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UNIVERSITI PUTRA MALAYSIA  
BERILMU BERBAKTI

**INSTITUT PENYELIDIKAN  
PENUAAN MALAYSIA  
(MYAGEING™)**

**MALAYSIAN RESEARCH INSTITUTE ON AGEING**

# **DIGITAL LITERACY FOR OLDER PERSONS**

## **MODULE 4 Online Shopping, E-wallet and Self-Checkout Machine**



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**Malaysian Research Institute on Ageing (MyAgeing™), Universiti Putra Malaysia**

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# PREFACE

## DIGITAL LITERACY FOR OLDER PERSONS

Malaysian Research Institute on Ageing (MyAgeing™)  
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Older persons in Malaysia today were not born during the digital era. They are frequently marginalised when it comes to employing information and communications technology (ICT). Because most services have gone online, ICT use is deemed critical, especially during the COVID-19 pandemic. As a result of their lack of digital literacy, older persons who are frequently “offline” are unable to meet their needs. Yet, despite being the least digitally connected population, they are among the most vulnerable to the rising threat of cybercrime.

The Malaysian Research Institute on Ageing (MyAgeing™), Universiti Putra Malaysia started on the Digital Literacy for Older Persons program in response to 2021 theme of the United Nations International Day of Older Persons – Digital Equity for All Ages. The program aims to promote digital literacy and increase older people’s digital literacy, self-efficacy, and self-confidence in using mobile devices and the internet. Ultimately, this initiative could reduce the digital divide between young and old people.

Five educational modules were developed to help older persons self-learn how to use smartphones and apps. The following digital literacy topics are covered in the modules:

Module 1: Mobile devices

Module 2: Mobile navigation and tracking

Module 3: Communication and messaging

Module 4: Online shopping, e-wallet, and self-checkout machine

Module 5: Trusted content online services

### Who Should Enroll

The Digital Literacy Program is available to all Malaysians over the age of 60 years. Sign up with a valid email address to participate.

### Certificate

To obtain a Certificate, participants are required to complete the assessment process which consist of pre- and post-evaluation. This Certificate will be issued by MyAgeing™, UPM.

### Join Us Now

Now, more than ever, we must ensure that no one is disconnected. It is envisaged that this program will assist older persons in effectively using digital technologies, not only for knowledge and information, but also to stay in touch with family members and friends.

We sincerely hope you find this useful!

# Online Shopping, E-Wallet and Self-Checkout Machine

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# Synopsis

In this module, we will introduce you to online shopping, e-wallet, e-hailing, and self-checkout platform. For online shopping, we will teach seniors how to purchase items from Shopee and Lazada. Shopee is the leading e-commerce platform in Southeast Asia and Taiwan. Launched in 2015, it is a platform tailored for the region, providing customers with an easy, secure, and fast online shopping experience through strong payment and fulfilment support. Founded in 2012, Lazada Group is Southeast Asia's leading eCommerce platform. With a presence in six countries – Indonesia, Malaysia, the Philippines, Singapore, Thailand, and Vietnam – Lazada connects this vast and diverse region through technology, logistics, and payment capabilities. Today, Lazada has the largest selection of brands and sellers, and by 2030, Lazada aims to serve 300 million customers. Steps will be provided to teach seniors how to log in, search for items, make a payment, check delivery status, and claim vouchers.

For e-wallet, we will introduce seniors with Touch 'n Go and GrabPay e-wallet. Touch 'n Go e-wallet is a Malaysian digital wallet and online payment platform, established in Kuala Lumpur in July 2017 as a joint venture between Touch 'n Go and Ant Financial. GrabPay, one of Malaysia's leading e-wallet providers, offers you the convenience of paying for everyday services like bills, groceries, food, rides services, prepaid reloads, and more – all within one app. We can make payment cashless using e-wallet in participating stores e-wallet logo. Steps will be provided to teach seniors how to log in, reload e-wallet, make payment, paying bills, and reload mobile phone.

For e-hailing, we will teach seniors how to order transport to their destinations using Grab application. We will also introduce various functions that are available in the Grab app. Self-checkout machines are available in some hypermarket now for customers' convenience. Using self-checkout machine can avoid long queue during payment. Some TESCO hypermarkets have self-checkout machine. Steps will be provided to teach seniors on how to check out items via self-checkout machine.

## **Expected outcome:**

In the end of the module, you should be able to:

- Understand what online shopping is.
- Perform online shopping via Shopee and Lazada.
- Understand what e-wallet is.
- Make payment easily by using Touch 'n Go and Grab Pay e-wallet.
- Understand what e-hailing is.
- Order transport by using Grab App.
- Understand what self-checkout machine is.
- Make payment easily by using self-checkout machine.



# ChecBric

## Checbric

Based on your prior knowledge and the knowledge acquired after completion of this module, kindly complete the survey below using the following scale:  
Scale:

- 0 - No knowledge
- 1 - Limited knowledge
- 2 - Knowledgeable and able to clarify well
- 3 - Competent and can put to practice fully

I understand what online shopping is.	Before	After
I know how to perform online shopping.		
I have a positive attitude towards online shopping.		
I understand what e-wallet is.		
I know how to pay by using e-wallet.		
I have a positive attitude towards e-wallet.		
I understand what e-hailing is.		
I know how to order a ride by using Grab app.		
I have a positive attitude towards e-hailing.		
I understand what self-checkout machine is.		
I know how to make payment via self-checkout machine.		
I have a positive attitude towards using self-checkout machine.		



# 4.0 Introduction to online shopping, e-wallet, and self-checkout machine

## Learning Objective:

- To explain online shopping, e-wallet, e-hailing, and self-checkout machine.
- To learn online shopping, paying using e-wallet, ordering a ride, and purchasing by using self-checkout machine.
- To teach seniors to use Shopee, Lazada, Touch 'n Go e-wallet, Grab Pay, Grab app, and TESCO self-checkout machine.

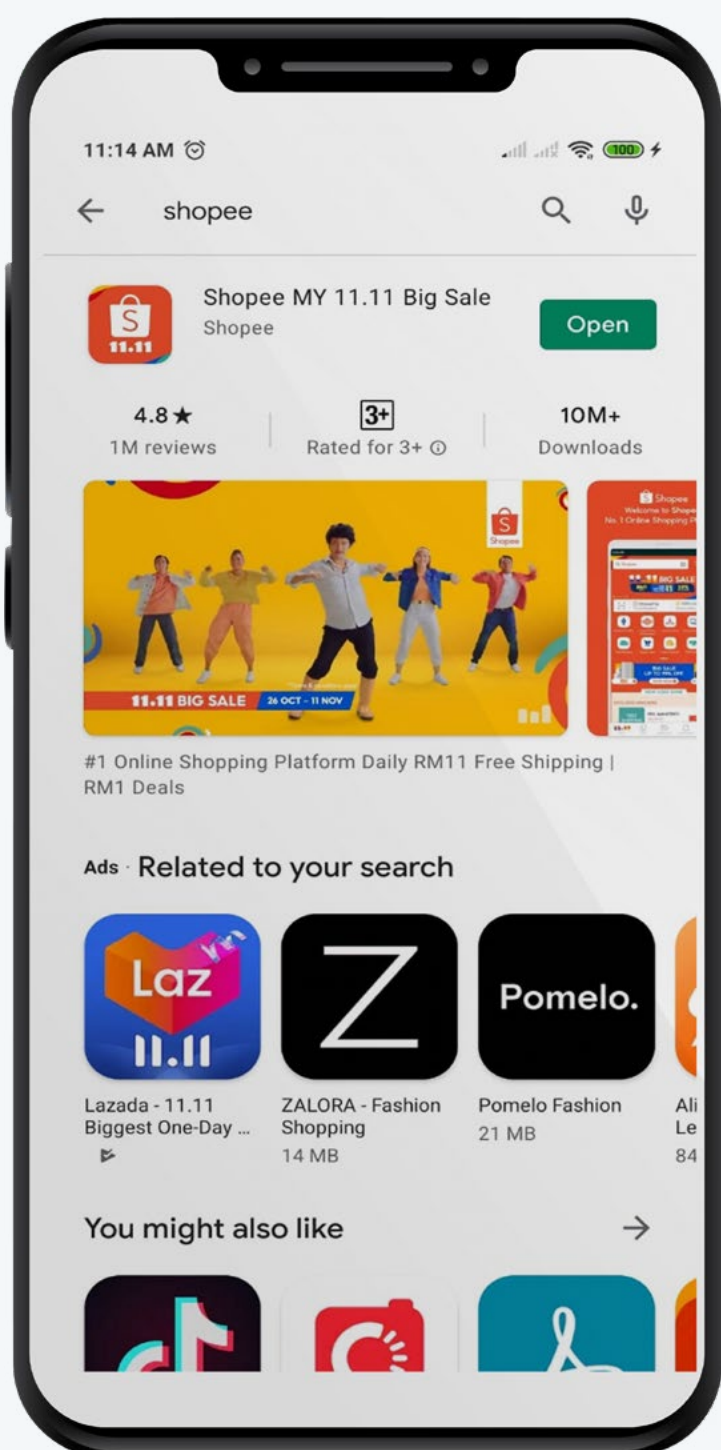
Online shopping is a new shopping method that does not require customers to do purchasing from physical stores. After payment, sellers will ship out items via national couriers, and items will be delivered to buyers at a stipulated time. E-wallets provide cashless payment service to the customers. Customers will need to top up their e-wallets to make cashless transactions at participating stores. Online shopping minimizes our outdoor activities, and e-wallet minimizes our physical contact with cash; therefore, helping us, especially older adults, to prevent Covid-19.

## 4.1 Online shopping-Shopee

Shopee is one of the famous online shopping platforms in Malaysia, other than Lazada, Zalora, and Fave. Shopee allows you to purchase online with free delivery fee if you purchase items above certain amount. You can search for products you want to buy, compare prices, see review, make payment, and trace the delivery status.

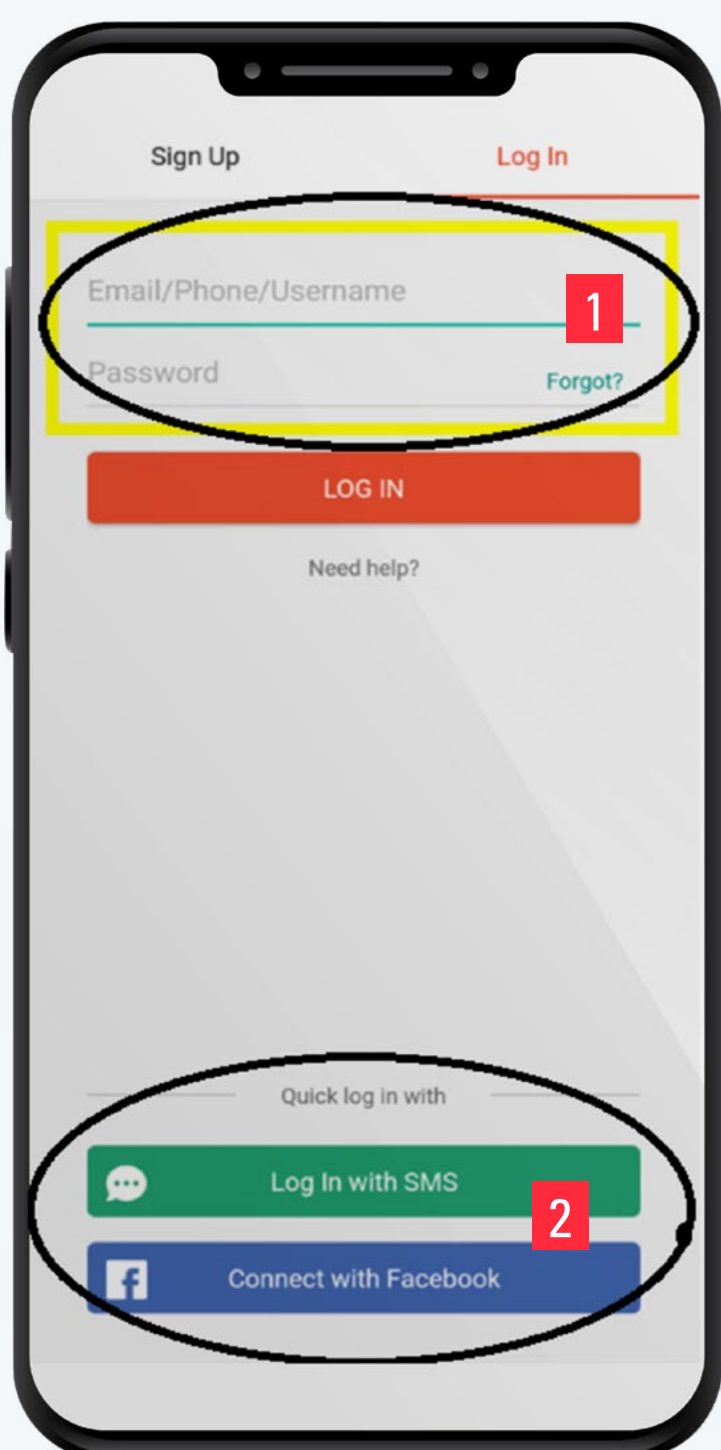


# 4.1.1 How to install Shopee and log in?



To install Shopee, go to your Play Store and search for “Shopee”. Tap INSTALL to install the app.

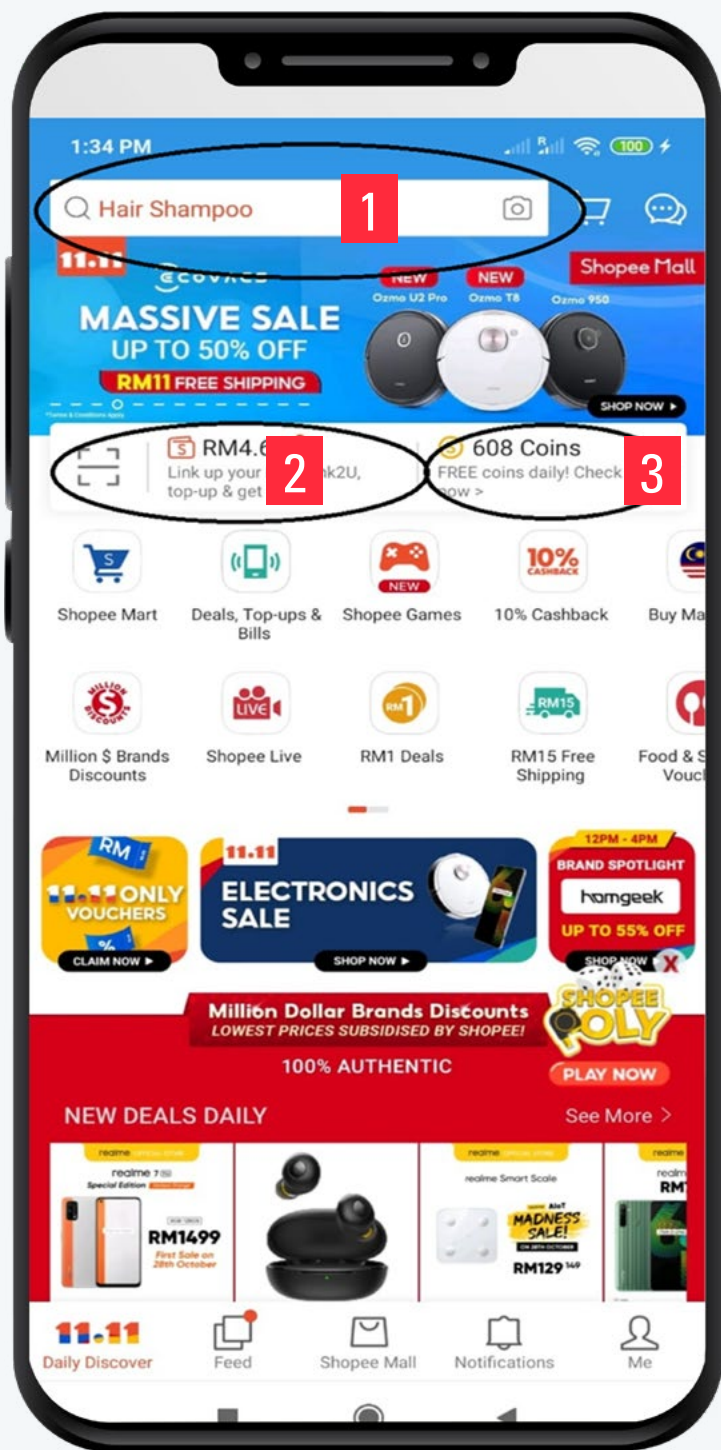
For you to use Shopee for online shopping, please ensure that you have registered an account at Shopee. You may log in to your account by entering your email or phone number or username and password. For quick login, you can also log in by using SMS and Facebook, with the condition that the email address to register for Shopee is the same as Facebook.



Enter your email address/phone number/username and password to log in to your Shopee account. 1

You can also log in with SMS or connect with Facebook, with the condition that the email address used to register Shopee and Facebook must be the same. 2

You will see the below login page after successfully log in. You will be able to see your Shopee wallet amount, points, and discounted items. You can activate your Shopee wallet for more rewards, such as eligible for free shipping voucher. You can get free daily coins daily by tapping the points button. You can search for items that you want to purchase at the search bar.



You can search for the item you intend to purchase. 1

You can get daily points by tapping here. 2  
Points accumulated can be used for payment.

You can activate your Shopee Pay if you want to pay your purchase via this e-wallet. 3  
Some free shipping vouchers only can be used if the buyers make payment using Shopee Pay.

# 4.1.2 How to search for an item?

You can enter what you want to buy at the search bar, and potential items will be listed out. You can ease your items survey by filter the search results by the latest, top sales, and price. You can see things one-by-one. Compare the products' prices and products' details by tapping the items.

1 Type the item that you want to purchase here.

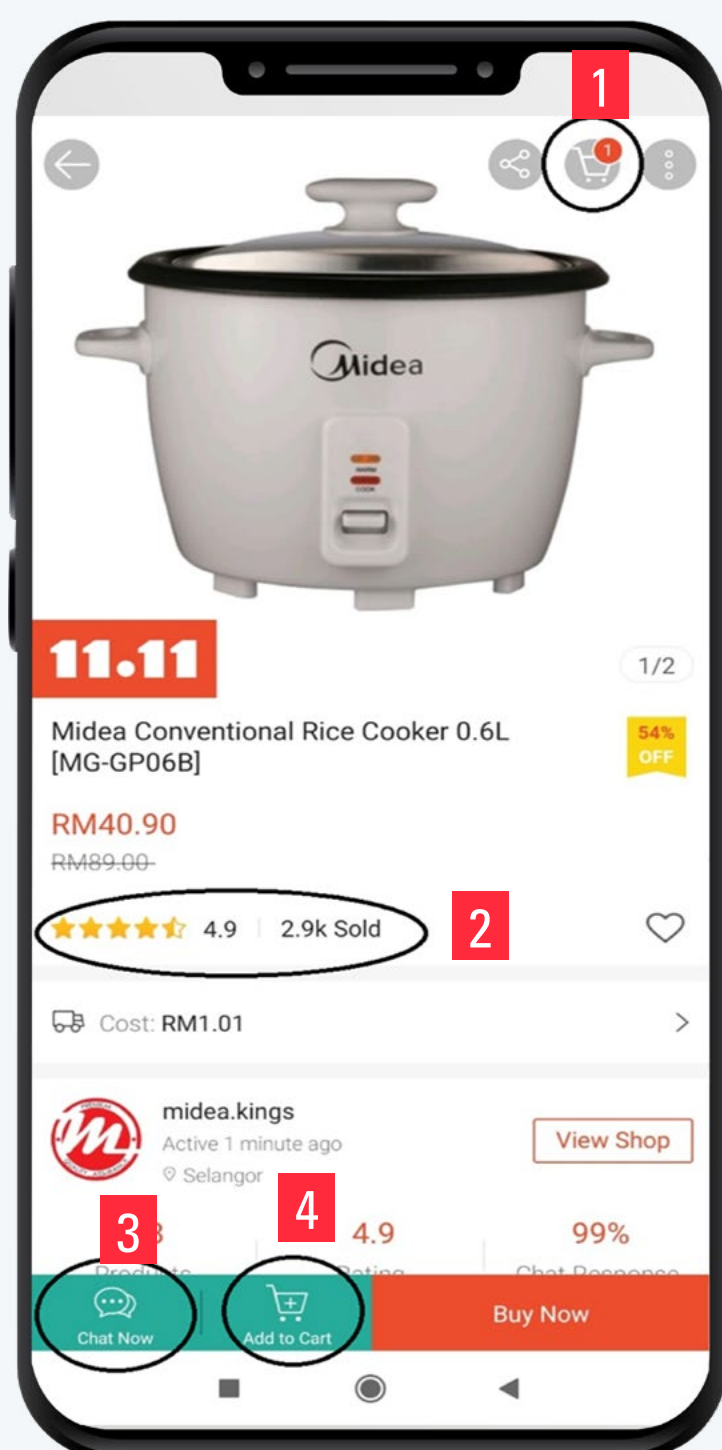
2 You can also filter the search results by the latest, top sales, and price.

3 Read the item details by tapping on the items.





Add the item you want to purchase to the shopping cart. Continue to shop if you're going to buy other items or continue to check out. You can view the product rating, chat with the seller for more information.



Item has been added to the cart and **1** ready to check out.

You can check the product rating and the number of sold to help you with purchasing decisions. **2**

Shall you have any inquiries about this product, you can chat with the seller **3**

You can add this item to the cart by **4** tapping this button if you have decided to purchase this.

## 4.1.3 How to make payment?

You can check out (payment) if you have completed your shopping. Review your purchase, redeem your vouchers and coins if eligible.

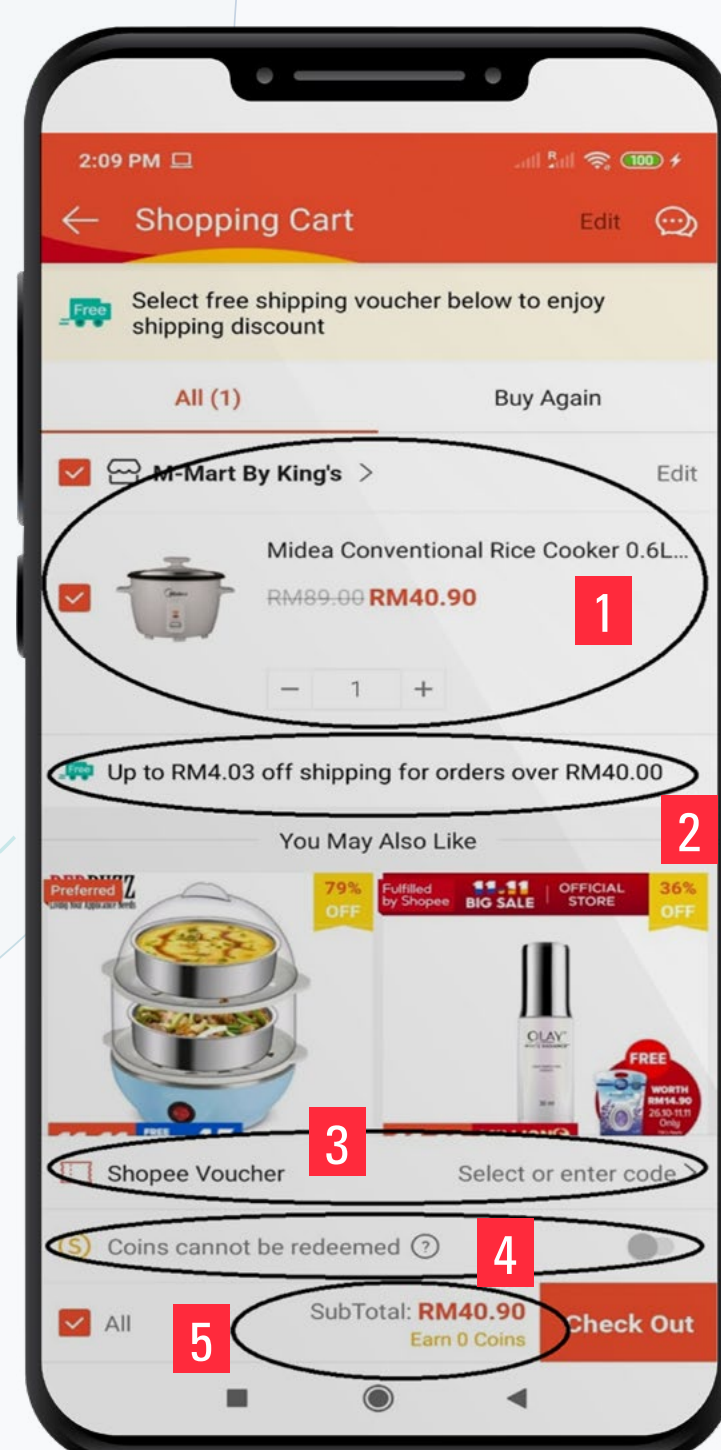
**1** You can review and confirm your item again before payment

**2** You can apply a shipping voucher to purchase this product to wave the shipping fee for RM 4.03

**3** You can apply a shipping voucher or cashback voucher here if eligible. Tap here to see if you are eligible for any vouchers.

