLESS ELECTRONIC PAYMENTS IN MALAYSIA
Is it safe and here to stay?

DIGITAL LIFE –
6 CRITICAL THINGS TO DO FOR BETTER ONLINE SECURITY
Work from home safely with these top tips

SHOUT!

PUBLISHED BY THE COMMUNICATIONS AND
MULTIMEDIA CONSUMER FORUM OF MALAYSIA

THE WORD WITH...
ACP NIK EZANEE MOHD FAISAL

The friendly face of the PDRM

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EDITOR'S NOTE

Dear valued readers,

Welcome back dear readers to our latest issue of SHOUT! magazine. We are now reaching the close of what has been the most eventful year in recent history. Now more than ever, people need to be both tech-savvy and connected with the skills to navigate the web of services and applications that are increasingly becoming part of our daily lives as our work, commerce, social interactions and more are going online.

In Social Media Life, we share how to identify the telltale signs that you're addicted to your smartphone and ways to address the problem. We also share in Appzone six of the most popular delivery apps while in our Digital Life feature, we share essential steps to take in order to safeguard your security online when working from home.

We also have a special interview with ACP Nik Ezanee Mohd Faisal who is fast becoming the friendly face of the men in blue on social media. He shares more about himself and about his 'A Good Deed A Day' initiative.

Before we wrap up our 2020 issue, the SHOUT! team and I would like to wish you, our dear readers, a happy new year. Stay safe and see you all in 2021.

Ts. Dr. Syed Agil Shekh Alsagoff
Editor

WHAT'S INSIDE

ADDICTED TO YOUR SMARTPHONE? HERE'S 6 SIGNS YOU ARE

When it comes to smartphone adoption, 97% of internet users aged between 16 to 64 own a smartphone out of a total of 26.69 million users in Malaysia as of January 2020 [1]. Seeing how digitally connected we are, it's understandable how necessary if not indispensable smartphones are in this day and age but where is the thin red line between necessity and what constitutes excessive use of that slab of glass, plastic and metal that we carry in our pocket every day?

The use and ownership of a smartphone in and of itself isn't addictive but its portable form factor in tandem with the apps loaded on it such as games and social media drive potentially compulsive behaviour to constantly use it by subtly rewarding social interaction be it new status updates, likes and shares when you scroll down your feed.

Studies have shown increasing links between smartphone usage and increased levels of anxiety and depression, poor sleep quality and increased risk of accidents [2]. While research is ongoing among mental and health professionals as to whether smartphone addiction constitutes an actual addiction versus a compulsive disorder, the consensus is that the symptoms of a potential smartphone obsessive compulsive usage disorder are a combination of the following behaviours to various degrees:

1 Your smartphone usage has caused you or those you know to have an accident or injury.

2 When you're bored you reach for your phone and can lose track of time using it.

3 You feel angry, upset or anxious or a combination of the above when you are away from your phone or have poor network connection.

4 Your smartphone usage has affected your personal relationships and performance at school or at work.

5 You often can't sleep and wake up at night just to check your phone.

6 You spend time surfing the internet, browsing social media and texting at all hours of the day in between work and other errands.

Needless to say, behaviours like the above represent significant risks to your wellbeing over the long term especially if allowed to continue unimpeded. Rather than simply going cold turkey, the best path forward is a tapered reduction of usage time as well as mindfulness over the right time and place to use your smartphone. Here's a few **effective tips** to get you started:

1 Minimise push notifications for all but the most critical apps that you need for life and work - shut off all those social media pings and new message notifications.

2 When you get home after work, leave your phone outside of your bedroom and charge it there. Barring urgent phone calls, leave anything until the next morning.

3 If you find it difficult to curb your compulsive smartphone usage, try and use app blockers like *Freedom* to limit usage of distracting apps on your phone.

4 Develop a fulfilling hobby like pottery, flower arranging or perhaps picking up a new skill like coding or even a new language.

Don't be dismayed or deterred if you don't manage to successfully taper down your excessive smartphone usage. Instead, take it as a step towards improvement and keep trying!

