

Protecting Consumers in the Data-Driven Digital Age, A Multistakeholder Perspective

ITU D SG 1 Joint Q4/1 & Q6/1 Joint Workshop, April 17, 2024

Session 1: Online Fraud & Misuse of Personally Identifiable Information

Prof. Archana G. Gulati

Outline

- Walking through the issues backward
- To move forward collaboratively
- With renewed commitment

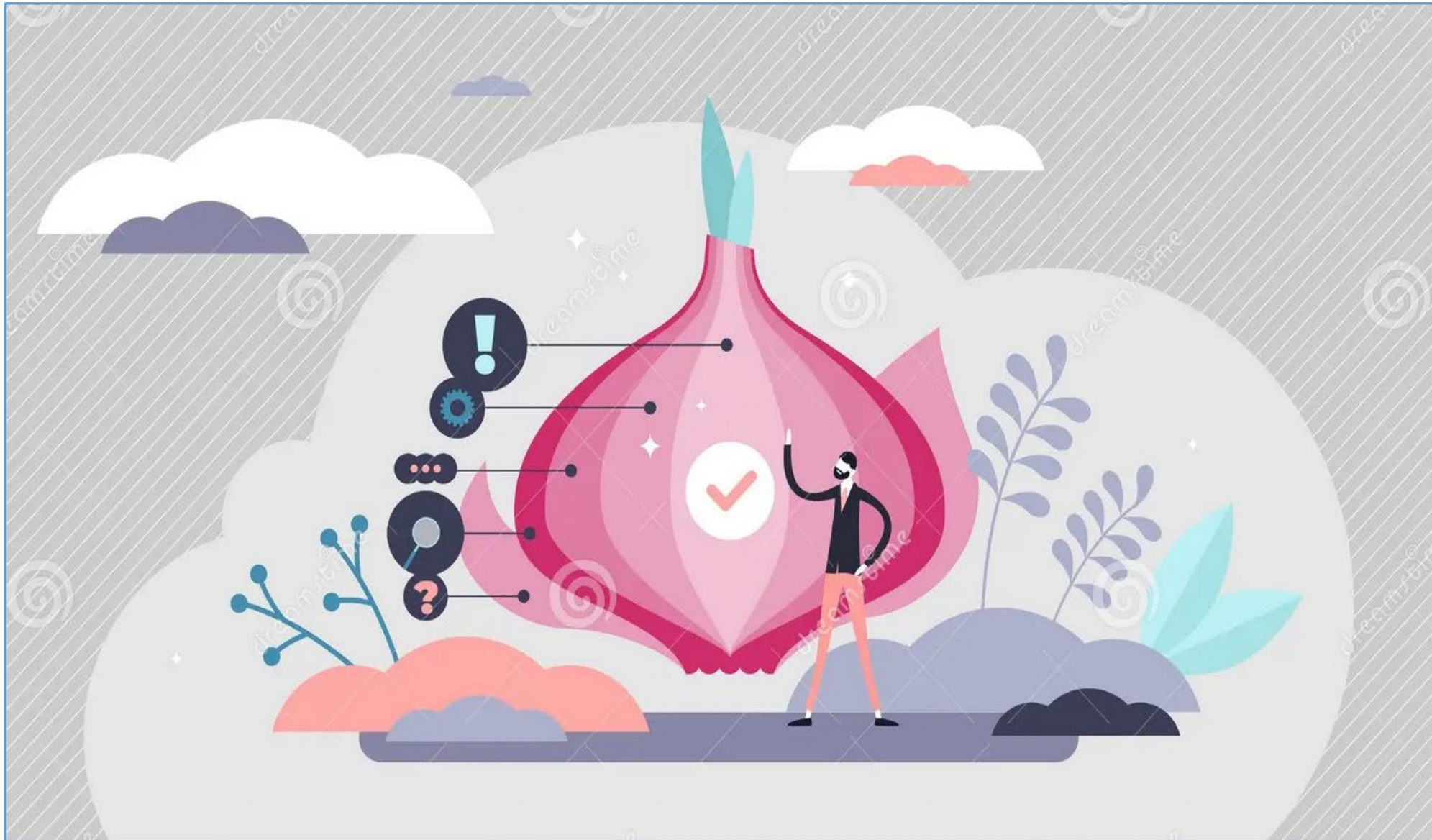
Why Consumer Centric?

Who is the Consumer?

- **You, I, our families, citizens, patients, children, the aged** and,
- The **voter**, the politician, the bureaucrat, the **industrialist**, the **start-up**, the scientist, the teacher, the student
- Those who **cannot** or **will not** connect
- Those who **should not** connect unless we can protect them?



Let us Look At the Consequences First



Dumb phones are on the rise in the U.S. as Gen Z looks to limit screen time

PUBLISHED WED, MAR 29 2023 8:00 AM EDT

Sign Up

SHARE [f](#) [X](#) [in](#) [✉](#)



VIDEO 17:22

The rise of dumb phones

Source: [HTTPS://www.cnbc.com/2023/03/29/dumb-phones-are-on-the-rise-in-the-us-as-gen-z-limits-screen-time.html](https://www.cnbc.com/2023/03/29/dumb-phones-are-on-the-rise-in-the-us-as-gen-z-limits-screen-time.html)

Apparently, Gen Z'ers Leave Their Phones On 'Do Not Disturb' 24/7 For A Very Specific Reason, And I Don't Know How To Feel

"I do not even know what my phone notifications or calls sound like."

