# CASHLESS SOCIETY INITIATIVE PHASE 3 (2025) IMPACT STUDY

## COMMUNITY & FUTURE INCLUSION DIVISION (CFID)

## INDUSTRY DEVELOPMENT SECTOR (IDS)

2025

CASHLESS SOCIETY

Mudah • Pantas • Selamat

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# CASHLESS USER AND TRADERS LANDSCAPE IN MALAYSIA

# SURVEY OVERVIEW

**The survey aimed to gather insights from users and traders involved in the Cashless Society Phase 3 rollout**

## BACKGROUND

This study examines the **readiness, preferences, and behaviors of users and traders under the Cashless Society Initiative Phase 3** in adopting cashless payments. It explores key trends, motivations, and challenges, as well as the impact of digital transactions on income, customer experience, and business efficiency.


## PURPOSE

- To assess the adoption level, readiness, and attitudes of users and traders under the Cashless Society Initiative Phase 3 in using cashless payment methods in their daily lives and business operations.
- To identify key trends, spending patterns, usage frequency, success factors, pain points, and the impact of cashless transactions on income growth, customer experience, and overall business efficiency.

## TARGET AUDIENCE

Users: **80** Participants

Traders: **26** Participants

The target audience for this survey includes both **users and traders** who participated in the Cashless Society Initiative Phase 3 in three states (Perak, Sabah, Sarawak), capturing insights from consumer and business perspectives in adopting cashless payment methods.

## METHOD

The study was conducted through data collection carried out on the day of the event. The survey was conducted in **rural areas surrounding NADI centers**.

# CASHLESS USER SURVEY

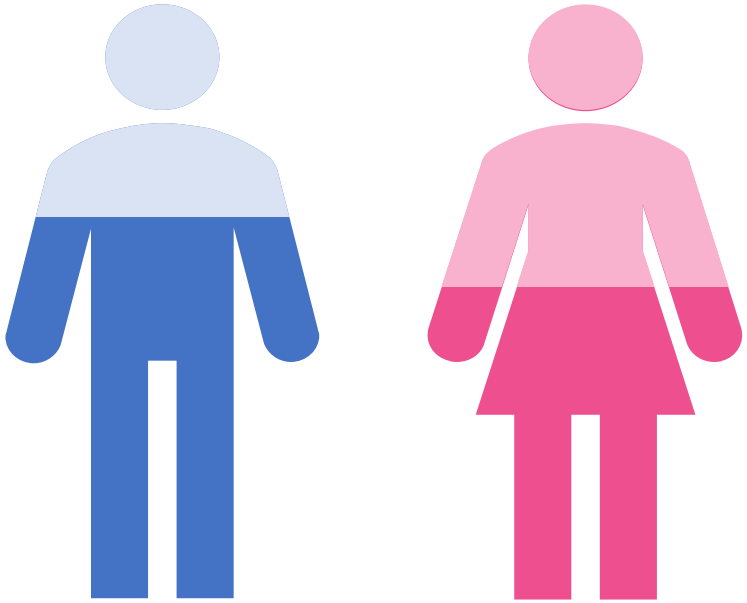
# DEMOGRAPHIC PROFILE OF RESPONDENTS

**The results provide an overview of respondents' gender & age**

## Survey Demographics

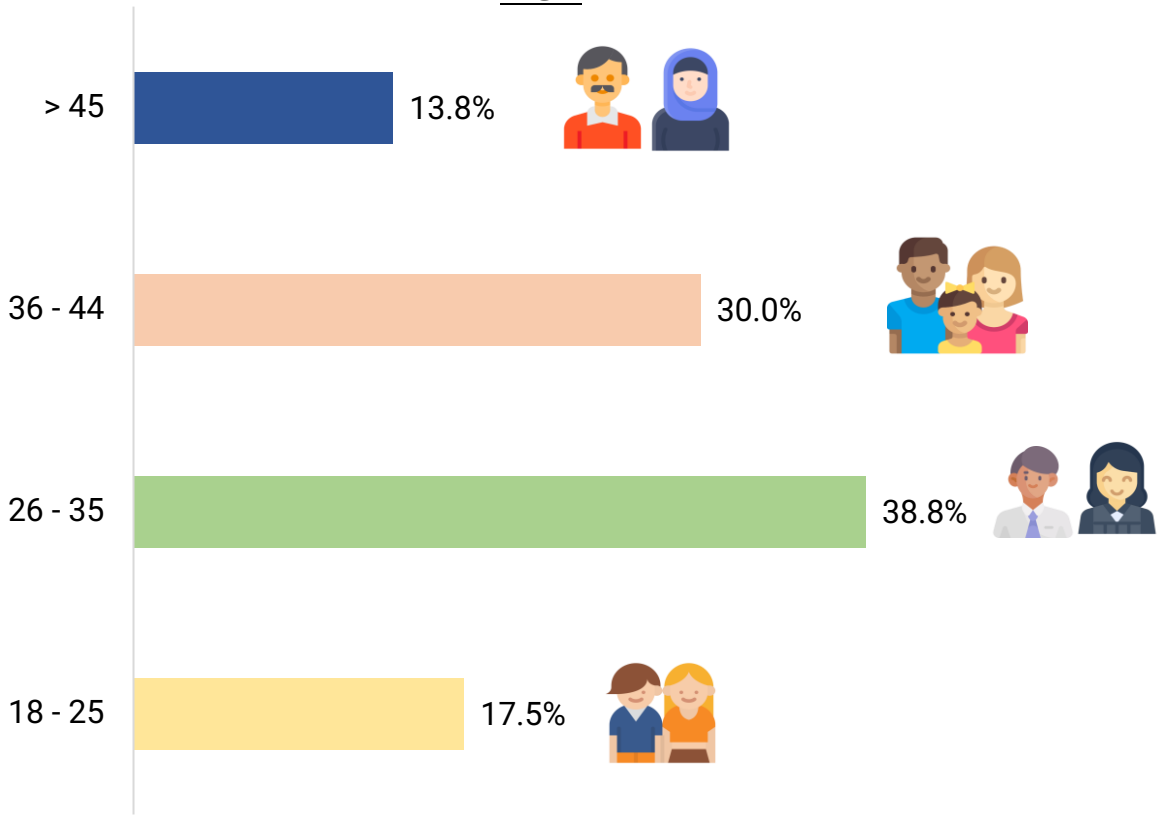
%

### GENDER



**51.3%** **48.8%**

### AGE



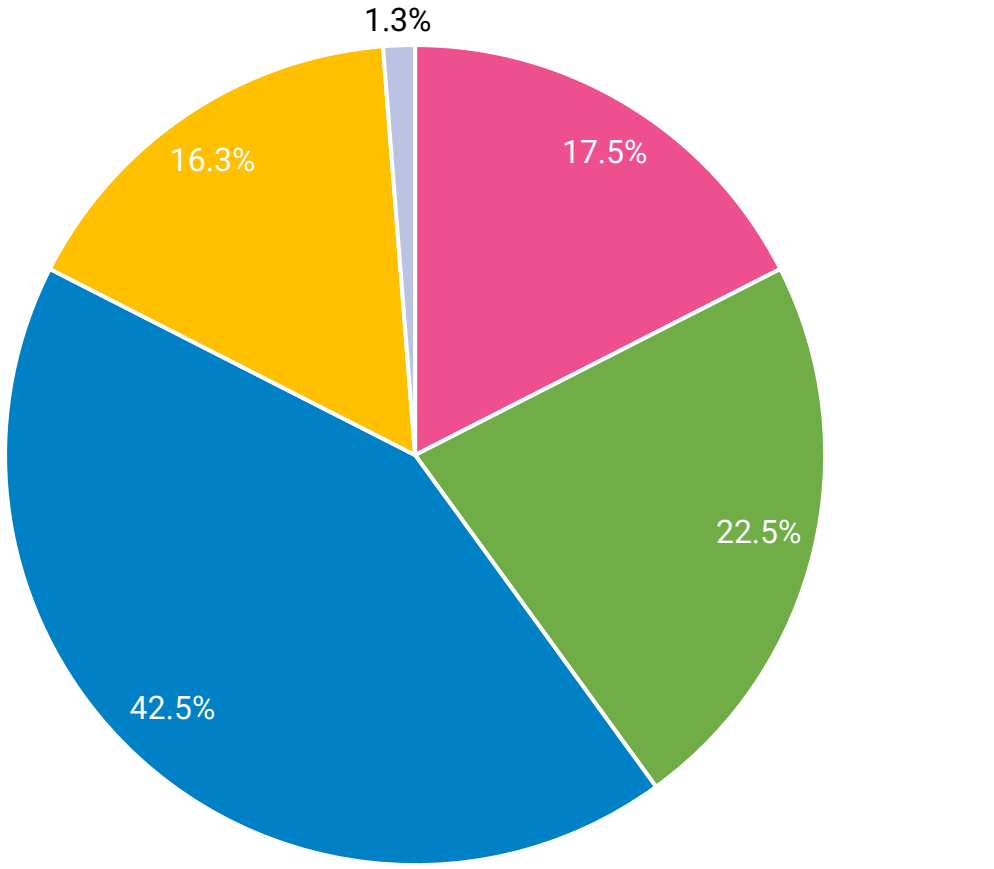

Sample size (N=80)

# PREFERRED CASHLESS PAYMENT METHODS

## QR code payments preferred by 42.5% of respondents

### Cashless Payment Method

%




Q: Which cashless payment methods you prefer/use?
Sample size (N=80)

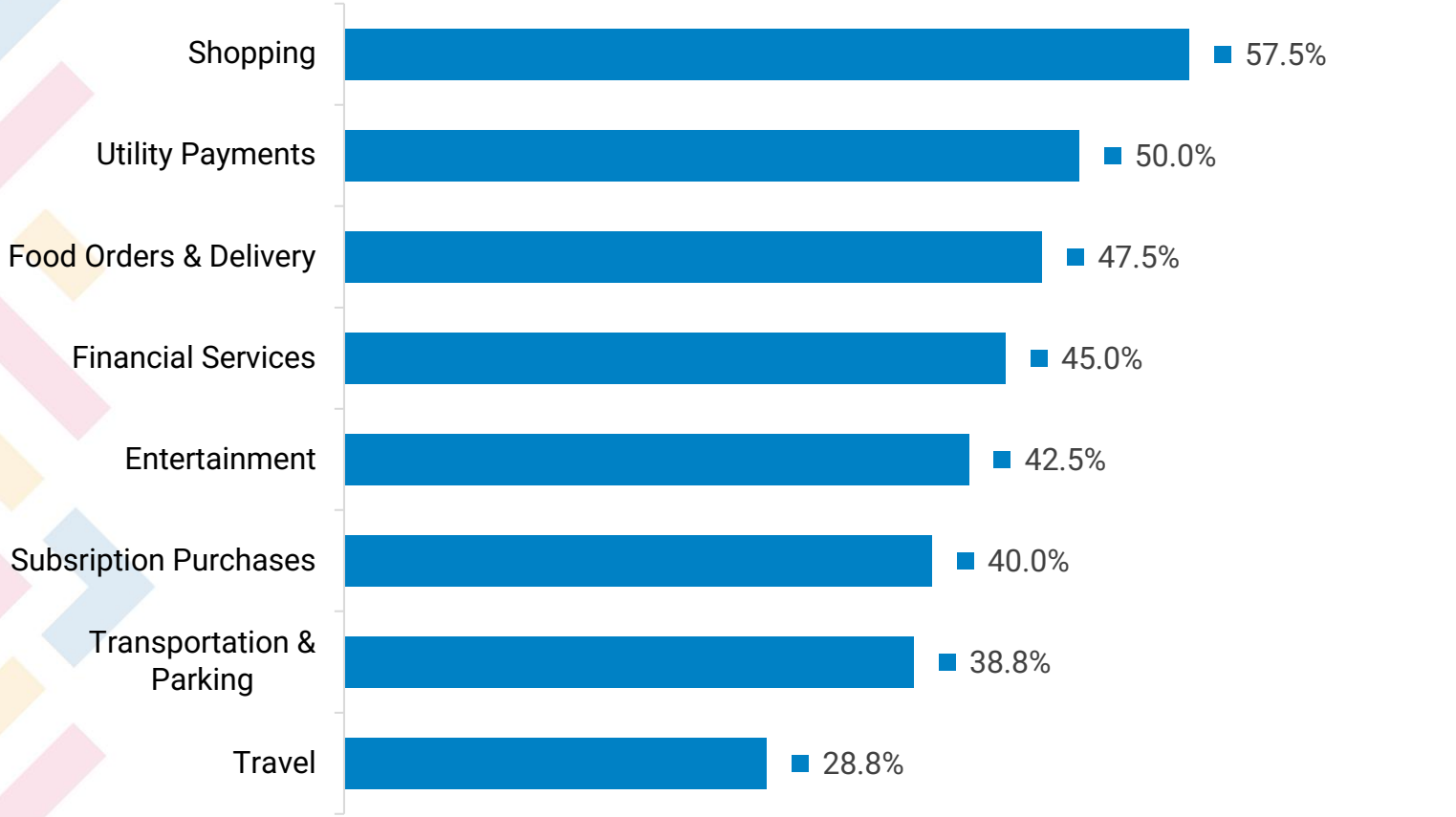
- The findings indicate that QR code payments are the most preferred cashless method, agreed by **42.5%** of the respondents.
- This preference aligns with the rapid expansion of DuitNow QR, which now has 2.6 million acceptance points nationwide, and has seen person-to-merchant transactions surge from 360 million in 2023 to 870 million in 2024, with transaction value rising from RM14.6 billion to RM31.1 billion[1].
- BNM also stated that DuitNow QR offers a cost-effective payment option with no charges for individuals and minimal fees for businesses[2].
- Debit and credit cards were preferred by 22.5% of respondents, while e-wallets accounted for 17.5%, showing increasing use of digital financial tools.

