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Digital safety solutions

From contactless payments to contact tracing apps, tech is helping keep people safe and encouraging them to go digital as part of the new normal.

THE pandemic continues to push tech companies to find new solutions to keep people safe, from contactless payments to contact tracing apps.

For Malaysians, the Covid-19 pandemic plus e-wallet initiatives spurred a significant uptick in the adoption of contactless payment.

Bank Negara said Malaysia was ready for this change in payment, infrastructure wise. In a *Sunday Star* report, it explained this was based on how, of the adult population of about 25 million, 95% have a bank deposit account with 45.8 million debit cards in circulation.

About 78% of Malaysians also had smartphones and 80% of those users had 4G mobile broadband, which made it easy to access e-wallet services.

Initiatives like last year's eTunai Rakyat handout that put RM30 into applicants' e-wallets, and this year's ePenjana initiative that raised that amount to RM50, also helped make cashless payments the new norm.

Despite the offer of free digital currency, many Malaysians appeared to be leaving claiming their money to the last minute.

In a Bernama report, Deputy Finance Minister II Mohd Shahar Abdullah said as of Aug 21, there were 9.9 million successful ePenjana applicants who received a total of RM495.4mil.

The Ministry had expected around 15 million Malaysians to apply, from the launch on July 31 until Sept 30.

According to the initiative's FAQ, users had until Sept 24 to claim the credit and until the end of the month to spend it. Any remaining ePenjana credit would automatically expire after.

The approval process could take up to five days and applicants could only claim the RM50 credit once, which was automatically credited to their preferred e-wallet: either Boost, Touch 'n Go eWallet or GrabPay.

The ePenjana initiative also tied in with the government's contact tracing efforts, as applicants were required to download and register themselves on *MySejahtera*, the

government's Covid-19 contact tracing app.

On that front, contact tracing apps were starting to show their effectiveness, even when only a minority use it, according to a study published by researchers at Google and Oxford University.

They found that adoption by 15% of the population together with a well-staffed contact-tracing workforce could lead to

a 15% drop in infection rates and an 11% drop in Covid-19 deaths. With a 15% uptake of contact tracing apps alone, the researchers calculated an 8% reduction in infections and 6% reduction in deaths.

However the researchers admitted contact tracing apps were not a stand-alone intervention, according to a Reuters report.

The research has also not been peer-reviewed.

The findings were based on data from a digital tracing system similar to one jointly developed by Google and Apple Inc, now being used in about two dozen countries in recent weeks.

The collaboration between two tech giants continues with a plan to directly integrate contact tracing software into smartphones.

The technology, first launched in April on Apple's iOS software and Google's Android system, aimed to alert people via smartphones when they come into contact with a person infected with Covid-19.

AFP reported that with the change, public health authorities could use the companies' program without building their own apps, while people who sign up for the service would not need to download a separate stand-alone app to use the system.

Even safety on the road was being reviewed, with micro-mobility vehicles like eScooters and electric bicycles possibly being regulated soon, following updates to the Road Transport (Amendment) Bill 2020.

Transport Minister Datuk Seri Dr Wee Ka Siong said regulations would include mandatory registration and driving licences, and possibly a ban on certain types of these vehicles from being used on the road.

He said once the law was passed, the ministry would explain which types of vehicles fell into the micro-mobility category, as well as which should be licensed and registered.

According to the Bill, micro-mobility vehicles referred to those powered by electricity, an internal combustion engine, or human power, or human power combined with any of the previously-mentioned two with a maximum speed of 50km/h.

Wee added that vehicles deemed not safe for use alongside other vehicles on roads would be prohibited for the safety of other road users.

The amendment Bill was approved by the Dewan Rakyat on Aug 26 and will next be tabled in Dewan Negara this month.

