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**Hong Kong Youth
Internet Governance Forum 2019
Final Report**

25 May 2019 @ Hong Kong

Organiser



Supporting Organisation



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Background

While young people use ICTs in everyday life, many are unaware of the importance of Internet governance. We see that the social implications of ICTs are not yet adequately integrated into mainstream education. Hence Netmission.Asia is devoted to promoting youth participation of Internet governance and digital inclusion through various capacity-building programmes following the model of youth teaching other youth.

In 2010, NetMission Ambassadors initiated the annual Youth Internet Governance Forum (yIGF) in Hong Kong in conjunction with the inaugural Asia Pacific Regional Internet Governance Forum (APrIGF) for the youth of Asia-Pacific to voice out their opinions on Internet Governance. It also serves the purpose of empowering youth to further engage themselves and their peers into immediately relevant and critical Internet issues. The youth initiatives were then continued in Hong Kong as NetY Program and iCity Program respectively in the subsequent years.

In 2016, NetMission Ambassadors reintroduced the Hong Kong Youth Internet Governance Forum. It is our goal to engage youth to take part in the advocacy of Internet governance issues in a local context. We believe that by developing a sense of digital citizenship from a young age youth can have the awareness to critically evaluate the way they use ICTs, and spread that capacity to their peers and further youth engagement in Internet governance.

Vision

- Establish the Youth IGF Hong Kong as a sustainable annual platform for young generations to speak up on Internet Issues that concern them.
- Gain recognition of the Youth IGF Hong Kong among students & schools and further develop local and regional Internet Governance discussion networks

Organiser – NetMissionAsia



NETMISSION.asia
www.nma.asia

The NetMission Ambassadors Program is a non-profit initiative that engages and empowers university students from Asia. Ambassadors are given the skills and knowledge to participate in Internet Governance discourse; and to further build the capacity of other youth in Asia so their voices may also be heard. Ambassadors have the opportunity to participate in local, regional, and international conferences, and themselves organise conferences and training activities for other youth.

Since the program was started in 2009, NetMission Ambassadors have regularly attended international Internet Governance conferences, including the United Nations International Governance Forum, ICANN, Asia Pacific Regional Internet Governance Forum etc. NetMission Ambassadors have also played a leadership role in regional and local youth events, including the Asia Pacific Youth Internet Forum, Asia Pacific Internet Governance Academy, and starting the annual Hong Kong Youth Internet Governance Forum in 2016.

Supporting Organisation – DotAsia Organisation



DotAsia Organisation is a not-for-profit organisation with a mission to promote Internet development and adoption in Asia. DotAsia has a strong mandate for socio-technological advancement initiatives including: (a) digital inclusion projects to bridge the digital divide and the poverty gap; (b) educational initiatives, e.g. scholarships and promotion of Internet adoption for the advancement of knowledge, etc.; and, (c) research and development projects, including relief and re-build efforts in the wake of natural and otherwise disasters.

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DotAsia oversees the ‘Asia’ top-level Internet domain name, and is formed as an open consortium of 20 official top-level-domain authorities around the region, including .CN (China), .JP (Japan), .KR (Korea), .IN (India), .NZ (New Zealand), .PH (Philippines), etc., and 5 regional Internet organizations including APNIC, APNG, APCERT, PAN and APTLD. In the past two decades Asia has developed into a global force in the commercial, political and cultural network. The .Asia domain aspires to embrace this dynamism in the Asia Century to become a nucleus, intersection and breeding ground for Internet activity and development in the region.

Organizing Committee List

Name	School
Amy Li	The Chinese University of Hong Kong
Emily Chun Li	City University of Hong Kong
Jasmine Ko	Lingnan University
Mandy Chan	The University of Hong Kong
Steven Chen	The Chinese University of Hong Kong

Guest List

Guest name	Title
Charles Mok	Hong Kong Legislative Council (I.T.)
Derren Lam	Senior Growth Manager, ZA Bank
Don Rodney Junio	Researcher, the United Nations University Institute on Computing and Society
Kavis Cho	Student Affairs Manager, Hong Kong Blockchain Society
Jenna Fung	Community Engagement Lead, DotAsia Organisation
Rico Ng	Machine learning specialist, FinFabrik