*References:
(1) Hootsuite Digital 2020 Malaysia report
    - https://datareportal.com/reports/digital-2020-malaysia
(2) Dopamine, Smartphones & You: A Battle for Your Time
    - http://sitn.hms.harvard.edu/flash/2018/dopamine-smartphones-battle-time/

THE WORD WITH

ACP NIK EZANEE MOHD FAISAL*

PETALING JAYA DISTRICT POLICE CHIEF

With a career spanning close to 15 years in the Polis Diraja Malaysia (PDRM), ACP Nik Ezanee Mohd Faisal has become the face of the men in blue after a good deed of his went viral on social media. The SHOUT! team catches up with him and finds out more about his current role as Petaling Jaya District Police Chief Assistant Commissioner as well as what makes him tick.

> I believe that if we do one good deed a day, it will have a positive impact not just on the people around us but on our entire community too.
>
> ———
>
> During the MCO, we had close to 800 men on the streets daily managing 14 roadblocks, 3 quarantine centers and on crime prevention duties. I was with them rain or shine. I thank my wife and son for being there for me and they are always in my thoughts and in my heart.
>
> **- ACP NIK EZANEE MOHD FAISAL -**

As at H2 2020

1. Can you tell us a bit about your career in the PDRM?

I began my career in 2005 as a Cadet Assistant Superintendent of Police, battling the narcotics trade for a decade and then spent four years as an Inspector-General of Police Secretariat where I served three Inspector-Generals of Police (IGP) on International Relations. During this time I underwent a stint at the FBI National Academy at Quantico for law enforcement training. Since February 2020, I am the Officer In-Charge of Police District (OCPD) of Petaling Jaya with the current rank of Assistant Commissioner of Police (ACP).

2. Can you share some of the initiatives that you have championed in your role as Petaling Jaya District Police Chief?

Being a police officer is an honourable profession and yet it is one of the most heavily scrutinised by the public. My goal is to win the hearts and trust of the community and as part of that goal we have undertaken several initiatives.

Firstly, we aim to lead by example. We have to walk the talk. As part of that goal, we are promoting good corporate governance and making it clear that corruption will not be tolerated.

Secondly, I aim to be accessible both to the community and my fellow men and women in blue. My office and phone number is accessible to anybody without the need for an appointment. We keep them abreast of the current crime situation in addition to the current COVID-19 initiatives.

Another initiative is that we are enhancing our communication and interpersonal skills at all levels. I never miss the opportunity to spend time at our inquiry offices on a daily basis and often attend to inquiries myself to show my staff exactly how I want them to communicate.

Last but not least, we also aim to help the public beyond the regular call of duty with 'One Good Deed A Day' in our role as guardians to the community. I believe that if we do one good deed a day, it will have a positive impact not just on the people around us but on our entire community too.

3. Can you share one of your fondest memories?

One of my fondest memories was during the first three months the Movement Control Order (MCO) was implemented in Malaysia. I remember Petaling Jaya being the first district to set up road closures to block travel between Kota Damansara and Sungai Buloh. It was a big thing but we had to do it as both areas had a high number of cases at the time. I was with my men at the front line advising the public at our roadblock checkpoints to stay at home during the MCO and people can be very creative with reasons to get out of the house.

I was putting in at least 18 hours a day including weekends to manage the entire district. We had close to 800 men on the streets daily managing 14 roadblocks, 3 quarantine centers and on crime prevention duties. I was with them rain or shine. I thank my wife and son for being there for me and they are always in my thoughts and in my heart.

4. Any advice for SHOUT! readers out there?

Commercial crime is on the rise where senior citizens are being targeted in online scams and scam calls. I want to let readers know that the police will never ever call you to ask for your personal information in any situation nor will we ask you to transfer money to any accounts.

