

# AGOTA'S ONLINE SHOPPING EXPERIENCE: WHAT CAN BE LEARNED FROM IT



## LIFE STORY BASED ON STORYTELLING

*Developed by the Socialinių inovacijų fondas (Lithuania)*

### About me

My name is Agota and I am 65 years old. I used to work in the social sphere. Currently I'm unemployed. I have two children and 5 grandchildren and I love spending time with them. I like to teach and work with people. My hobbies are also gardening and visiting other countries. I use digital financial services frequently as I buy gifts for my grandchildren, some plants for my garden and as well holiday trips, therefore I think that I know how to stay safe and efficient, buying products and purchasing services online. It can be challenging at times, as fraudsters keep finding new ways to cheat. Therefore I wish to share my story here about dealing with fraud in order people could learn from my experience.

### My story of using digital financial services

#### *Do you trust digital financial services?*

I really trust the security of digital financial services provided by public institutions, banks and official bodies. In the digital age, it is essential to use them. However, at all times and in all societies, there are dishonest, wicked people who, in one way or another, pretend to be representatives of the institutions and try to extort money from the population. I often encounter such scammers when I receive

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misleading messages on the telephone, such as incorrectly filed tax returns with the State Tax Inspectorate, messages about exceeding Internet service limits, traffic offences, and similar things. Usually these telephone messages contain links that ask for personal information. I am certainly cautious enough to be aware of scams.

*Have you had any problems or challenges so far with digital financial services?*

There have been a few occasions when scammers have tried to trick me, but I have managed to recognise these situations. I would like to share with you one such incident that is really instructive.

*Can you tell more about this situation?*

My husband received a message, supposedly from the post office, saying that he has received a parcel for which he must pay a tax and then collect it. As my husband had ordered several things from the Ali-Express platform, he thought that this message was linked to one of the consignments and tried to open the link and pay the customs duty. The fraudster was stopped by a comical situation: my husband simply could not remember his bank card code and did not answer correctly to the enquiry on his phone about this code. Deeply convinced that he still had to pay the tax, he asked me to pay it from his card and forwarded me the link. As I was already used to scam messages, I saw that the link was fictitious and not from the post office at all. We realised that it was a scam in order to get the verification codes and we would have been ripped off.

*In this situation, you have succeeded in recognising scam. Have you ever actually been scammed and lost money?*

Yes, I also remember an unpleasant situation when I bought a product and lost money.

*Can you tell more about this situation?*

Yes, maybe this would be a story for others to learn from. I was buying presents for my grandchildren, and after consulting my daughter-in-law, I decided to buy a toy kitchen for my grandson. My daughter-in-law sent me a link to a suitable toy kitchen, but I wanted to find a cheaper one.

I did a Google image search and found the cheapest option. Without noticing that the link led to a website with a suspicious domain ending, I ordered the product and paid for it. My children were doubtful about the purchase and whether I would receive it. As my grandson's birthday approached and the present I had bought still had not arrived, I began to worry whether I would ever get the toy kitchen I had ordered. To ensure that the dream of my grandson come true, I bought another toy kitchen, this time using the link my daughter-in-law had sent me.

After a while, I received a message that my package had arrived and I needed to pay for it. Confident that it was the toy kitchen, I provided the description and paid the customs duty. However, when I went to collect my package, I found that it was not the product I had paid for! Instead of the toy kitchen, it was a pair of glasses that my husband had ordered for me. I was disappointed and frustrated, as I still haven't received the toy kitchen I was expecting.

## Lessons learned/experience gained from this situation/benefits

### *What have you learned from this situation?*

The lesson both my husband and I learnt from the first situation is that we need to be more careful. If you are unsure whether a message is real or a fake, don't rush to respond. Seek advice from others. Messages from supposedly public authorities threatening you with overdue deadlines or fines are particularly questionable.

The second situation taught me that I need to check the websites I buy from, and that there could be a fake underneath a cheap product.

### *Do you see any disadvantages for using digital financial services?*

**No, I don't think there are any disadvantages. Digital financial services are needed. You just need to learn how to use them, and also you need to know how not**

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## to fall into the trap of scammers. Recommendations, wishes

*What would you recommend to other people after having this experience?*

Scammers pretend to be authorities, so you should be vigilant if you receive telephone messages or emails purporting to be from various authorities with links to websites. It could be a scam.

I think that the courses to increase your digital financial literacy are a good solution for everyone. It is also useful to look at the banks' guidelines or seek advice from the experts if you have any doubts.

## Self-reflection questions

These questions can serve as prompts for introspection and self-assessment, helping individuals gain insight into their financial habits, values, and aspirations.

1. Have you encountered similar situations when shopping online?
2. What can you learn from these situations that Agota has told us about?
3. Where do you think Agota and her husband made a mistake and where their behaviour was successful?
4. How can you avoid online shopping scams?
5. Do you think your digital literacy skills are sufficient or do you need to learn new things and improve your financial literacy skills? If yes, what would you like to learn?