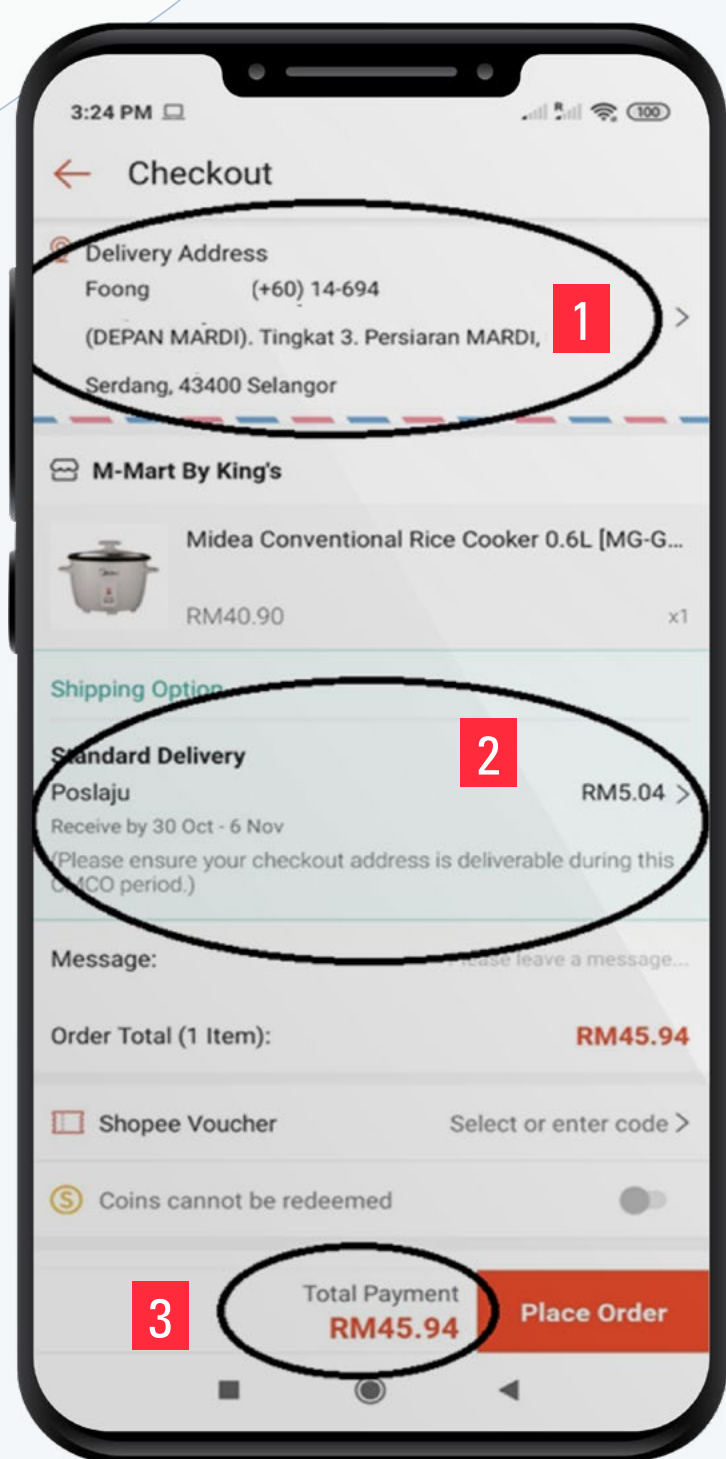
**4** You can also redeem your coins here if eligible. Normally you can only redeem your coins if you purchase from preferred sellers.

**5** You can review the amount to be paid here.





Review your purchase, select the payment method and validate your shipping address again before making payment.

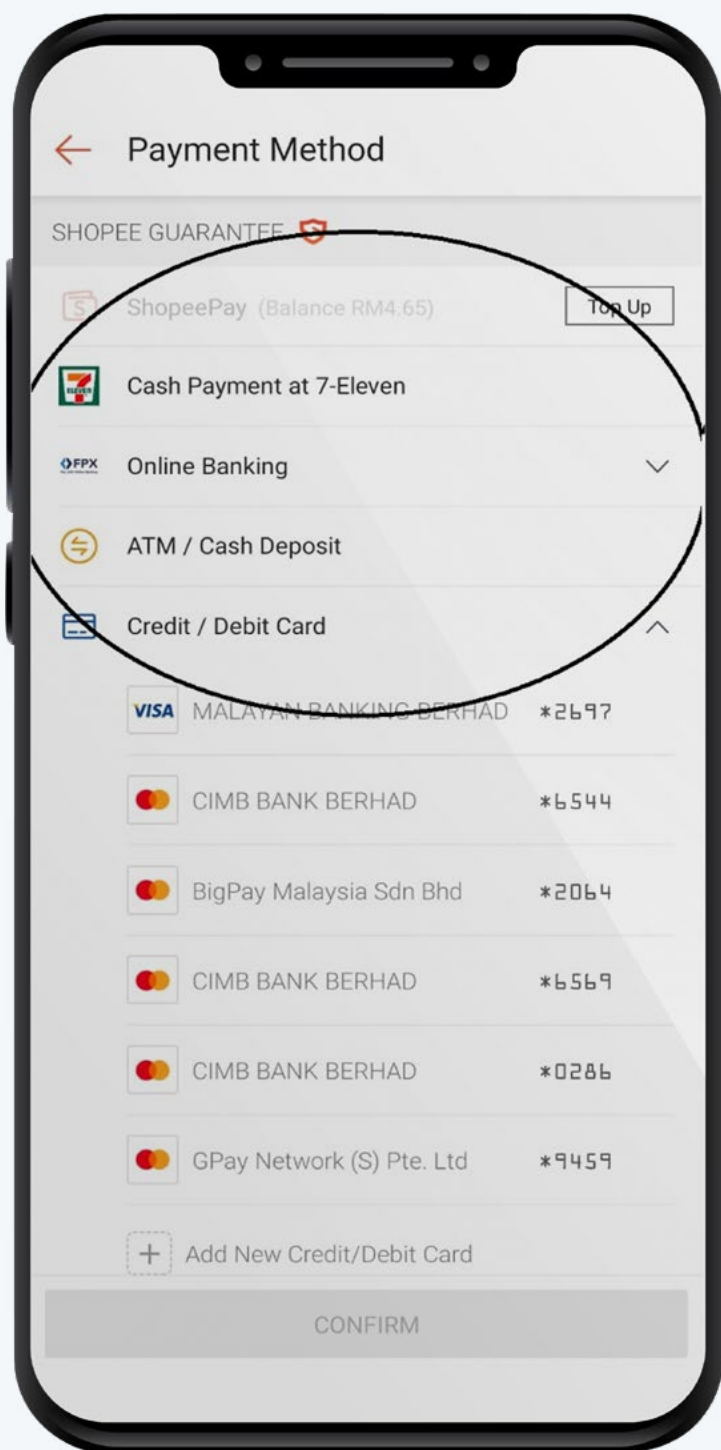


Review your delivery address; make **1** sure it is correct.

Shipping fee can be waived if we **2** manage to apply shipping voucher and fulfil the terms and conditions (e.g., above minimal purchase and pay by using Shopee Pay).

You can place order after agreeing **3** with the total payment.

You will be linked to the payment page after tapping PLACE ORDER. You can select payment order that you prefer to pay e.g., internet banking, debit card, credit card, or Shoppe Pay. Some shipping vouchers only can be used if buyers make payments by using Shoppe Pay. Make sure your Shoppe Pay account has been activated and has enough credit before using it for payment.

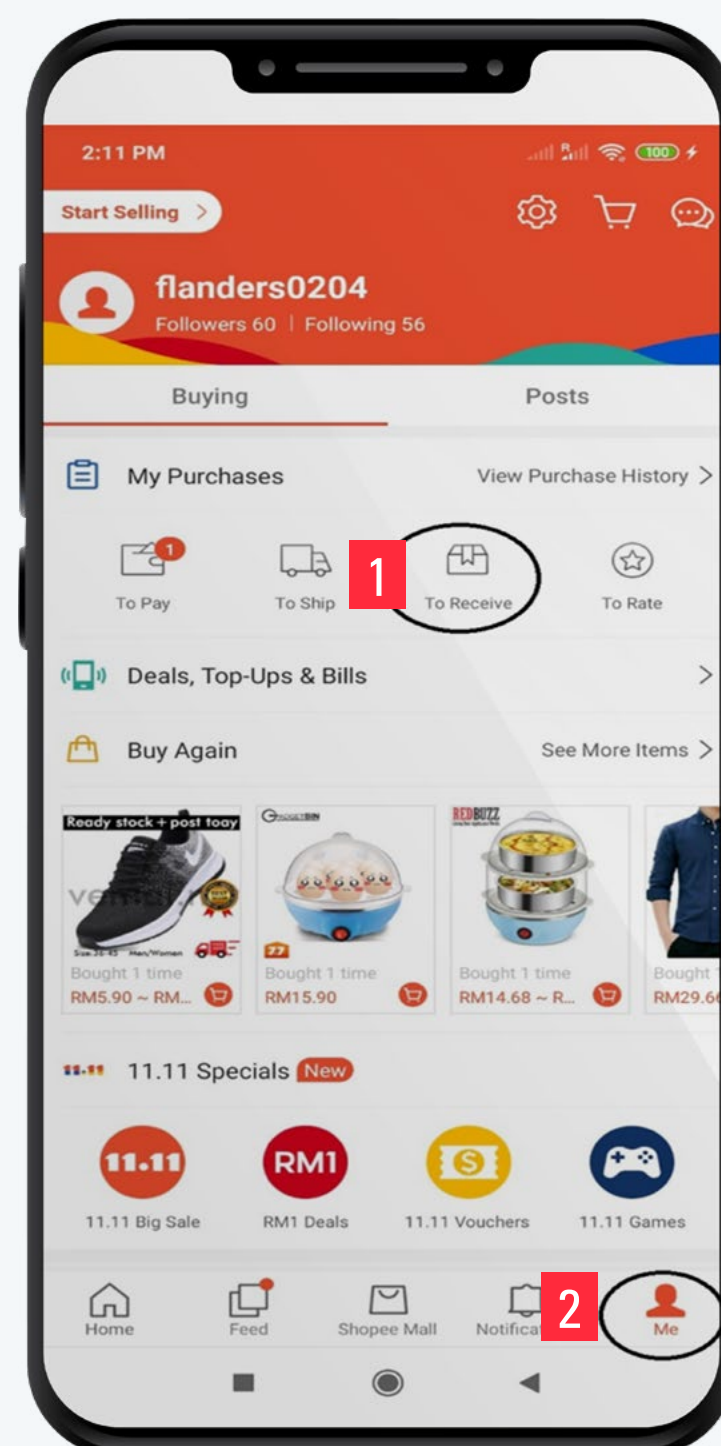


You can select the payment method that you prefer. You will be directed to the payment page after choosing the method. Make sure you enter the correct credential for transaction.

## 4.1.4 How to check for delivery status?

You can check for the delivery status by tapping TO RECEIVE under the ME button. The status can be varied from ITEM SENT OUT BY SELLER, ITEM IN TRANSIT, ITEM OUT FOR DELIVERY, etc.

- 1 Go to TO RECEIVE under ME to
- 2 trace your item.



## 4.1.5 How to claim vouchers?

You can claim vouchers (e.g., cashback vouchers and free shipping vouchers), if available, before purchasing. All the vouchers are based on availability and subject to terms and conditions. For example, vouchers can be used for purchase with a minimal amount, and vouchers only can be used in several periods. You can read the terms and conditions by tapping on the vouchers.



You can get cashback vouchers here, **1** subject to availability and terms and conditions. You can get the voucher and view the T&C by tapping this button.

You can get free shipping voucher **2** here, subject to availability and terms and conditions. You can get the voucher and view the T&C by tapping this button.



Make sure to use the vouchers before the expired date. The vouchers will be reflected in your profile after claiming them. Pictures below show the section where you can get your cashback and free shipping vouchers.



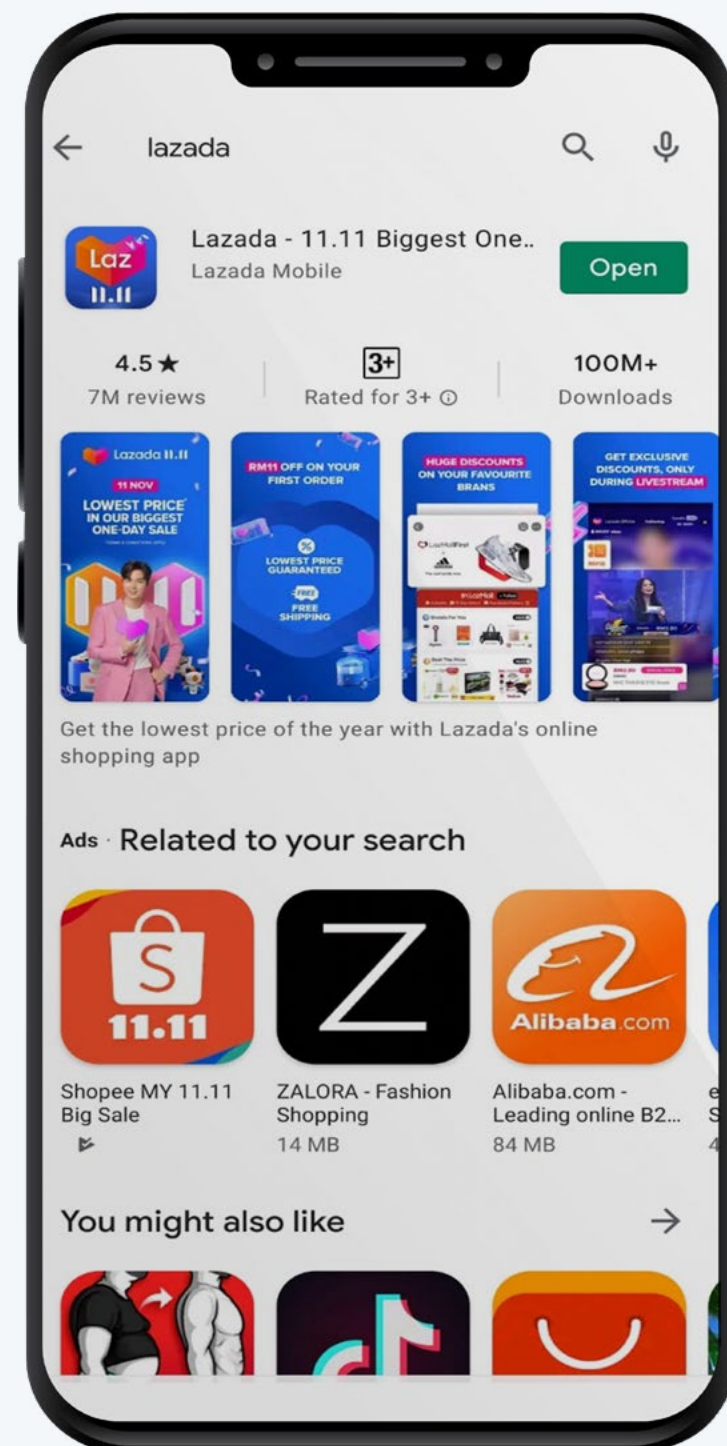
## 4.2 Online shopping- Lazada

Lazada is one of the famous online shopping platforms in Malaysia, other than Shopee, Zalora, and Fave. Today, Lazada has the largest selection of brands and sellers, and by 2030, Lazada aims to serve 300 million customers. You can search for products you want to buy, compare prices, see review, make payment, and trace the delivery status.

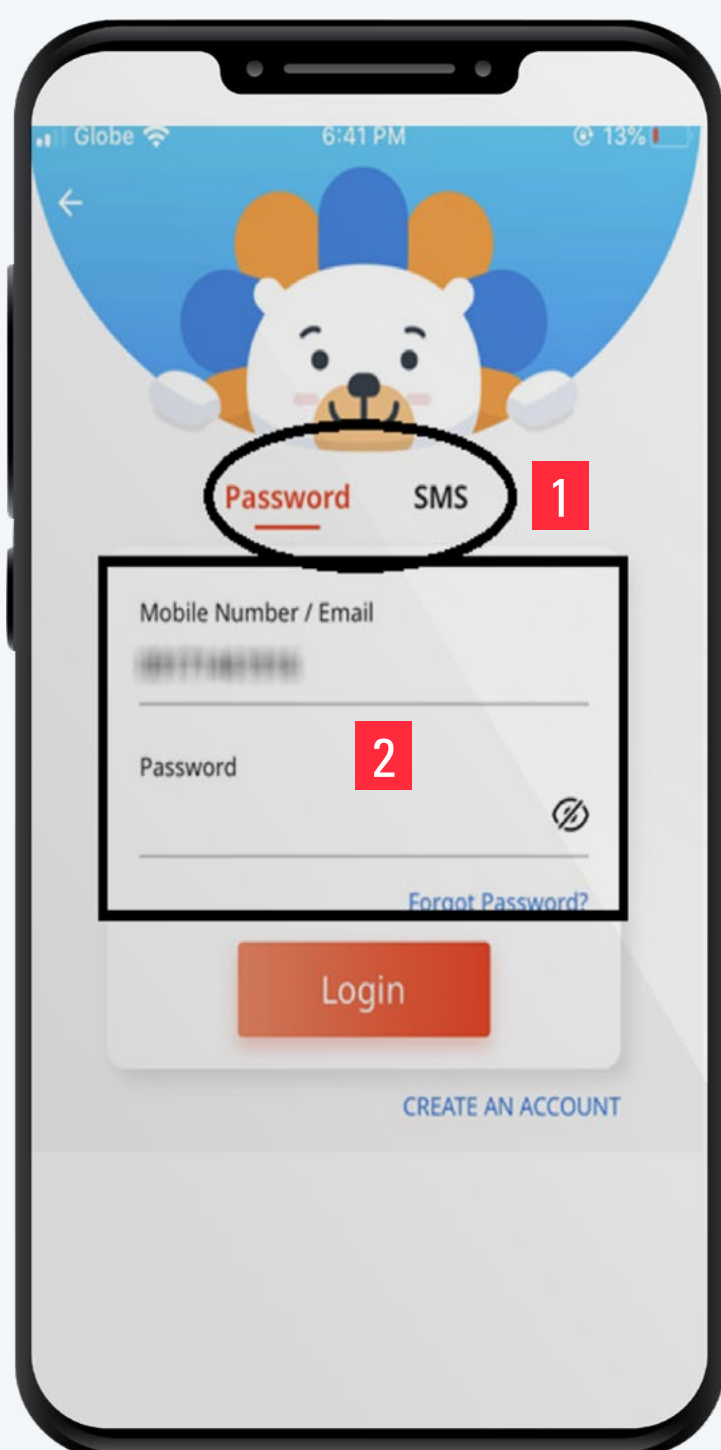


# 4.2.1 How to install Lazada and log in?

To install Lazada, go to your Play Store and search for “Lazada”. Tap **INSTALL** to install the app.



For you to use Lazada for online shopping, please ensure that you have registered an account at Lazada. You may log in to your account by either enter the password or receiving SMS from Lazada. First, enter your email or phone number as user I.D. Then, enter password or SMS code for log in.



Choose either to log in by password **1** or SMS method. Choose SMS method if you have forgotten your password.

Enter your mobile number or email as **2** user ID and password or SMS code to log in.

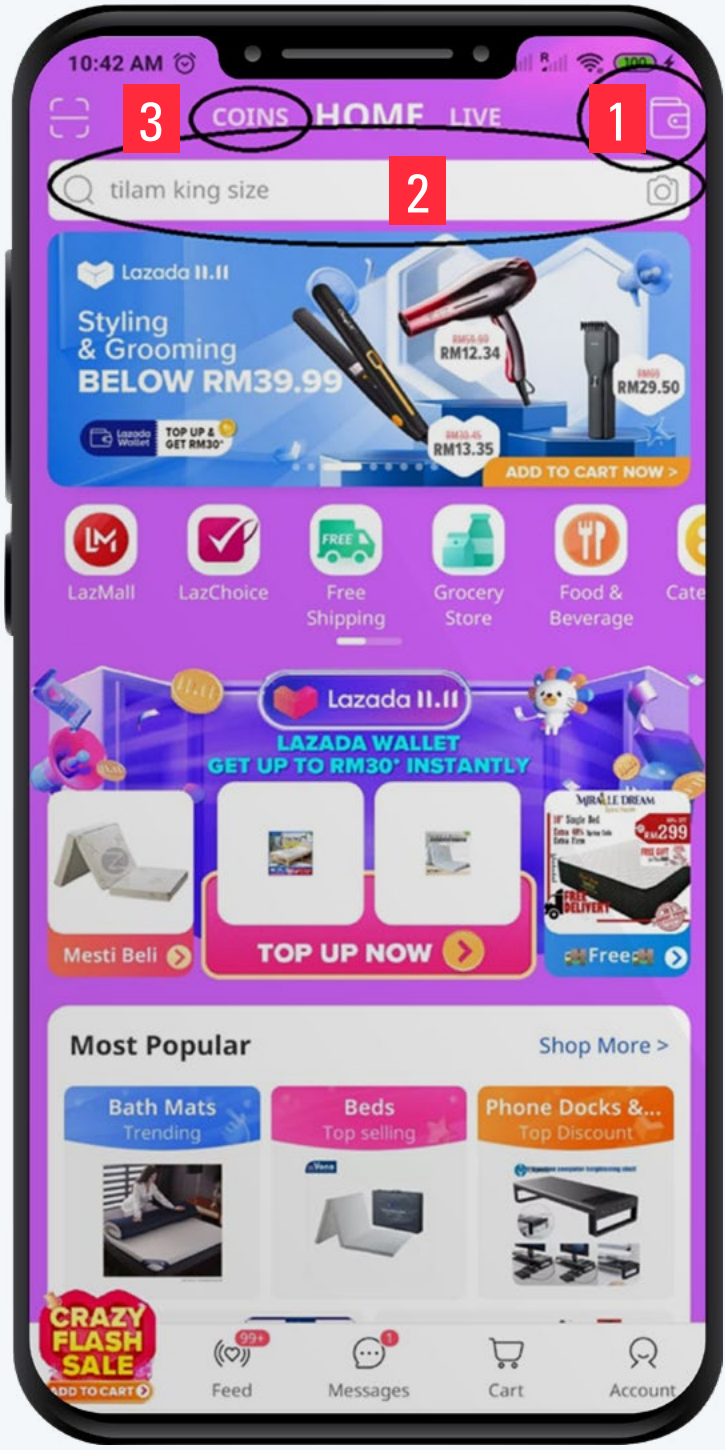


You will see the below login “home” page after successfully log in. You will be able to see the Lazada e-wallet icon, search bar, and advertisements. You can activate your Lazada wallet for payment conveniency by tapping the e-wallet logo as shown below. You can get free daily coins daily by tapping the “Coins” button. You can search for items that you want to purchase at the search bar

1 You can activate your e-wallet here for payment conveniency. You can also reload and see your e-wallet balance by tapping this button.