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Registration List

First Name	Last Name	Stakeholder Group		Organization/ Affiliation
Rasmus	Kors	Academia/ Civil Society	Non-profit organisation for entrepreneurs hip	European Innovation Academy
Harry Chun Hong	S Lau	Academia/ Civil Society	High School student	Chinese International School
Hiu Ting	Chung	Private Sector	Other	N/A
Xiaojing	Song	Academia/ Civil Society	Public	ISS Facility Services
Wing Chi	Cheung	Academia/ Civil Society		EdUHK
Angel	Kung	Academia/ Civil Society		N/A
Wai Shing	Lau	Academia/ Civil Society		N/A
Soyena	Dhakar	Academia/ Civil Society		The Open University of Hong Kong
Sammi	Chung	Academia/ Civil Society		City University of Hong Kong
Yi Yi	Chi	Academia/ Civil Society		City University of Hong Kong
Kin Wa	Li	Academia/ Civil Society		University
Saloni	Anandp ara	Academia/ Civil Society		City University of Hong Kong
SHEN	Xinyang	Academia/ Civil Society		The Ouhk
Chi Ping	Wong	Academia/ Civil Society		no
Janice	Tung	Academia/ Civil Society		City University of Hong Kong
Hiu Lam	Lung	Academia/ Civil Society		The University of HK
Tang	So Yik Tiffany	Academia/ Civil Society		HKU
Khusbu	Gurung	Academia/ Civil Society		PolyU
Carey	Li	Academia/ Civil Society		The Open University of Hong Kong

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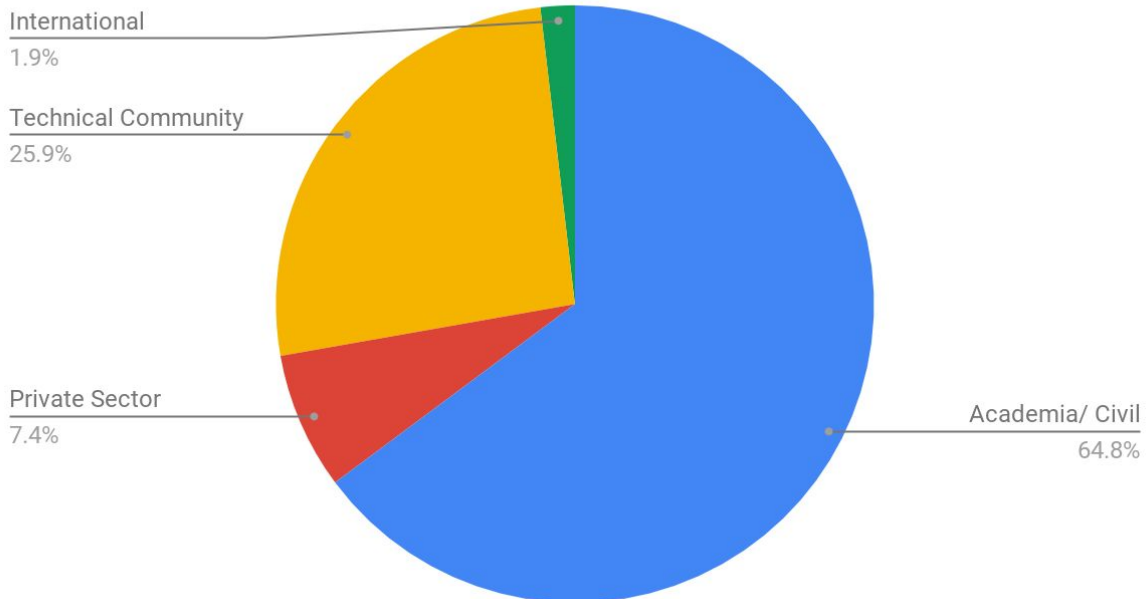
LI	Yifan	Academia/ Civil Society		The Open University of Hong Kong
li	jiayi	Academia/ Civil Society		the open university of Hong Kong
Olga	Sazhina	Academia/ Civil Society		EdUHK
Rena	Lee	Academia/ Civil Society	University student society representative	The Open University of Hong Kong
Tsz Hin	Lee	Academia/ Civil Society	University/ Tertiary Institute Student	The University of Hong Kong
On Ni	Lui	Academia/ Civil Society	University student society representative	Sports Association
Eric	Yang	Technical Community	Registry	Uniregistry
King wo	Mak	Academia/ Civil Society	University/ Tertiary Institute Student	AF Tech lab (Polyu)
Singh	Harpre et	Academia/ Civil Society	University/ Tertiary Institute Student	Tung Wah College
Alireza Saleh		Technical Community	Board member	DotAsia Organisation
Atsushi Endo		Technical Community	Board member	DotAsia Organisation
Choon Sai Lim		Technical Community	Board member	DotAsia Organisation
Edmon Chung		Technical Community	Board member	DotAsia Organisation
Joel Disini		Technical Community	Board member	DotAsia Organisation
Lianna Galstyan		Technical Community	Board member	DotAsia Organisation
Maureen Hilyard		Technical Community	Board member	DotAsia Organisation
Satish Babu		Technical Community	Board member	DotAsia Organisation
Tommy Matsum oto		Technical Community	Board member	DotAsia Organisation
Yiu Kwok Tham		Technical Community	Board member	DotAsia Organisation
Derren	Lam	Private Sector		Virtual Banking