SHOUT! RAPID FIRE QUESTIONS
—

5. What was the impetus for you to enter PDRM?
I wanted to make a difference and make the world a better place.

6. Describe yourself in 3 words.
Bold, Impatient, Different.

7. Your life "mantra"?
Festina Lente - Make haste, slowly (Keep telling myself that coz I'm impatient).

8. If you could be a superhero what power would you possess?
Invisibility.

9. What is your favourite food?
Nasi berlauk Kelantan.

10. Coffee or tea?
Coffee.

11. Which do you prefer, ocean or forest?
Can I opt for the beach?

6 SUPER USEFUL COURIER SERVICE APPS

—

Get almost anything from packages to groceries delivered from door to door with this exceptional array of handy apps

In what seemed like an age ago, getting something delivered often required a trip to the post office but in light of the recent turn of events, a variety of courier service applications have mushroomed up that offer door to door delivery services for almost anything from a letter to a birthday cake. The best part is that you can do it all with just a smartphone and the power of modern tech!

Here's a selection of **six (6) useful courier service apps** for when you need to make that urgent delivery or have an errand done in a hurry!

BUNGKUSIT

When you need an errand sorted out, Bungkusit is able to help you get the job done whether it's getting you a meal from your favourite restaurant or a parcel sent to someone else in town. This on-demand same-day delivery service offers real time rider tracking and the service can carry almost anything that can fit onto a motorcycle with a maximum payload of 10kg. At present, it's only available for use in the Klang Valley as well as Johor, Penang, Melaka and Negeri Sembilan.

LALAMOVE

This on-demand delivery app lets you deliver a host of items with options for same-day delivery from goods like flowers and packages all the way to larger, bulkier items like furniture and more which makes this handy if you need to move houses. Lalamove lets you select what vehicle you need for the job ranging from motorcycles for small deliveries all the way to something larger like a 14-ton truck but the service range is limited to the Klang Valley for now.

GRABEXPRESS

This aspect of the popular ride-hailing and food-delivery app is an on-demand door-to-door same-day delivery service that allows you to get parcels, documents or packages up to 10kg in weight delivered in a swift fashion with real-time tracking on your Grab app. The app is relatively easy to use and GrabExpress is available for deliveries in most major cities in Malaysia.

MATDESPATCH

Named after the colloquial Bahasa Malaysia term for a dispatch driver, MatDespatch is an on-demand delivery service that operates primarily within the Klang Valley with options that cater to businesses seeking solutions for large volumes of deliveries. They have also expanded to a food delivery service and have a modest online store too.

NINJAVAN

Ninjavan is a last-mile delivery service that offers a suite of services catering primarily to businesses with the ability to handle cross border deliveries to other countries in Southeast Asia as well as door to door delivery in China, Korea, Japan, Taiwan and Hong Kong along with cash-on-delivery services too.

GOGET

This isn't so much an on-demand courier service app but more of a means to source qualified part timers for short stints for your business or for short errands in the Klang Valley, parts of Penang and Johor Bahru. Via GoGet, you're able to source for promoters, general helpers and other labour while for short errands you can get someone to handle your household chores, take care of your pet and more.

THE RISE OF CASHLESS ELECTRONIC PAYMENTS IN MALAYSIA - IS IT SAFE AND HERE TO STAY?

A couple of years back, the average consumer in Malaysia would likely need to carry some measure of cash on their person or in lieu of that, a credit or debit card to buy something, especially in smaller establishments like hawker stalls and as a failsafe measure if a store's card payment system is down.

Fast forward to today and you can now go to a *pasar malam*, pay your cab fare and buy groceries carrying nothing except your smartphone and pay for almost everything else you can possibly imagine without the need for physical currency in Malaysia via cashless electronic payments.

What's cashless electronic payment?

While adoption of cashless electronic payments was proceeding at a modest pace in Malaysia, the COVID-19 pandemic has acted as an impetus for its mass adoption, especially in light of the need for hygiene to curb the spread of the virus.

For the uninitiated, cashless electronic payments or e-money is actual money but stored in a digital wallet or e-wallet which is typically an application that you install on your phone which encrypts and secures your e-money in a safe fashion.