Source:
1. Malaysia Fintech Report 2025 - Fintech News Malaysia
2. DuitNow QR payments: Micro and small businesses will continue to enjoy zero-cost transactions; No new costs for individual customers - Bank Negara Malaysia

# USAGE TRENDS IN CASHLESS PAYMENTS

## Shopping is the top cashless activity with 57.5% of respondents

### Usage of Cashless Payments
%



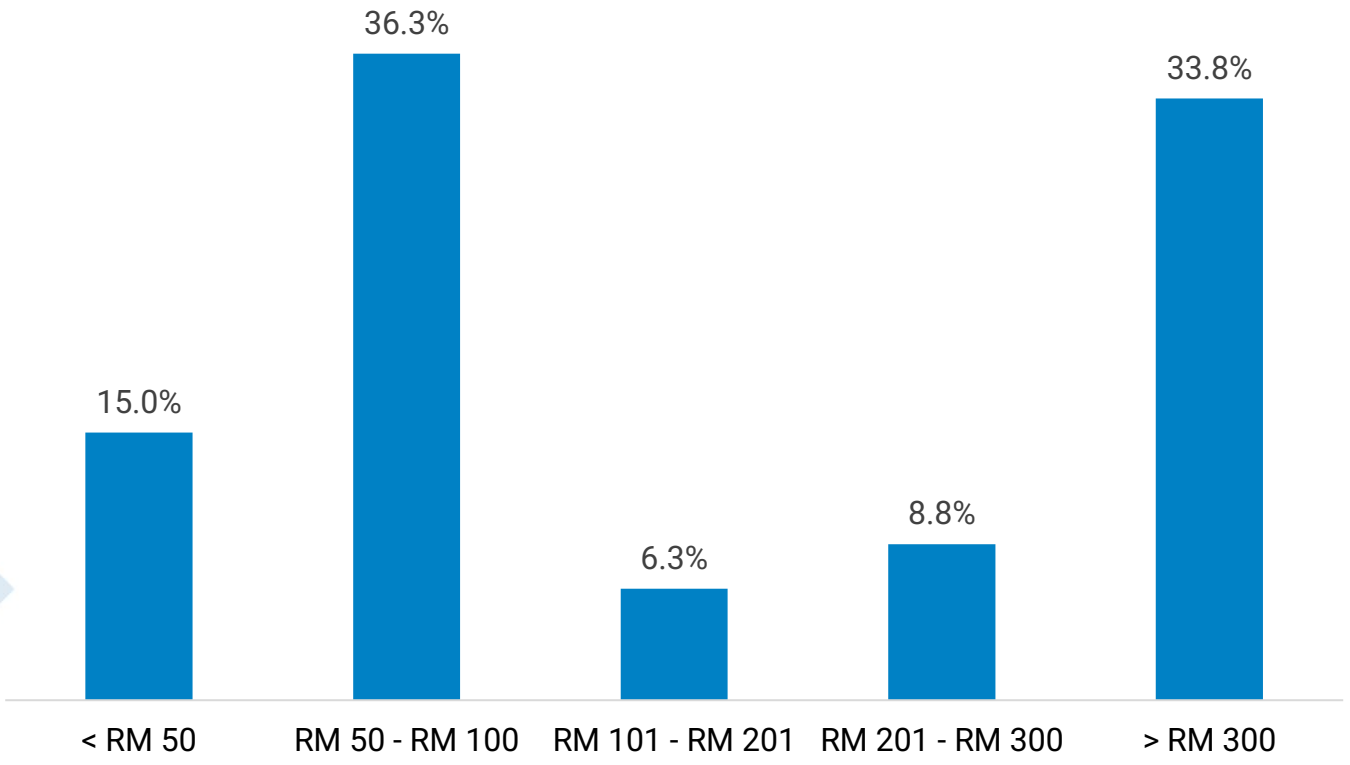

Q: What do you usually use cashless payments for?
Sample size (N=80)

- The survey finds that **shopping** is the most common activity using cashless payment methods with **57.5%** of the respondents, followed by utility payments at 50.0%, food orders and delivery at 47.5% and financial services at 45%.
- These findings show that respondents are relying on cashless payment methods not only for their daily necessities such as shopping, but also for household expenses and other financial activities.

# AVERAGE SPENDING PER CASHLESS TRANSACTION

## 36.3% of the respondents spend RM50–RM100 per transaction

### Average Spending per Cashless Transactions
%




- The findings show that most respondents spend between RM 50 – RM 100 with **36.3%** per cashless transaction, followed closely by the respondents who spent above RM 300 at 33.8%.
- This suggests that cashless payments are commonly used regularly even for higher-value transactions, reflecting user confidence in digital payment security and convenience.
- A smaller portion of respondents spent below RM50 at 15.0%, RM201–RM300 at 8.8%, and RM101–RM201 at 6.3%, indicating that although lower-value transactions exist, most users associate cashless payments with medium to high spending activities.

Q: What is your average spending per cashless transaction?
Sample size (N=80)



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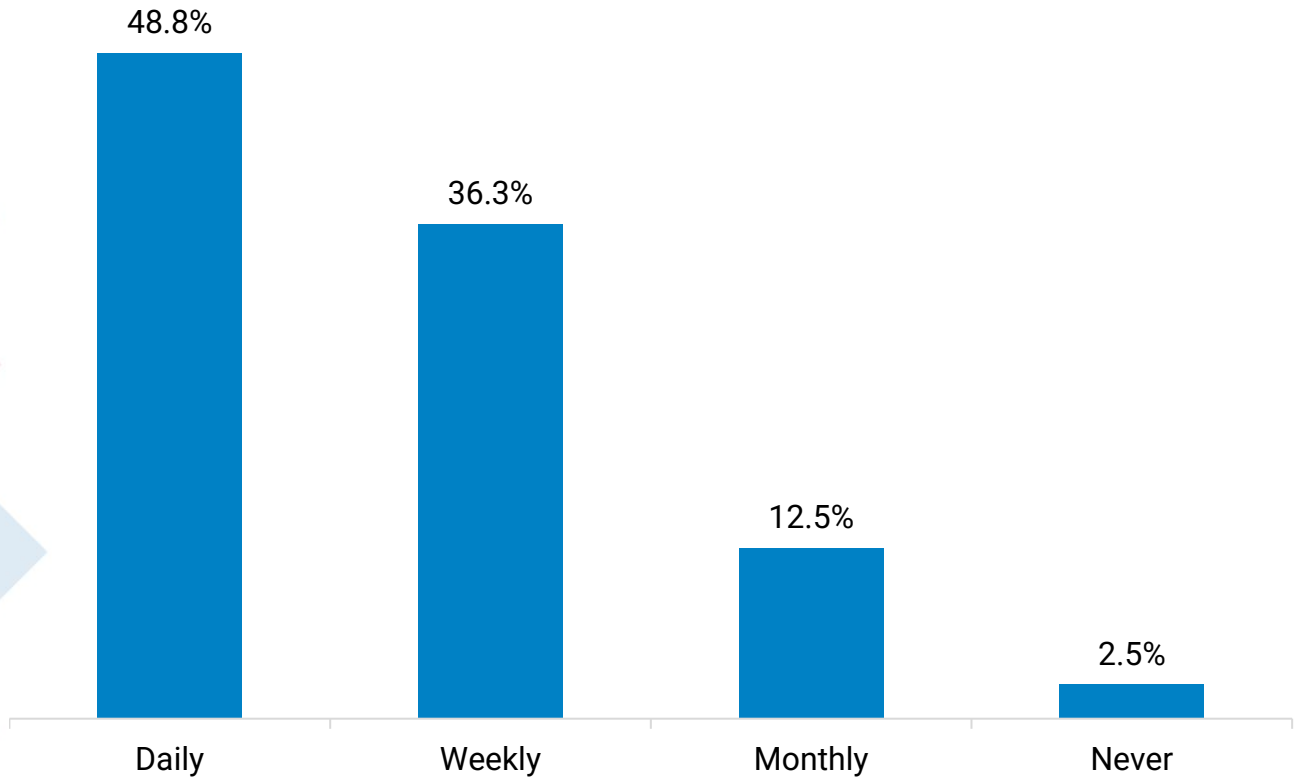
# FREQUENCY OF CASHLESS PAYMENT USAGE