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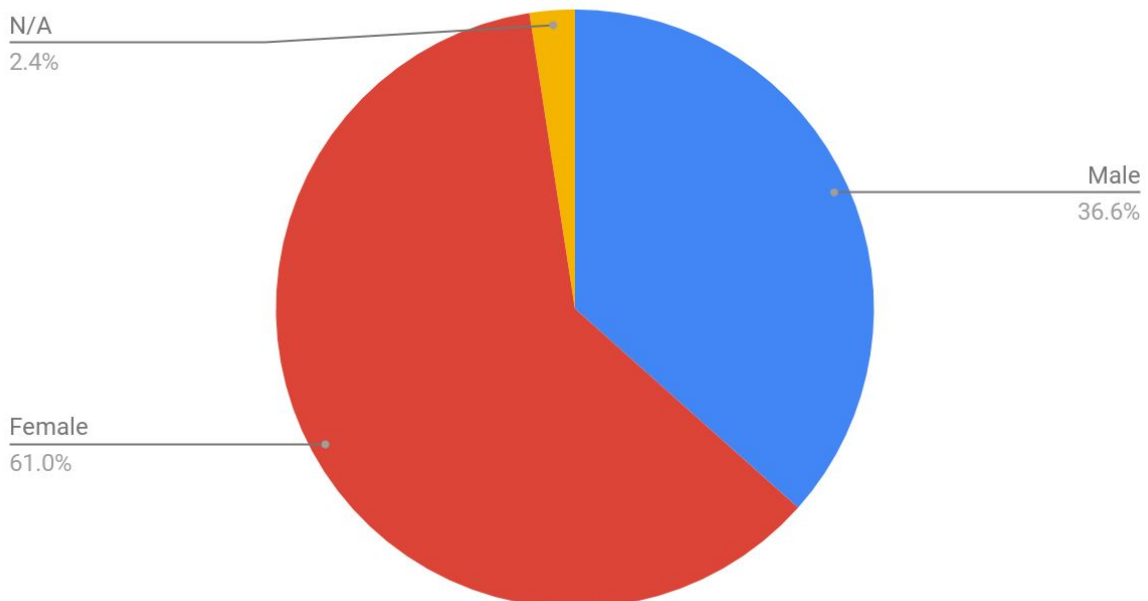
Don Rodney Junio		International Organization		The United Nations University Institute on Computing and Society
Hon. Charles Mok		Technical Community		Hong Kong Legislative Councillor (I.T.)
Jenna	Fung	Technical Community		DotAsia Organisation
Rico	Ng	Private Sector		FinFabrik
Sherry	Shek	Academia/ Civil Society		NetMission.Asia
Amy	Li	Academia/ Civil Society		NetMission.Asia
Clement	Leong	Academia/ Civil Society		DotAsia Organisation
Emily Chun	Li	Academia/ Civil Society		NetMission.Asia
Jasmine	Ko	Academia/ Civil Society		NetMission.Asia
Mandy	Chan	Academia/ Civil Society		NetMission.Asia
Leo	Ho	Academia/ Civil Society		NetMission.Asia
Freda	Cheung	Technical Community	Staff	DotAsia Organisation
Crystal	Chu	Academia/ Civil Society	University/ Tertiary Institute Student	HKU
Kavis	Cho	Private Sector		