Dannica Ramirez — BuzzFeed

Mar 9, 2024, 08:00 AM EST

Source: https://www.huffpost.com/entry/gen-z-do-not-disturb_l_65eb41c7e4b05ec1ccd9c350

However, many millennials came to the podium not only to defend their use of the Do Not Disturb function but also to point out that it's not just a Gen Z thing to do. "i don't think it's a gen z thing I think it's overall anxiety of being plugged in 24/7," one user stated.



amil

@amil · [Follow](#)



almost everyone i know (primarily millennials) has their phone on silent plus do not disturb on - i don't think it's a gen z thing i think it's overall anxiety of being plugged in 24/7

6:37 AM · Feb 17, 2024



Source: https://www.huffpost.com/entry/gen-z-do-not-disturb_l_65eb41c7e4b05ec1ccd9c350

"99% of calls are scammers, insurance fraud, and political spam," a Twitter user said. "1% is from my mom."



Ashe 

@ladyinsanity · [Follow](#)

[View profile on X](#)

99% of calls are scammers, insurance fraud, and political spam

1% is from my mom

12:58 AM · Feb 14, 2024 

 116  Reply  Copy link

[Read 5 replies](#)

Source: https://www.huffpost.com/entry/gen-z-do-not-disturb_l_65eb41c7e4b05ec1ccd9c350

WELLBEING AND MENTAL HEALTH

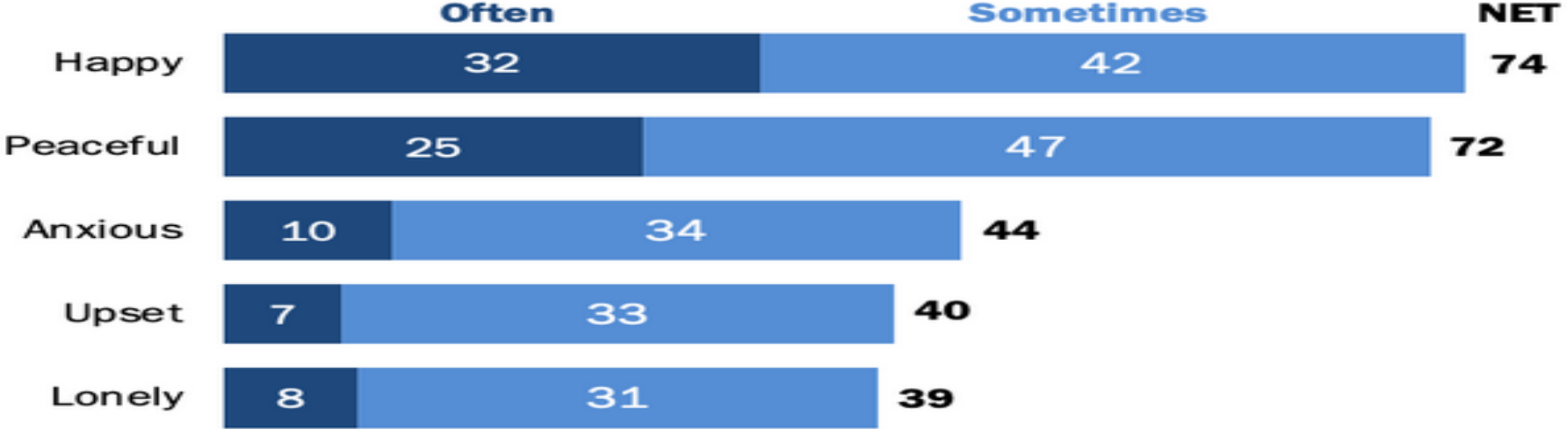
A generation adrift: Why young people are less happy and what we can do about it

Apr 5, 2024



Roughly three-quarters of teens at least sometimes feel happy or peaceful when they don't have their phone; 44% feel anxious

% of U.S. teens ages 13 to 17 who say they feel the following ___ when they do not have their smartphone with them



Note: Those who did not give an answer or gave other responses are not shown.
Source: Survey conducted Sept. 26-Oct. 23, 2023.
“How Teens and Parents Approach Screen Time”

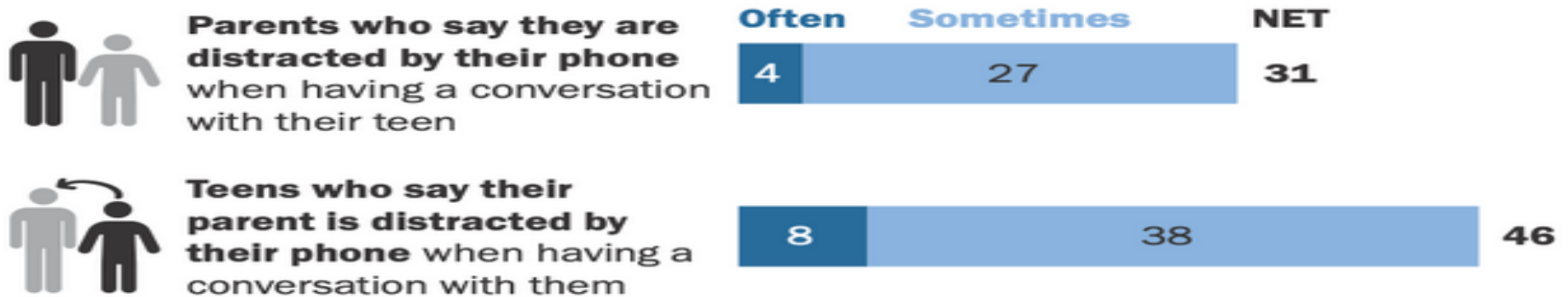
PEW RESEARCH CENTER

Source: <https://www.pewresearch.org/internet/2024/03/11/how-teens-and-parents-approach-screen-time/>

The Consumer

Nearly half of teens say their parent at least sometimes gets distracted by their phone in conversations; fewer parents see it this way

% of U.S. parents and teens ages 13 to 17 who say the following



Note: Those who did not give an answer or gave other responses are not shown.