## Nearly half of respondents use cashless payments daily

### Frequency of Cashless Payments
%



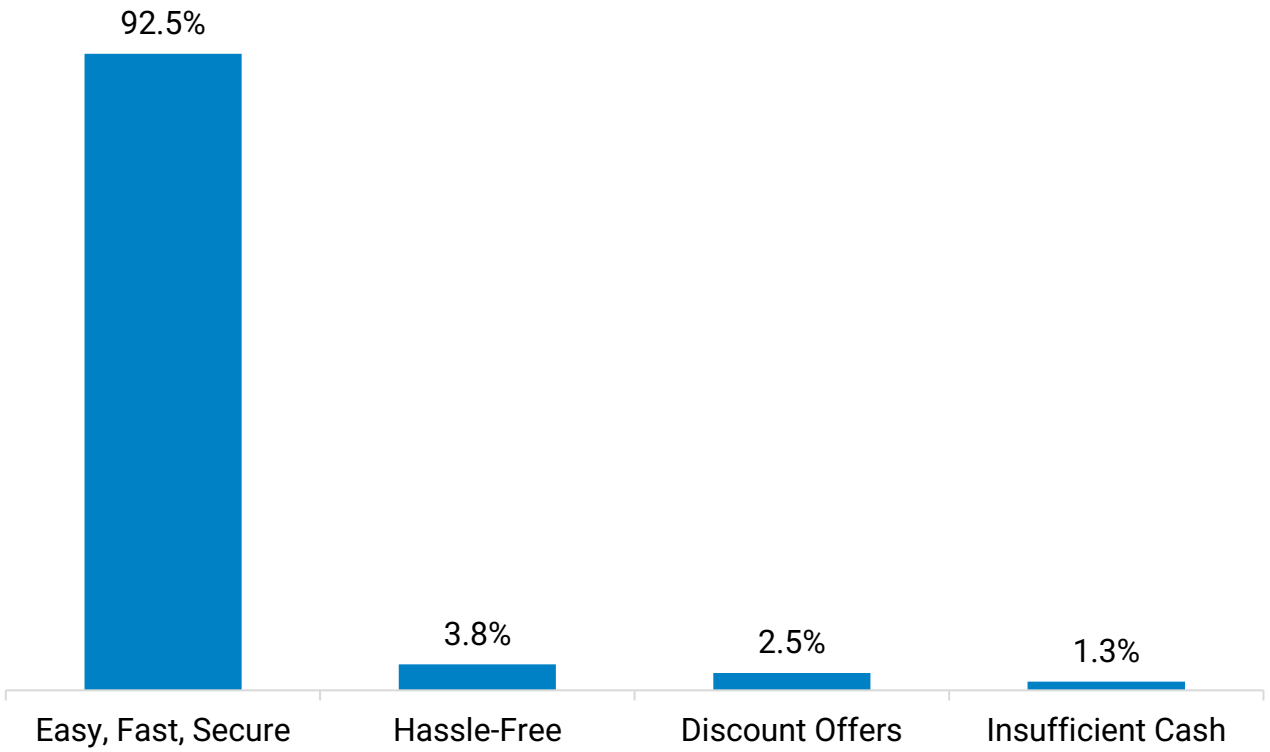

Q: How often do you use cashless payments?
Sample size (N=80)

- The findings reveal that nearly half of the respondents with **48.8%** use cashless payment methods daily, followed by 36.3% reported using them weekly and 12.5% use cashless payments monthly, and only 2.5% stated they never use them.
- Based on these findings, it shows that there is a high level of adoption and reliance on cashless payment methods within the respondents, indicating that this system has become increasingly normalized and integrated into daily life.

# REASONS FOR USING CASHLESS PAYMENT METHODS

## Majority chose “Easy, Fast, and Secure” transactions as the main reason for using cashless transactions

### Reasons of Cashless Payments
%




Q: Why do you use cashless payments?
Sample size (N=80)

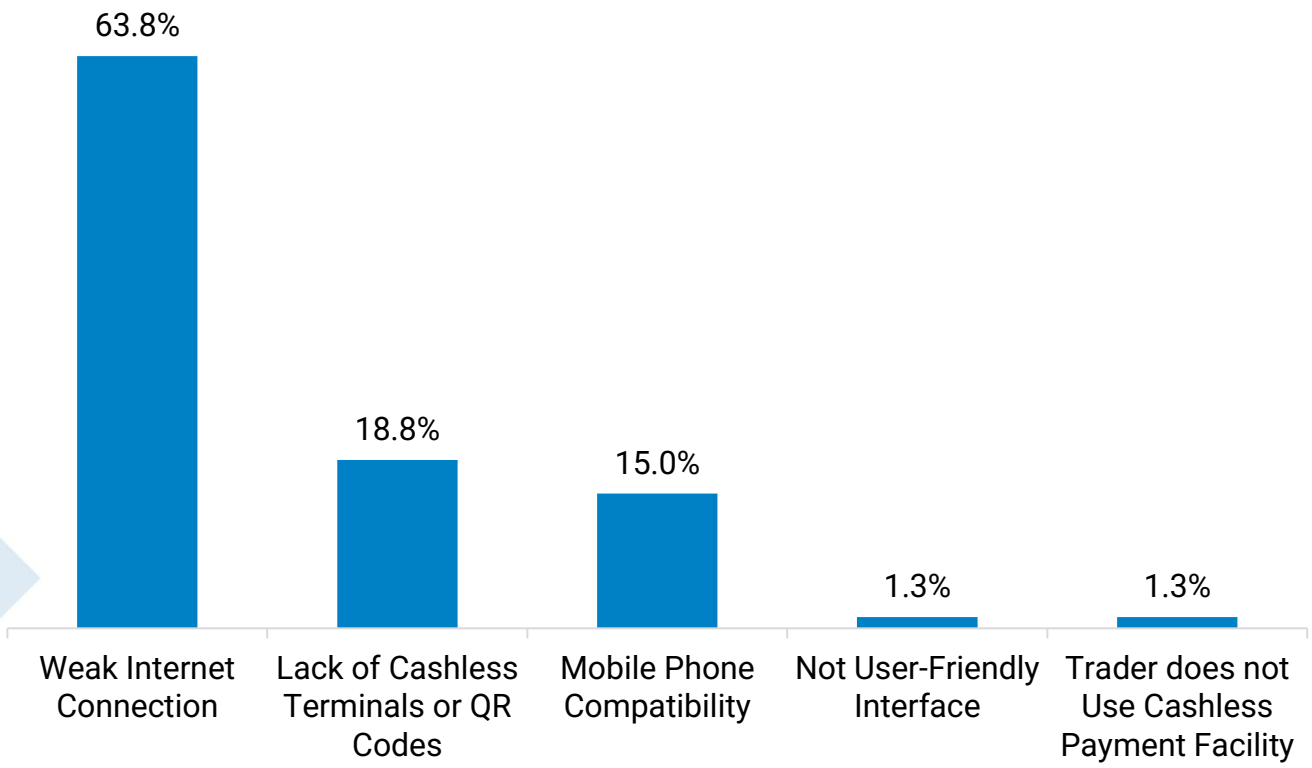
- The findings show that majority of the respondents with **92.5%** chose **“easy, fast, and secure”** transactions as their primary reason to use cashless payment methods.
- Others chose hassle-free, discount offers, and insufficient cash. These reasons can indicate that convenience and practicality have stronger influence for them and play a greater role in utilising cashless payment methods.
- The findings suggest a clear preference for efficiency and safety, emphasizing the need to maintain secure and user-friendly cashless ecosystems – and other benefits such as discount offers to encourage them to adopt to cashless payment methods.

# CHALLENGES IN USING CASHLESS PAYMENT METHODS

**Weak internet connection is the main challenge in using cashless payment methods**

## Challenges Associated with Cashless Payments

%




- The findings show that **weak internet connection 63.8%** is the main challenge in using cashless payments, indicating that stable connectivity is crucial for smooth transactions.
- Other issues include limited cashless terminals or QR codes at 18.8% and mobile phone compatibility at 15.0%, while a small number mentioned unfriendly interfaces and non-accepting traders at 1.3% each.
- These findings suggest that technicality is the main challenge faced by the respondents in adopting to cashless payment methods.

Q: What are the challenges associated with cashless payments?
Sample size (N=80)

# ENSURING CONTINUED GROWTH IN CASHLESS PAYMENTS

**Maintaining the sustainability of cashless payment methods**

## CASHLESS USER LANDSCAPE IN MALAYSIA

1

### Young and middle-aged adults lead cashless payment adoption

Cashless payment methods are primarily used by young to middle-aged adults (18-44 years old), highlighting their preference for convenient, efficient transactions that minimize the need for carrying physical cash.

2

### DuitNow QR dominating cashless payment ecosystem

DuitNow QR codes are the most widely used cashless payment method these days, with 42.5% of the users agreeing to this. This findings demonstrates that Malaysia's readiness to move forward to digital payment ecosystem.

3

### Trends in cashless payment usage for daily shopping

The data suggests that cashless payment methods are primarily utilize for shopping, with the majority of users performing in daily transactions. This finding is supported by a high average spending per transaction, which can exceed RM300.

4

### Cashless payment methods are convenient but also limited to some challenges

While most users choose cashless payments for their convenience which is easy, fast, and secure, adoption is restricted by practical challenges such as poor internet connectivity and a lack of readily available cashless terminals or QR codes.