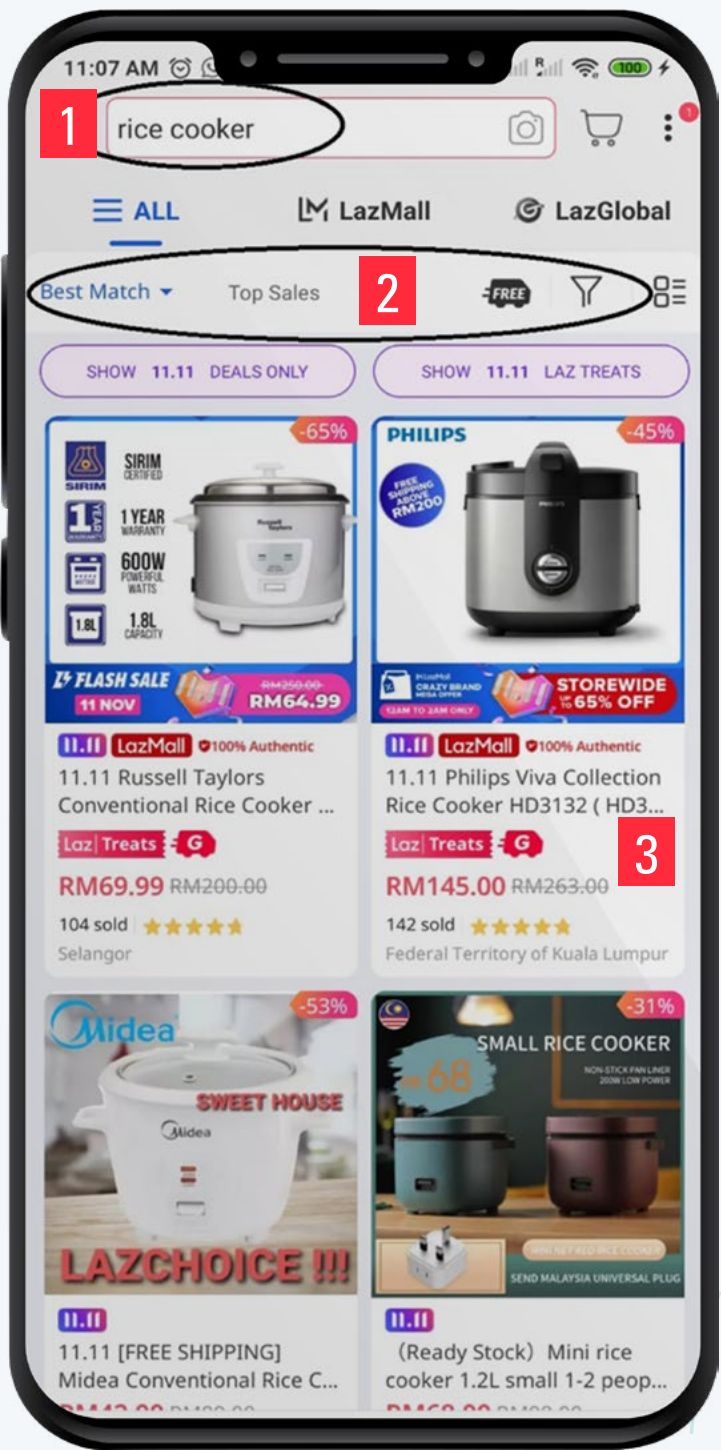
2 Search your item here.

3 Collect your daily coins here.



## 4.2.2 How to search for an item?

You can enter what you want to buy at the search bar, and potential items will be listed out. You can ease your items survey by filtering the search results by the latest, top sales, and price. You can see things one-by-one. Compare the products’ prices and products’ details by tapping the items.



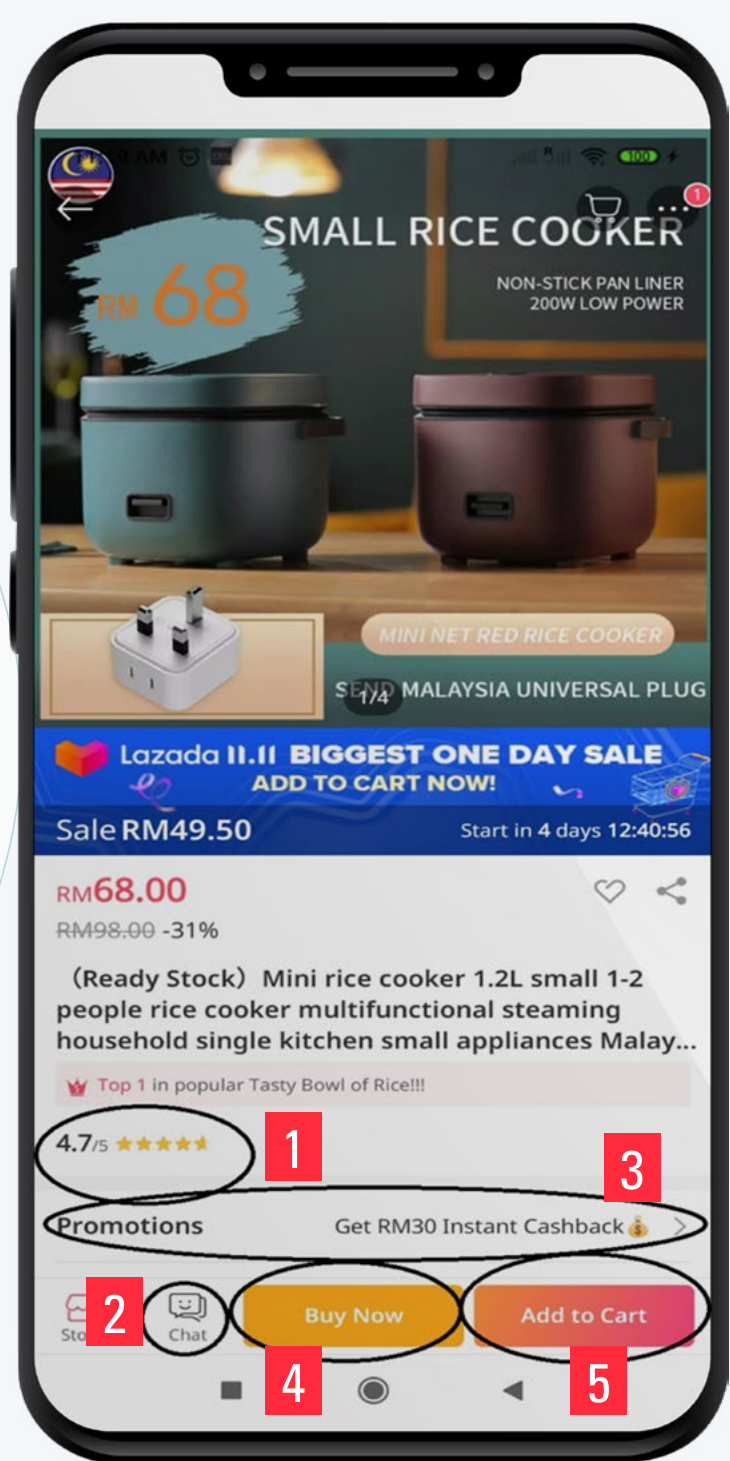
Enter the item that you want to purchase here.

You can also filter the search results by the best match, top sales, free delivery, brands and price.

Read the item details by tapping on the items.



Add the item you want to purchase to the shopping cart or check out straight away. Continue to shop if you're going to buy other items or continue to check out. You can view the product rating, chat with the seller for more information.

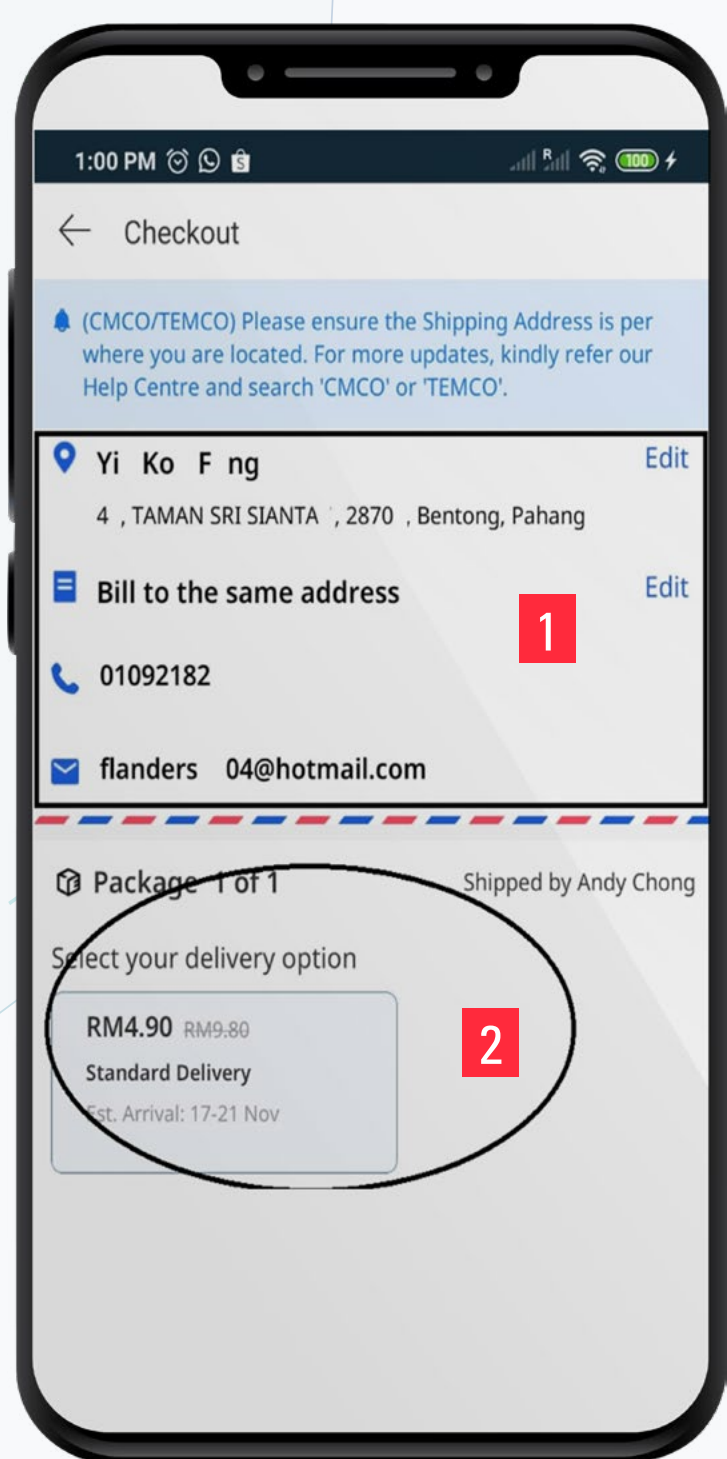


- 1 You can check the product rating and the number of sold to help you with purchasing decisions.
- 2 Shall you have any inquiries about this product, you can chat with the seller.
- 3 You can view promotion of the product here.
- 4 You can buy this item straight away if you have no other items to purchase.
- 5 You can add this item to the cart by tapping this button and continue shopping.

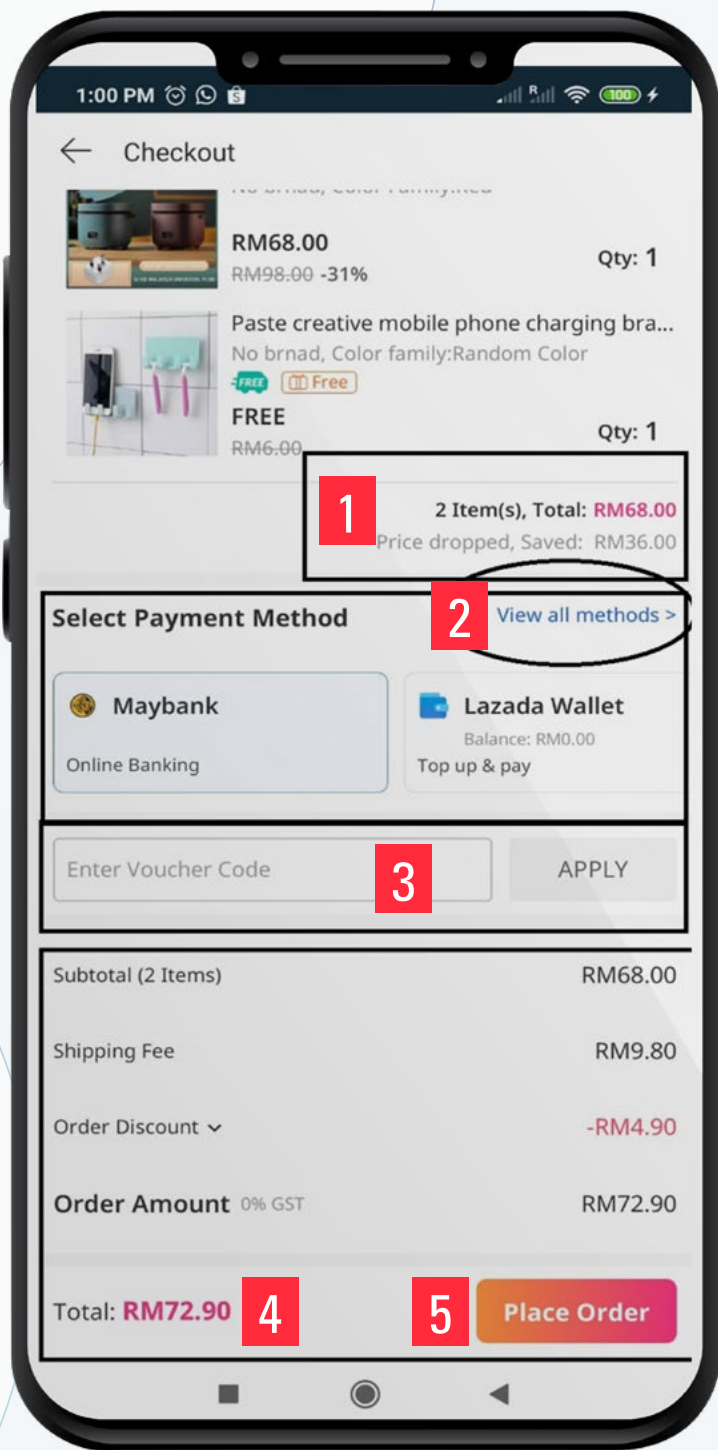
## 4.2.3 How to make payment?

You can check out (make payment) if you have completed your shopping. Review your purchase, redeem your vouchers and coins if eligible.

- 1 Make sure your delivery address, contact number, and email address are correct.
- 2 Shipping fee is reflected here







You can review your products' prices here. 1

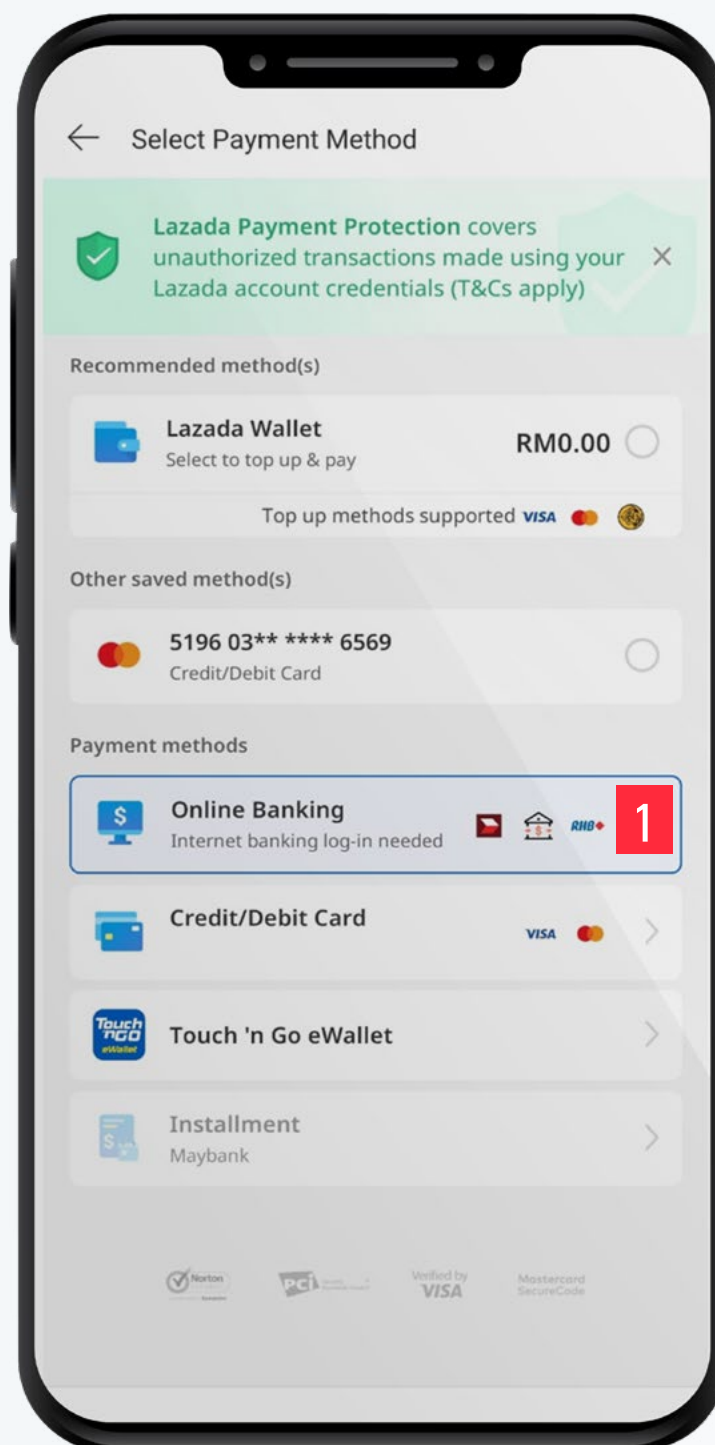
Select your preferred payment method. 2

Enter your voucher code here, if any. 3

Total payment required including shipping fee and after deduction if voucher is applicable. 4

Tap this button for payment 5

1 Here are examples of payment methods: credit/debit card, Lazada Wallet, online banking, and Touch n Go e-Wallet.



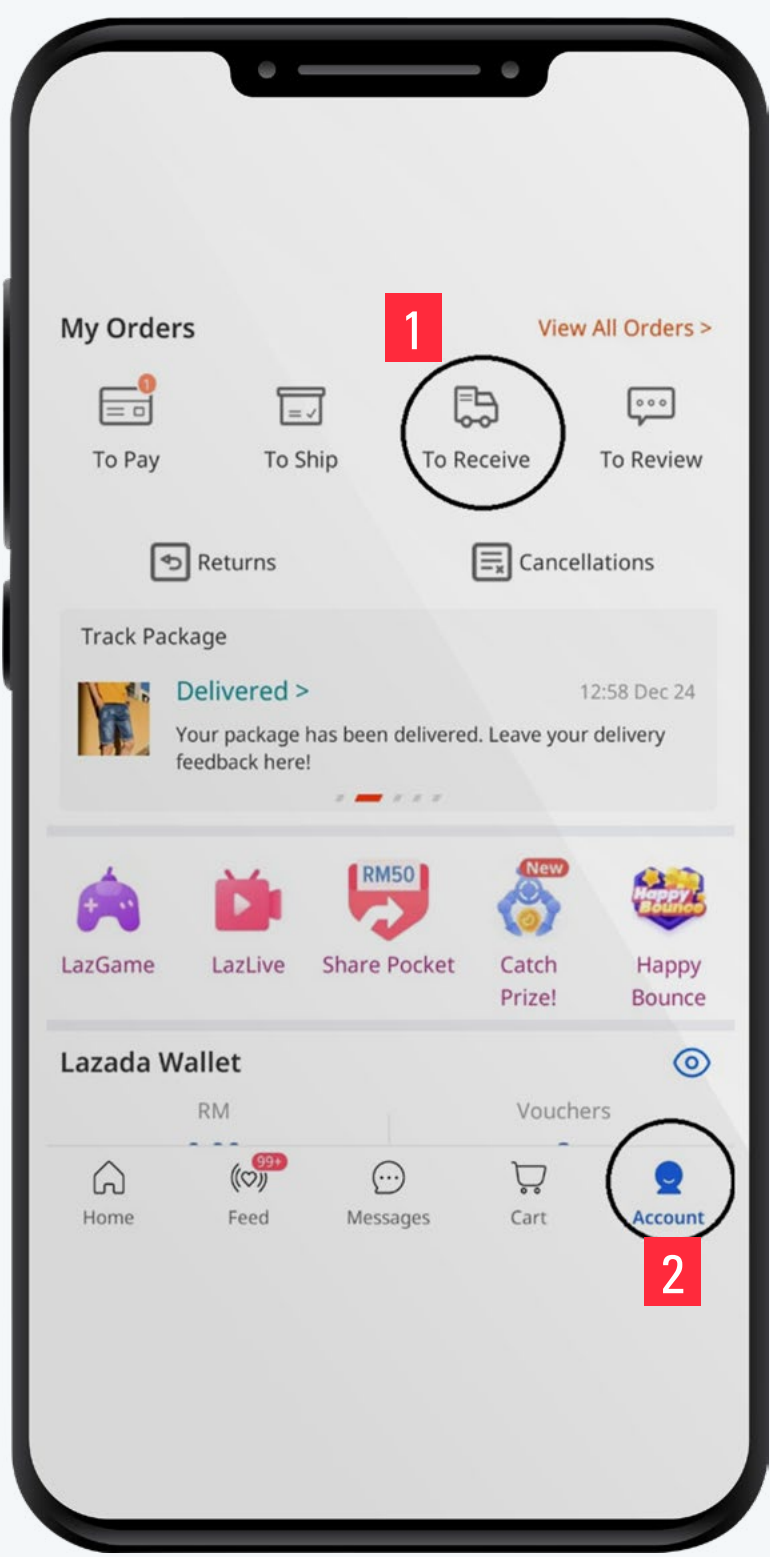
# 4.2.4 How to check for delivery status?

You can check for the delivery status via TO RECEIVE under ACCOUNT. The status can be varied from ITEM SENT OUT BY SELLER, ITEM IN TRANSIT, ITEM OUT FOR DELIVERY etc.