Source: Survey conducted Sept. 26-Oct. 23, 2023.

“How Teens and Parents Approach Screen Time”

PEW RESEARCH CENTER

A Global Concern

PIXELS · FRENCH POLITICS

Macron appoints group of experts in effort to regulate child screentime

The French president announced his intention to regulate minors's access to electronic devices like phones, tablets and game consoles. Specialists will assess screens's impact on physical and mental health and evaluate the effect of existing monitoring measures.

By Damien Leloup and Pascale Santi

Published on January 19, 2024, at 1:50 pm (Paris) · 🕒 2 min. · [Lire en français](#)

Source: https://www.lemonde.fr/en/pixels/article/2024/01/19/macron-appoints-group-of-experts-in-effort-to-regulate-child-screentime_6446829_13.html#

Among the Reasons...

- Technological Pressure
 - Connectedness at the cost of feelings of inadequacy & social comparison
 - A likely global trend: Social Media usage and loneliness & depression
- Social Isolation
 - Lack of strong interpersonal relationships despite increased online connectedness

Source: <https://www.weforum.org/agenda/2024/04/youth-young-people-happiness/>

For a Positive Global Online Environment, Priorities and Solutions....

- **Prioritise Consumer well being**
- **Regulation (Self or otherwise) to tackle**
 - Negativity
 - Misinformation
 - Disinformation
 - Screen time
 - Age-appropriate content
- **International Cooperation & Capacity Building**

Source: <https://www.weforum.org/agenda/2024/04/youth-young-people-happiness/>

The Age of Data +AI: Deep Fakes

- *‘This technology poses serious risks as it enables malicious actors to create highly realistic fake videos or images that can be used for various purposes, including identity theft, defamation, disinformation campaigns, or even blackmail. Deepfake algorithms rely on vast amounts of training data obtained from publicly available sources such as social media platforms or video-sharing websites. Deepfakes represent a significant threat to personal privacy due to their ability to deceive viewers into believing falsified content is genuine.’*
- Becoming better & cheaper every day

