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SECRETS TO PAYING LESS

By Nazima Versay Kudus

Introduction and Background

When it comes to shopping, Nora has mastered the art of online shopping and couponing her own way. This may not work for other people but it works perfectly fine for her. Her journey began with traditional physical couponing—

collecting printed vouchers from magazines, newspapers or brochures, checking mall sales and engaging in physical shopping to maximise savings. The introduction of ecommerce platforms like Lazada marked a significant shift in her approach. Platforms such as Groupon offer vouchers for food and spa treatments, paving the way for a more convenient and expansive couponing experience.

Nora's foray into couponing and deal hunting was born out of necessity. With limited funds, she has to be strategic about her purchases to enjoy luxury items. This requires dedication and extensive research. For her, the idea of buying anything without a discount feels almost guilty and missing out on a voucher is a source of frustration. She believes in the idea of living within her means but she also believes that a little luxury can be enjoyed with a good deal and there are ways for this.





Strategies and Techniques

For newcomers to couponing, Nora emphasises the importance of awareness. Knowing where to find coupons and vouchers is crucial. Shopping apps and a quick Google search can reveal the top platforms currently popular among consumers. In terms of attracting customers, apps are highly competitive, often through loyalty programmes and regular sales. Shopee, for instance, hosts monthly sales, Shopee Pay Day Sales and specific brand sales that offer substantial discounts.

Organising the best deals requires vigilance. Sales events almost always come with vouchers or discounts, making items significantly cheaper. Nora relies heavily on apps like Shopee for a wide range of products and services, from electrical goods to travel vouchers and bill payments. She also uses Shein and Temu mostly for clothes and Klook for travels, making these apps indispensable tools in her couponing arsenal.



Success Stories and Experiences

One of Nora's most memorable success stories involves saving more than RM200 on an air conditioner through Shopee. The quality was comparable to more expensive options and it came from a trusted seller. Another notable achievement was getting a free gift of an air fryer worth RM399 for making a minimum of RM150 purchase during a Shopee live show sale, apart from other free gifts such as cutlery set and electric cookers obtained during live sales. She has gotten many free items redeemed using her accumulated points from her memberships with some brands operating on Shopee. Also, she had managed to secure a 2-day-1-night hotel stay with breakfast voucher at Bayview Hotel for just RM37.50 from a Shopee travel voucher sale.



However, the path to these savings is not always smooth. Due to the competitive nature of couponing, only a few customers receive vouchers each day. With many people vying for these deals, success hinges on speed. Nora sometimes waits until midnight for voucher releases, relying on her internet connection and quick reflexes to secure the best deals.

Balancing Time and Effort

Couponing can be time-consuming, but Nora has found a balance that works for her. She spends a bit of time each day couponing, taking advantage of Shopee's daily sales for essential items. To prevent couponing from becoming overwhelming, she multitasks—shopping while eating meals, doing household chores and avoiding distractions like TV and social media. She does not go out of the house much, so, online shopping suits her well.

Advice for Others

Nora cautions against common couponing errors, like purchasing unnecessary items just because they are on sale. This can lead to hoarding. Instead, she recommends purchasing items that can serve as gifts when not immediately needed. For instance, she often acquires headscarves and other clothing items for RM1 from Shopee Seringgit deals and gives them to her friends and family members sometimes. Also, being aware of the terms and conditions before using a voucher is also important.

Staying motivated is key to avoiding coupon burnout. Nora finds joy and personal satisfaction in the hunt for deals, often browsing Shopee instead of spending time on social media or watching TV. This approach keeps her engaged and excited about finding the best bargains.

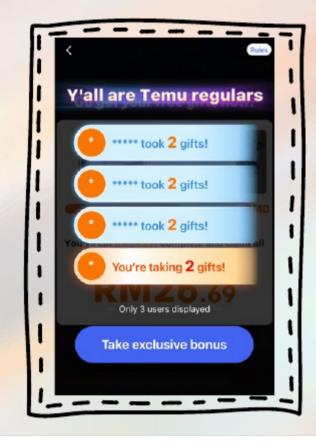




Ethical Considerations

Ethics play a crucial role in Nora's couponing practices. She avoids exploiting coupons and ensures fair use. When a coupon does not work as expected, she handles the situation calmly, understanding the limitations and rules set by retailers.

Nora also emphasises the importance of reducing waste. She recycles packaging materials and advocates for sellers to use recyclable packaging. Despite the challenges she faces, such as receiving fake or misleading products, she manages them by reading reviews, chatting with sellers and comparing prices.



The Future of Couponing

The advent of digital platforms is changing the couponing landscape. Nora believes that shopping apps must continually innovate to engage customers, offering better deals and more choices. The COVID-19 pandemic has accelerated the shift to online shopping, yet physical malls maintain their place in the retail ecosystem. Exciting trends in couponing include daily check-ins on apps to collect points and coins. Apps like Touch 'n Go e-wallet are becoming popular for bill payments, offering vouchers instead of cash. These innovations are making couponing more accessible and rewarding.



Personal Insights

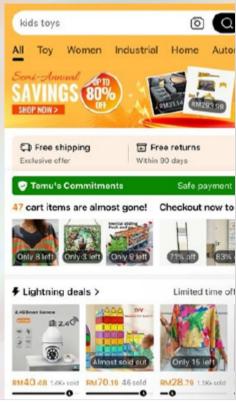
Nora's couponing journey has taught her patience and financial management. With the right approach, she can enjoy luxury items and holidays without overspending. Using credit cards and e-wallet such as Touch 'n Go for daily purchases allows her to earn rewards in the form of coins and vouchers, maximising benefits while minimising costs.

Despite the occasional risk of receiving subpar products, the overall experience has been positive. Frequent deliveries, at times up to ten per day, have made the courier staff familiar with her home. Nora prefers online shopping, especially with a young child, as it saves time and avoids the hassle of physical shopping trips.

Online shopping allows Nora to buy items at a cheap price, giving her a sense of satisfaction and victory over the capitalist system. Some may call her a cheapskate, but she sees it as being clever—getting the best price for what she is willing to pay. Her mantra is, "Why pay more when you can pay less?" always resonates in her ears.

Money Growing on Apps

Nora's other mantra is that "money can grow on apps." She uses several apps like Shopee, Shein, Touch 'n Go and Lazada to collect coins for making purchases. On Shopee, one coin equals one cent. Various activities, such as daily check-ins, browsing grocery stores and playing Shopee Farm, earn her coins. Shopee also offers other games like Shopee Shake, Tap & Win and Shopee Candy, which provide additional coin-earning opportunities. Watching





Shopee live videos is another effective method; Nora used to earn up to 500 coins (RM5) in a single claim. Spending around one and a half to two hours daily on these activities, she maximises her coin collection while multitasking with household chores. Shein, on the other hand, rewards daily check-ins with up to 60 coins after seven consecutive days. On Shein, every 100 coins equals one USD. Nora also earns coins by leaving reviews on her purchases. Believing in earning money while spending it, she always makes sure to use Shopback before making purchases using Shopee, Shein, Temu or Foodpanda in order to collect cashback. To date, she has collected RM1451.46 cashback by using Shopback.

Conclusion

Nora's journey in strategic shopping and couponing has saved her a lot of money. Her methods-ranging from using shopping apps to managing her time efficiently-offer valuable insights for anyone looking to save money and enjoy luxury without breaking the bank. In spite of receiving criticisms from some people who used to call her a cheapskate or that she has a poor taste in things, she does not believe in keeping up with the Joneses despite being a "Jones" by name herself. Nora's story is not just about saving money; it is about making smart, informed and personal choices as well as finding joy in the process.