- 1

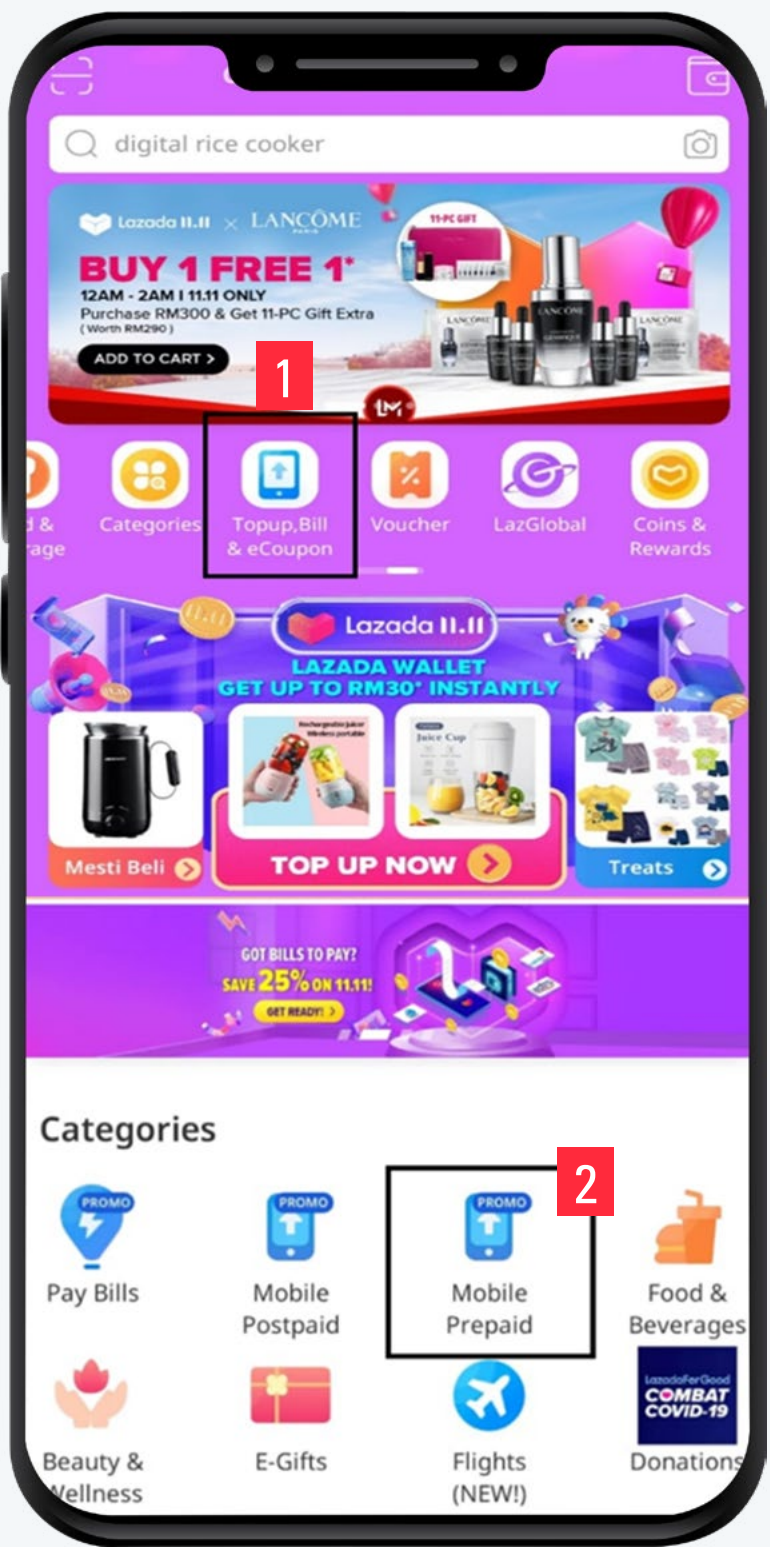
To check for delivery status:
- 2

Tap the ACCOUNT button and it can be checked under TO RECEIVE.



# 4.2.5 How to reload mobile phone

You can also reload your mobile phone via Lazada. Simply tap TOPUP, BILL & ECOUPON and then MOBILE PREPAID. Enter your handphone number, the telco and proceed with payment. Make sure your information entered are correct.



- 1

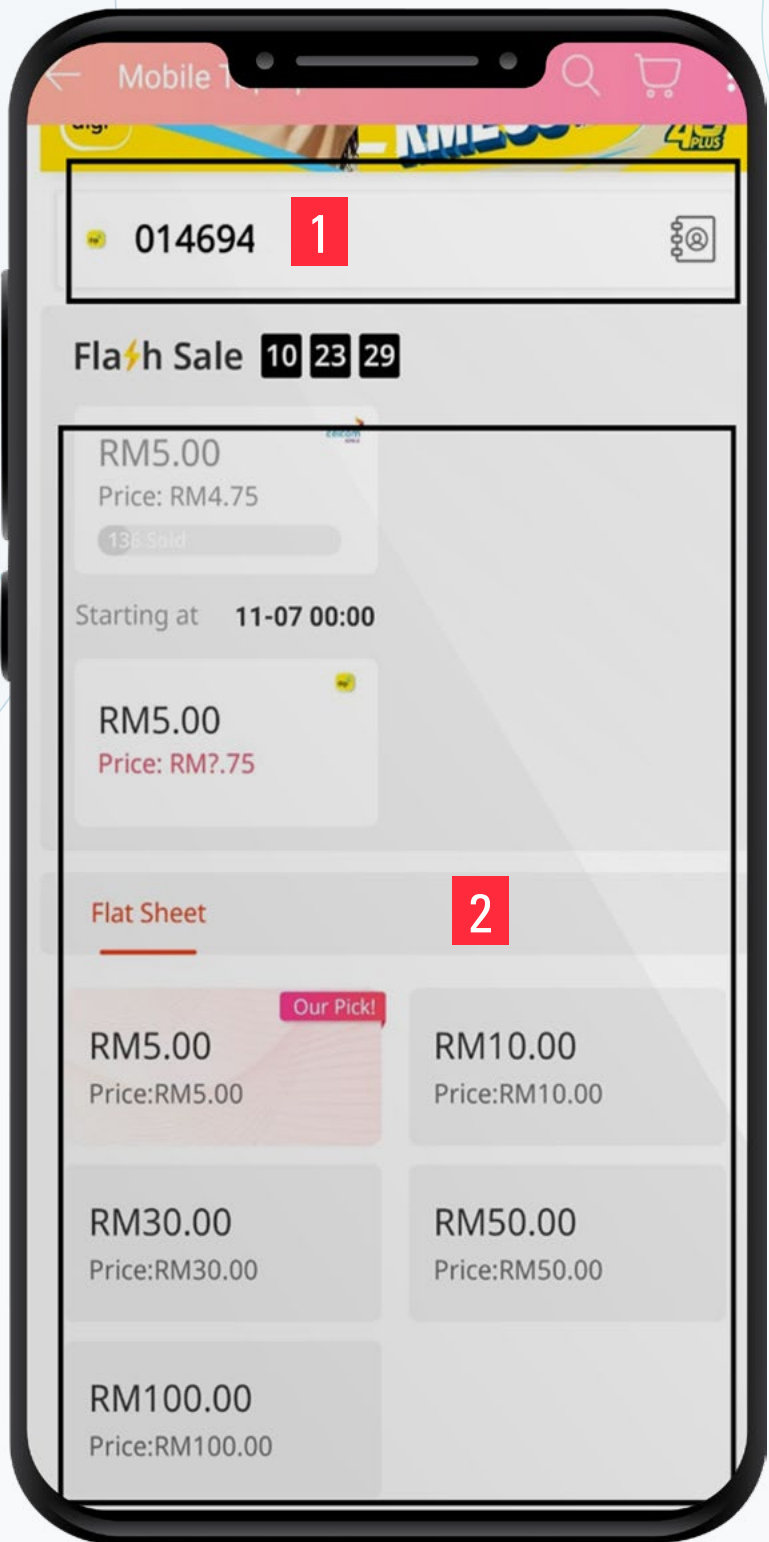
Go to MOBILE
- 2

PREPAID from TOP-UP, BILL, & E-COUPON

- 1

Enter phone number
- 2

(from the phone book) that you want to reload. Select the telco correctly.



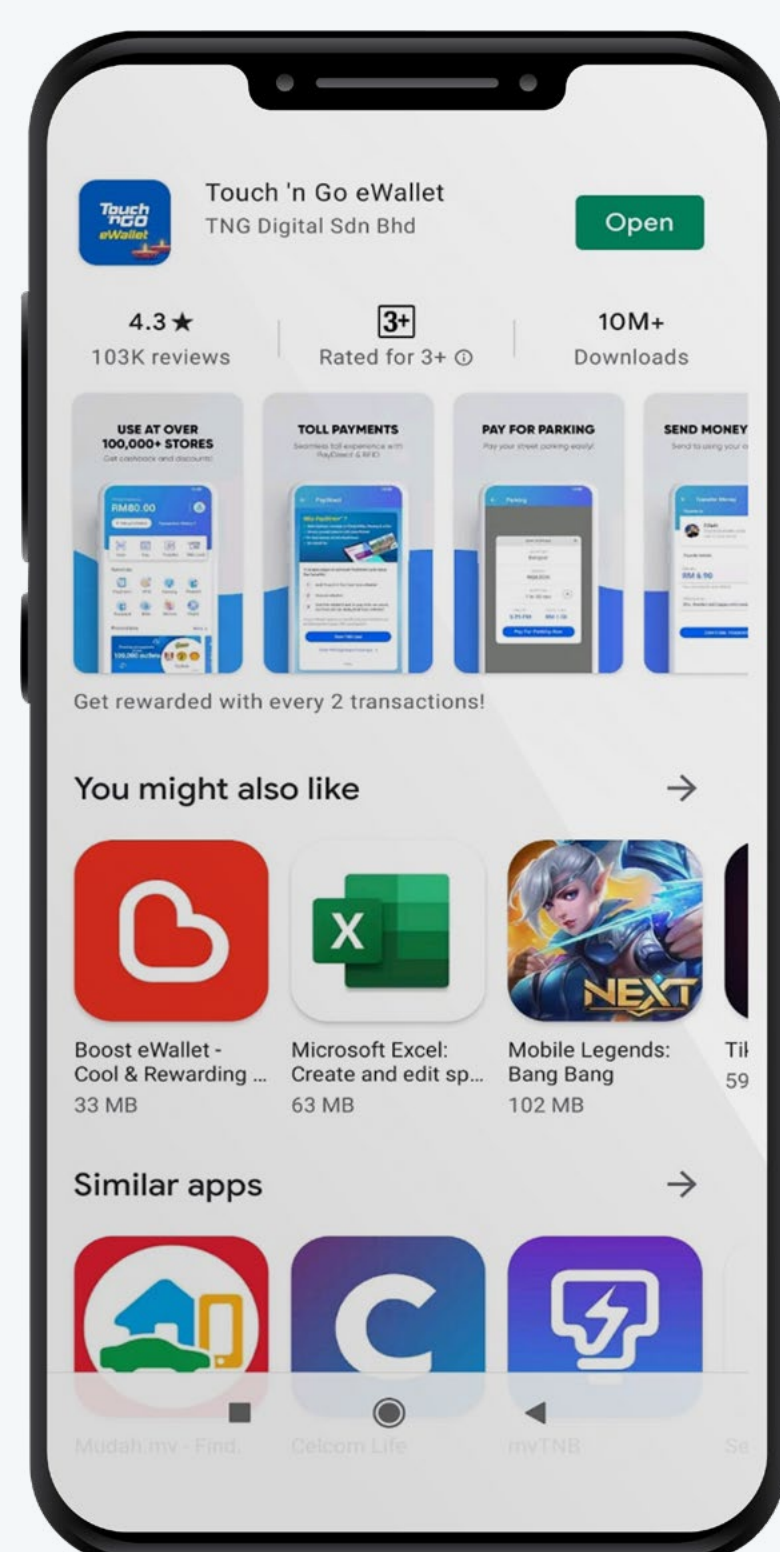


# 4.3 E-wallet – Touch ‘n Go e-wallet

Touch ‘n Go e-Wallet is a Malaysian digital wallet and online payment platform, established in Kuala Lumpur in July 2017 as a joint venture between Touch ‘n Go and Ant Financial. It allows users to make payments in local in-store via QR code and pay bills. It will enable people to do transaction cashless.

## 4.3.1 How to install Touch ‘n Go eWallet and log in?

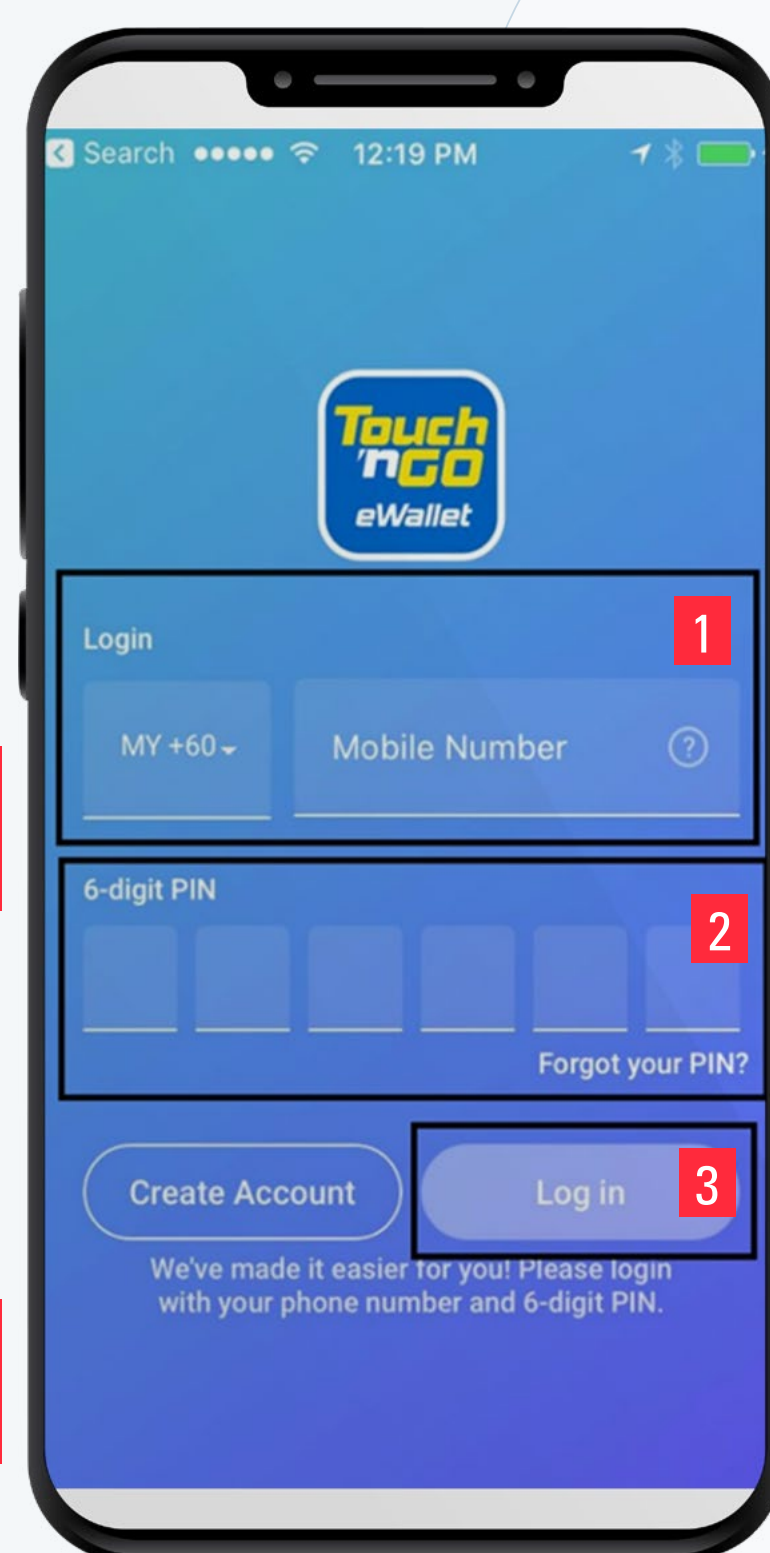
To install Touch n Go eWallet, go to your Play Store and search for TOUCH N GO. Tap INSTALL to install the app.



Go to MOBILE PREPAID from TOP-UP, BILL, & E-COUPON

1 Enter the handphone number that you used to register for the e-wallet account

2 Enter the 5-digit PIN that you set while opening your e-wallet account



3 Tap the login button after entering all credentials correctly

You must create your Touch n Go eWallet account before using it. Once you have an activated account, simply log in by entering your handphone number and 6-digit PIN. The 6-digit PIN is the security code that you set while opening your account. You must remember the 6-digit PIN and not share it with others, just like your ATM PIN.

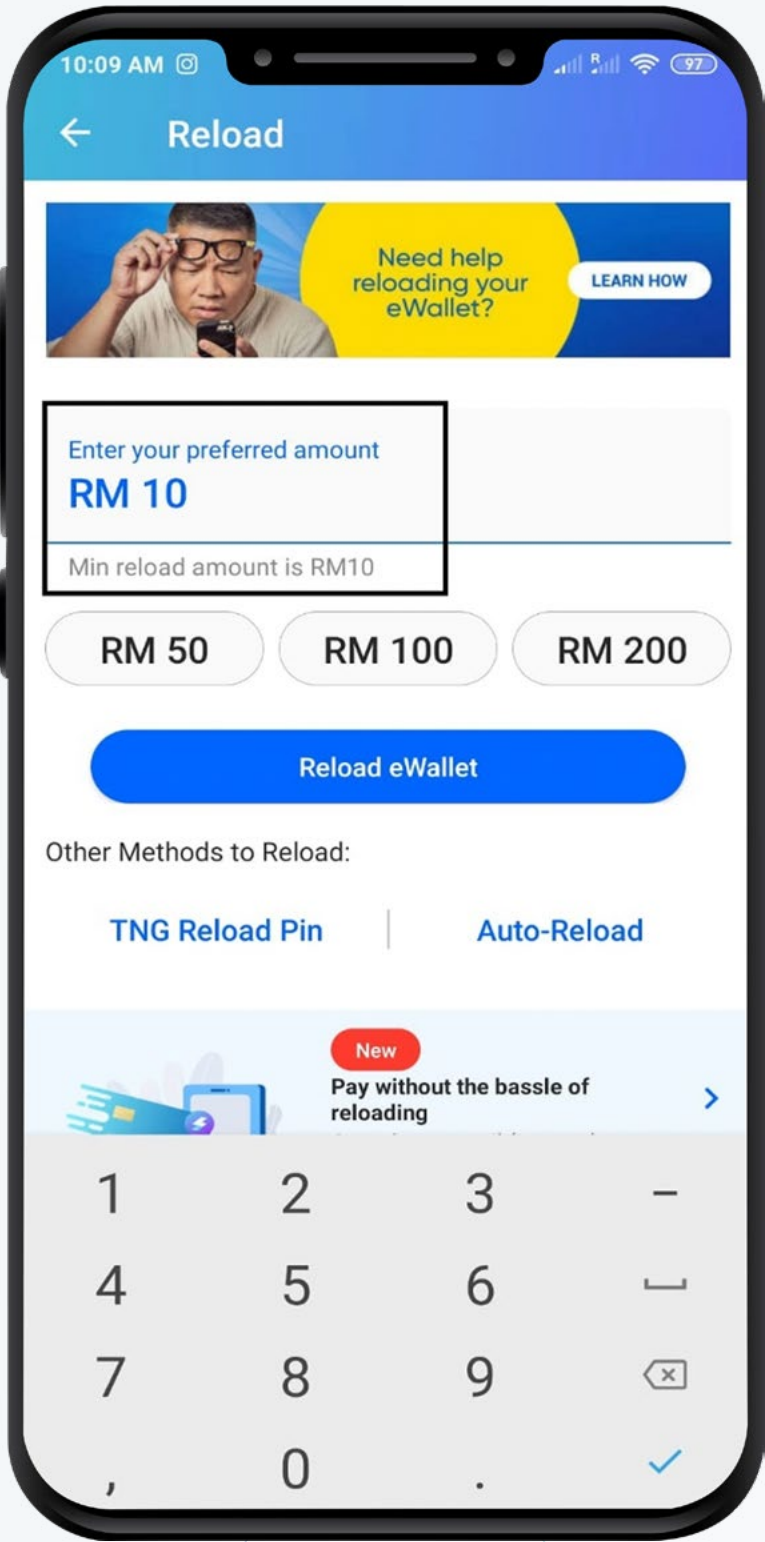


# 4.3.2 How to reload your e-wallet?

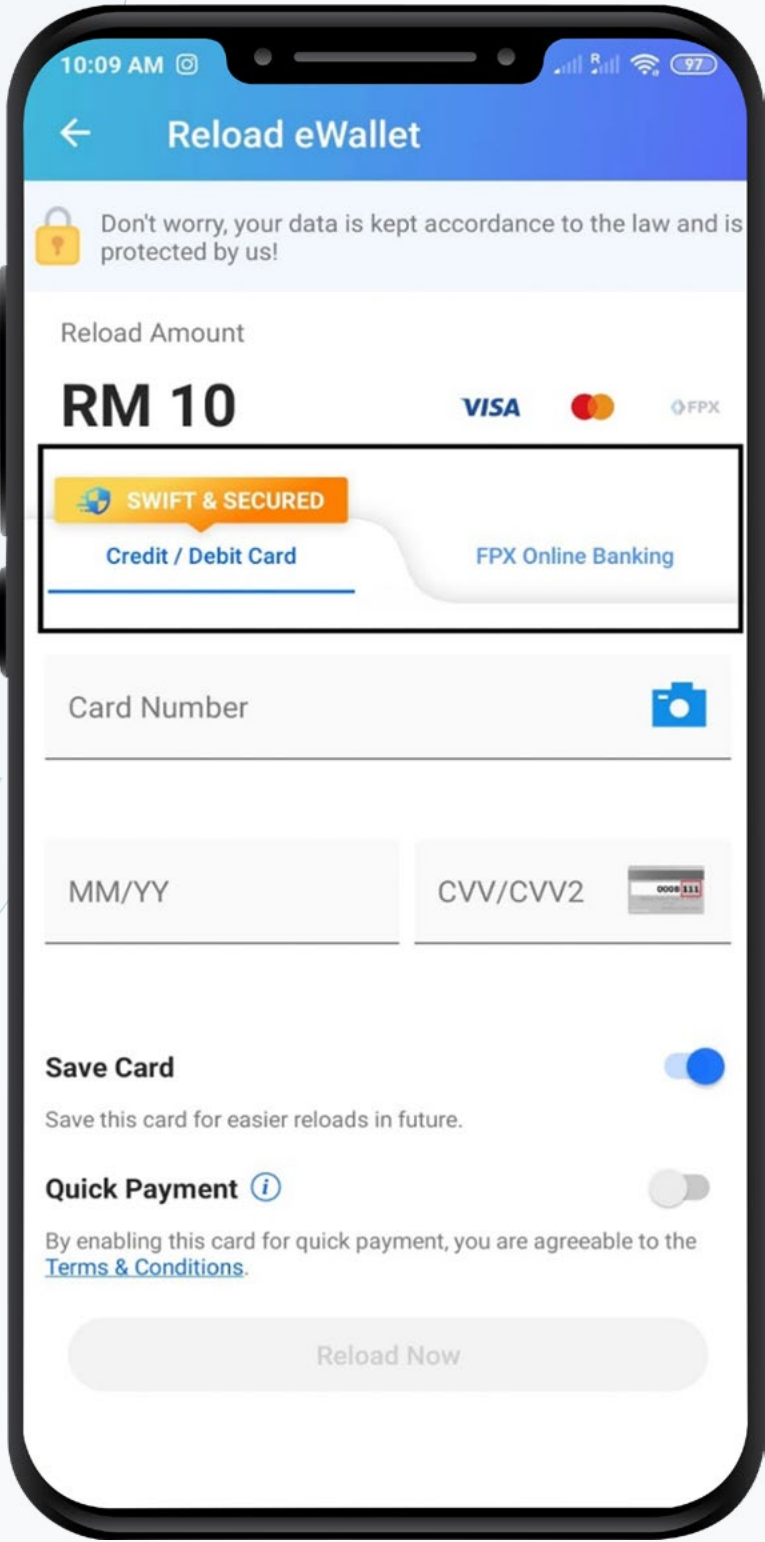
You can only use the e-wallet if you have enough credit in your account. Make sure you reload the e-wallet before using. To reload, simply tap RELOAD EWALLET. Then, enter your preferred amount (min reload amount is RM 10). After that tap RELOAD EWALLET and select your preferred reload method – credit/debit card or online banking.