# CASHLESS TRADERS SURVEY

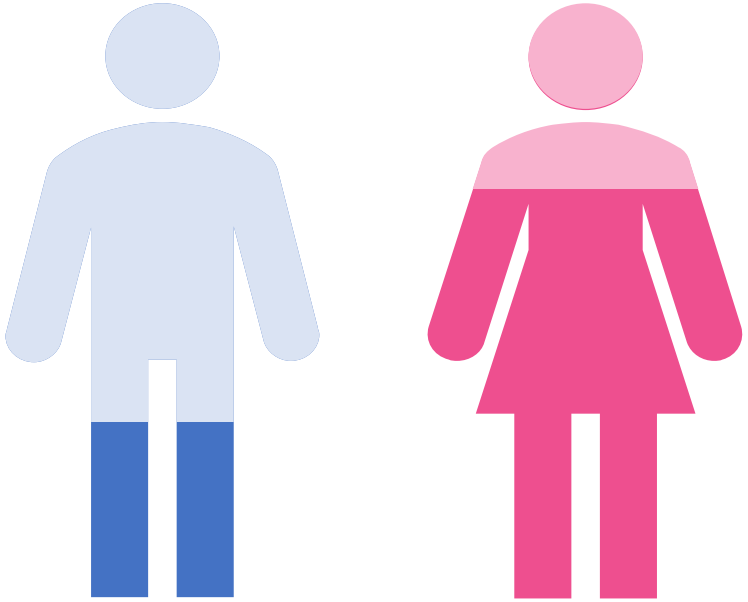
# DEMOGRAPHIC PROFILE OF RESPONDENTS

**The results provide an overview of respondents' gender & age**

## Survey Demographics

%

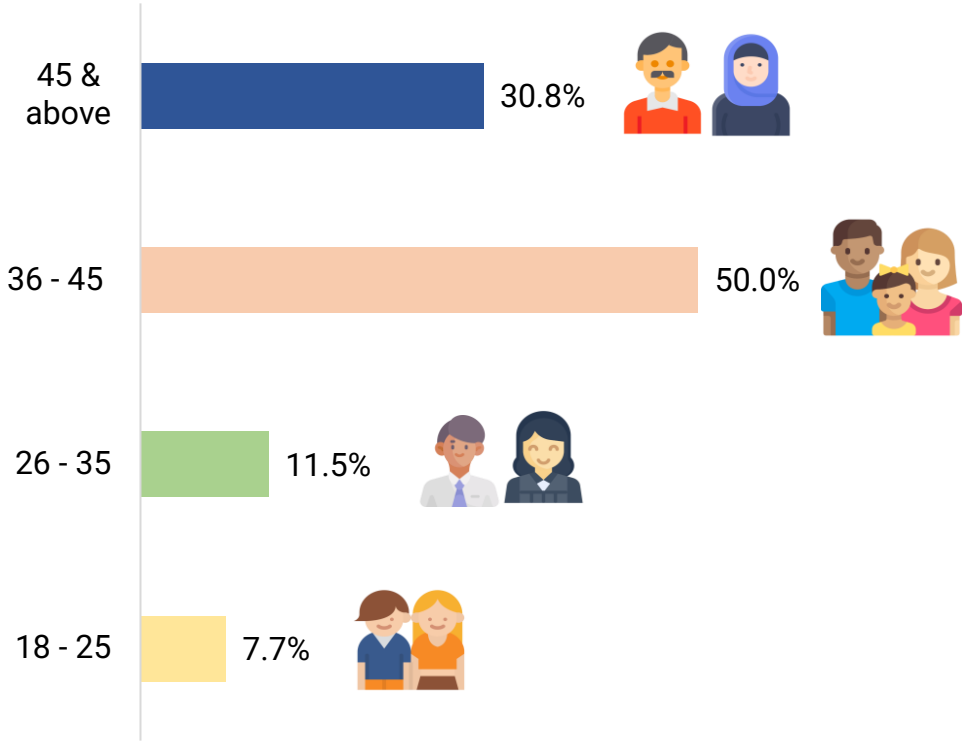
### GENDER



26.9%

73.1%

### AGE



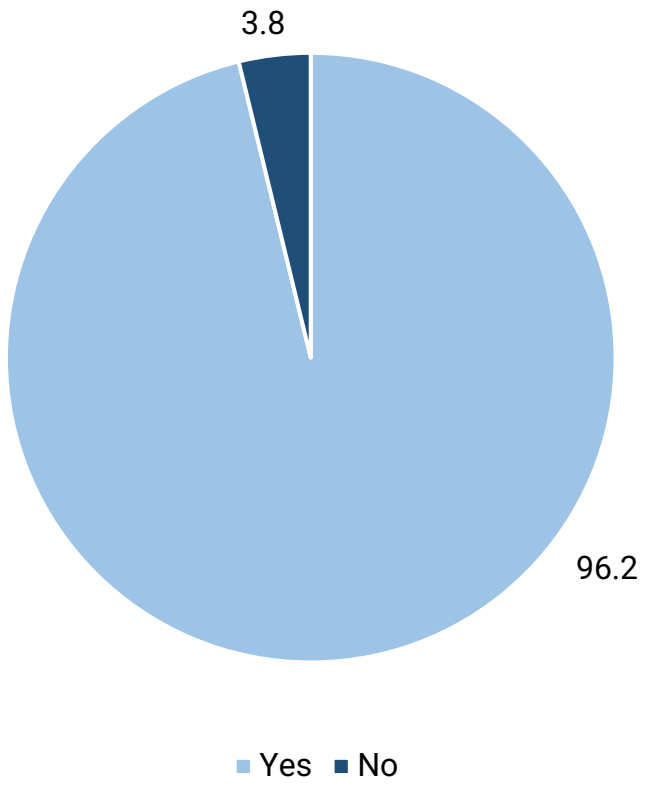

Sample size (N=26)

# AVAILABILITY OF CASHLESS PAYMENT OPTIONS FOR CUSTOMERS

**Cashless payment is one of the main payment methods offered, with the majority of traders adopting it as part of their transactions**

## Availability of Cashless Payment Options for Customers

%




Q: Do you offer any cashless payment methods to your customers?
Sample size (N=26)

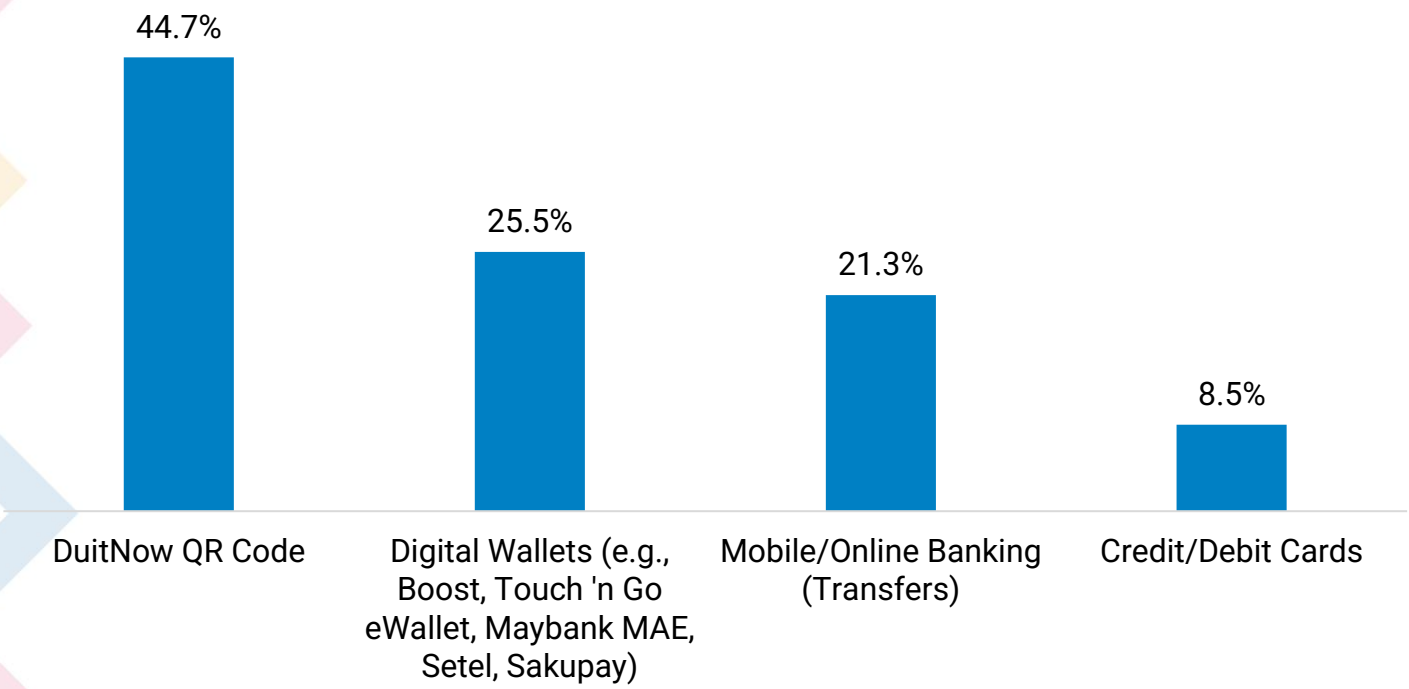
- The majority of traders, **96.2%** offer cashless payment options to their customers, **indicating strong acceptance and integration of digital payment methods in their businesses**.
- Only a small fraction **3.8%** of traders do not provide cashless payment options, suggesting that reliance on cash-only transactions is very low.
- This finding **reflects a positive trend towards cashless readiness**, aligning with national efforts to promote digital payment ecosystems among traders and small businesses.

# MULTIPLE CASHLESS OPTIONS OFFERED TO CUSTOMERS

**Cashless payment does not have one way only but consists of multiple, complementary methods offered by traders**

## Cashless Payment Options Offered to Customers

%




Q: Among the following cashless payment options, which do you offer to your buyers/customers?

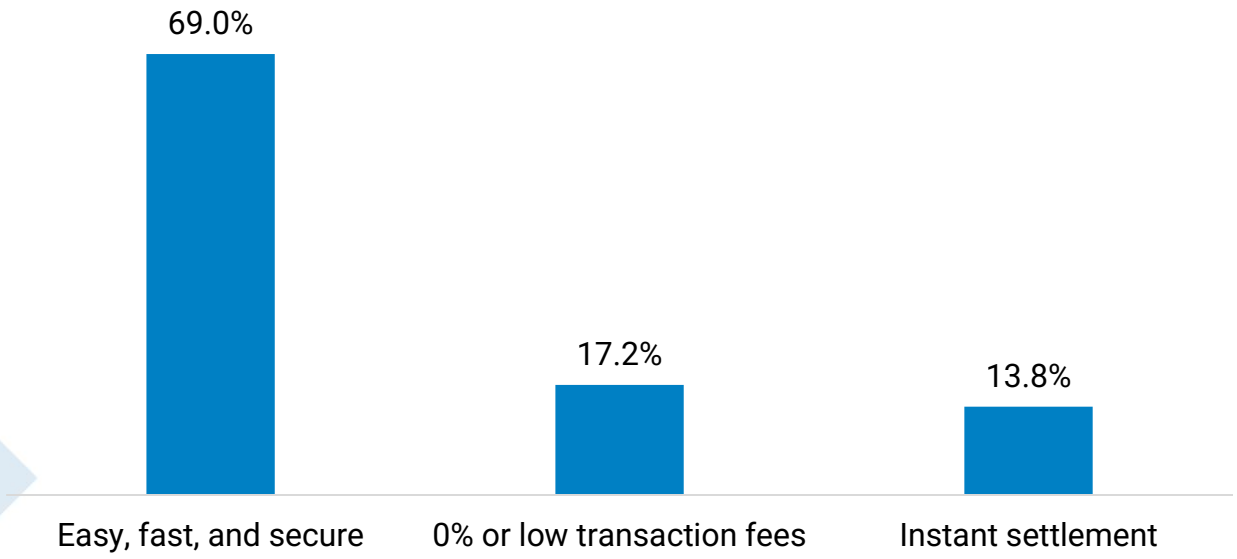
- DuitNow QR Code is the most offered cashless payment method at **44.7%**, largely **due to its interoperability and ease of use** for traders, which outpaces other options.
- Digital Wallets **25.5%** and Mobile/Online Banking **21.3%** collectively represent the second most common payment group, **highlighting the market's preference for mobile centric transactions**.
- With only **8.5%** of traders offering them, traditional Credit/Debit Cards are the least popular method, **likely due to the higher relative cost and hardware needs** compared to QR-based solutions.

# GROWING PREFERENCE FOR CASHLESS PAYMENT METHODS

**Adoption is driven by key benefits such as convenience, speed, security and low transaction costs**

## Reasons for Using Cashless Payment Methods

%




Q: What could encourage you to get on board and offer cashless payment options to your buyers/customers?
Sample size (N=26)

- An overwhelming **69.0%** of users adopt cashless methods because they are perceived as easy, fast and secure, **reflecting strong confidence in the convenience and reliability of digital transactions**.
- According to a Comparative Study on the Adoption of Cashless Payment: Malaysia and China, the adoption of **cashless payments is positively influenced by factors such as convenience, lowered risks and enhanced security associated with such transactions**[1].
- Only **17.2%** cited low transaction fees and **3.8%** mentioned instant settlement, **indicating that cost and speed matter less to traders than ease of use and security**.

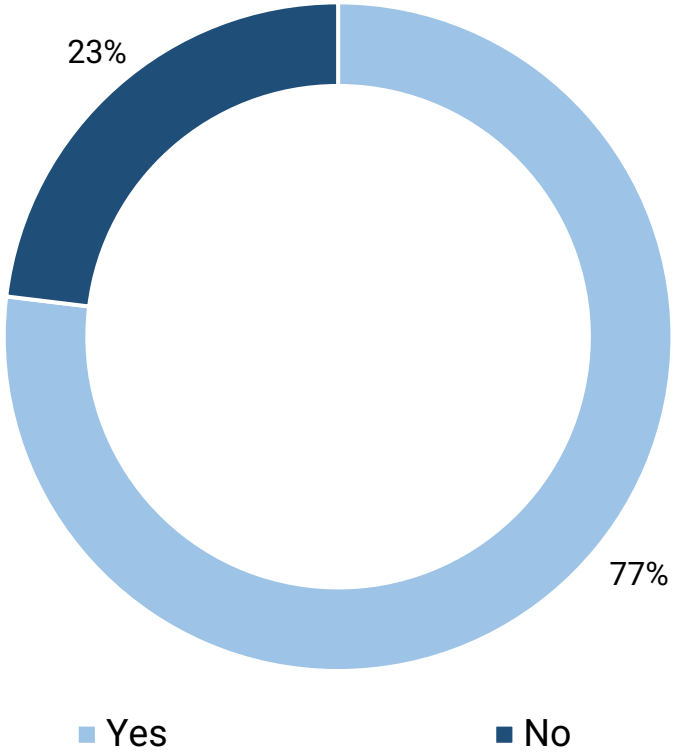
**Source:**

1. https://www.researchgate.net/publication/375670196_A_Comparative_Study_on_the_Adoption_of_Cashless_Payment_Malaysia_and_China