Participants statistics

Stakeholders(attended)



Gender



Program Agenda

Date: 25 May 2019 (Saturday)

Venue: CPD-3.29, 3/F Jockey Club Tower, The University of Hong Kong

10:45-11:15	Registration & Networking	30 mins
11:15-11:20	Opening & Introduction of HKyIGF	5 mins
11:20-11:35	Gig Economy for women & Use of ICT for financial services (By Don Rodney Junio, Researcher, The United Nations University Institute on Computing and Society, Academia)	15 mins
11:35-11:45	Internet Governance Forum Structure & Multi-stakeholder Approach (By Jenna Fung, Community Engagement Lead, DotAsia Organisation, Technical Community)	10 mins
11:45-11:55	Blockchain: Application & Implications (By Kavis Cho, Hong Kong Blockchain Society, Civil Society)	10 mins
11:55-12:05	A Journey to Become a Data Scientist in This Century (By Rico Ng, Machine learning specialist, FinFabrik, Private Sector)	10 mins
12:05-12:15	Establishment of Mobile Payment & Virtual Banking (By Derren Lam, Private Sector)	10 mins
12:15-12:30	FinTech & Digital Economy: Innovation & Future of the Young Generation (By Hon. Charles Mok, JP, Hong Kong Legislative Councillor - I.T.)	15 mins
12:30-13:00	Panel Discussion: Can Fintech Save the Underprivileged? (By Hon. Charles Mok, Don Rodney Junio, Jenna Fung, Kavis Cho, Rico Ng, Derren Lam)	30 mins
13:00-13:15	Photo-taking and announcement of afternoon's arrangement	15 mins
13:15-14:15	Lunch	60 mins
14:15-14:30	NetMission Alumni Panel: Regional & International Conferences Experiences (By Sherry Shek)	15 mins
14:30-15:30	Round-table Discussion: Data Privacy in Social Media	60 mins
15:30-15:45	Wrap-up	15 mins
15:45-16:15	Networking with guests & participants	30 mins

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capacity building sessions



panel discussion



alumni sharing

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roundtable discussion - breakout session



roundtable discussion - roleplaying

Workshop proposal

Workshop proposal 1:

Can FinTech save the underprivileged?

I. **Session title:** Can FinTech save the underprivileged?

II. **Session format:** Panel discussion

III. **Theme:** FinTech

IV. **Proposers:**

- Ms. Amy Li, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society
- Ms. Emily Chun Li, Student at the City University of Hong Kong, NetMission Ambassador, Civil Society
- Ms. Jasmine Ko, Student at the Lingnan University, NetMission Ambassador, Civil Society
- Ms. Mandy Chan, Student at the University of Hong Kong, NetMission Ambassador, Civil Society
- Mr. Steven Chen, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society

V. **Speakers:**

- Hon Charles Mok, JP, Hong Kong Legislative Councilor (I.T.) , Technical community
- Mr. Derren Lam, SenGrowth Manager, ZA Bank, Private sector
- Mr. Don Rodney Junio, Researcher, the United Nations University Institute on Computing and Society, Academia
- Mr. Gabriel Chan, Secretary-General, Hong Kong Blockchain Society, Technical community
- Ms. Jenna Fung, Community Engagement Lead, DotAsia Organisation, Technical community
- Mr. Rico Ng, Machine learning specialist, FinFabrik, Private sector

VI. **Organising team:**

- Ms. Amy Li, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society
- Ms. Emily Chun Li, Student at the City University of Hong Kong, NetMission Ambassador, Civil Society
- Ms. Jasmine Ko, Student at the Lingnan University, NetMission Ambassador, Civil Society

- Ms. Mandy Chan, Student at the University of Hong Kong, NetMission Ambassador, Civil Society
- Mr. Steven Chen, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society

VII. Relevance of the issue:

Poverty problem is a serious problem in many parts of the world. Not only does it negatively affect the life opportunities that one can receive, it can also threaten individuals' lives in extreme cases. Currently, it is estimated that 1.7 billion adults are financially excluded, bringing obstacles to poverty reduction. FinTech, by improving the financial inclusiveness of the underprivileged, can be one of the solutions to poverty issues. Thus, it is crucial for us to look into the matter to learn how FinTech can help eradicate poverty issues so as to make the world a better place.