Your eWallet balance will be reflected here.  
You should reload and make sure you have enough credit before using the eWallet.

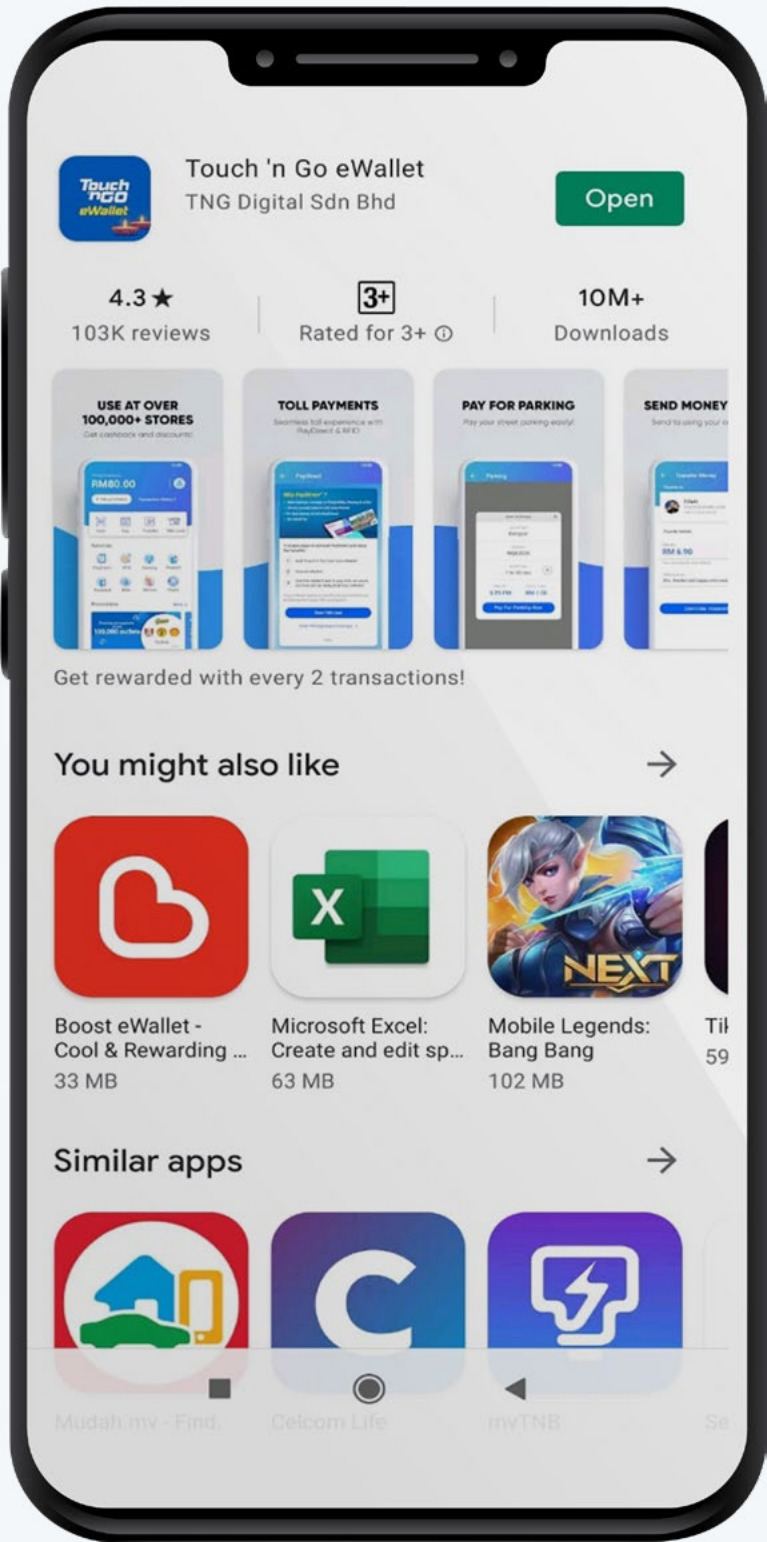
Tap this button to reload.



Enter your preferred amount; minimum reload is RM 10



Select the transaction method that you prefer; either via debit/credit card or online banking





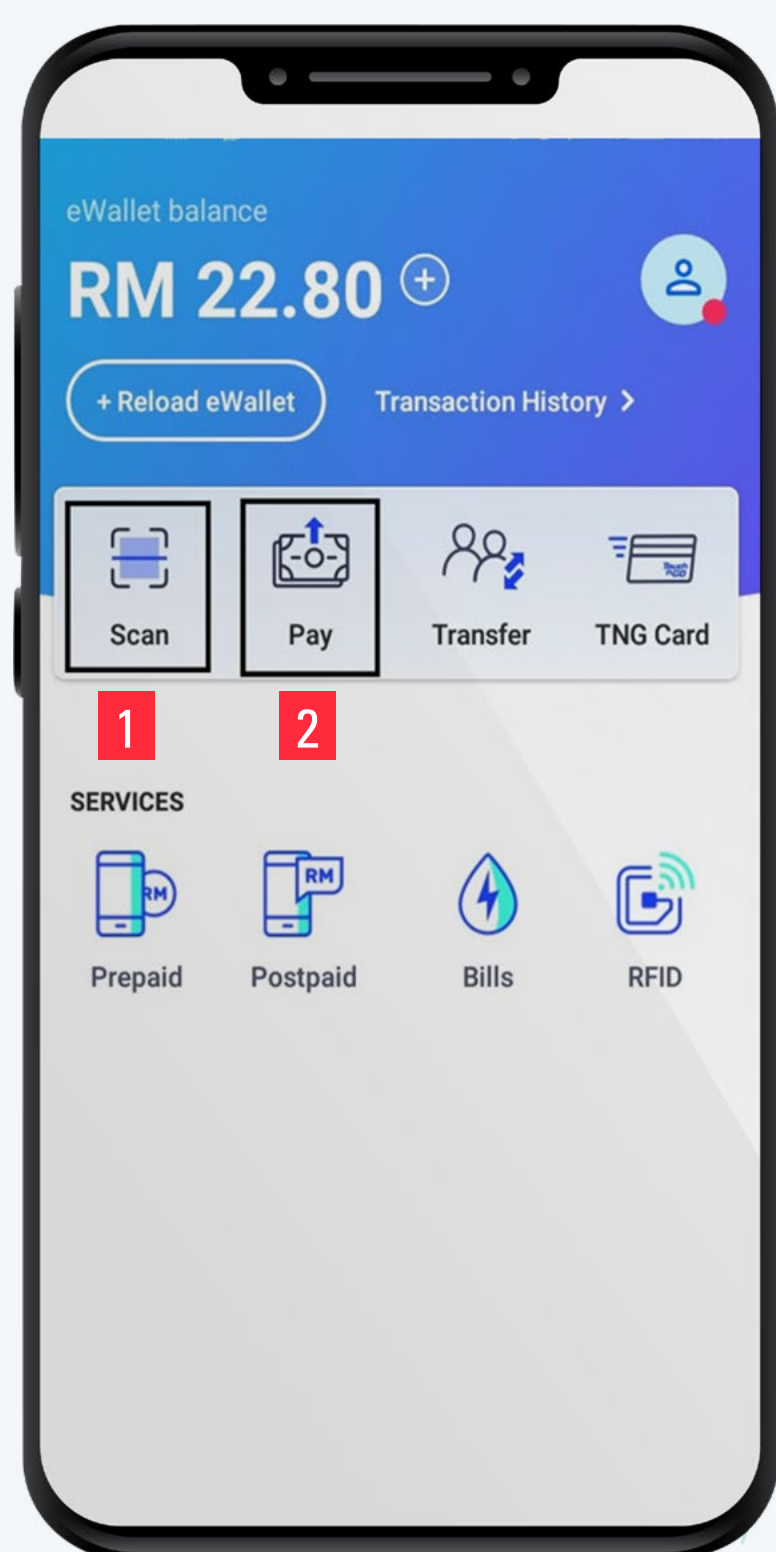
## 4.3.3 How to make payment to merchant?

You can make payment at any participating store with the logo below showing at the payment counter:



You can also confirm if payment could be made using Touch N Go e-wallet by asking the cashier.

You can made payment either scan the barcode provided at the payment counter (by tapping the SCAN button) or show your barcode to the cashier for him/her to scan it (by tapping the PAY button).



Tap the SCAN button to scan **1** the merchant's barcode to make payment. You need to ensure the right merchant and enter the correct amount before payment.

Tap the PAY button to generate your **2** code; the cashier will scan your barcode for payment. You don't need to enter the amount as the cashier will do it for you.





This is the barcode that will be shown once you tap the PAY button, show this barcode to the cashier for him/her to scan it and proceed with payment. 1

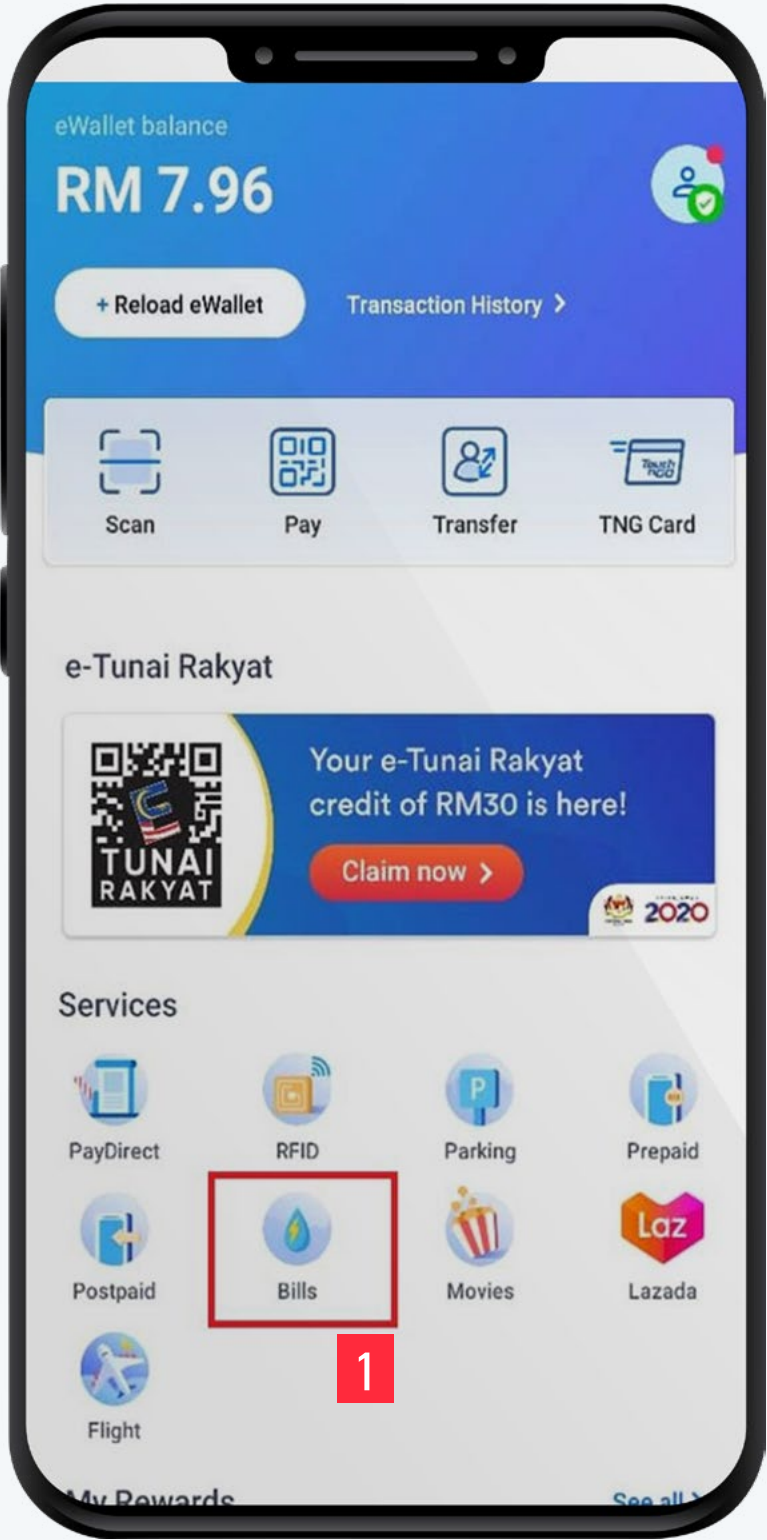


Or you can scan the barcode provided by the seller. After scanning the barcode, make sure it is the correct merchant, then enter the amount correctly. Double check the merchant and amount before payment. You can ask the cashier's help. The system also will ask for the 6-digit PIN to be entered before transaction. 1



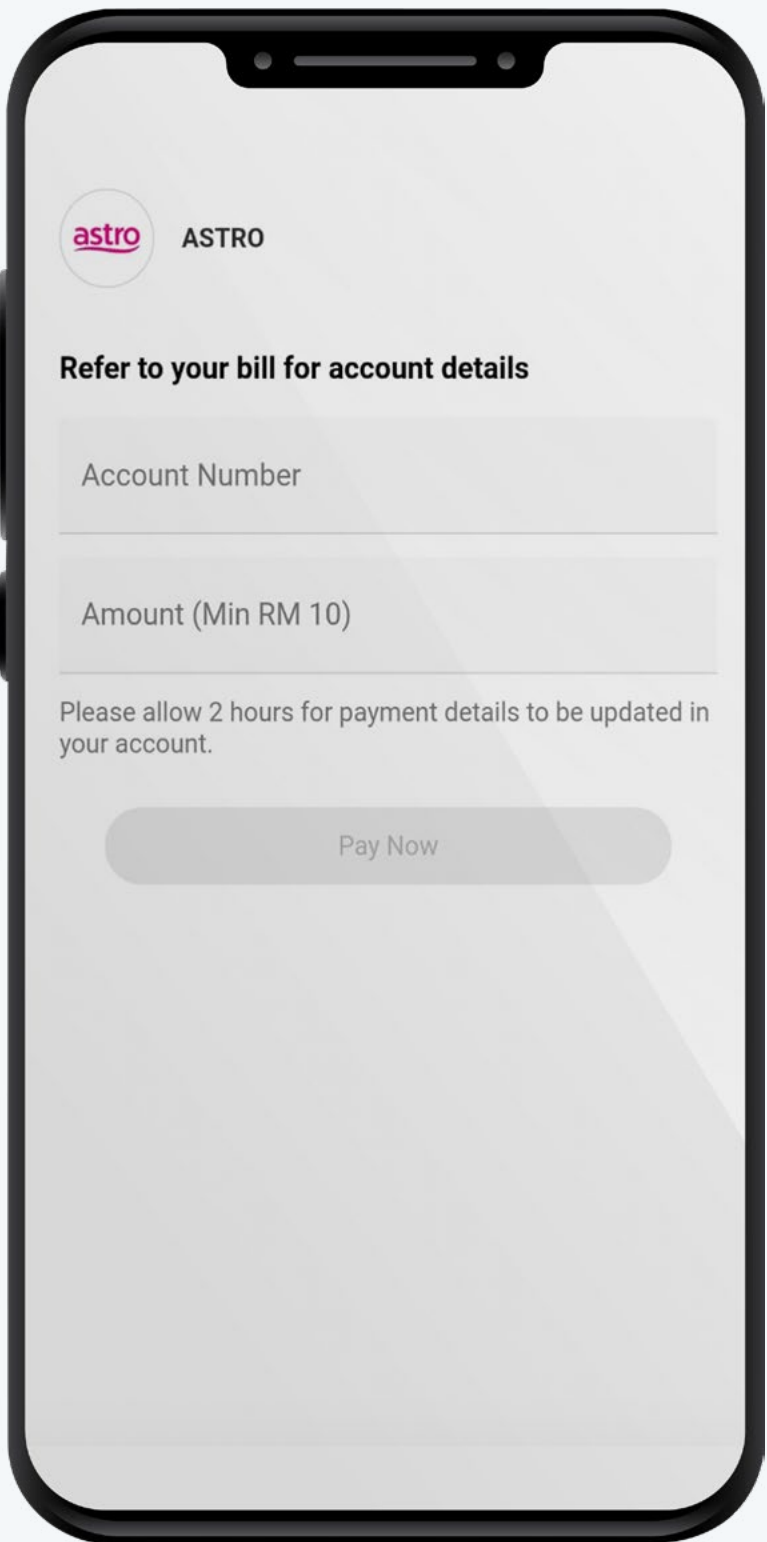
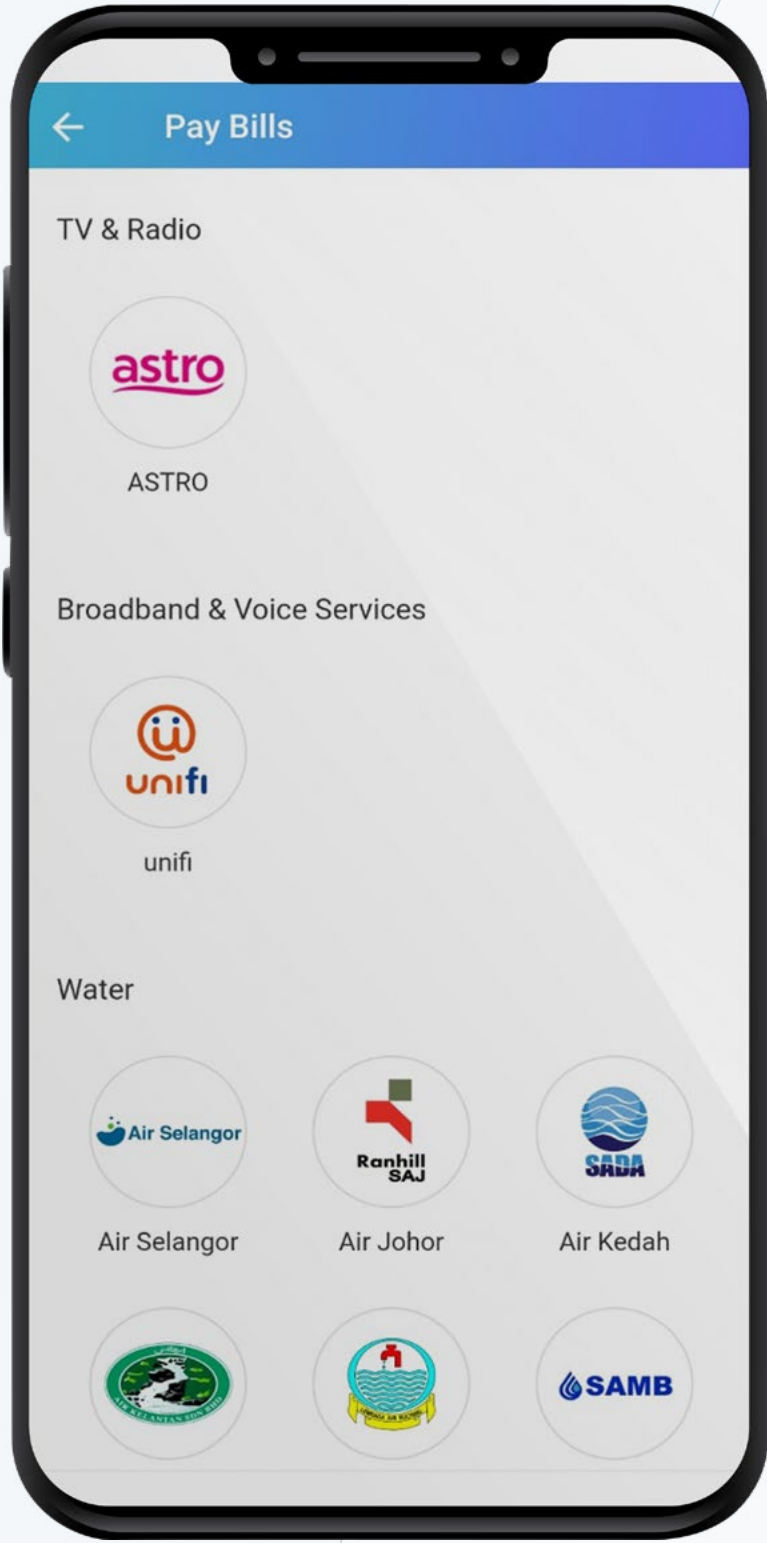
# 4.3.4 How to pay bills?

You can also pay selected bills by using the Touch N Go e-wallet. The participating agencies might change from time to time. Please make sure you check at the app before paying. Also, you make sure your wallet has enough credit before transaction.



Tap the **BILLS** button **1** to pay bills.