# CASHLESS ADOPTION DRIVES REVENUE GROWTH

**The majority of traders reported a significant increase in total income after implementing digital payment options**

## Increase In Total Income After Introducing Cashless/Digital Payment %




Q: Have you experienced an increase in total income after introducing cashless/digital transactions to your buyers/customers?
Sample size (N=26)

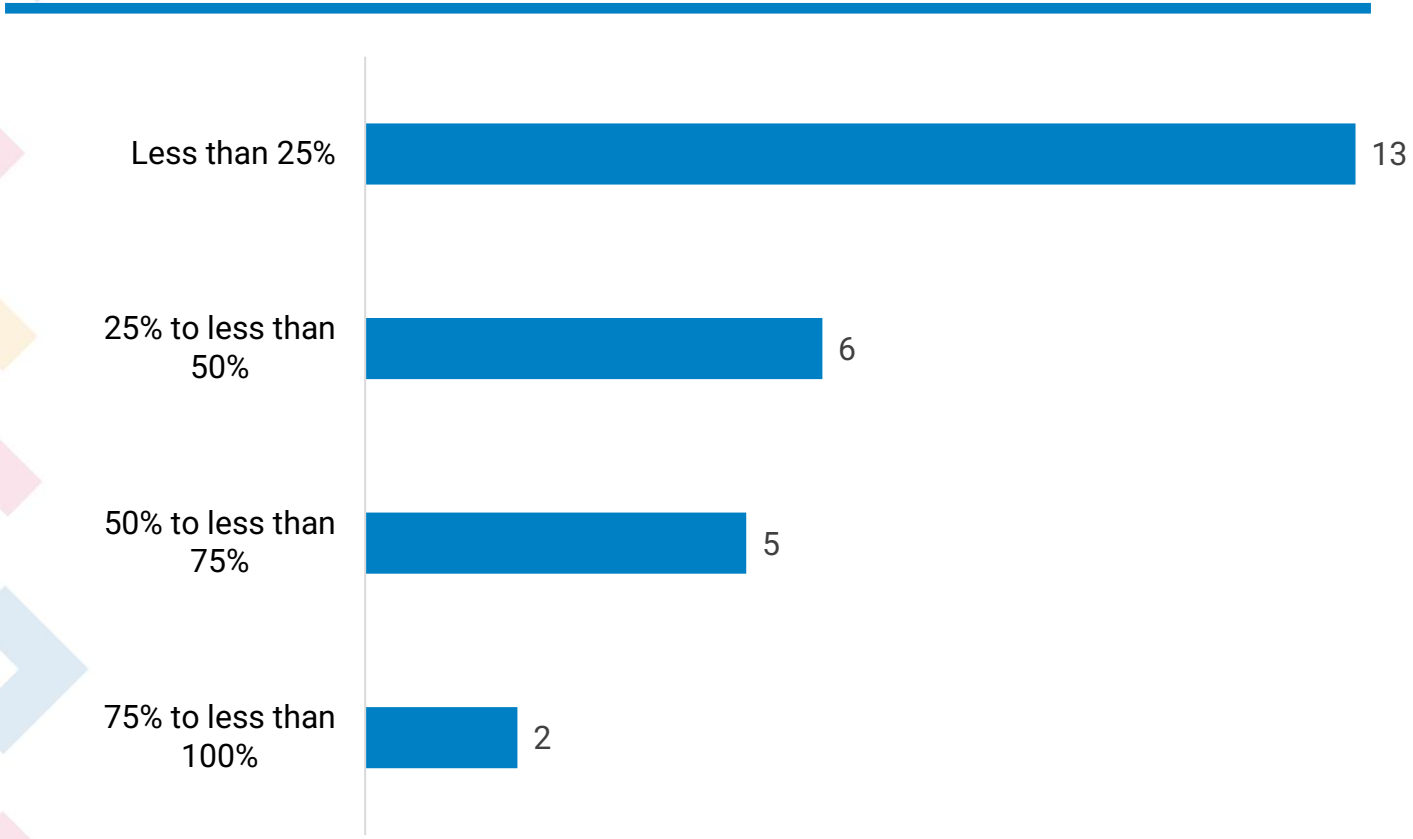
- A large majority of traders, specifically **77%**, reported experiencing an increase in total income after implementing cashless/digital payment options.
- A 2025 study on the Impact of Digital Payment Systems on Small Businesses found that, **small businesses adopting digital payments experience** better time management, **increased sales and faster cash flow**[1].
- A smaller portion of traders, **23%**, did not experience a revenue increase, indicating that while beneficial for the majority, the revenue impact of going cashless is not universally realized across all businesses.

**Source:**
1. https://www.irjmets.com/upload_newfiles/irjmets70700052059/paper_file/irjmets70700052059.pdf

# THE CASHLESS ADOPTION GAP

**Despite available options, the majority of traders still conduct less than 50% of their sales via digital payments**

## Percentage Of Sales Collected Through Cashless Platforms




Q: What percentage of your sales was collected through cashless platforms in the past year?
Sample size (N=26)

- A significant number of traders, **13 participants**, reported that less than 25% of their total sales are cashless, indicating that for many traders, cash remains the dominant transaction method.
- This is also supported by a study by PayNet (2022), which found that **nearly two-thirds in non-urban areas continue to rely primarily on cash payments**[1].
- Near-complete transition to cashless sales is minimal, with only **2 participants** reporting between 75% and 100% cashless sales, showing that widespread, full digital adoption is still rare among traders.

**Source:**

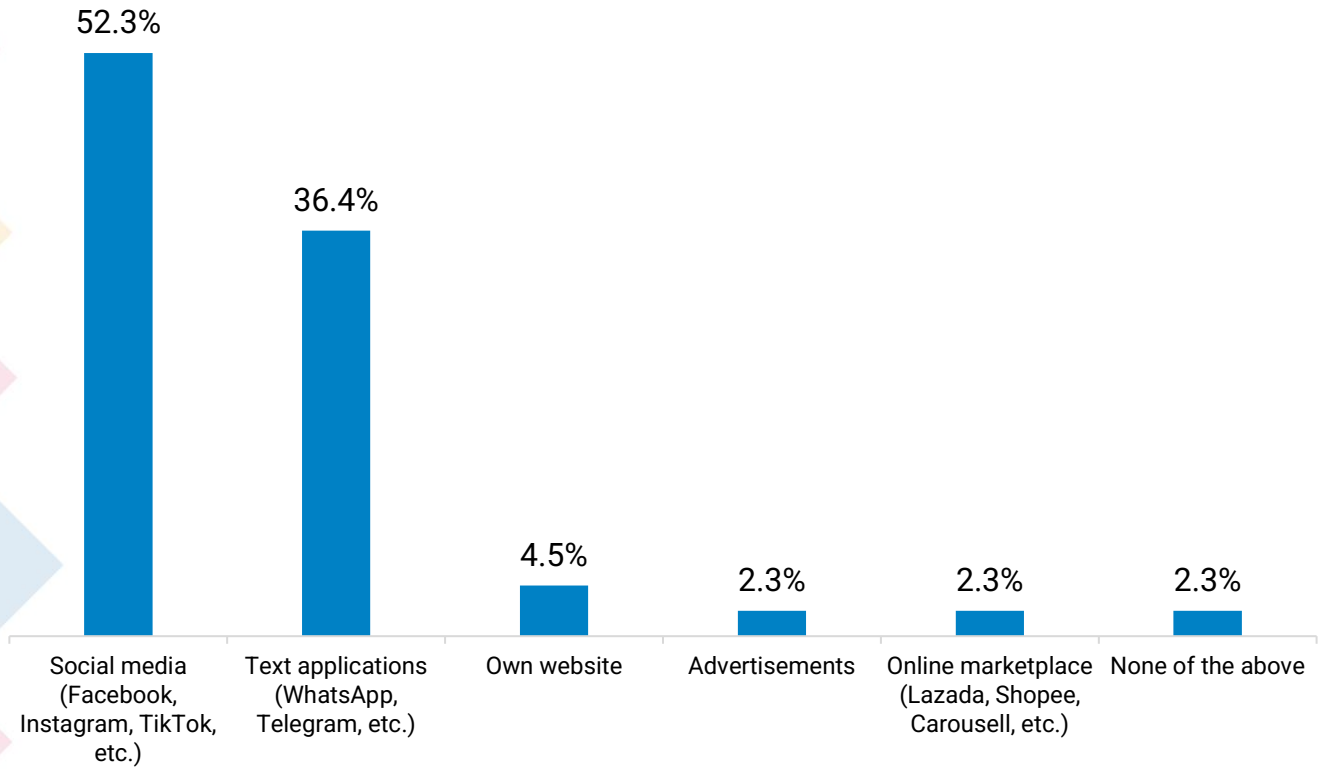
1. https://paynet.my/attachments/publications/Digital-Payments-Insights-Study-2022.pdf

# TOP CHANNELS FOR SELLING PRODUCTS

**Social Media and Text Applications are the preferred methods for marketing goods and services among sellers**

## Most Preferred Marketing Channel

%




Q: Do you use the following to sell or market your products/services?
Sample size (N=26)

- Social media is the top channel for selling and marketing, used by a clear majority at **52.3%**, as **these platforms offer large audiences and interactive features preferred over traditional methods**.
- A study about The Relationship between Social Media Marketing and Online Purchase Intention found that, **social media marketing significantly influences online purchase intention, explaining why it remains the most preferred channel among sellers**[1].
- Despite high social media usage, **physical sales remain the main mode of operation**, as reflected by the low cashless adoption in Slide 18. PayNet's study (2022) similarly found that many still prefer cash due to habit, unfamiliarity and past negative experiences with digital payments[2].


**Source:**
1. https://publisher.uthm.edu.my/periodicals/index.php/rmtb/article/download/16078/5041/92706
2. https://paynet.my/publications/Digital-Payments-Insights-Study-2022.pdf

# REASONS BEHIND LIMITED ADOPTION OF CASHLESS PAYMENTS

**Some traders still prefer using cash due to comfort and ease in managing it, indicating behavioral rather than access barriers**

## Reasons for Not Using Cashless Payment Methods

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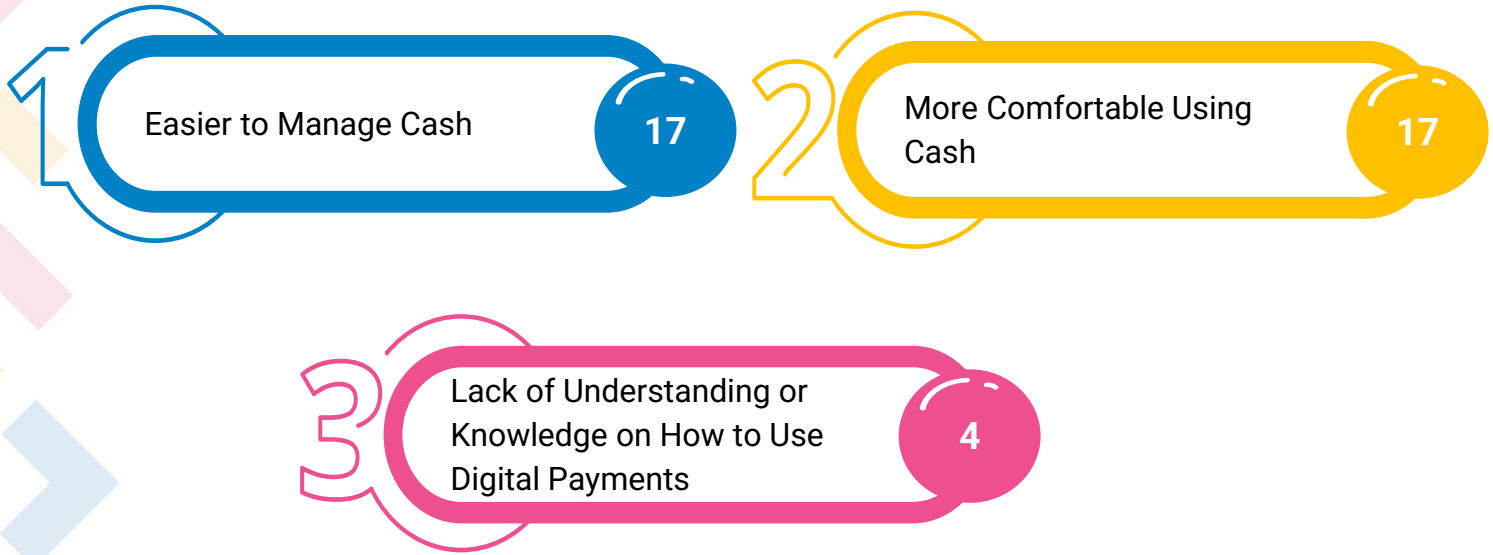