When you conduct transactions, you use the stored value of this e-wallet to pay for stuff by scanning a QR code from a merchant to transfer funds into their account. Topping up this e-wallet is possible via a number of methods but many users usually tie in a credit or debit card that tops up the value when needed.

The key advantage here for users is convenience and speed. There's no need to fiddle about fishing out notes and coins to pay for your stuff. Some digital wallet providers also offer additional perks like rewards, special bonuses and more when you use them.

With such ease and convenience, cashless electronic payments also dubbed as e-money are now enjoying a renaissance of sorts with Malaysia on the fast track to becoming a cashless society with a host of establishments and even hospitals too accepting cashless electronic payments.

The Malaysian government has also encouraged the adoption of e-wallets with their **National Economic Recovery Plan (PENJANA)** where eligible Malaysians will get RM50 worth of credit to get them started which is worth RM750 million in total and which is estimated to benefit 15 million Malaysians.

Are cashless electronic payments safe?

With the vast array of merchants and services accepting cashless electronic payments as well as the array of e-wallet providers in Malaysia comes the inevitable question - is it safe? To wit, all e-wallet providers operate under strict guidelines that govern how funds entrusted with them are stored, utilised as well as secured. Like banks, e-wallet providers must be licensed by Bank Negara Malaysia (BNM) to operate in Malaysia and BNM lists all authorised providers on their website [1].

Significant failsafes have been built into e-wallets and the transactions conducted on them. All transactions conducted using e-wallets need user authorisation before any funds are transferred whether it's biometric identification or a password.

To prevent the possibility of someone else gaining access to your e-wallet, you're only able to use it on one device at a time. Should your phone get nicked or lost you can simply login to the app from another phone and revoke access. In the event of unauthorised transactions, many e-wallet providers also provide a charge reversal so there's peace of mind for users. Are you ready to join the cashless electronic payment revolution today?
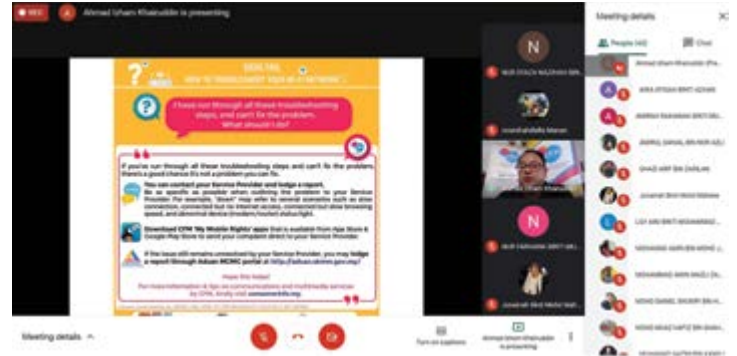
*Reference:
(1) https://www.bnm.gov.my/index.php?ch=ps&pg=ps_nonbank_emoney
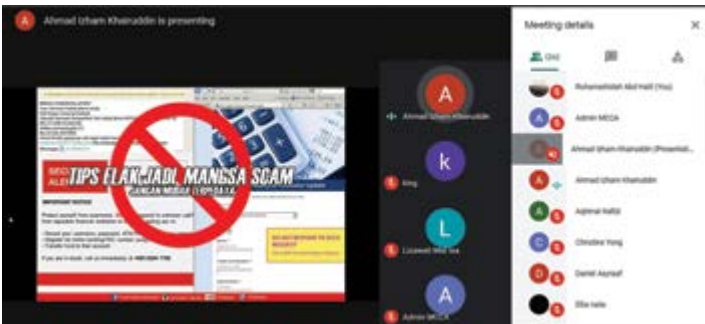
CFM ACTIVITIES AND PROGRAMME WITH CONSUMERS

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AN INTERVIEW WITH SINAR HARIAN
3 July 2020

Sinar Harian interviewed CFM online to obtain commentary on the 'SMS Spam' issue charging a number of telecommunications consumers. CFM Chairperson, Datin Mohana Mohariff shared about the causes of such a situation along with some tips to consumers on how to handle SMS spam and ways to avoid it. The news article was published in the newspaper as well as on Sinar Harian's portal on 3 July 2020.