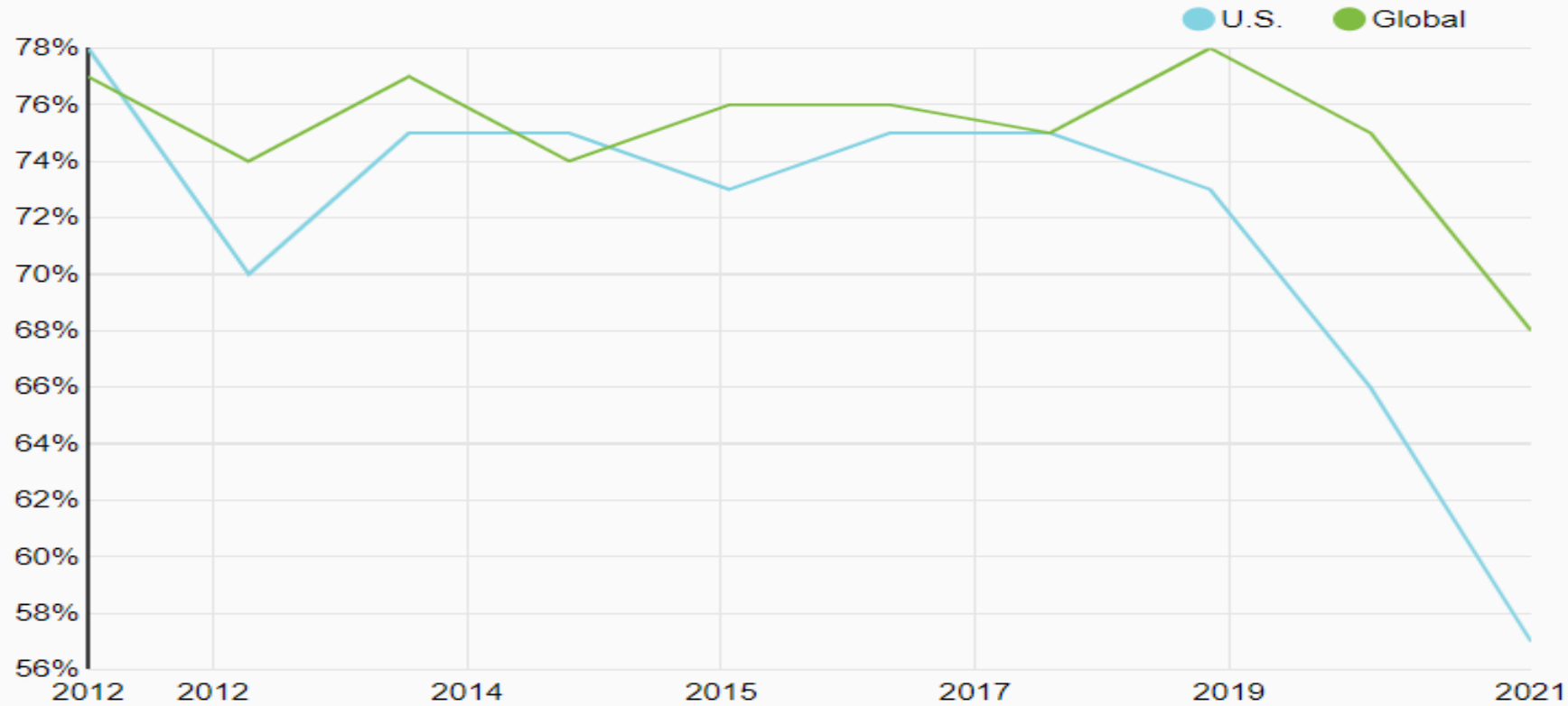
When the Truth Becomes Elusive, A Quote

Because they are so realistic, deepfakes can scramble our understanding of truth in multiple ways. By exploiting our inclination to trust the reliability of evidence that we see with our own eyes, they can turn fiction into apparent fact. And, as we become more attuned to the existence of deepfakes, there is also a subsequent, corollary effect: they undermine our trust in *all* videos, including those that are genuine. Truth itself becomes elusive, because we can no longer be sure of what is real and what is not.

Source <https://www.brookings.edu/articles/artificial-intelligence-deepfakes-and-the-uncertain-future-of-truth/>

Can we Afford to Lose Consumer Trust?

Trust in Tech Sector, 2012-2021



Edelman Trust Barometer

BROOKINGS

Source: <https://www.weforum.org/agenda/2021/11/rebuilding-digital-trust-for-a-cyber-inclusive-future/>

Should Stakeholders Reexamine Current Practices?



Consumer-Centric Policy

- **Competition**
- **Equity**
- **Ethics**
- **Transparency**
- **Accountability**
- **Redress mechanisms**
- **Privacy and data protection**
- **IPR**
- **Cybersecurity**