Apart from that, the development of FinTech has received both local and international attention, especially because of its potential in bringing positive changes to our future economy and society. By discussing the role of FinTech, its advantages, risks and limitations in solving the poverty problem, we can better understand how FinTech can be used to tackle other complex social problems.

VIII. Content of the session:

FinTech is a shortened term of financial technology, which refers to 'technology applied to financial services' like mobile payment, or 'innovation in financial services' like cryptocurrency.

Not only does the advancement of FinTech help provide more convenient and quality services, it is also believed by some to be the key to increase the financial inclusion of the underprivileged people, particularly those from the third world, who do not have access to financial services due to a number of social and cultural factors, such as living far away from banks. Being financially excluded exposes individuals to risks of engaging in the informal economy and bars them from enjoying the opportunities brought by operating in the formal economy, such as lacking a credit history that prevents them to get a good rate on a loan. These all contribute to part of the poverty problem in those relatively backward countries. FinTech is said to help break these barriers and bring millions of people financial inclusion.

Successful cases like M-Pesa in Kenya and Paytm in India have shown us how FinTech can help break these barriers. Other innovative projects such as Wagestream from the UK also aims to help tackle

payday poverty by using FinTech. These reflect the huge potential for governments from different countries to employ FinTech to solve the poverty issue.

This session will provide an opportunity for panels to discuss on the advantages of FinTech in improving the financial inclusiveness of the underprivileged, both in the developed and the less developed side of the world. The potential risks and difficulties when promoting the use of FinTech as well as limitations of FinTech in solving poverty will also be explored. It is expected that both panels and participants will gain a deeper understanding on how FinTech can be used for social goods.

IX. Discussion facilitation:

The whole discussion will be organised in a roundtable manner. Moderators will be responsible for introducing the topic and facilitate the discussion by summarising the key points from guests and raising follow-up questions. Other organisers will be responsible for managing the time of each session in the workshop. The following will outline the structure of the whole workshop.

1. Introduction — 5 minutes

The moderator will make a brief introduction on the topic by presenting the guests and participants with background information, recent cases, so as to illustrate the importance of understanding the role of FinTech in tackling poverty issue. A concise explanation on the questions to be discussed in the session will be made as well to provide a general overview of the session.

2. Roundtable discussion among panels — 25 minutes

Panelists will be given around 25 minutes to share their views on the topic freely. Each panelist will be given equal rights to speak. During the discussion, the moderators will act as a note-taker and discussion facilitator by asking follow-up questions to the panelists. It is expected that panelists from different professional backgrounds, with experience interacting with private and public sectors, will share their insights on the issues and exchange their views on the feasibility and effectiveness of promoting FinTech to tackle the issue of poverty.

3. Q&A session — 10-15 minutes

The moderator will open the floor for participants to be involved in the discussion. Participants will be encouraged to raise follow-up questions, comment on the discussion and share their personal thoughts to continue the discussion both among participants and between panels and participants.

4. Wrap-up session — 5 minutes

The moderator will make a quick summary on the key takeaway of the whole discussion. Panels and participants will be welcomed to make final remarks.

X. **Onsite moderators:**

- Ms. Jenna Fung, Community Engagement Lead, DotAsia Organisation, Technical community
- Ms. Mandy Chan, Student at the University of Hong Kong, NetMission Ambassador, Civil Society

XI. **Rapporteur:**

- Ms. Amy Li, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society
- Ms. Freda Cheung, DotAsia Organisation, Technical community

XII. **Sustainable goals:**

- SDG 1: No poverty
- SDG 4: Quality education
- SDG 8: Decent work and economic growth
- SDG 10: Reduced inequalities

Workshop proposal 2:

To what extent do Internet users share responsibility on privacy issue?