CFM SHARING SESSION WITH MALAYSIA CYBER CONSUMER ASSOCIATION (MCCA)
30 October 2020

A CFM Pocket Talk Session with MCCA was held online through Google Meet during the Conditional Movement Control Order (CMCO). A total of 26 participants attended the session including MCCA President, Siraj Jalil. The sharing session about 'Scams and scammer modus operandi' was delivered by CFM Director, Ahmad Izham Khairuddin. The attendees also participated in an online quiz to test their understanding on the presented topic.

CFM SHARING SESSION WITH UPM STUDENTS
10 November 2020

CFM's Pocket Talk Session with UPM's Bachelor of Communication (Electronic Publishing Class) students was attended by 70 people. Through Google Meet, CFM Director, Ahmad Izham Khairuddin, shared tips for an hour on 'How to self-troubleshoot Wi-Fi network problems.'

CFM SHARING SESSION WITH UiTM STUDENTS
23 November 2020

CFM held a Pocket Talk session with UiTM Diploma in Communication and Media (Group 1 Digital Storytelling Class) students through Google Meet. A total of 30 students joined the session that was delivered by CFM Communications and Public Relations Department Manager, Noor Shahdiella Abd Manan. The session touched on the topic of 'The right way to file a complaint when you are unhappy with your broadband and mobile internet speeds.'

CFM SHARING SESSION WITH MMU STUDENTS
24 August 2020

CFM organised an online Pocket Talk during the enforcement of the Recovery Movement Control Order (RMCO). The virtual sharing, held through Google Meet, was attended by 42 Multimedia University (MMU) students. CFM Director, Ahmad Izham Khairuddin explained 'The causes of slow internet and how to troubleshoot your Wi-Fi network issues' to the students.
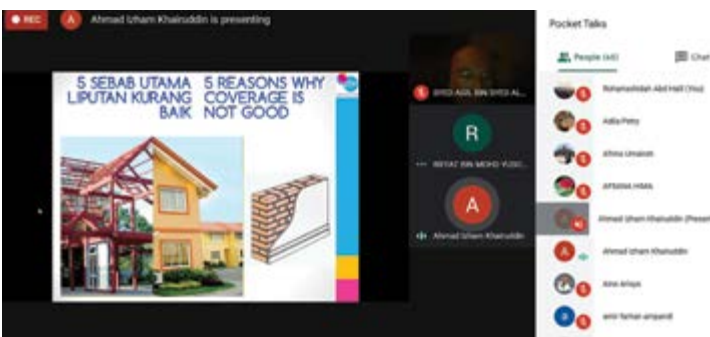
CFM SHARING SESSION WITH CONSUMERS THROUGH CONSUMERS ASSOCIATION OF KEDAH (CAKE) FACEBOOK LIVE
4 November 2020

CFM Deputy Chairperson, Mohamad Yusrizal Dato' Yusoff shed light on 'Smartphone scam syndicates' in a talk that was attended by 50 participants at TH Hotel, Alor Setar, Kedah. The two-hour session was also shared through CAKE's Facebook Live and the CFM Facebook page.

TWO SHARING SESSIONS WITH UPM STUDENTS
16 November 2020

CFM conducted two (2) online Pocket Talk sessions on Google Meet with UPM students in separate slots:

1. **First session** – with 70 students of Bachelor of Communication, Entrepreneurship in Communication Class (5.00 - 6.00 pm)
   Topic: 'Digital challenges during the Conditional Movement Control Order'
2. **Second session** – with 12 students of Master's Degree, Interpersonal Communication Class (6.15 – 7.15 pm)
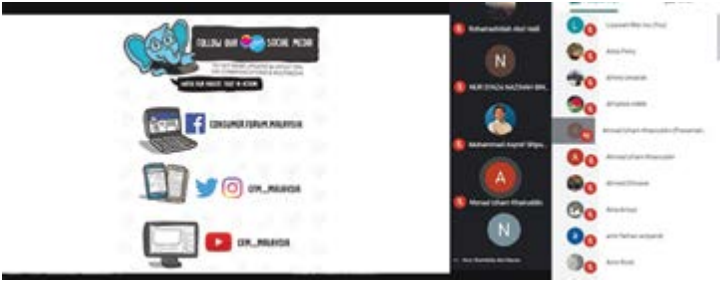   Topic: 'How to protect your personal data'