Select the bill that you intend to pay



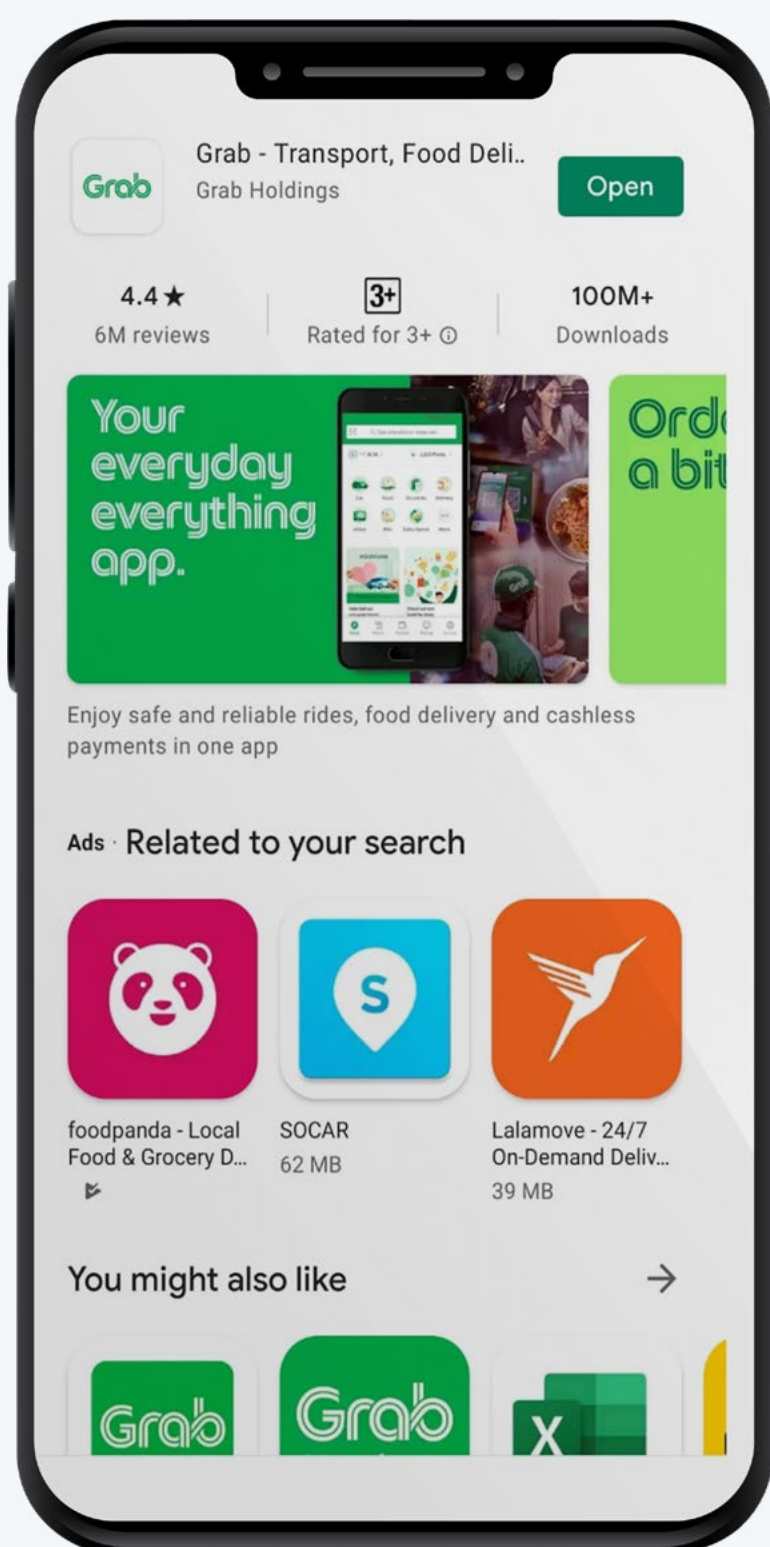
Enter the account number and amount. Double check that they are correct. Tap the **PAY NOW**, and enter your 6-digit PIN for payment.



# 4.4 E-wallet – GrabPay e-wallet

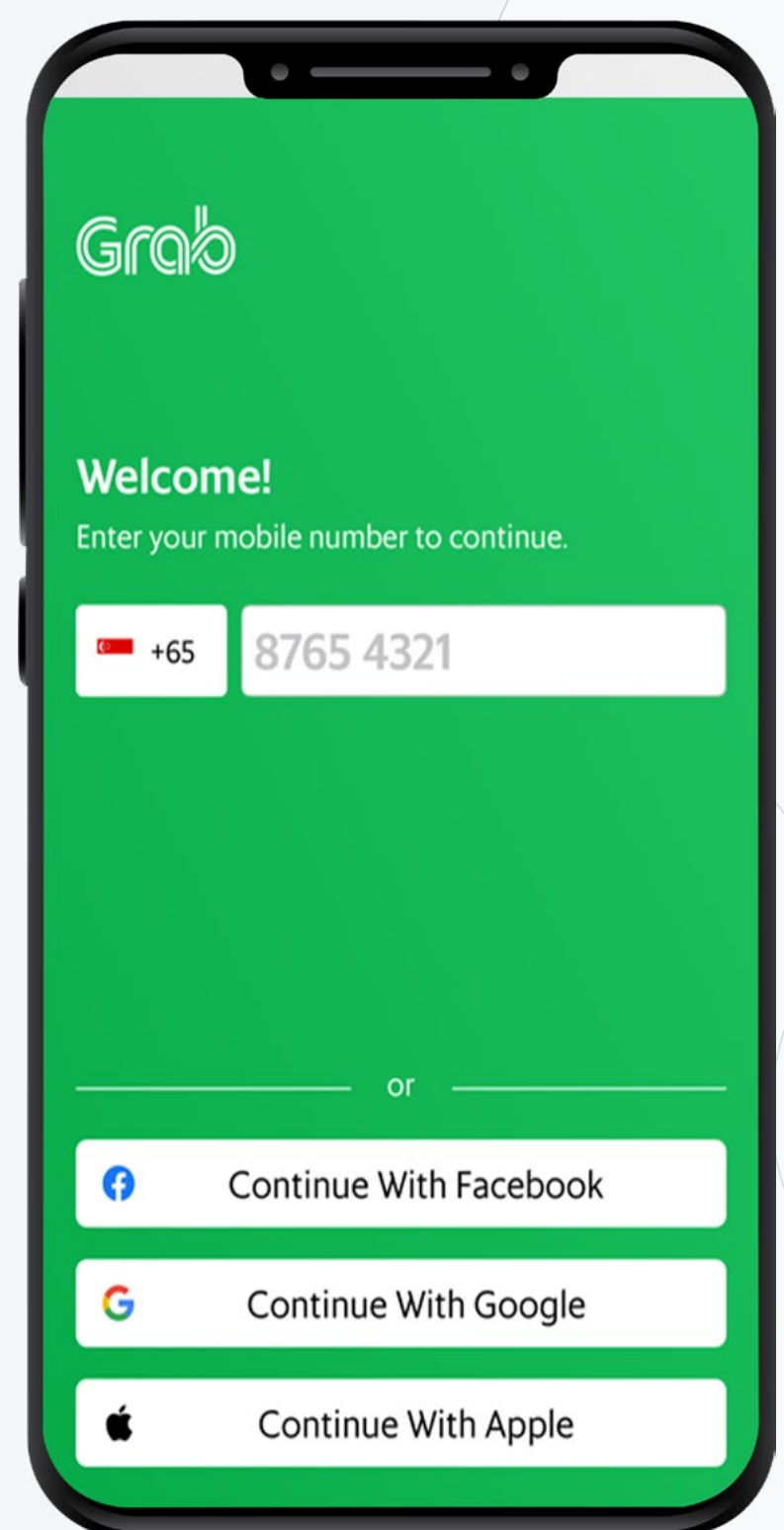
GrabPay, one of Malaysia’s leading e-wallet providers, offers you the convenience of paying for everyday services like bills, groceries, food, rides services, prepaid reloads, and more – all within one app. It allows users to make payments in local in-store via QR code and pay bills. It will enable people to do transaction cashless.

## 4.4.1 How to install Grab and log in?



To install Grab, go to your Play Store and search for “Grab”. Tap INSTALL to install the app.

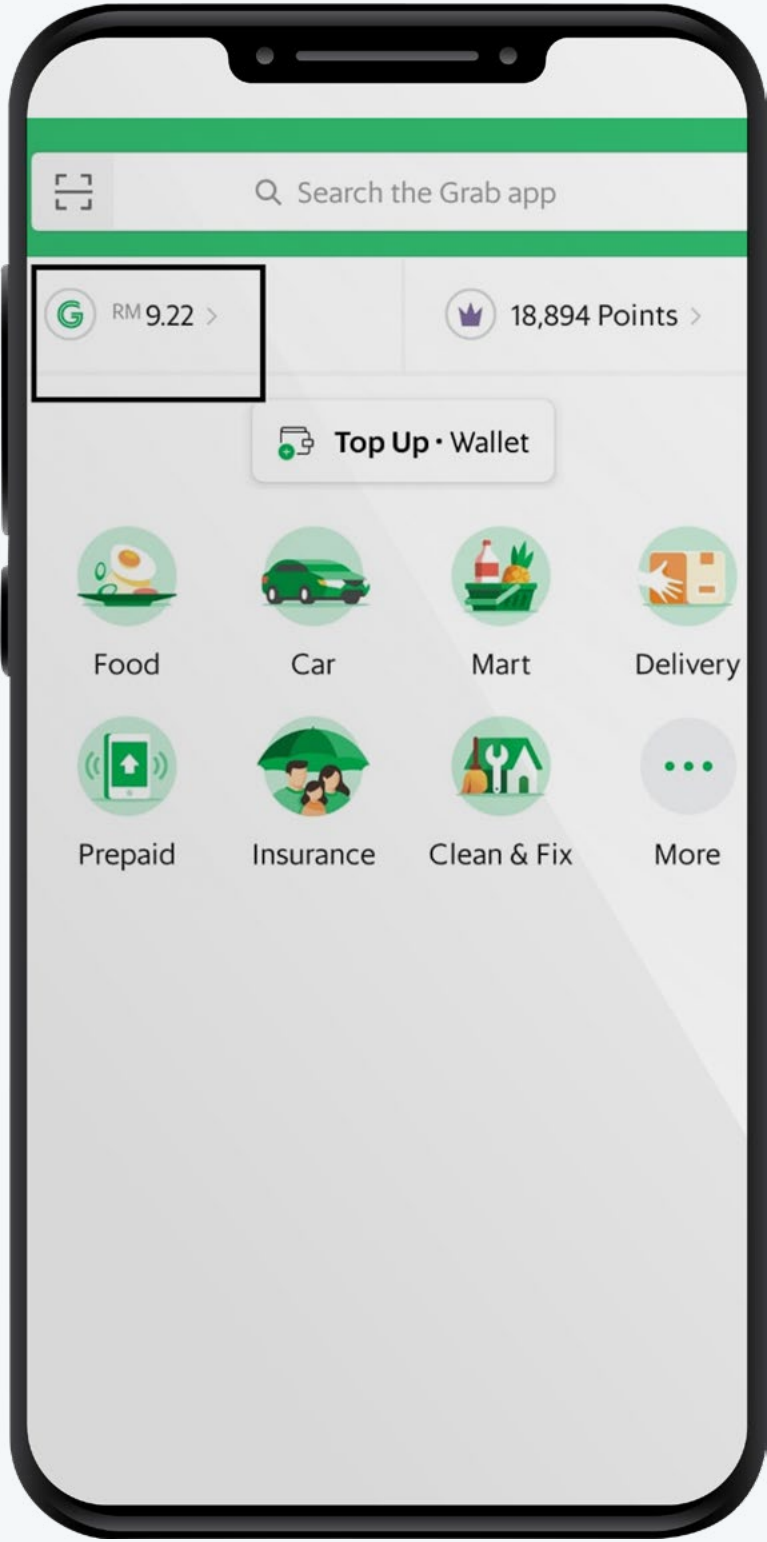
You can login by entering your phone number and password. You may also continue with Facebook or Google if you have linked your Grab account with either one of them before.



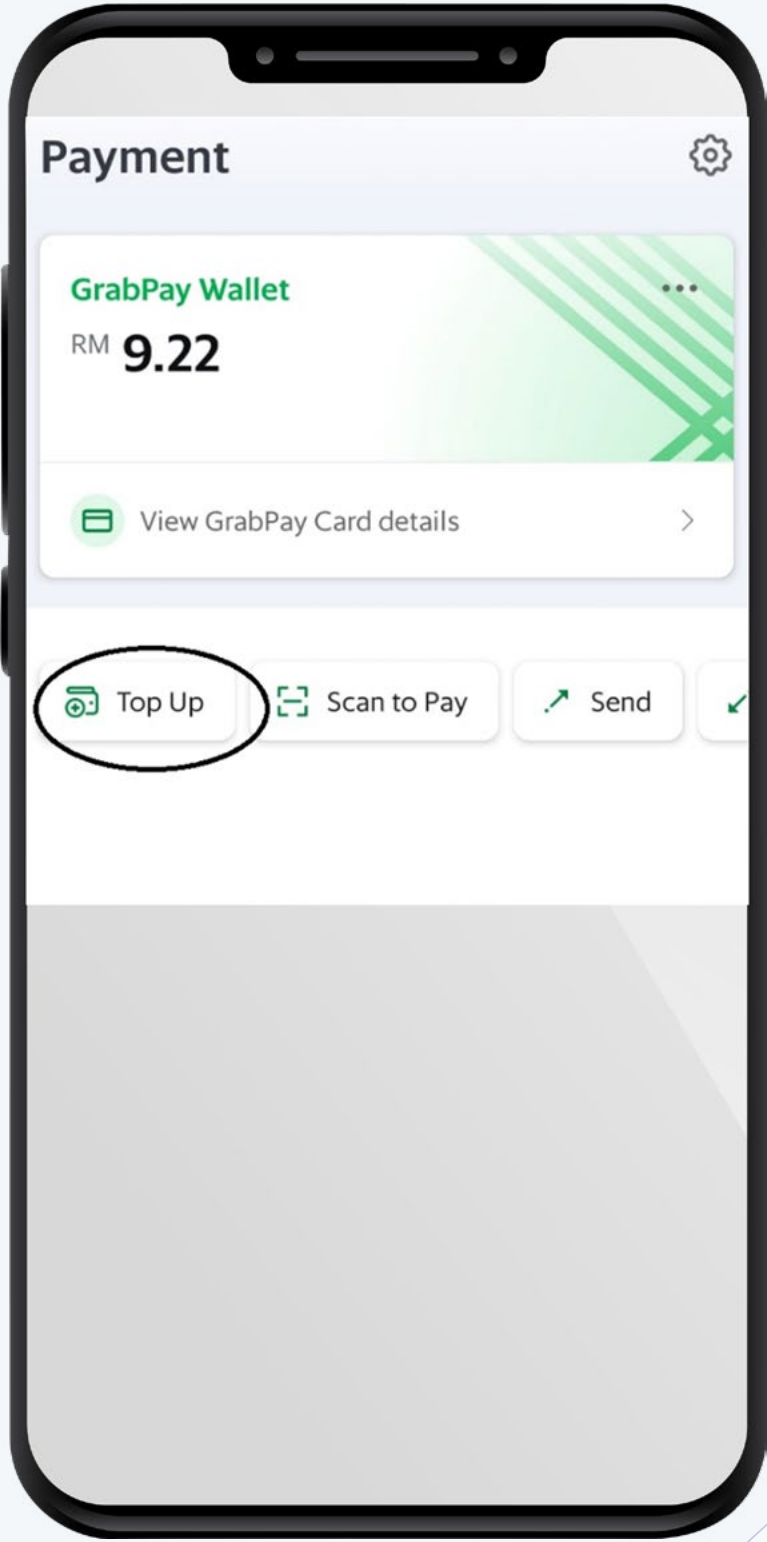
You must have Grab account before using GrabPay. You can either login by entering your phone number and password or continue with Facebook if you have linked your account with your social media account before.

# 4.4.2 How to reload your e-wallet?

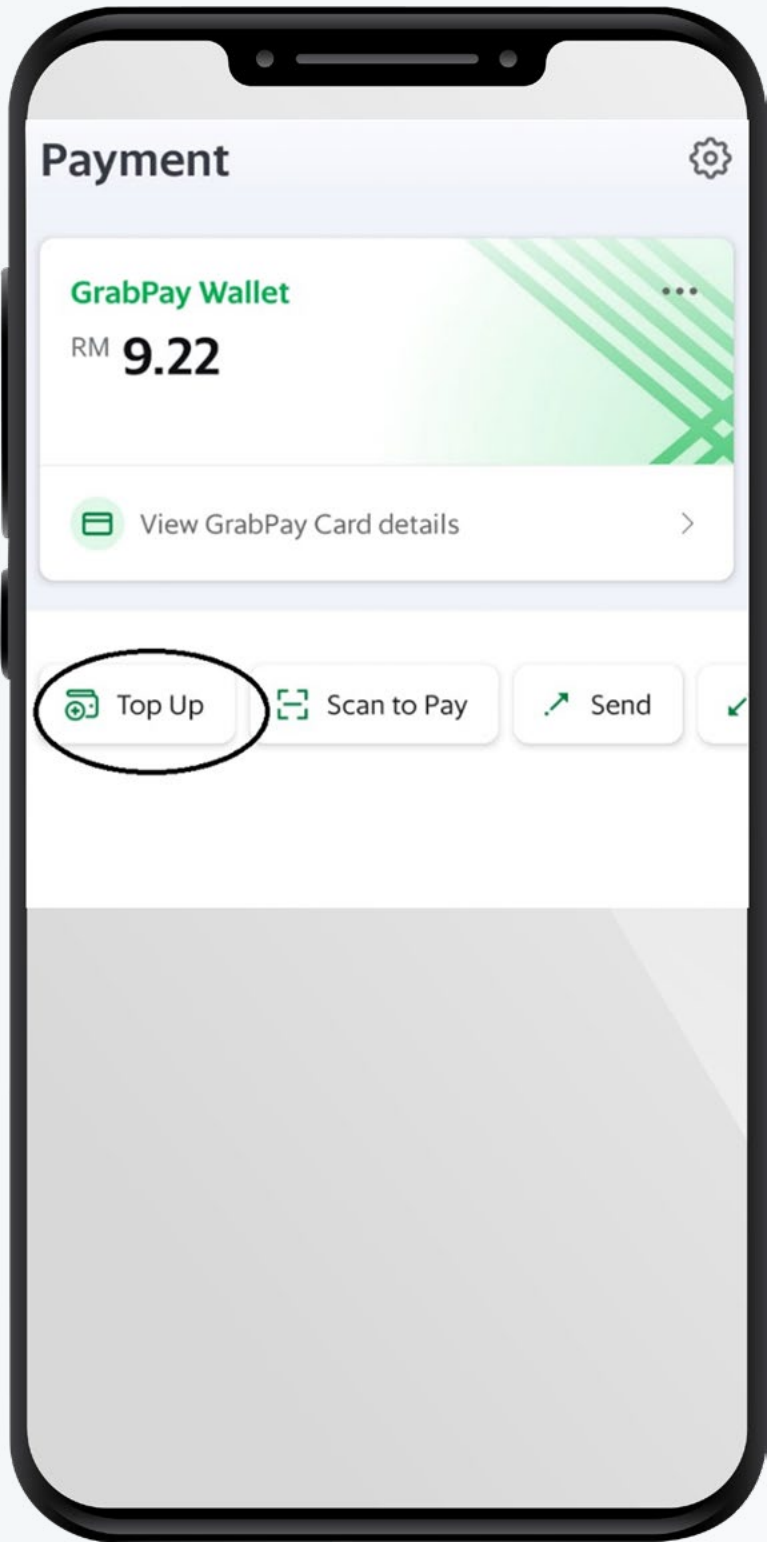
GrabPay, one of Malaysia’s leading e-wallet providers, offers you the convenience of paying for everyday services like bills, groceries, food, rides services, prepaid reloads, and more – all within one app. It allows users to make payments in local in-store via QR code and pay bills. It will enable people to do transaction cashless.



Tap the e-wallet icon



Select TOP UP

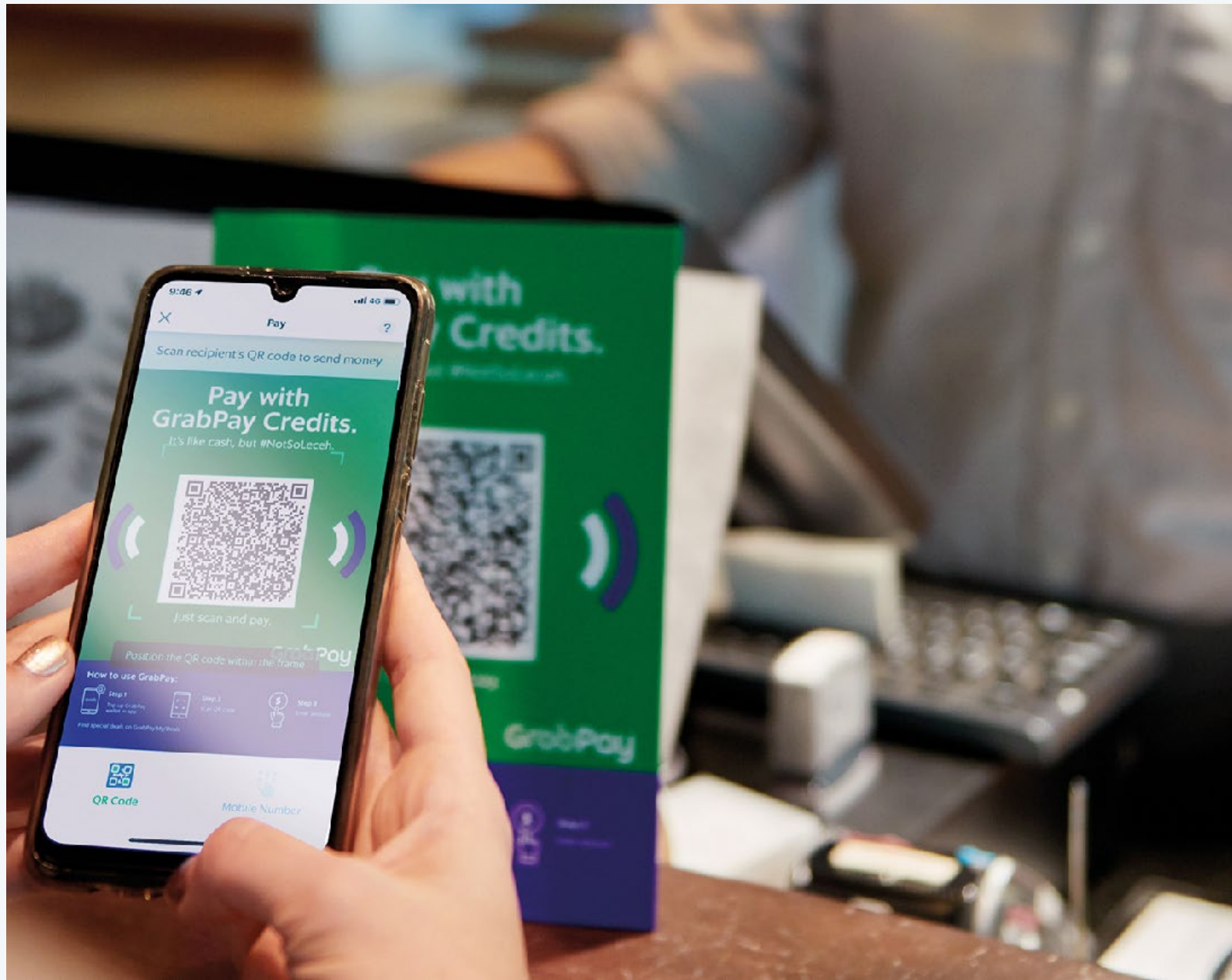


Select payment method – either by card or online banking.