- I. **Session title:** To what extent do Internet users share responsibility on privacy issue?
- II. **Session format:** Breakout role-play group discussion and roundtable discussion
- III. **Theme:** Privacy, Social Media, User data rights, Big data
- IV. **Proposers:**
 - Ms. Amy Li, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society
 - Ms. Emily Chun Li, Student at the City University of Hong Kong, NetMission Ambassador, Civil Society
 - Ms. Jasmine Ko, Student at the Lingnan University, NetMission Ambassador, Civil Society
 - Ms. Mandy Chan, Student at the University of Hong Kong, NetMission Ambassador, Civil Society
 - Mr. Steven Chen, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society
- V. **Speakers:**
 - All participants of the HKYIGF
- VI. **Organising team:**
 - Ms. Amy Li, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society
 - Ms. Emily Chun Li, Student at the City University of Hong Kong, NetMission Ambassador, Civil Society
 - Ms. Jasmine Ko, Student at the Lingnan University, NetMission Ambassador, Civil Society
 - Ms. Mandy Chan, Student at the University of Hong Kong, NetMission Ambassador, Civil Society
 - Mr. Steven Chen, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society
- VII. **Relevance of the issue:**

Nowadays, due to the prevalence of the use of social media, more and more people are sharing their personal information online. By updating their personal information, they seek to meet new friends who share

common interests or connect their friends and family with their latest status. Yet, not many of them are aware of the danger of sharing personal information online. This session is highly relevant to our young participants daily life. Throughout the discussion, they will understand the rights and responsibility of Internet users in protecting their personal information. It will also guide them to reflect on the significance of multi-stakeholder cooperation in Internet governance.

VIII. Content of the session:

Privacy is regarded as one of the basic human rights. With our personal information protected, a lot of cybercrime such as identity theft can be prevented, not to mention how its significant role promoting freedom.

Entering the digital era, much of our personal information is uploaded to the Internet by ourselves or by other parties. Most of the time, it is difficult for individuals to manage their personal data online, let alone protect them when they have no idea where their data goes and belongs to. It is only until increasing number of cases related to leakage of personal data online are reported that more people started to realise how serious the issue is.

Although Internet users are often blamed for not being alert in the first place, for example, for skipping the terms and conditions before agreeing to them, to many, they are powerless to some extent in this privacy dispute. This is because they can hardly monitor the flow of their personal data online if there is any inappropriate collection or use of their personal data. Certainly, ordinary Internet users are responsible for keeping their private information well, yet, in protecting personal information online, other stakeholders also play a role.

This session will seek to understand the roles of different stakeholders, including civil society (Internet users), academia, government and business sectors, in personal data protection, as well as how different stakeholders should cooperate with each other to improve privacy protection online.

IX. Discussion facilitation:

This session will emphasise one of the most important elements in Internet governance — multi-stakeholder efforts and cooperation. Guests and participants will be divided into three different major stakeholder groups: business sector (FinTech and Social Media company), government (authoritarian and liberal) and civil society and academia. Moderators will be responsible for introducing the topic and facilitate the discussion by engaging the participants with meaningful questions and sharing examples related to different stakeholders. Other organisers will

be responsible for managing the time of each session in the workshop. The following will outline the structure of the whole workshop.

1. Topic introduction — 10 minutes

The main moderator will introduce a case study to deepen participants' understanding and arouse their interest in the privacy issue by sharing examples related to their daily use of the Internet. The case study is about the leakage of the user data and the accusation of the inappropriate collection and use of users' data by Facebook, one of the biggest social media giants.

2. Stakeholder group break out — 20 minutes

Moderators will briefly explain the purpose and the rules of the multistakeholder discussion. Participants will be split into three major stakeholder groups for internal discussion first. Guests will be invited to different stakeholder groups to share their insights and discuss with participants. Other staff will act as notetakers and moderators in each of these stakeholder groups so as to facilitate the discussion. The stakeholder groups from civil society, academia and the business sector will have to come up with an oral statement, reporting their viewpoints or discussion outcome.

3. Group representative reporting — 5 minutes

Representatives from each stakeholder group should report their viewpoints or summarise their discussion after their internal discussion. Each of them will be given around 1.5 minutes to deliver their speech. It is expected that other stakeholders can quickly grasp their concerns and viewpoints over the issue. Moderators will time the participants to ensure all stakeholders are given equal amount of time to speak.