Both sessions were delivered by CFM Director, Ahmad Izham Khairuddin. Also present during the virtual Pocket Talk was UPM lecturer who is also a CFM member, Ts. Dr Syed Agil Shekh Alsagoff.

CFM SHARING SESSION WITH UiTM STUDENTS
24 November 2020

A CFM Pocket Talk session was conducted for an hour with UiTM Diploma in Communication and Media (Group 2 Digital Storytelling Class) students through Google Meet. CFM Communications and Public Relations Department Manager, Noor Shahdiella Abd Manan shared about 'Ways to protect your personal data' to 30 students who joined the session, along with their lecturer.
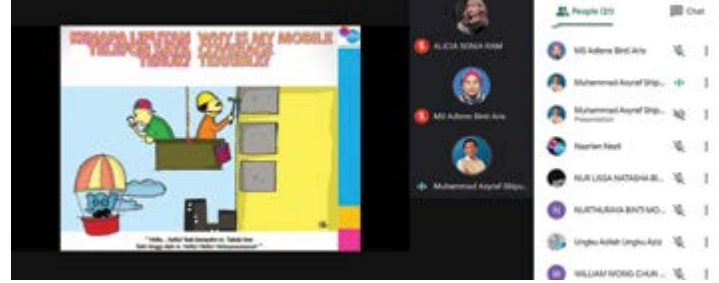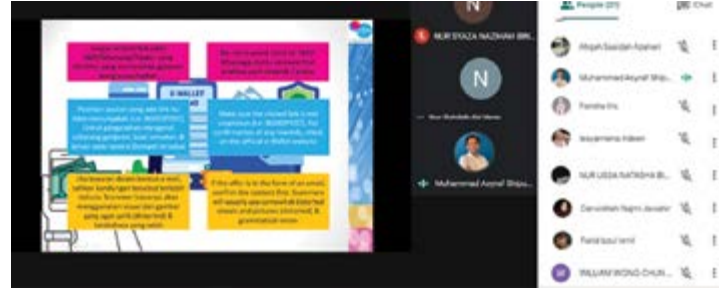

CFM SHARING SESSION WITH MMU STUDENTS
24 November 2020

A total of 15 MMU students taking Diploma in Communication (Media and Digital Culture Class) along with their lecturer joined an online CFM Pocket Talk session that was conducted through Google Meet. The session was delivered by CFM secretariat, Muhammad Asyraf Shipurizan, who shed light on 'Digital challenges during the Conditional Movement Control Order.'

CFM SHARING SESSION WITH UiTM STUDENTS
25 November 2020

CFM continued its online sharing session through Google Meet with UiTM Diploma in Communication and Media (Group 3 Digital Storytelling Class) students. The session was attended by a total of 20 students. CFM Director, Ahmad Izham Khairuddin presented the topic of 'How to protect personal data' for an hour, followed by several sessions of Q&A as well as an online quiz.

CFM SHARING SESSION WITH SAHABA
2 December 2020

A total of 15 SAHABA staff joined a CFM Pocket Talk held online through Google Meet for an hour. The sharing session was delivered by CFM Communications and Public Relations Department Manager, Noor Shahdiella Abd Manan, who gave a talk on 'e-Wallet tips.'

CFM 19TH ANNUAL GENERAL MEETING
3 December 2020

For the first time, the CFM 19th Annual General Meeting was held virtually in accordance with the Conditional Movement Control Order (CMCO) guidelines. A total of 39 CFM members consisting of Consumer Associations, Associate Members, and Service Provider companies attended the meeting. In the meeting, CFM members discussed resolutions and constructive suggestions to enhance CFM's effectiveness in resolving consumer issues. The digital version of CFM's 2019 Annual Report was also shared with all members to know more about CFM's development.