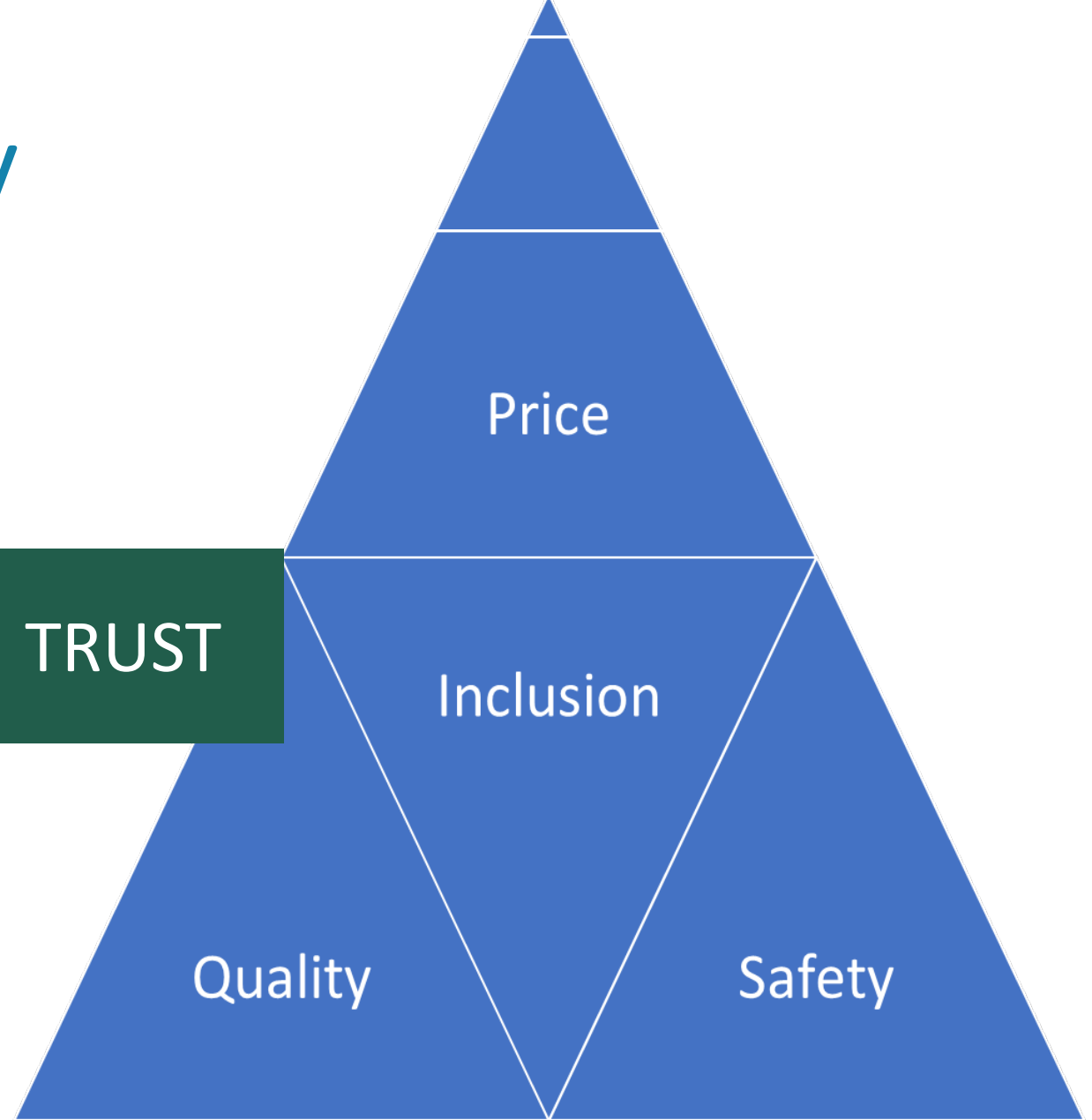
TRUST

Price

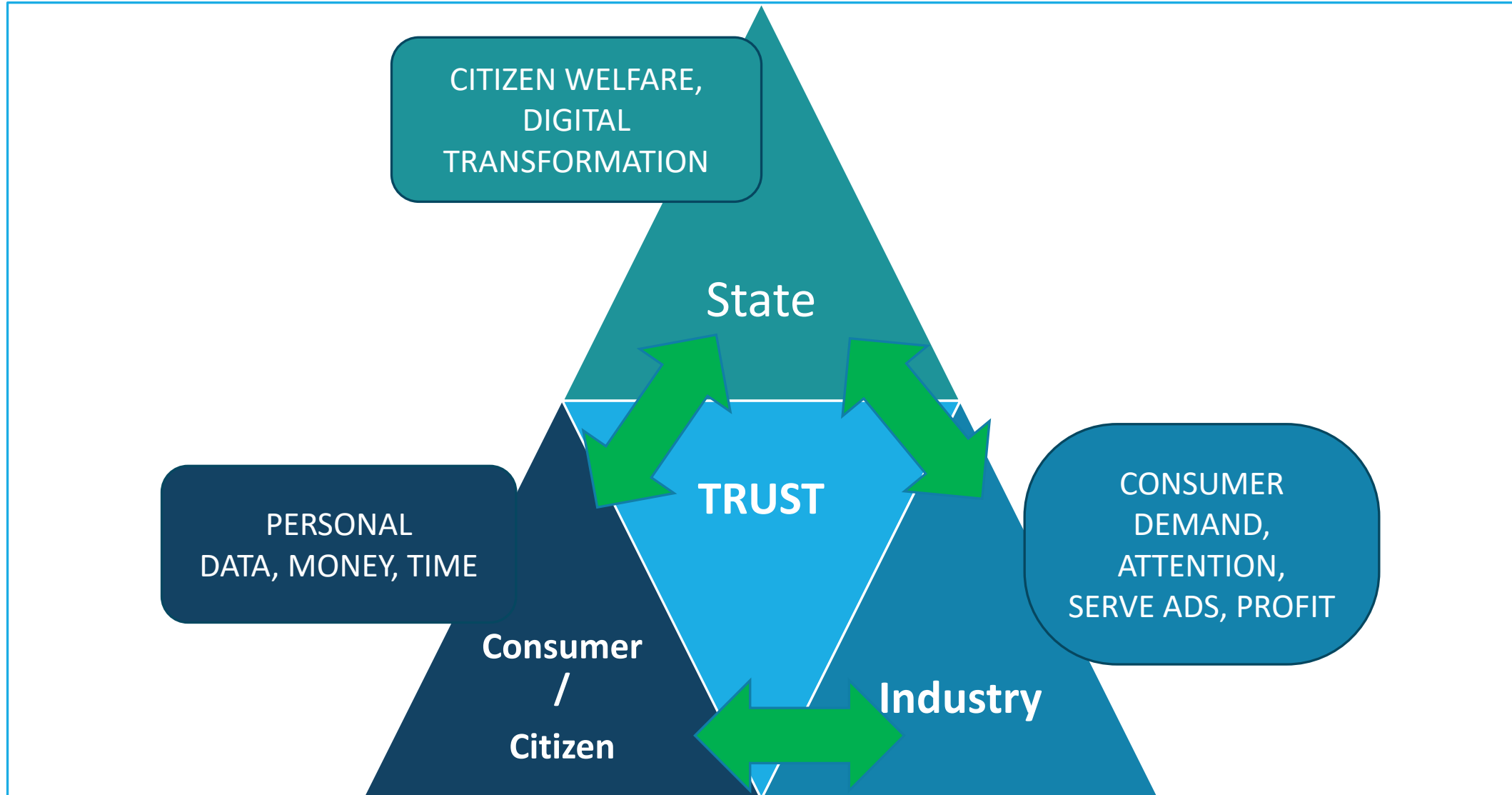
Inclusion

Quality

Safety



TRUST IS KEY



Trust: The Foundation of Digital Transformation



Digital Empowerment

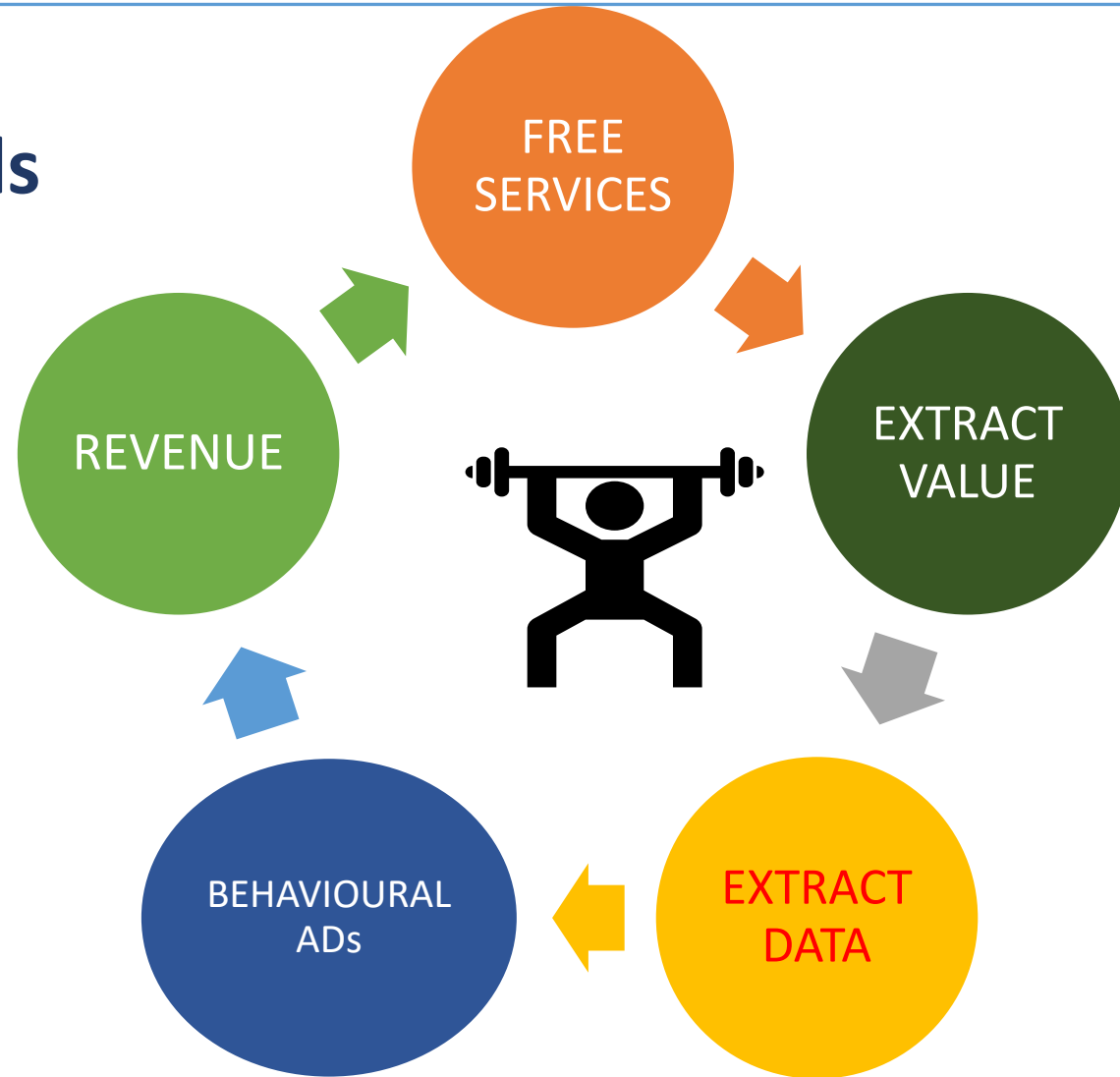
Consumer Trust & Adoption

Increased Access to Digital
Technologies

Strengthen Digital Ecosystem
for Global Competitiveness

CURRENT BUSINESS MODELS

Data, Profiling, Personalised Ads