4. Feedback/ Debate — 20 minutes

The moderators will open the floor for everyone to challenge and question the arguments from different stakeholder groups. All participants no matter which stakeholder group they are from will be encouraged to share their opinions and respond to the concerns and suggestions raised in the previous presentation. The major goals of the role play are to simulate the difficulties in reaching consensus represented from different interest group and to gather current opinions and understand controversies amongst different stakeholder groups.

5. Individual sharing — 5 minutes

After the roundtable discussion, both guests and participants will be encouraged to share their personal thoughts on the discussion or on the topic.

X. Onsite moderators:

- Ms. Amy Li, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society
- Ms. Jasmine Ko, Student at the Lingnan University, NetMission Ambassador, Civil Society

XI. Rapporteur:

- Ms. Freda Cheung, DotAsia Organisation, Technical community
- Ms. Mandy Chan, Student at the University of Hong Kong, NetMission Ambassador, Civil Society

XII. Sustainable goals:

- SDG 4: Quality education
- SDG 16: Peace, justice and strong institutions

Workshop report

Workshop proposal 1:

Can FinTech save the underprivileged?

I. Session title: Can FinTech save the underprivileged?

II. Workshop organisers:

- Ms. Amy Li, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society
- Ms. Emily Chun Li, Student at the City University of Hong Kong, NetMission Ambassador, Civil Society
- Ms. Jasmine Ko, Student at the Lingnan University, NetMission Ambassador, Civil Society
- Ms. Mandy Chan, Student at the University of Hong Kong, NetMission Ambassador, Civil Society
- Mr. Steven Chen, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society

III. Moderator:

- Ms. Jenna Fung, Community Engagement Lead, DotAsia Organisation, Technical community
- Ms. Mandy Chan, Student at the University of Hong Kong, NetMission Ambassador, Civil Society

IV. Rapporteur:

- Ms. Amy Li, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society
- Ms. Freda Cheung, DotAsia Organisation, Technical community

V. Key issues raised:

- How are the situation different between more developed and less developed regions?
- What role should the government play in promoting FinTech?
- How should the government balance stability and innovation when promoting FinTech?

VI. Discussion summary and potential next steps:

While the discussion ended without reaching a consensus, both panels and participants raised several points that deserve attention, particularly related to the difficulties in employing FinTech to solve the poverty problem both in less developed regions and more developed regions.

Advantages of FinTech

Most agreed that the current FinTech technology might help contribute to the financial inclusion in some less developed countries. Example from India

and Finland were cited to illustrate how FinTech could be used to help the previously unbanked population, such as those in poor and less accessible regions and asylum seekers, to engage in the formal economy, so that they can enjoy the protection and services by engaging in it. Apart from that, it was believed that FinTech would allow overseas workers from less developed region to transfer remittances at a lower cost and contribute to the economic development of their own country.

Limitation of Fintech

Some showed concerns on the effectiveness of FinTech in solving the “absolute poverty” problem in some Third World countries where people suffering from hunger, homelessness and a lack of clean water.

It was important for us to clarify the term “poverty” and to develop a deeper understanding of the role that FinTech can play and the limitations that it might have in respect to different degrees of poverty. In such a way, countries can better employ FinTech to address their poverty issues.

Difficulties of promoting FinTech

It was doubted by some that the use of FinTech could be promoted in a large-scale considering the technical backwardness, the issue of digital divide between classes and low digital literacy issue in some less developed countries.

Although the effectiveness of FinTech was to some extent acknowledged, it is suggested that government should bear in mind the importance of improving the access to basic services, technical infrastructure, and digital literacy to ensure the effectiveness. This led to the question of the possibility of private public partnership, if government could cooperate with the private sector to offer better support so as to promote the use of FinTech.

When it came to the possibility of private-public partnership, it was believed that the attitude of the government mattered most. Hong Kong government was used as an example to show how governments in more developed countries might prefer stability over innovation and tend not to try out new technology to avoid mistakes.

Government should reflect on the ways to balance stability and innovation so as to maximise the benefits under the FinTech era.

Further questions to be discussed

There were further important questions to be reflected on in promoting FinTech to increase financial inclusiveness, such as how to convince people, how to overcome the cultural factors that restrict people from engaging in the formal economy. It was necessary for us to further discuss these issues in order to enhance the effectiveness of FinTech.