Q: What are your reasons for not using cashless payment methods?
Sample size (N=26)

- Easier to manage cash and more comfortable using cash are the top reasons, with **17 participants** each citing them. This highlights that the **main barrier to cashless adoption remains habitual comfort and familiarity with handling cash**.
- Based on a study by PayNet, **78%** of Malaysians still prefer **using cash as it is easy, trustworthy, and requires no investment or technological knowledge**[1].
- Hence, it is important to educate this group that cashless payment is also easy to manage. According to a study of Analysis on Cashless Transactions using E-Wallet among Adults in Malaysia, **perceived usefulness strongly influences e-wallet adoption**. If people believe e-wallets make life easier, they are more likely to use them[2].


**Source:**
1. https://www.ocbc.com.my/business-banking/articles/embracing-cashless-society
2. https://publisher.uthm.edu.my/periodicals/index.php/ekst/article/download/18462/6490/122747

# MOVING FORWARD, SUSTAINING THE CASHLESS MOMENTUM

**Enhancing trust, usability and participation for a fully inclusive ecosystem for traders**

## CASHLESS TRADERS LANDSCAPE IN MALAYSIA

1

### Most traders already offer cashless options, but usage is still low.

Almost all traders **96.2%** provide cashless payment options, but many still rely heavily on cash, showing that adoption is available but not yet fully practiced.

2

### More payment choices make cashless easier for everyone.

Traders offer different types of cashless methods, with DuitNow QR being the most popular **44.7%**. This variety makes transactions simpler and more accessible for both traders and customers.

3

### Cashless payments bring real benefits to traders.

Most traders **69%** choose cashless because it's easy, fast and secure, while **77%** reported increased income after adopting digital payments, proving that cashless transactions are both convenient and rewarding for businesses.

4

### Behavioral barriers remain the main obstacle.

Top reasons for resisting cashless are habit and comfort with cash **(each cited by 17 participants)**. This indicates the priority is building trust and familiarity through targeted awareness and training under the Cashless Society Initiative.

# KEY TAKEAWAYS

# STRENGTHENING TRUST AND CONTINUITY IN CASHLESS ADOPTION

**With more success factors than pain points, continuing the Cashless Society Initiative is key to building confidence and encouraging wider use**

## SUCCESS FACTORS

### Accessibility

Cashless payment methods are highly convenient as they eliminate the need for users to carry physical cash.

### Wider Availability of Cashless Options

Most users and traders now use multiple digital payment methods, making cashless transactions more accessible.

### Convenience and Security

Ease, speed and safety remain the main reasons users and traders prefer cashless payments.

### Boost in Business Income

Many traders reported higher income after adopting digital payments.

### Strong Online Presence

Social media and messaging apps drive sales and support cashless adoption.

## PAIN POINTS

### Weak Internet Connection

Weak internet connection can hinder cashless payment adoption by causing delays or failed transactions.

### Low Adoption Rate

Most traders still record less than 50% of sales through digital payments.

### Preference for Cash

Many users prefer cash for its comfort and ease, showing behavioural, not access barriers.


# CASHLESS SOCIETY INITIATIVE PHASE 3 INSIGHTS

# NADI MANAGER AND ASSISTANT MANAGER FEEDBACK

# SURVEY OVERVIEW

**The survey aimed to gather insights from NADI Managers involved in the Cashless Society Phase 3 rollout**

## BACKGROUND

This survey aims to gather feedback from NADI Managers and Assistant NADI Managers on the **implementation of the Cashless Society Initiative Phase 3** in Perak, Sabah, and Sarawak. The insights collected will help us **evaluate the effectiveness and impact of the programme**, including its outcomes and challenges faced during implementation.


## PURPOSE

- To **gather feedback** from NADI Managers and Assistant NADI Managers on the implementation of the Cashless Society Initiative Phase 3 in Perak, Sabah, and Sarawak.
- To assess the **impact and challenges** faced during the programme implementation.
- To identify the **current needs and demands** of the community in supporting digital adoption.

## TARGET AUDIENCE

Respondents: **53**

Participants

The target audience for this survey is **NADI Managers and Assistant NADI Managers, who involved in Cashless Society Initiative Phase 3**.

## METHOD

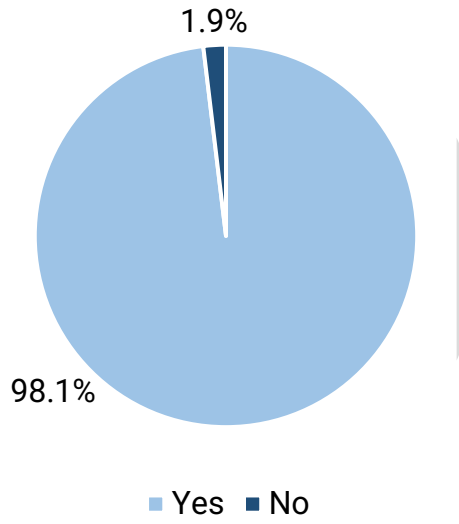
The study was conducted through **a survey using Microsoft Forms**, which remained open for responses over a period of 10 days.

# CHALLENGES FACED DURING EXECUTION

**This section outlines challenges faced by NADI Managers, despite 98.1% seeing the Cashless @ NADI initiative as effective**

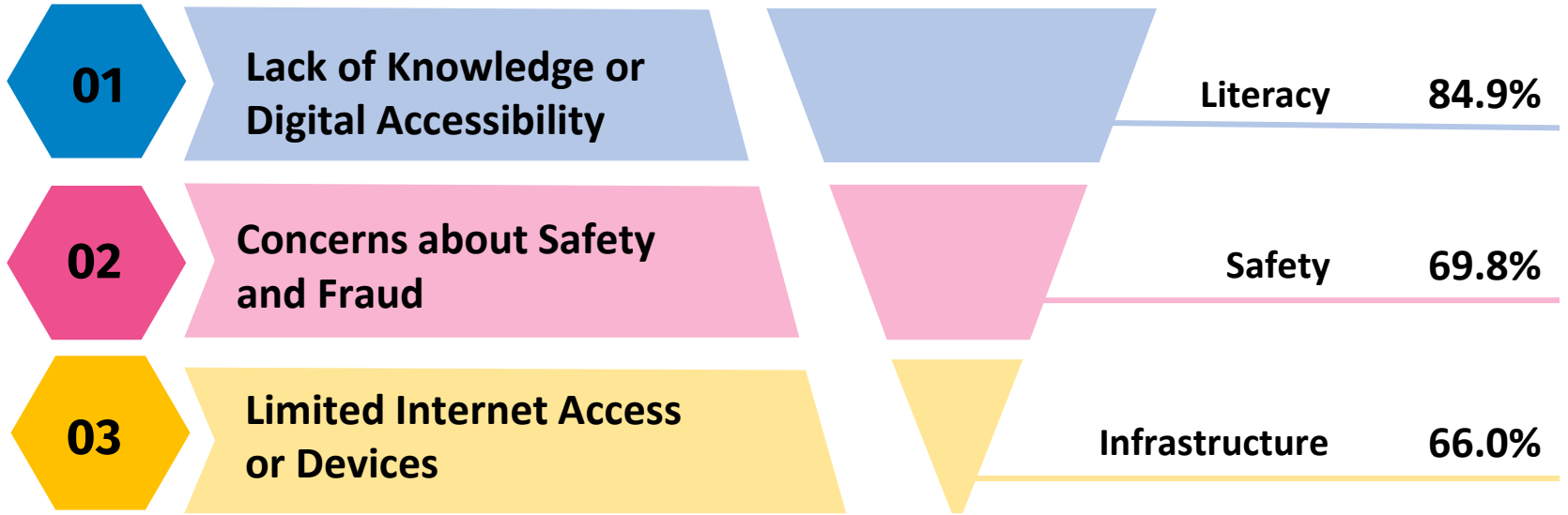
## Effectiveness of Initiative

%




## Challenges

%




The survey findings **reveal that the main challenges** faced by NADI Managers and Assistants during the implementation of the Cashless @ NADI programme are related to **digital literacy, safety concerns, and infrastructure readiness**. A small portion of respondents reported no significant challenges.

To ensure smoother future rollouts, **there is a need to**:

- Strengthen **digital literacy and training**
- **Enhance** awareness and confidence in the **safety of digital payments**.
- Continue **improving connectivity and access** to digital devices, especially in underserved areas.

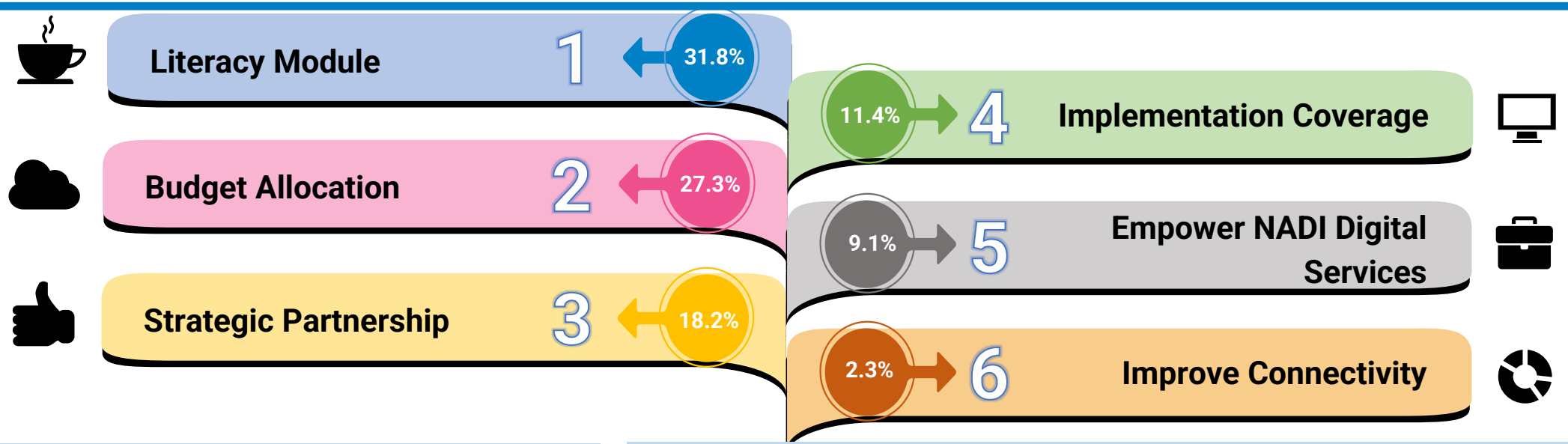
Q: What are the main challenges you face in implementing the Cashless @ NADI initiative in your area? (Multiple Choices)

# WAY FORWARD & KEY RECOMMENDATIONS

**Enhancing literacy, expanding coverage, and fostering collaboration for greater digital inclusion**

## Suggestions

%




The suggestions provided by NADI Managers highlight **the need for a stronger foundation in digital literacy, better financial support, and collaborative efforts** to enhance programme reach and impact. These inputs indicate a growing awareness of digital inclusion challenges and a collective desire to improve the effectiveness of current initiatives.