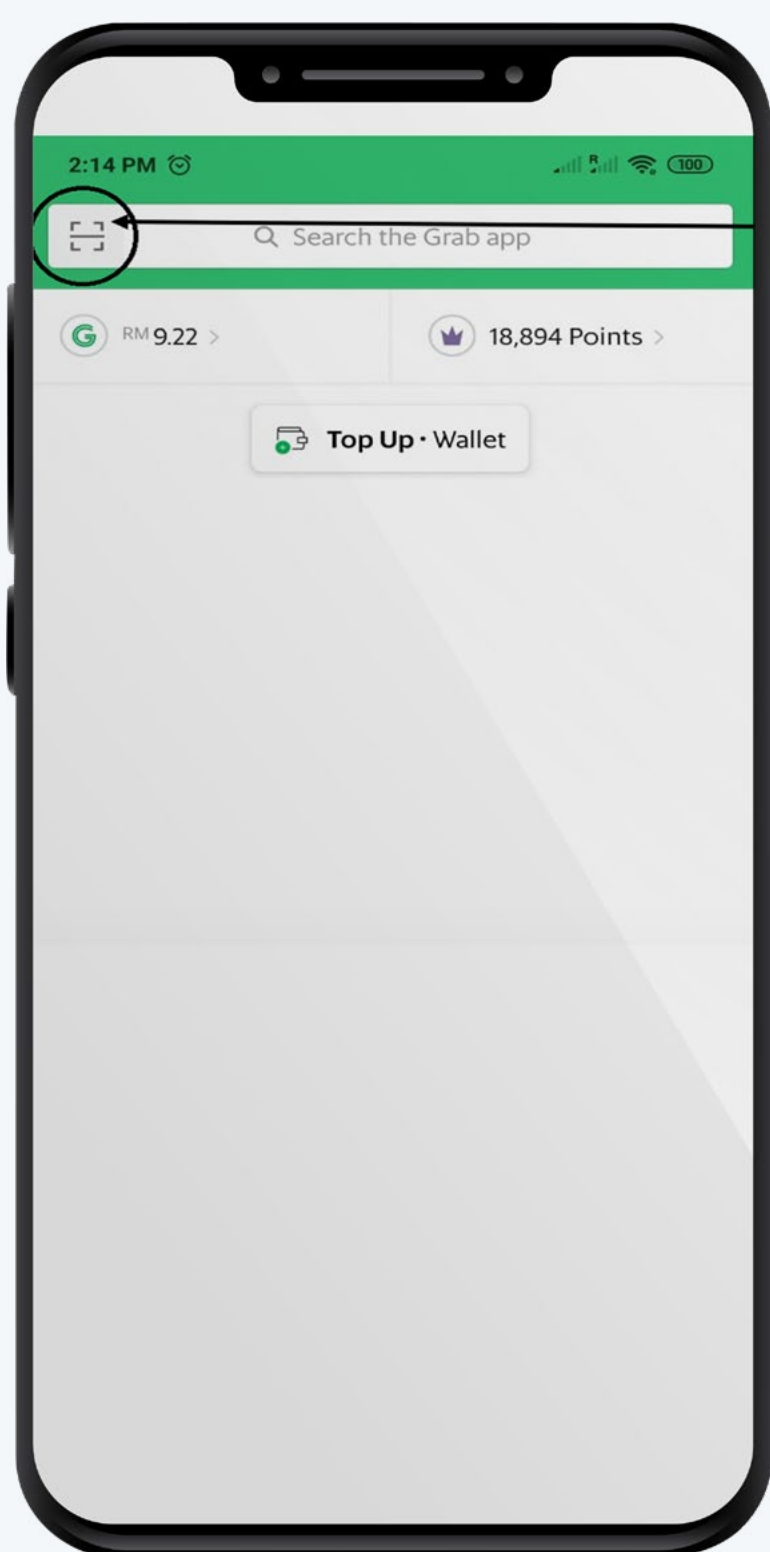


## 4.4.3 How to make payment to merchant?

You can make payment at any participating store with the logo below showing at the payment counter:



You can made payment either scan the barcode provided at the payment counter (by tapping SCAN) or show your barcode to the cashier for him/her to scan it (by tapping PAY).

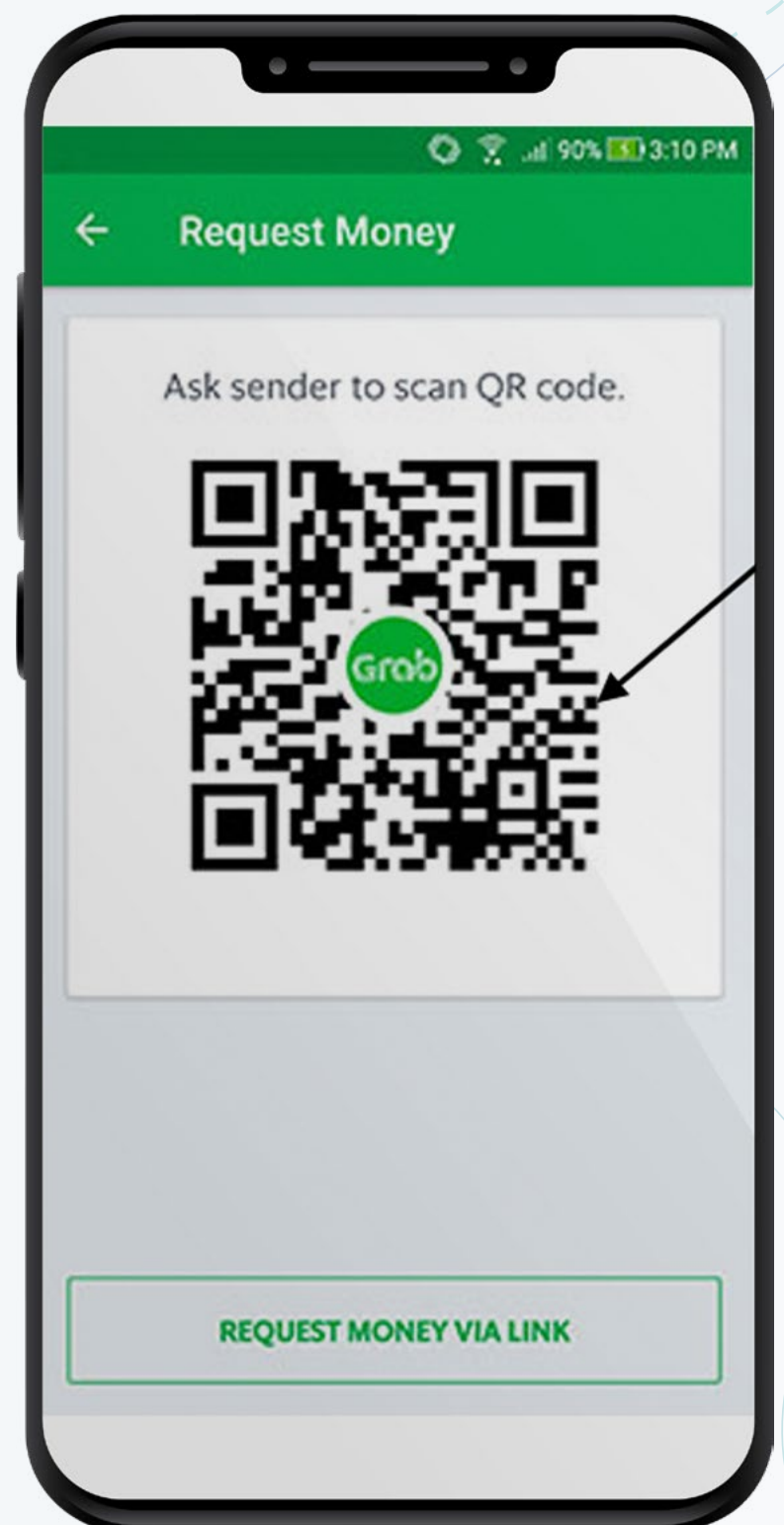
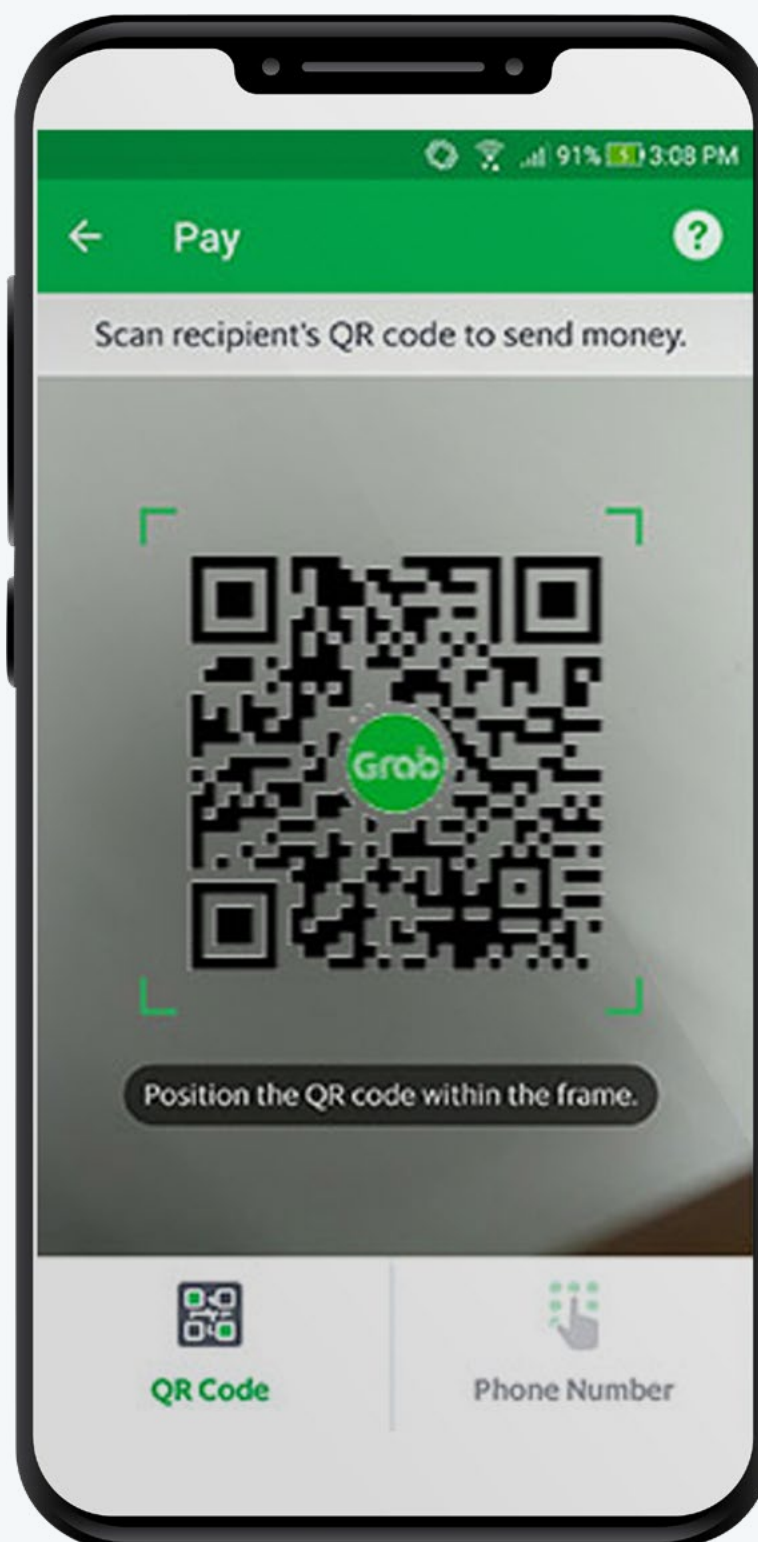




You can scan the barcode **1** provided by the seller. After scanning the barcode, make sure it is the correct merchant, then enter the amount correctly. Double check the merchant and amount before payment. You can ask the cashier's help.

Or, you can generate your **2** account's barcode for the cashier to scan. Tap YOUR QR AND BARCODE to generate your ID/barcode for payment. Cashier will scan your barcode for payment.

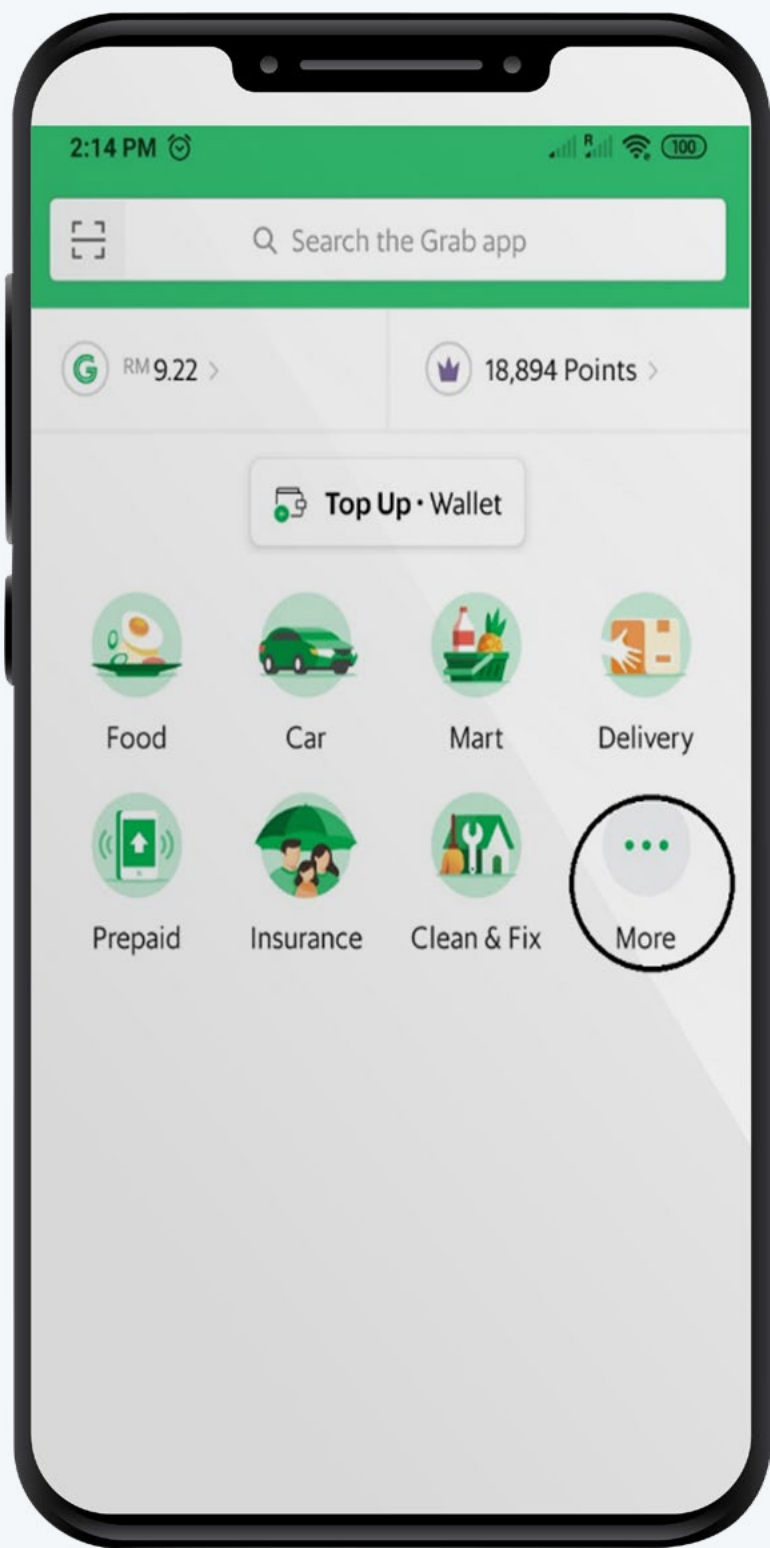
Your barcode should look like this.



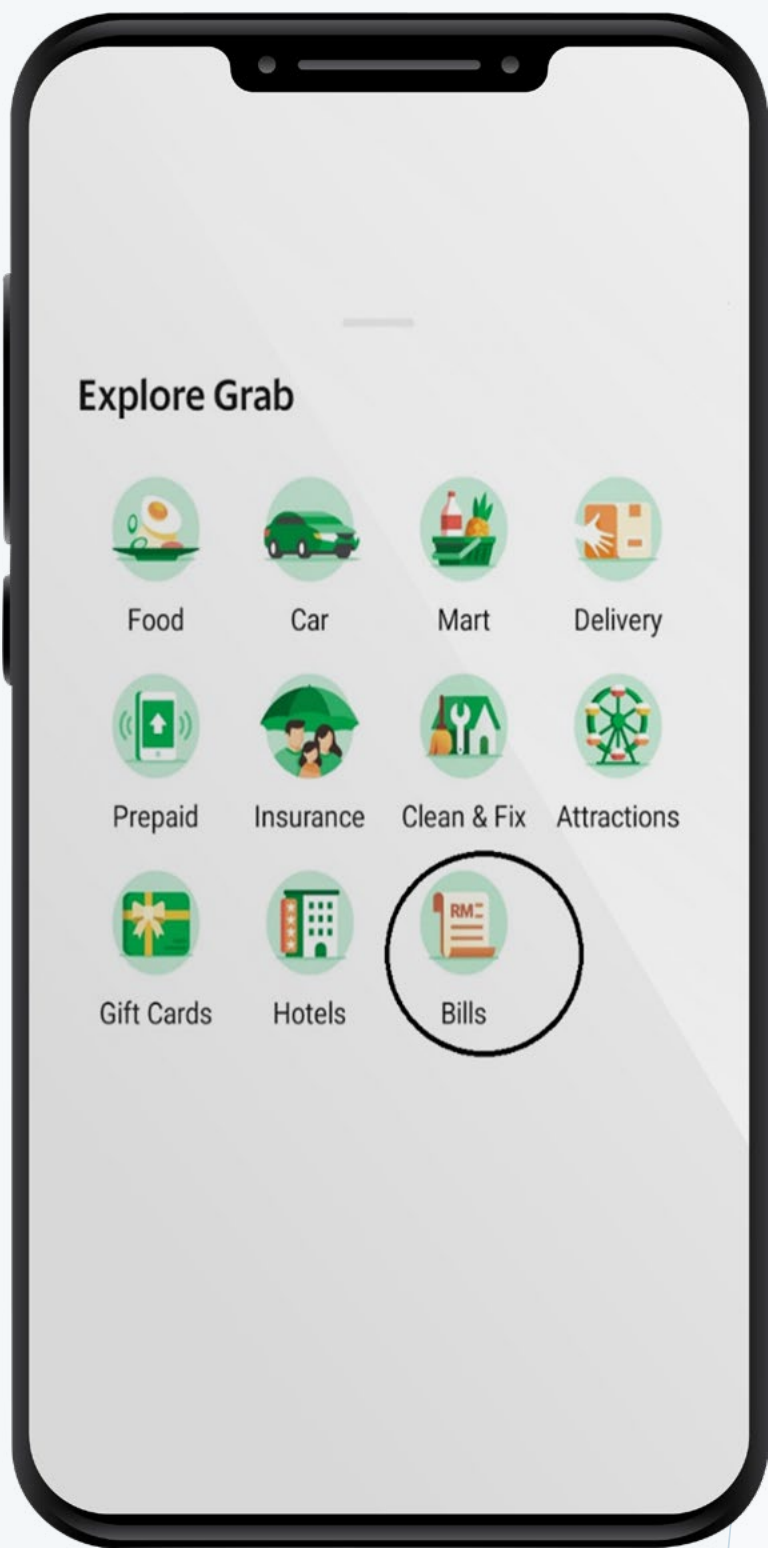


# 4.4.4 How to pay bills?

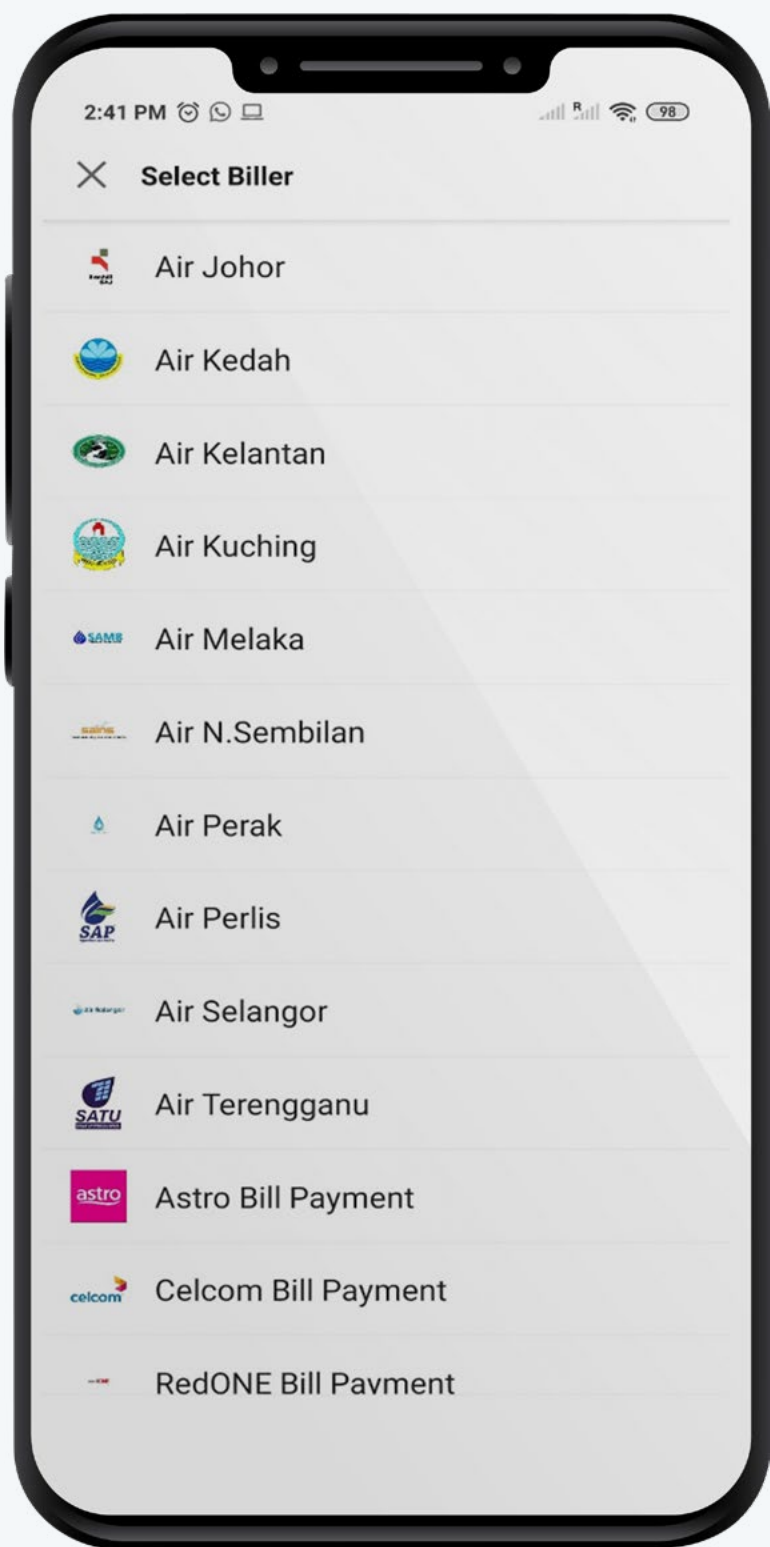
You can also pay selected bills by using GrabPay. The participating agencies might change from time to time. Please make sure you check at the app before paying. Also, you make sure your wallet has enough credit before transaction.