Workshop proposal 2:

To what extent do Internet users share responsibility on privacy issue?

I. **Session title:** To what extent do Internet users share responsibility on privacy issue?

II. **Workshop organisers:**

- Ms. Amy Li, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society
- Ms. Emily Chun Li, Student at the City University of Hong Kong, NetMission Ambassador, Civil Society
- Ms. Jasmine Ko, Student at the Lingnan University, NetMission Ambassador, Civil Society
- Ms. Mandy Chan, Student at the University of Hong Kong, NetMission Ambassador, Civil Society
- Mr. Steven Chen, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society

III. **Moderator:**

- Ms. Amy Li, Student at the Chinese University of Hong Kong, NetMission Ambassador, Civil Society
- Ms. Jasmine Ko, Student at the Lingnan University, NetMission Ambassador, Civil Society

IV. **Rapporteur:**

- Ms. Freda Cheung, DotAsia Organisation, Technical community
- Ms. Mandy Chan, Student at the University of Hong Kong, NetMission Ambassador, Civil Society

V. **Key issues raised:**

- Privacy problems in social media
- Shared responsibility of social media users and related stakeholders

VI. **Discussion summary:**

During the session, participants were split into three different major stakeholder groups: business sector (FinTech and Social Media company), government (authoritarian and liberal) and civil society and academia. 20 minutes were given for participants to discuss within their stakeholder group. After the group representative finished presenting, the main moderator would open the floor for the free debate and discussion between different stakeholders. The following summarises the key points and future initiative that each stakeholder group raised.

Government:

Governments, both authoritarian and liberal, agreed that retrieval of certain kinds of personal data should be allowed for public goods, for example for research use or national security purpose. Governments held the responsibility of legislation, creating regulation and education. Still, civil society and academia should understand that there were difficulties for regulation to receive support from all sectors and that even though education resources might have been provided online, citizens may not seek those information actively. Therefore, the government hoped that different sectors could come together and cooperate with each other to contribute to personal data protection.

Business:

The business sector believed that it was necessary for them to collect user's personal data, such as age, gender or even their activities on social media because these user-generated data could help them to provide better content and services that suit individual interests and personality, maximising their profit. They acknowledged that they held responsibility in informing the customer in terms of personal data usage and collection, for example by simplifying the terms and condition. However, they believed that it was also important for the government to provide more education to customers who have vague understanding on data protection, so as to tackle the problem from the root.

Civil society and academia:

The civil society and academia deemed that the government and the business sector should be more responsible in protecting citizens' personal data. Towards the government, civil society and academia believed that each citizen should have the right to know the purpose of personal data collection, even if it was for the public good. Citizens should be educated to understand their rights and the importance of privacy protection. Towards the business sector, they should make their collection and use of personal data transparent and understandable for their customers, for example, by simplifying the terms and conditions. They should be aware of the importance of gaining customer trust to ensure long-term profit.

VII. Potential next steps/ Key takeaways:

Our participants also shared their personal thoughts on privacy issues.

The role of youth in privacy protection

Most of the youth enjoy the advantages of receiving digital education and being digital natives, which are believed to contribute to their higher awareness when it comes to privacy invasion and enable them to be more capable of protecting their personal data. Yet, with the spread of Internet technology, prevalence of mobile gadgets, more and more middle-aged adults and elderly begin to participate in online activities, sharing their personal information online without realising the danger of this. Not being in education anymore, they lack opportunities to learn about these knowledge and skills. To protect them privacy online, youth should definitely play a role in this and contribute more on public education.

Ways to educate and raise the awareness of people

The online education resources provided by the government may be seen as abundant, yet they can be useless if individuals don't actively seek those resources. It is crucial for the government to reflect on the characteristics of Internet users from different age groups so as to create more friendly tools.

In addition, citizens particularly those with less knowledge in personal data protection tend to be less interested to seek resources related to data privacy. The government should introduce more practical resources or tools, rather than explaining abstract concepts, for them to quickly grasp the skills to protect their own data. Mobile apps could be one of the solutions.

Most importantly, the government should consistently research for better understanding to this group of people with less knowledge in data protection with the help and support from the civil society and academia. In this way, it is believed that better incentives may be developed to encourage citizens to actively seek those information and aware of the importance of protecting their own data.