**Proposed Way Forward**:

- **Enhance Literacy**: Strengthen digital skills and upskilling programmes.
- **Expand Coverage**: Ensure consistent implementation across all NADI locations.
- **Empower Services**: Enable NADI Centres to deliver full digital solutions.
- **Foster Collaboration**: Partner with agencies and industries to widen digital access.
- **Increase Budget**: Consider allocating extra funds to offer meal coupons for visitors as part of hospitality and engagement efforts.

Q: Please suggest improvements for the next phase of the Cashless @ NADI initiative.

# QUOTES OF SUGGESTION

> Adakan bengkel “hands-on” untuk peserta mencuba sendiri pelbagai aplikasi e-wallet (contohnya: Touch ’n Go, MAE, Boost).
>
> Siti Hawa Binti Karmin
> NADI Klpoku, Sabah

> Sekiranya melibatkan komuniti luar bandar adalah lebih baik sekiranya bajet makanan mahupun hadiah disediakan agar dapat menarik mereka untuk hadir dan berminat dengan program ini.
>
> Kamariah Binti Sauman
> NADI Kg Ambong, Sabah

> Penambahbaikan dlm servis telco, maxis boleh digunakan tetapi kalau line maxis tidak stabil, ia akan menggangu proses transaksi. untuk line celcom, digi, tm, umobile, tunetalk, dan segalanya memang kurang atau hampir tiada di kawasan ini.
>
> Stephanie
> NADI Tanjung Bowang, Sarawak

> NADI kami perlukan ketersediaan QR Bank , jika komuniti ingin menggunakan inisiatif Cashless ini , lebih memudahkan mereka terus menggunakan QR NADI berbanding menggunakan QR daripada staff .
>
> Nur Syakila Binti Bashir
> NADI PPR Taman Mesra, Sabah

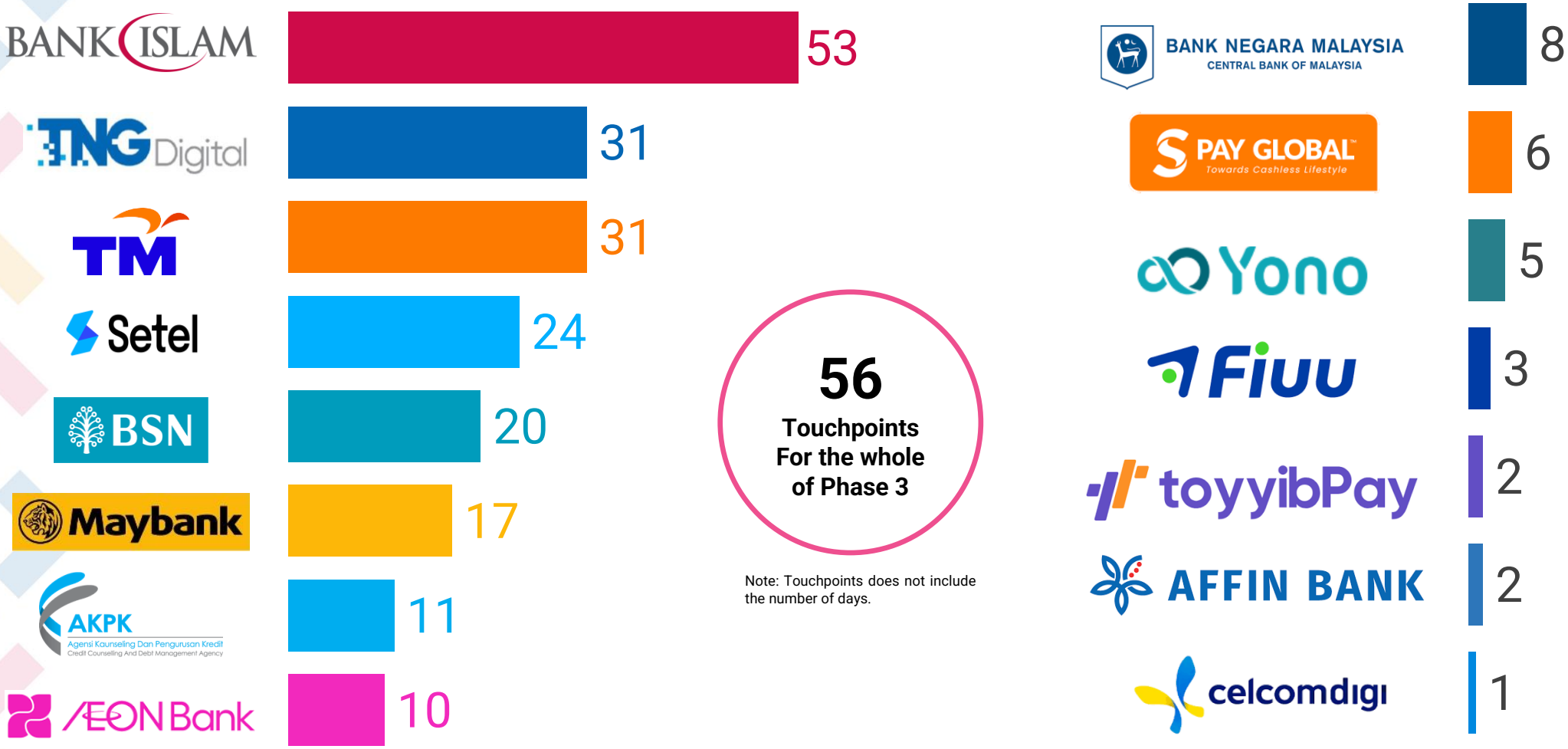
> Program Cashless @ NADI boleh di jalankan di lebih banyak NADI dan dibuat pada waktu hujung minggu (hari sabtu/ahad) untuk membolehkan lebih ramai pengunjung untuk hadir ke program.
>
> Afina Kinambura Binti Mazlan
> NADI Kg Warisan, Sabah

> Sila merancangkan hari program dengan sebaiknya dan mengelak hari-hari seperti hari jumaat dan hari pendaftaran pelajar untuk melaksanakan program.
>
> Muhammad Hafizan Bin Ishak
> NADI Pekan Kubu Gajah, Perak

# STRATEGIC PARTNER FEEDBACK

# 15 PARTICIPATING STRATEGIC PARTNERS (36% GROWTH) FOR PHASE 3

## Number of Sites by Partners




**56**
**Touchpoints For the whole of Phase 3**

Note: Touchpoints does not include the number of days.



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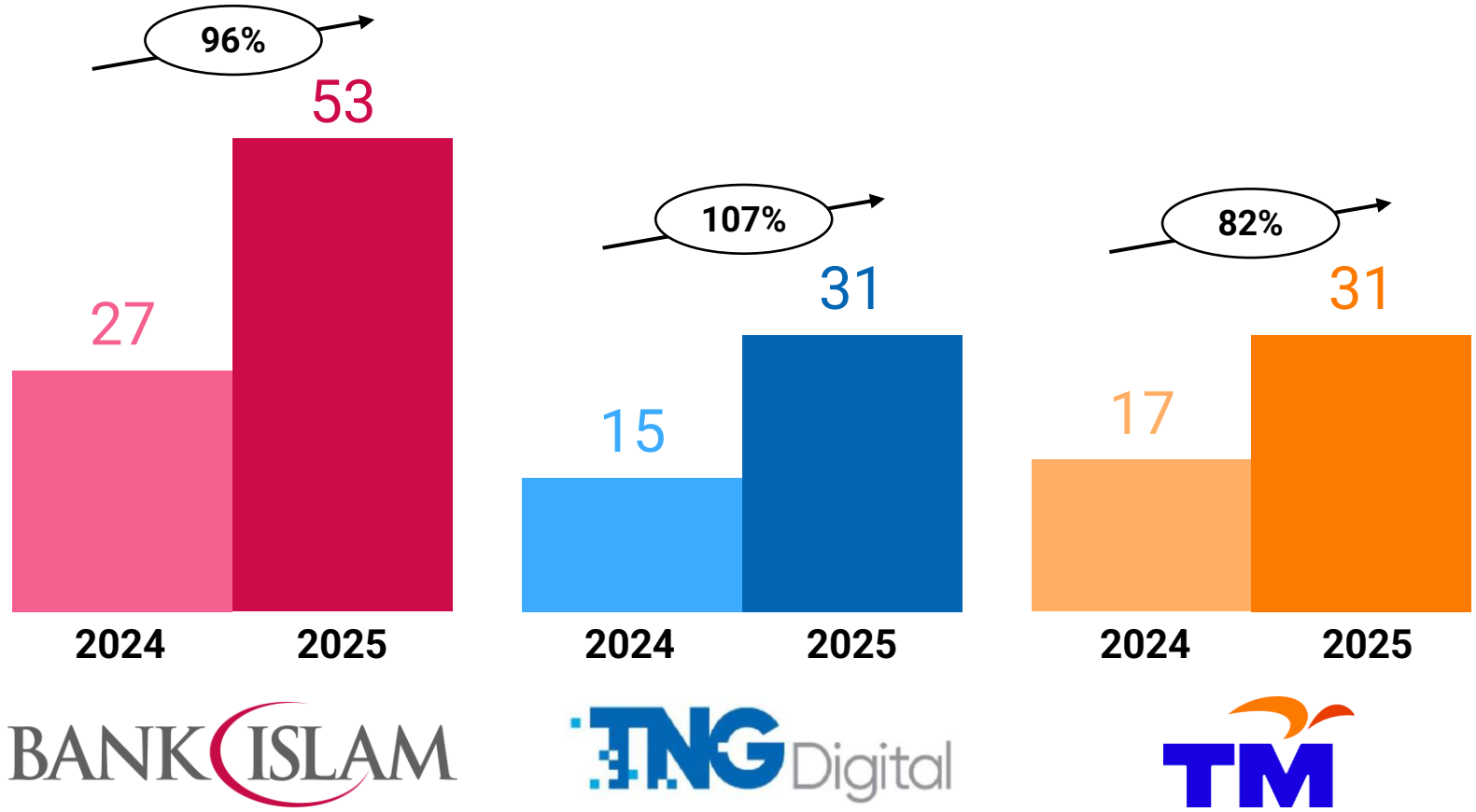
*Data as of 31 December 2025

