



Keynote Address
Hon. Fayval Williams
Minister of Science, Energy and Technology
National Consumers League- World Consumer Rights Day
March 13, 2019 at 10 am

Salutations:

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Heartiest congratulations to the National Consumers' League on the observance of yet another World Consumer Rights Day and by extension Consumer Protection Week, where greater attention is placed on the rights and needs of consumers.

For over 50 years, the League, has been championing the cause for the rights of Jamaican consumers through the promotion of a fair marketplace for all consumers and for that you must be commended.

I must make note of your theme for Consumer Protection Week, which is ***“Smart Consumers in the Digital Age.”*** This theme is extremely important in an age characterized by great advancements in and increased use of technology, smart devices, the Internet of Things (IoT) and the placement of many products and services on digital platforms.



Ladies and gentlemen, we live in an exciting time. Never before have we seen the technological revolutions that characterize this present age. Almost everything that you could think of is online-***the world is truly at our fingertips.***

Use of Technology-at a glance

As individual users of technology, we may have more than one device, some of us may even have two cell phones. These figures grow exponentially, when we look at the figures for the entire country.

The latest figures from the Office of Utilities Regulation (OUR) show that:

- At the end of the third quarter of last year (2018), Jamaica had over 3 million mobile subscriptions; additionally,
- More and more Jamaicans are accessing the internet via their cell phones as our Mobile Broadband Subscription Penetration Rate stood at 60.2% for the same period.

On the global scene:

- Almost the entire world population now lives within range of a mobile-cellular network signal;
- At the end of 2018, 3.9 billion people were using the Internet, up from 1 billion in 2005;
- This translates into a compound annual growth rate (CAGR) of 10.8%.



- Expressed as a percentage of the population, the penetration rate increased from 15.8 per cent in 2005 to 51.2 per cent in 2018.

What this means is that more and more people are being connected by technology and the internet, and this transforms every facet of our lives and the way that we conduct business.

The Digital Consumer

Ladies and gentlemen, we are at a critical juncture in the age of consumerism.

Digital consumers now use a variety of devices and interfaces to connect to the internet and to interact with digital content, services and experiences in both developed and emerging markets.

In the not so distant past, consumers had to walk up to a counter or an entity in order to access goods and services, but with the dawn of the digital age, all you need is the internet, your device and your credit/debit card.

With so many persons transacting businesses online, e-commerce is expected to become the largest retail channel in the world by 2021.

While our transactions have been made easier through the internet, it inherently means that we are increasingly more vulnerable to cyber-attacks and we have to be even more vigilant as we shop and input our data in order to access services.



Cyber threats

It is absolutely imperative that we take cyber security and data security seriously at all levels. Something as seemingly harmless as downloading an app or clicking on a link, can have serious personal and financial implications for a user or an entity.

In a 2017 global study conducted by Norton, it was revealed that:

- 978 million people in 20 countries were affected by cybercrime in 2017;
- 44% of consumers were impacted by cybercrime in that year;
- Consumers who were victims of cybercrime globally lost \$172 billion;
- The most common cybercrimes experienced by consumers or someone they know included:
 - Having a device infected by a virus or other security threat
 - Experiencing debit or credit card fraud
 - Having an account password compromised
 - Encountering unauthorized access to or hacking of an email or social media account
 - Making a purchase online that turned out to be a scam
 - Clicking on a fraudulent email or providing sensitive (personal/financial) information in response to a fraudulent email

Ladies and gentlemen, ***cyber threats are real and no one is immune.***



These incidents also ring true within the Jamaican context.

Some persons may think their data or information is not valuable or of interest for anyone to steal, but let me unequivocally dispel this myth. Ladies and gentlemen, we live in a time where **data**, whether personal, financial, health or whatever form it may appear, is important and **is king**.

It is therefore incumbent upon each of us to keep our data safe and that is why we urge individuals to:

- Use social media responsibly- Do not over share; you never know who is accessing your information;
- Install the necessary safeguards and strong passwords on your devices and networks;
- **THINK BEFORE YOU CLICK** on suspicious links, and be mindful of applications or programmes which require personal information.

The Government is cognizant of these threats and to this end, we have developed a National Cyber Security Strategy and instituted the **Jamaica Cyber Incident Response Team (JaCIRT)** which, among other things, has the responsibility to respond to cyber-attacks in government entities. Additionally, we have tabled our **Data Protection Bill** which outlines the general principles of how personal data is collected, stored, shared and used.



The National Cyber Security Strategy was developed with the aid of the Organisation of American States (OAS) and the JaCIRT, a key deliverable of the Strategy, was formed with the assistance of the International Telecommunication Union (ITU) and OAS. Through the OAS's Inter-American Committee against Terrorism (CICTE) Division, Jamaica is currently receiving assistance to strengthen its cyber security posture.

Just last Thursday (March 7), personnel from key Ministries, Departments and Agencies were trained. The technical capabilities within these MDAs were also strengthened to include an early warning system. The CICTE team will continue training our key Government personnel to manage these early warning systems.

Conclusion

Ladies and gentlemen, this Government is committed to driving innovation for growth. Strengthening the capacity of our cyber security infrastructure and team is a critical part of that process.

Now, more than ever we have to be aware of our online presence. While we may not be able to prevent every cyber-attack, we urge you to be more informed users and arm yourselves with the necessary information so that you can, as best as possible, mitigate these attacks, then and only then, can we truly become ***smart consumers in the digital age.***



My commendations once again to the National Consumers League on yet another observance of World Consumer Rights Day. I wish you all the very best as you continue your advocacy for the Jamaican consumer.

Thank you.