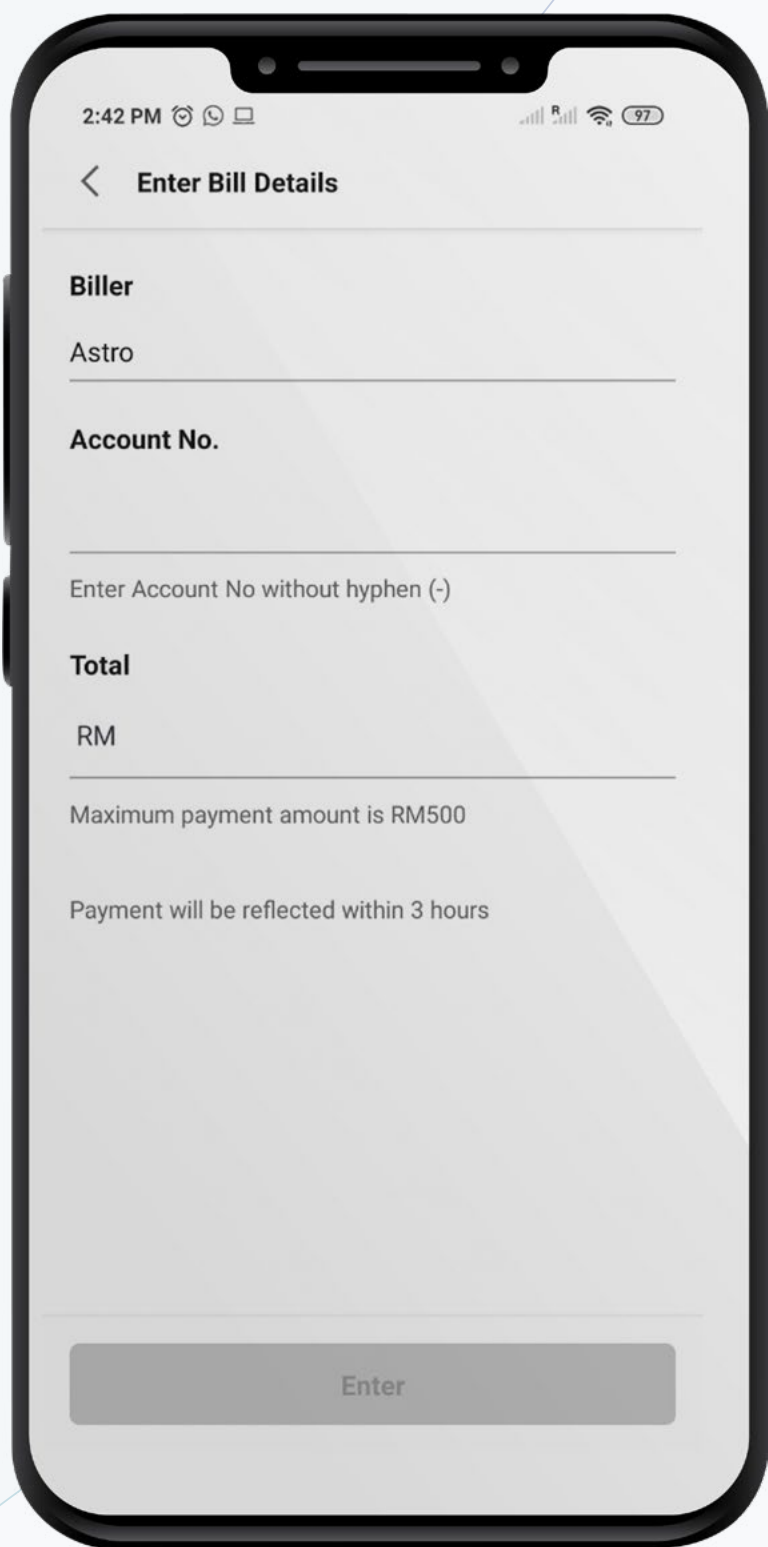
Tap MORE



Then, tap BILLS



Select the bill that you wish to pay



Enter the bill's information as required and tap ENTER for payment.

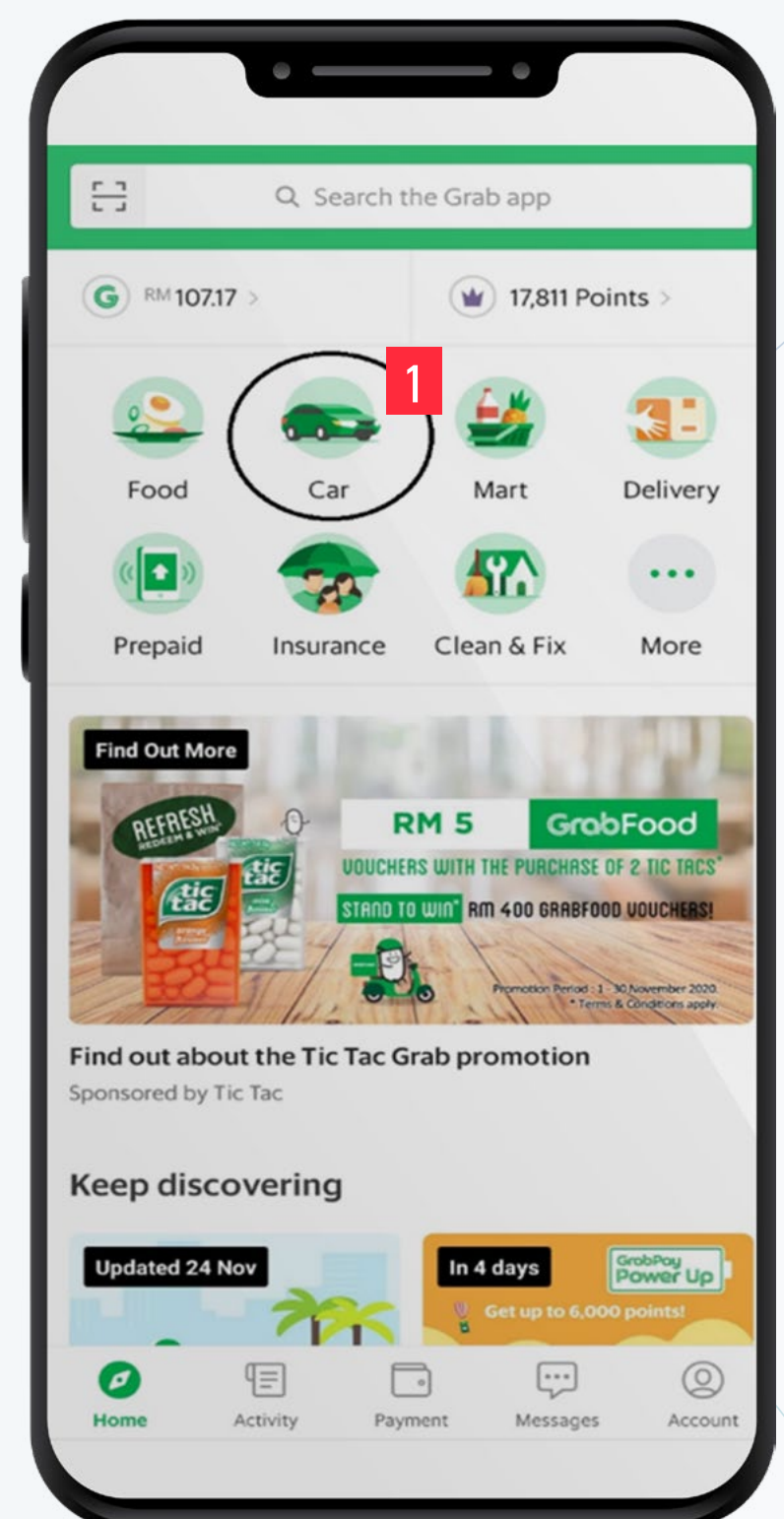
# 4.5 E-hailing – Grab app

Asides from Grab Pay e-wallet, Grab also offers several services such as foods delivery, groceries delivery, items delivery, ordering a ride and so on.

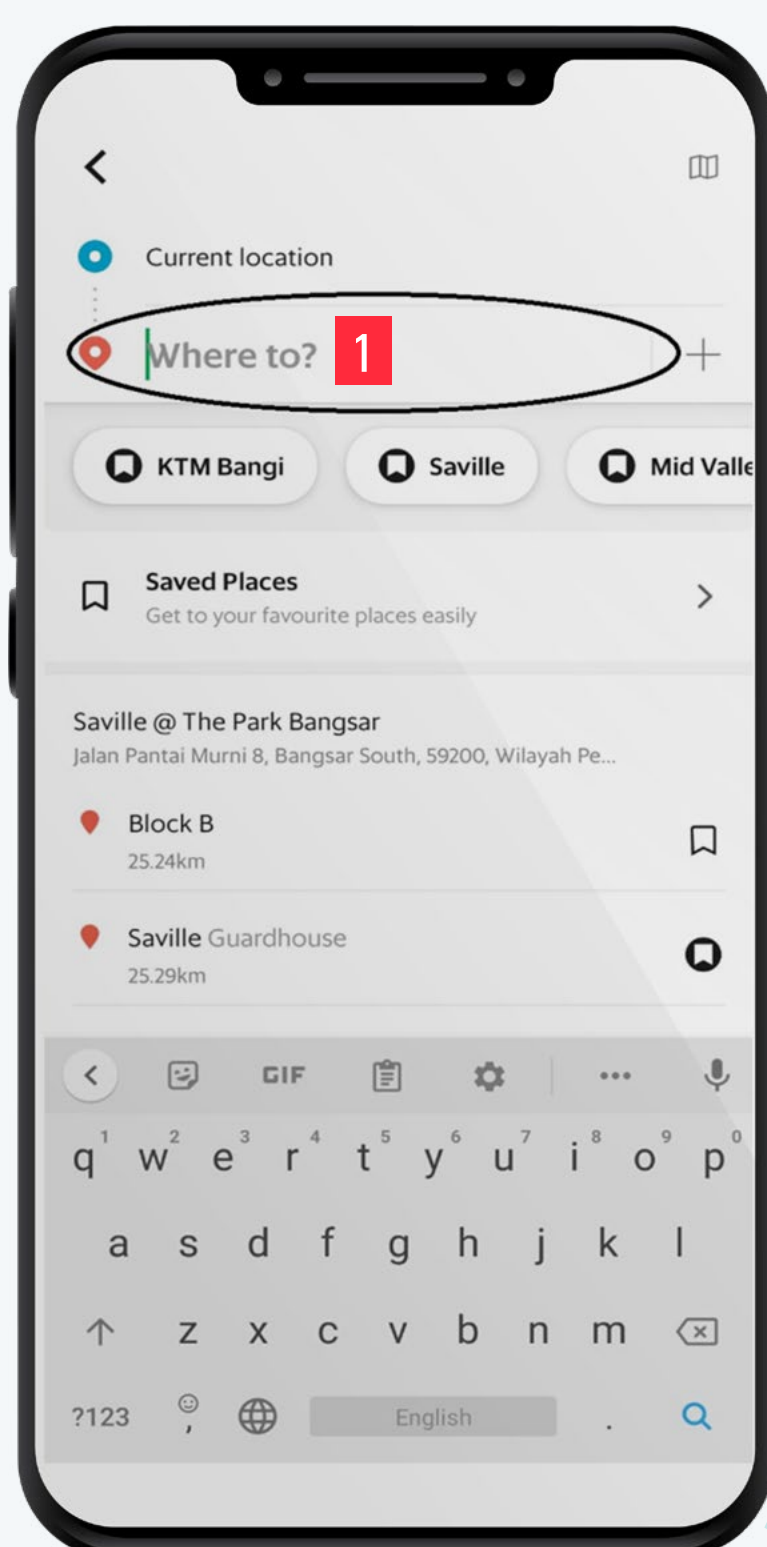
## 4.5.1 How to order a ride by using Grab app

To order a ride, you must make sure that you switch on your GPS first. Switching on GPS allows the system to detect your current location. At the main page, tap CAR to order a ride.

- 1 Tap CAR to order a ride. Make sure you switch on your GPS before tapping this button.



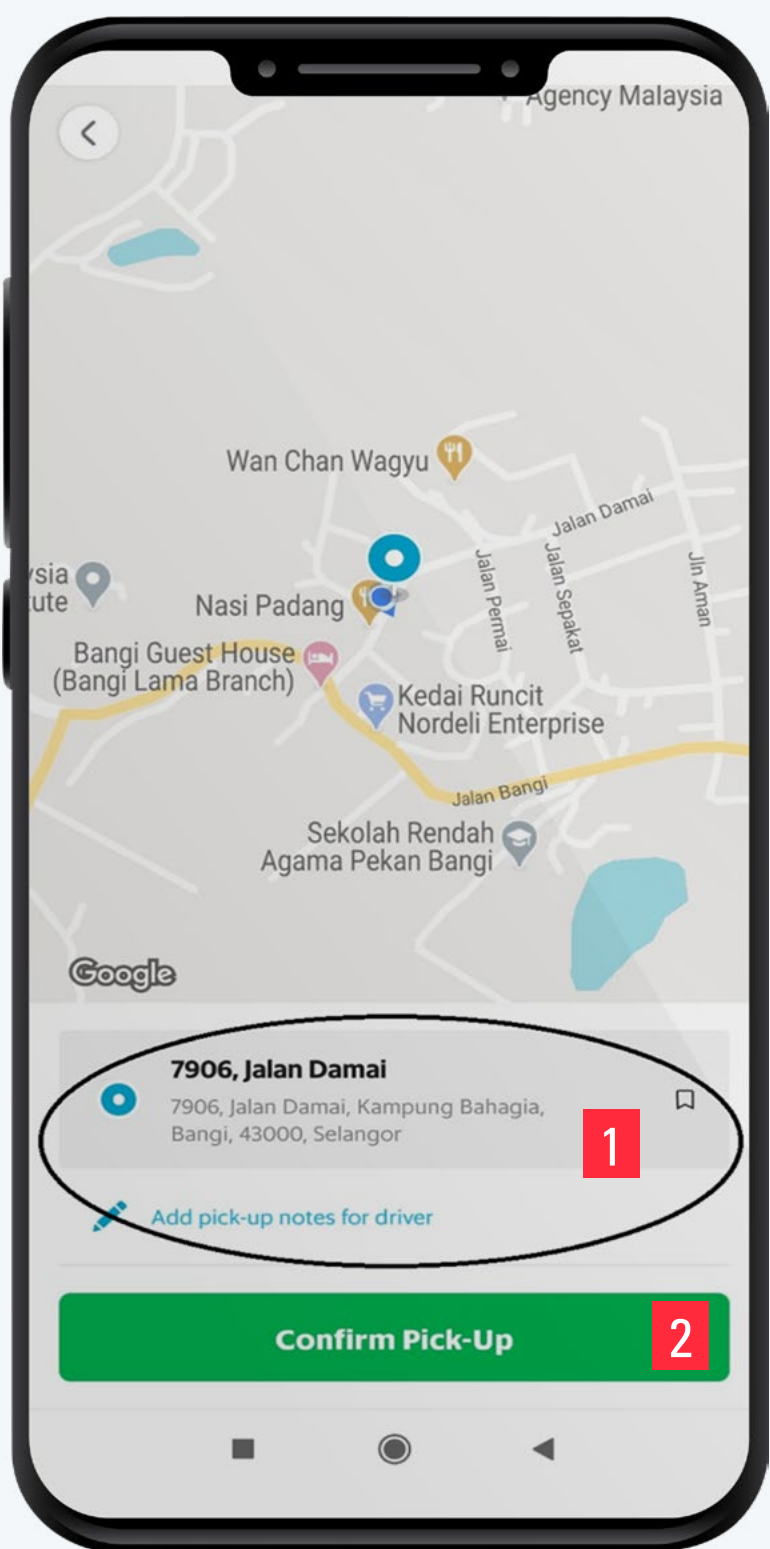
After that, the system will ask you to identify your drop off point, which is your destination. You can enter the destination that you wish to go and select the destination from the drop-down list:



- 1 Enter your destination here. Select the correct destination from the list.



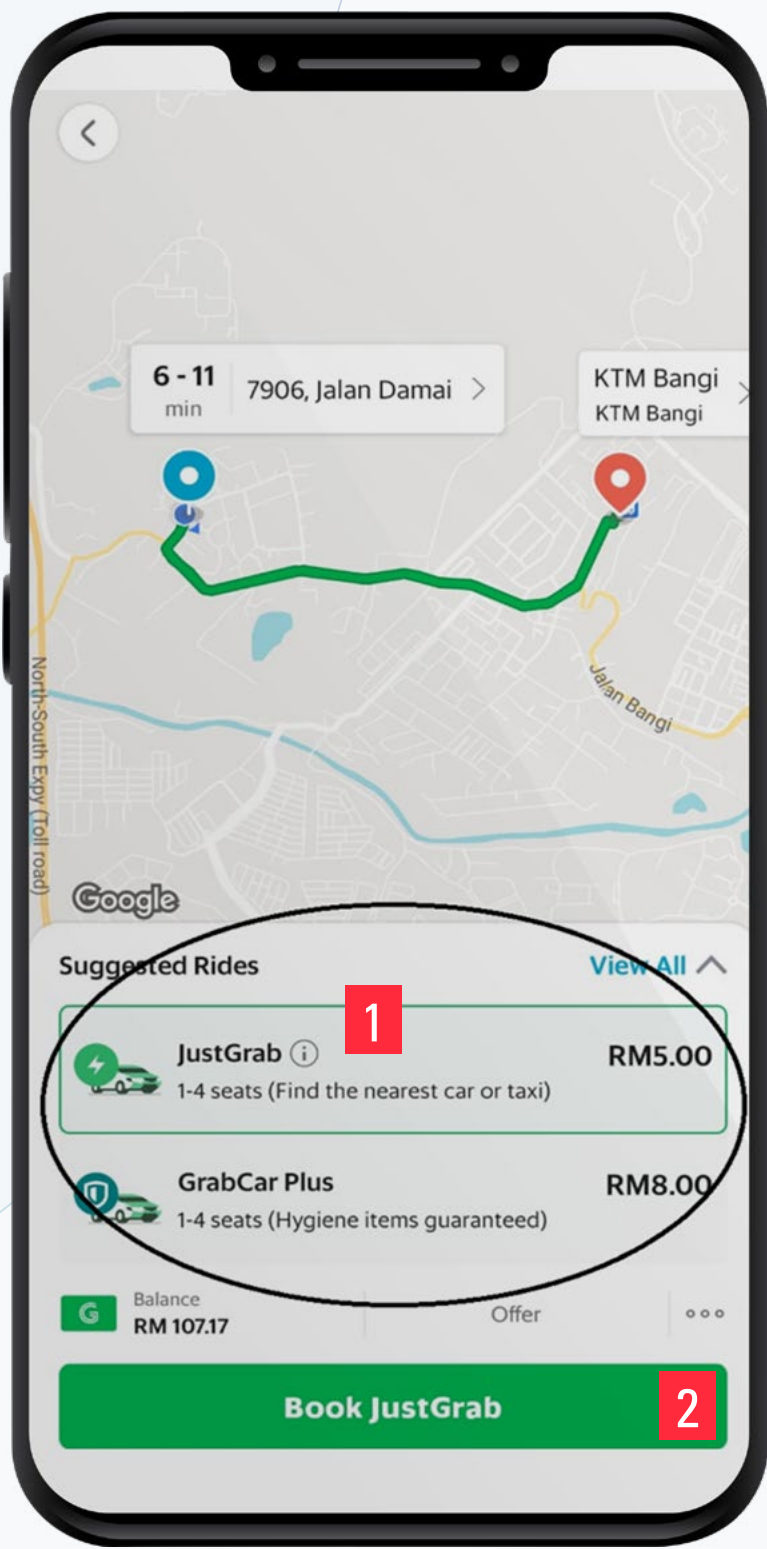
Then, select your pick-up point – the place you want the driver to pick you up. You can type the pick-up point and select the correct point-up point from the drop-down list:



- 1 Enter your pick-up point here. You can also add a note to the driver, if any.
- 2 Tap CONFIRM PICK-UP only after you have confirmed that you already entered the correct pick-up point.

After tapping CONFIRM PICK-UP, you should be able to see the price of the ride. You can choose the type of transport that you wish to use. Tap BOOK JUSTGRAB to book for your ride, if you are agreeable with the price shown.

- 1 You can view the price and types of car that is available.
- 2 Tap BOOK JUSTGRAB to book the ride after confirming all the details are correct (destination, pick-up point, type of car, and price).



# 4.6 Self-checkout machine – TESCO self-checkout machine

TESCO self-checkout machines are available in some branches such as IOI City Mall. Using self-checkout machine can avoid long queue and save time. You can also avoid cash contact if you pay cashless by cards or e-wallet. Please remember that you can only use the self-checkout machine if you purchase 10 items or below, subject to the terms and conditions from the TESCO management.

## 4.6.1 How to make payment using self-checkout machine?

Select the self-checkout machine based on your preferred payment method. Some machines only for card payment. Bring all items that you want to purchase and put them on the non-bagging area – area to put your items before scanning. Start the process by tapping START.



Tap START to start scanning process



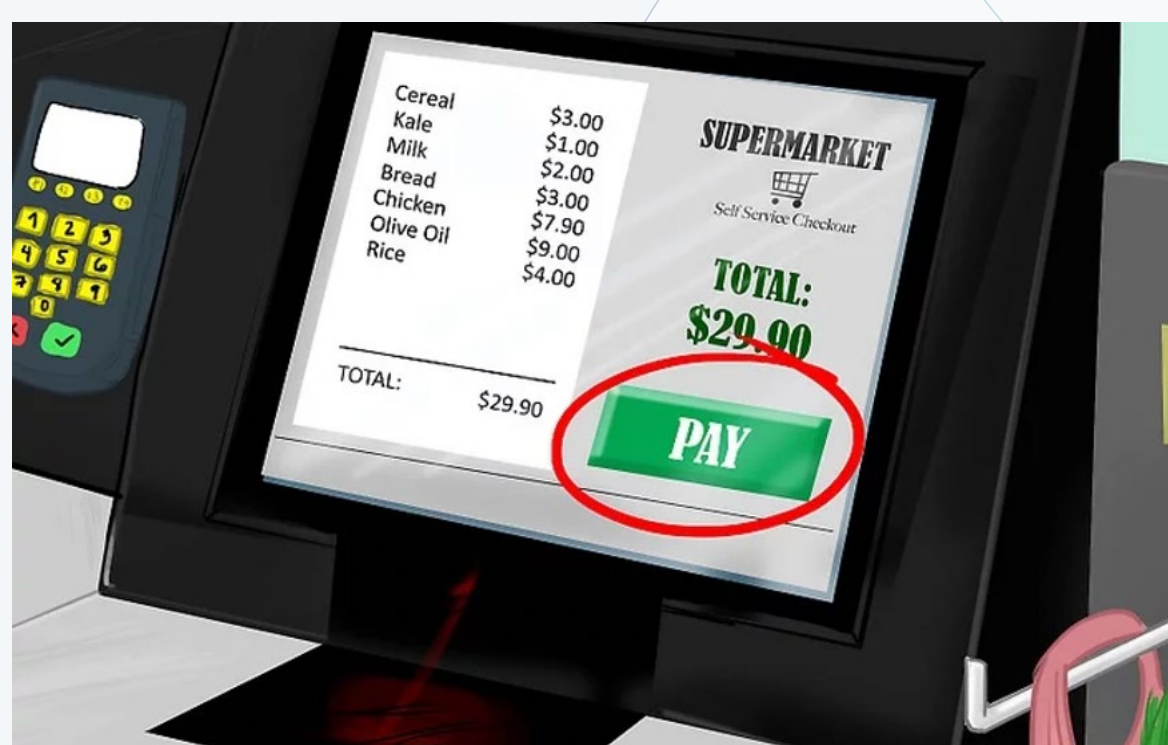


You can start to scan your member card via your app or physical card before scanning the first item. You can collect points by scanning your member card during purchasing. You can start to scan your item once the machine asks you to do so. After hearing the “beep” sound, quickly put the scanned item to the bagging area. Do not put items at the bagging area before scanning.



Scan your TESCO card before scanning your first item. Then start to scan your first item after the machine asks you to do so. Scan your card and purchases by lining up the bar-code with the red light of the scanner. Put the scanned item immediately on the bagging area.

After scanning all items, review your items and prices on the screen. If you are agreeable on the total price, pay for your purchase when complete. Tap “PAY” and select your method of payment. Some self-checkout machines do not accept cash so you will need to use a credit, debit card or e-wallet. Select your preferred payment method and proceed with payment. You can start to pack your items and remove them from bagging area after getting your receipt.



# References

1. <https://www.wikihow.com/Use-Self%E2%80%90Checkout-at-a-Store>
2. [https://en.wikipedia.org/wiki/Lazada\\_Group](https://en.wikipedia.org/wiki/Lazada_Group)
3. <https://en.wikipedia.org/wiki/Shopee>





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