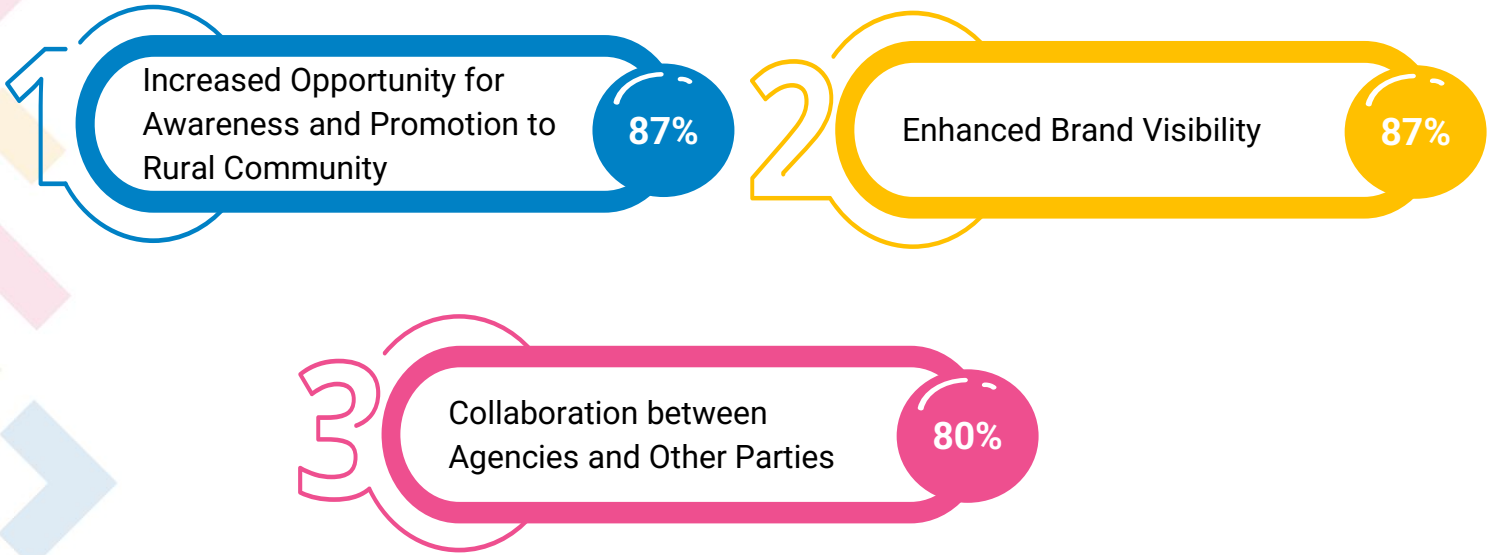
# TOP 3 PARTNERS DEMONSTRATED TREMENDOUS YEAR-ON-YEAR SUPPORT FOR THE CASHLESS SOCIETY INITIATIVE

## Top 3 Strategic Partner Sites Participation Growth
## %, 2024 vs 2025



# ALL PARTNERS FIND VALUE IN JOINING OUR CASHLESS SOCIETY INITIATIVE

## Benefits Gained by Joining the Cashless Society Initiative
%

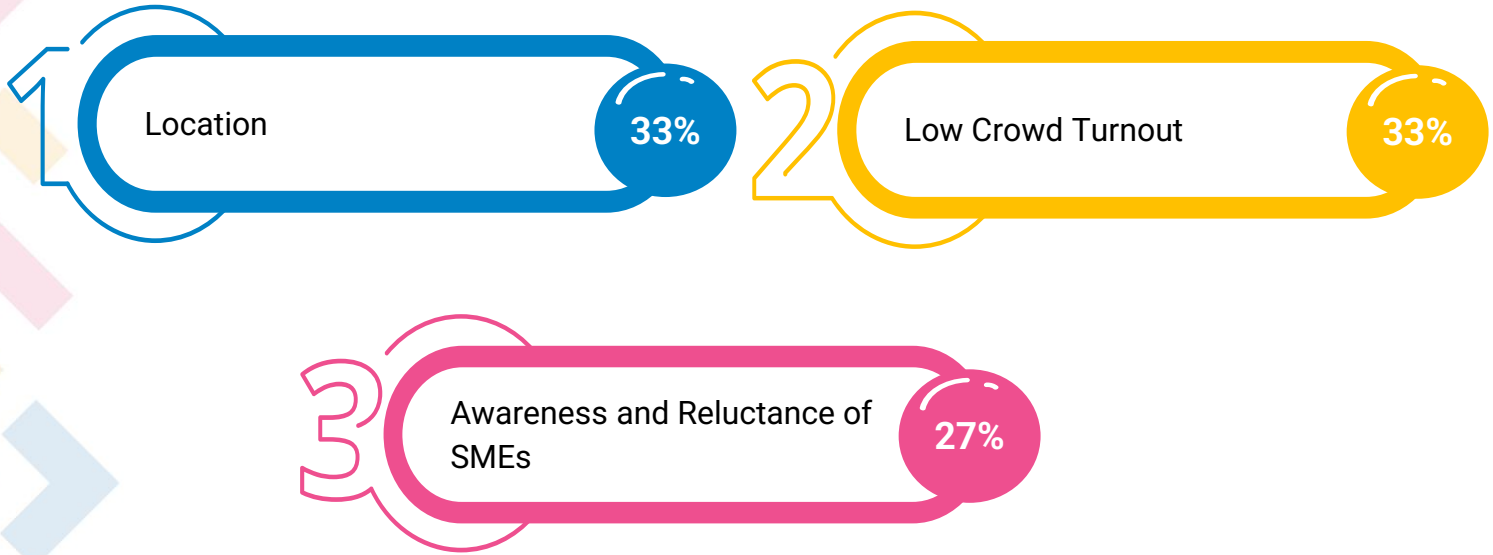



N=15
Q: What are some benefits by joining the Cashless Society Initiative? (Open-ended)

- **87%** of strategic partners equally view that the Cashless Society Initiative provides:
  - Increased Opportunities for Awareness and Promotion to Rural Community
  - Enhanced Brand Visibility
- **80%** of strategic partners view that they have benefited from collaboration between agencies and other parties by participating in the Cashless Society Initiative.

# MAIN CHALLENGES IN PARTICIPATING IN CASHLESS SOCIETY INITIATIVE

## Main Challenges in Participating in Cashless Society Initiative
%




- **33%** of partners state location and crowd were equally the most major challenge for the Cashless Society Initiative.
- These inputs are primarily targeted at the Sabah and Sarawak Cashless @ NADI program, where several remote locations such as Pekan Kota Belud, Pekan Puterajaya, Rantau Panjang and Krokong experienced low participant turnout.
- Several factors contributed to this, including issues with NADI Manager preparation and the small population size surrounding the NADI centers and also the location of the NADI itself.

N=15
Q: What are the main challenges in participating in the Cashless Society Initiative? (Open-ended)

# SUGGESTIONS FOR IMPROVEMENT FOR CASHLESS SOCIETY INITIATIVE

### PC Coordination

The Programme Coordinator (PC) is required to provide clear, detailed communication that outlines event specifics, including a comprehensive list of 'Dos and Don'ts,' available support, and necessary guidance for all participants.

Morris Barnabas
S Pay Global, Sarawak

### Low Crowd Turnout and Location

More strategic location and more perks to attract quality crowds.

Shalena Chong
Maybank, Sarawak

### NADI Activities

Reduce reliance on lucky draws as primary activities. Ensure activities to be spread throughout the day rather than too late in the evening.

Mohamed Izmauddin
AEON Bank, HQ

### Initiative Visibility

To promote the program through various digital marketing platforms, including Facebook Ads, Google Ads, and similar channels.

Asmaa Abdul Aziz
TM Unifi Business, HQ

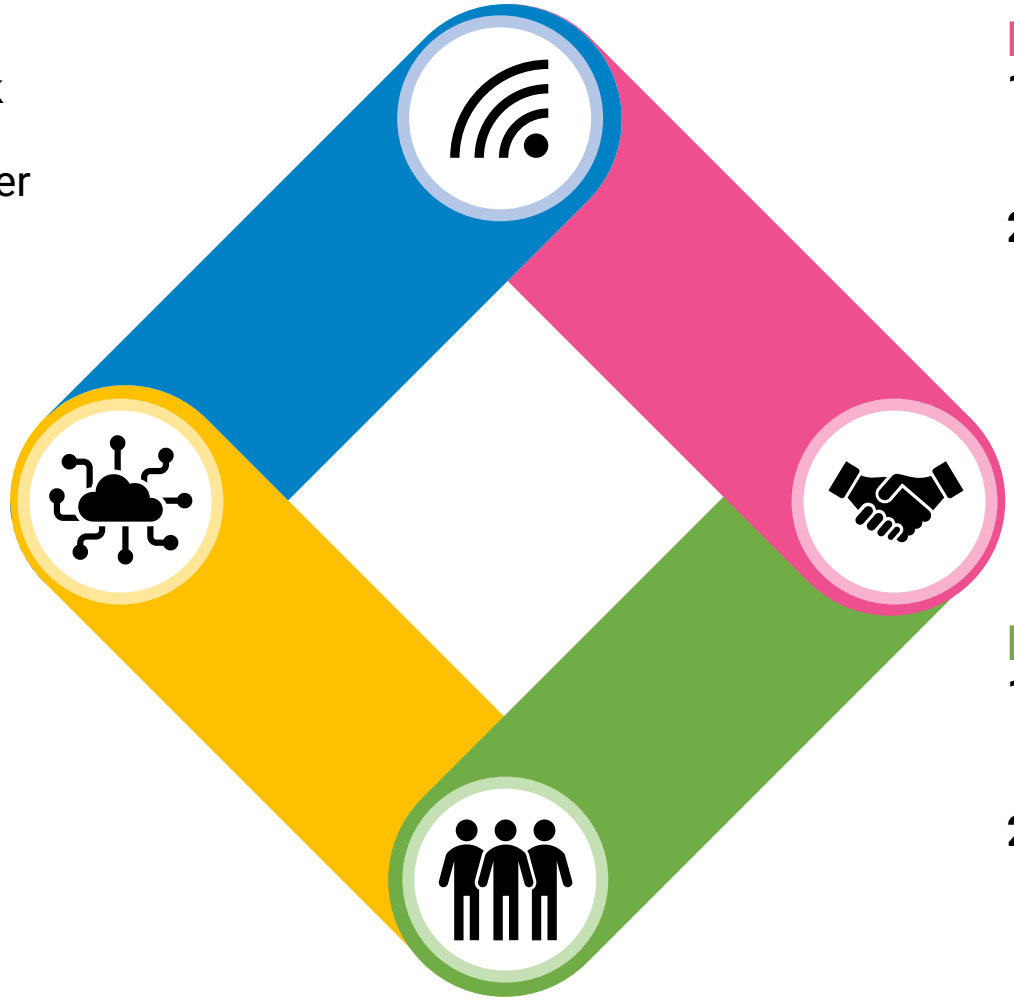
N=15
Q: What are some suggestions to improve Cashless Society Initiative?

# SUPPLY & SERVICE PROVIDER INSIGHTS

# CHALLENGES OBSERVED IN PHASE 3

## INFRASTRUCTURE

1) **Internet Connectivity** – Weak signal .
2) **Electricity** – Insufficient power outlets.



## PARTNERSHIP

1) **Data Reporting** – Traders struggled to report cashless transactions.
2) **Coordination Gaps** – Delayed communication between partners and the local team.

## DIGITAL LITERACY

1) **Device Limitation** – Traders using incompatible mobile phones.
2) **Financial and Cyber Awareness** – Users unaware of online scams and lacked digital tools to manage finances.

## PUBLIC ENGAGEMENT

1) **Public Awareness** – Some nearby communities unaware of event.
2) **Rewards and incentives** – Community and traders not fully informed.

# POTENTIAL PRACTICAL SOLUTIONS FOR PHASE 4

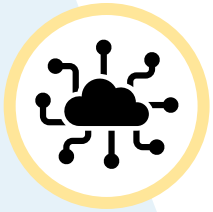
## INFRASTRUCTURE

1) DUSP to provide portable routers or signal boosters for weak coverage sites
2) Pre-event site visits to confirm power access points and cable readiness.

## PARTNERSHIP

1) To provide a simple reporting template for submission.
2) Create a Whatsapp group for all partners.

## DIGITAL LITERACY



1) Introduce partners that promote affordable smartphone subsidy.
2) Include short talks on scam prevention and online safety.

## PUBLIC ENGAGEMENT

1) Boost social media activities through NADI Facebook pages, Whatsapp, etc.
2) Offer small prizes or lucky draws for first-time cashless users.

# THANK YOU