Still True for the Consumer?



"On the Internet, nobody knows you're a dog."

Stakeholder Motivations

- Solve a problem
- Provide a solution/Satisfy a need
- Socio-economic Development & sustainable growth

Govt.



- Solve a problem/
- Provide a solution/Satisfy a need
- Profit
- Prosper

Industry



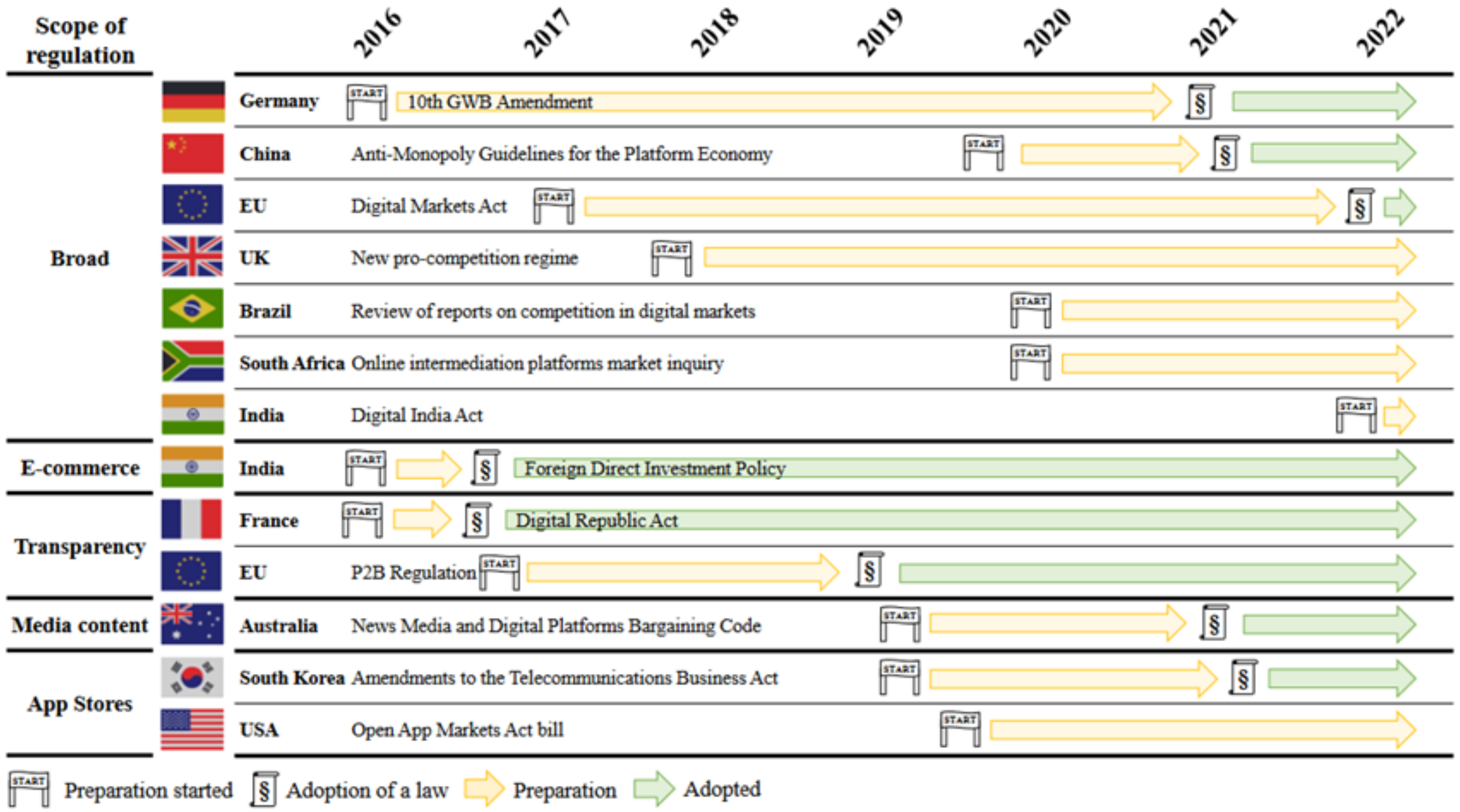
- Solve a problem/
- Find a solution/Satisfy a need
- Budget for the Future
- Prosper