CFM SHARING SESSION WITH MMU STUDENTS
8 December 2020

A CFM Pocket Talk session held online through Google Meet was attended by 15 MMU students of Diploma in Communication (Media and Digital Culture Class). CFM secretariat, Muhammad Asyraf Shipurizan gave a talk on 'How to protect your personal data' to the students, which was followed by an online quiz.

CFM FACEBOOK LIVE PROGRAMME
22 December 2020

CFM conducted an online sharing programme on its Facebook page to educate consumers.

In the programme, invited panel members shared information and tips on 'General mistakes made by consumers before and after subscribing to services.'

The three (3) panel members invited to the sharing session were:
1. Chairman of Tribunal for Consumer Claims Malaysia (TCCM), Wan Rufaidah Dato Hj Wan Omar
2. Director (Complaint) of Public Complaints Bureau, Mohd Faizal Buang
3. CFM Complaints and Compliance Head of Bureau, Zolkiflee Md Salleh

At the end of the session, the panels answered the questions raised by the consumers who joined the session via CFM's Facebook Live.

6 CRITICAL THINGS YOU NEED TO DO FOR BETTER ONLINE SECURITY WHEN WORKING FROM HOME

In the wake of the global pandemic, cybercrime is experiencing a resurgence of late as much of the workforce has relocated to working from home. While some companies had contingency plans in place, many smaller enterprises and other companies were unprepared for this major shift in work practices.

This has resulted in a hodgepodge of different devices, many of them personally owned laptops and phones, commandeered as work devices along with haphazardly implemented security measures.

Naturally, this represents a huge opportunity for cybercriminals. Many who work from home are at risk of cyberattacks where hackers can steal not just vital company data but potentially identities and even money too. Naturally, it's in your best interest to minimise this possibility.

Here's **six (6) steps** you need to take to ensure that your online security is as secure as possible when working from home.

1 KEEP ALL YOUR SOFTWARE AND FIRMWARE UPDATED

Outdated software and firmware contain vulnerable loopholes that hackers can use to gain access to your systems. This holds true not only for your PC but for your home router and your smartphone too. While an office-managed IT network can handle such minutiae for you, it's your responsibility when working remotely to ensure that your gear has the latest patches installed.

2 CHANGE DEFAULT PASSWORDS AND USE MORE SECURE ONES ON EVERYTHING

Beef up the passwords for all your devices and work-related accounts. This means that your passwords are changed to something difficult to guess and don't involve combinations of your birthday, home address, the names of relatives and/or pets. These are the first things a hacker would attempt when trying to crack your passwords. If this is too much to keep track of, use a password manager app.

3 BE WARY OF PHISHING ATTACKS

Cybercriminals can perform a phishing attack on you. This means they attempt to send you an email acting like they are someone you know so that you leak information or get you to click on a link which may load malware on your device. Don't underestimate them - cybercriminals are capable of performing sophisticated phishing attacks that mimic official emails. If it looks and sounds out of character, check with the actual sender first.

5 USE AN ANTIVIRUS SOLUTION

A good chunk of potential headaches when it comes to malware can be dealt with by using a strong antivirus solution for your laptop and phone. It's well worth the added outlay for peace of mind.

4 USE TWO-FACTOR AUTHENTICATION

Implement two-factor authentication (2FA) wherever possible so that cybercriminals have a much harder time stealing data or hacking into your systems. Two-factor authentication is an additional step of proving your identity for access via a single-use password or token device. Even if hackers manage to nick your passwords they have a much harder hurdle to circumvent.

6 USE A VIRTUAL PRIVATE NETWORK (VPN)

While companies often have their own VPN solutions, you may have to shell out for one if there isn't any. A Virtual Private Network (VPN) is a service that sets up an encrypted and secure private network of your own across a public network to project your data traffic from being snooped or tampered with.