User



The Privacy Paradox

- Bounded Rationality
 - Cognitive overload?
 - Time, effort, urgency,
 - Heuristics
 - Default Inertia
- Dark Patterns
- Deep Fakes



Source: Heimburg & Wiesche

Is Regulation the Only Answer?

- Digital Competition Laws
- Data Protection
- Content Regulation
- AI Regulation
- Regulation of Deep Fakes
- Regulate the Metaverse?
- Screen time

Is Regulation the Only Answer?

- Necessary?
- Could be Better?
- Sufficient?
- Role of other stakeholders?
 - Industry
 - Consumers
 - CSOs/NGOs
 - Academia
 - Scientists
 - Innovators

Industry Actions

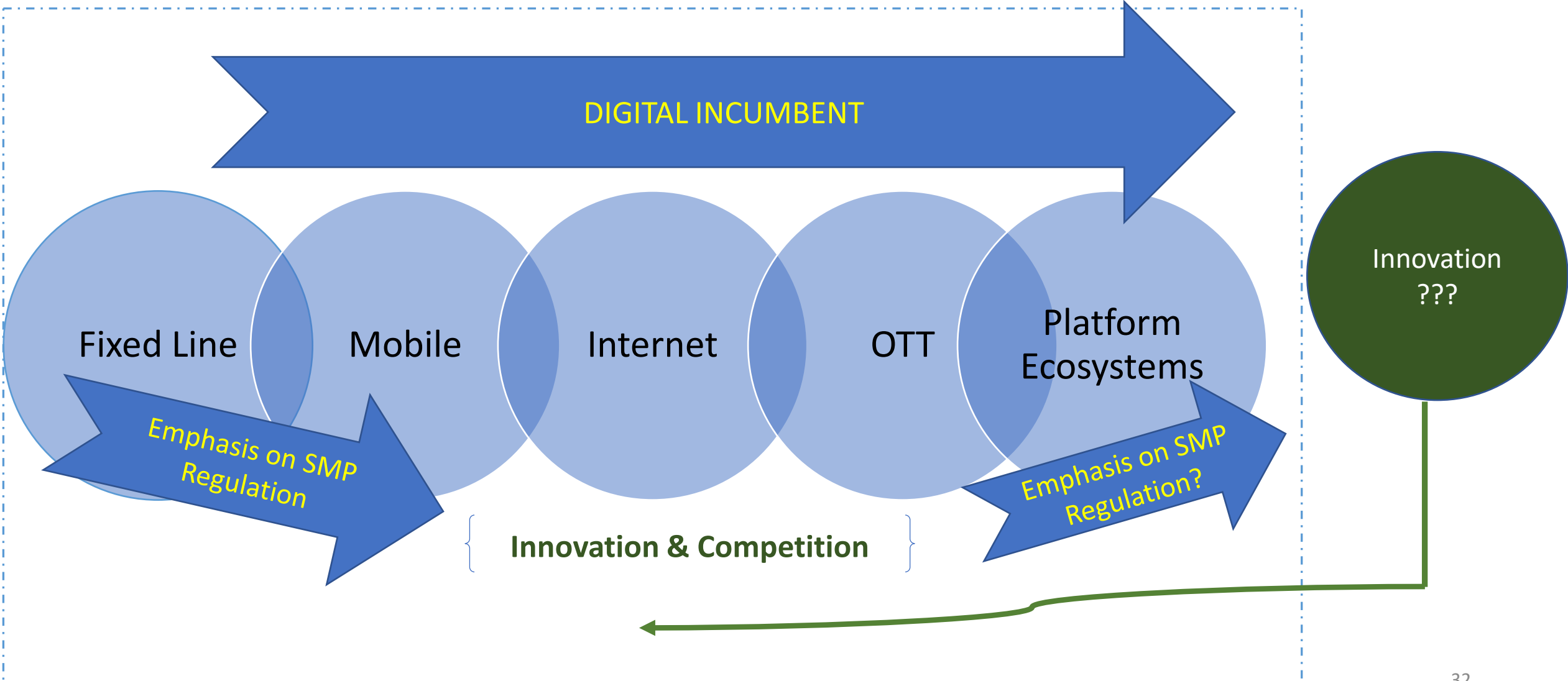
- Apple introduced a pop-up window for iPhones in April that asks people for their permission to be tracked by different apps.
- Google recently outlined plans to disable a tracking technology in its Chrome web browser.
- And Facebook said last month that hundreds of its engineers were working on a new method of showing ads without relying on people's personal data.

Source: <https://www.nytimes.com/2021/09/16/technology/digital-privacy.html>

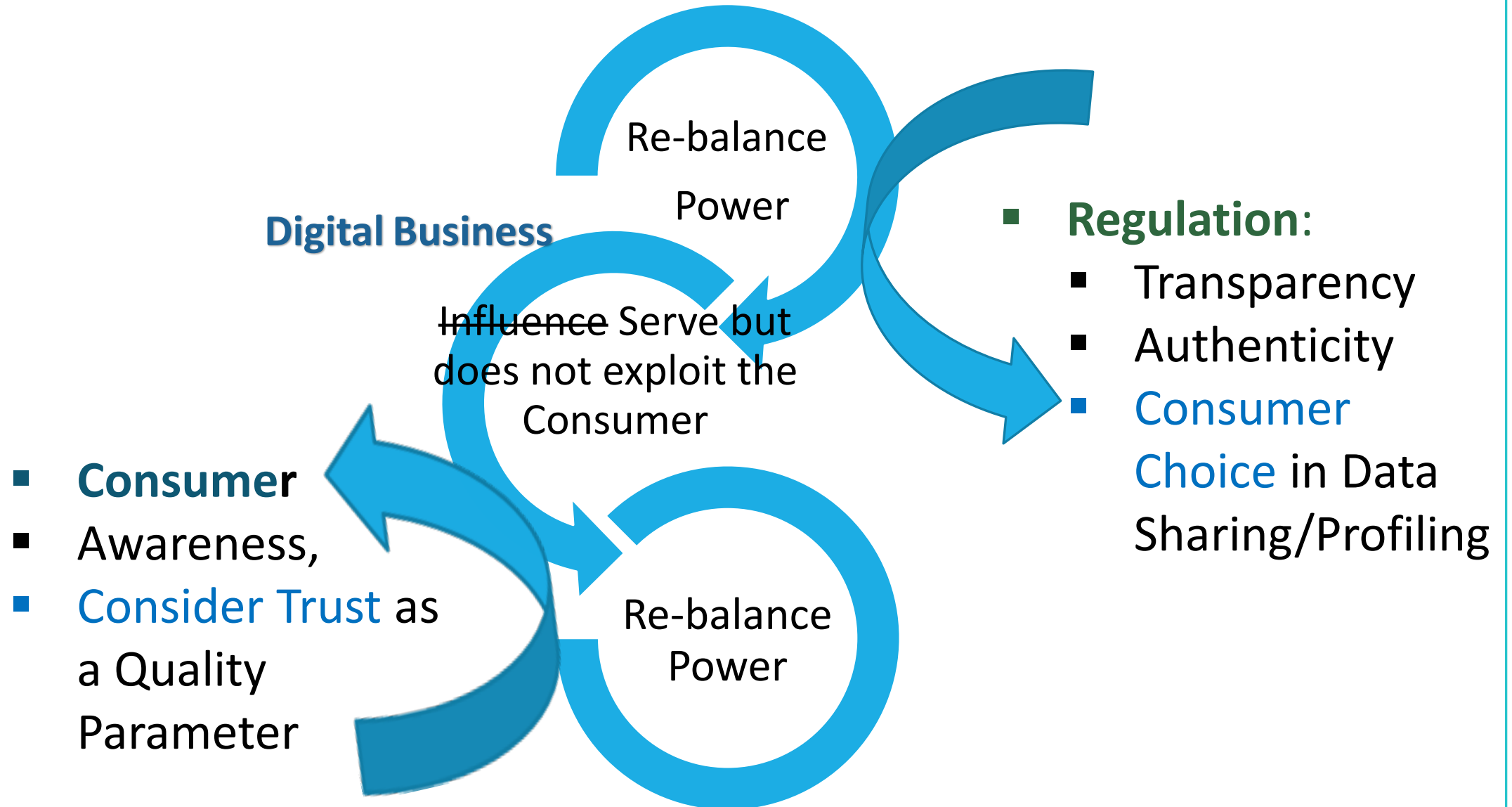
Is Consumer Protection a Luxury Item?

- Pay for the “privilege” of Privacy?
- Can we search for better technological solutions?
- Can we let better technologies guide new business models
- Can everyone afford subscription models?
- How do we empower consumers?
 - Education
 - Consumer Fora for redress & dispute resolution
 - International capacity building and cooperation on all fronts
 - Human-centric approaches?

Innovation Replaces Regulation



A Human-Centric Approach



Thank You!

