

(Opinion and knowledge sharing)

Let's take a moment and think what we had done in our life especially in 21st century. We signed up for services like online banking, E-commerce, Payment Platforms, Facebook, Google, Amazon, Ebay, Alibaba, Netflix. Some of the services we use are essential while the others are for entertainment. There's a reason why I list these services out. Their mutual characteristic "requires" users to submit their identity or credentials to work.

There're a lot of forms in identity or credentials. The services commonly require the submission of emails, phone numbers and IP addresses. Why?

When you register for a service, it's usually done through submitting emails. Why is that? If you forget your account password, you can just request for resetting password through email. You can also get notified if someone tries to login into your account. However what you have realized was instead of it being used in resetting password, it's also used in other purposes(marketing, data analyses and etc).

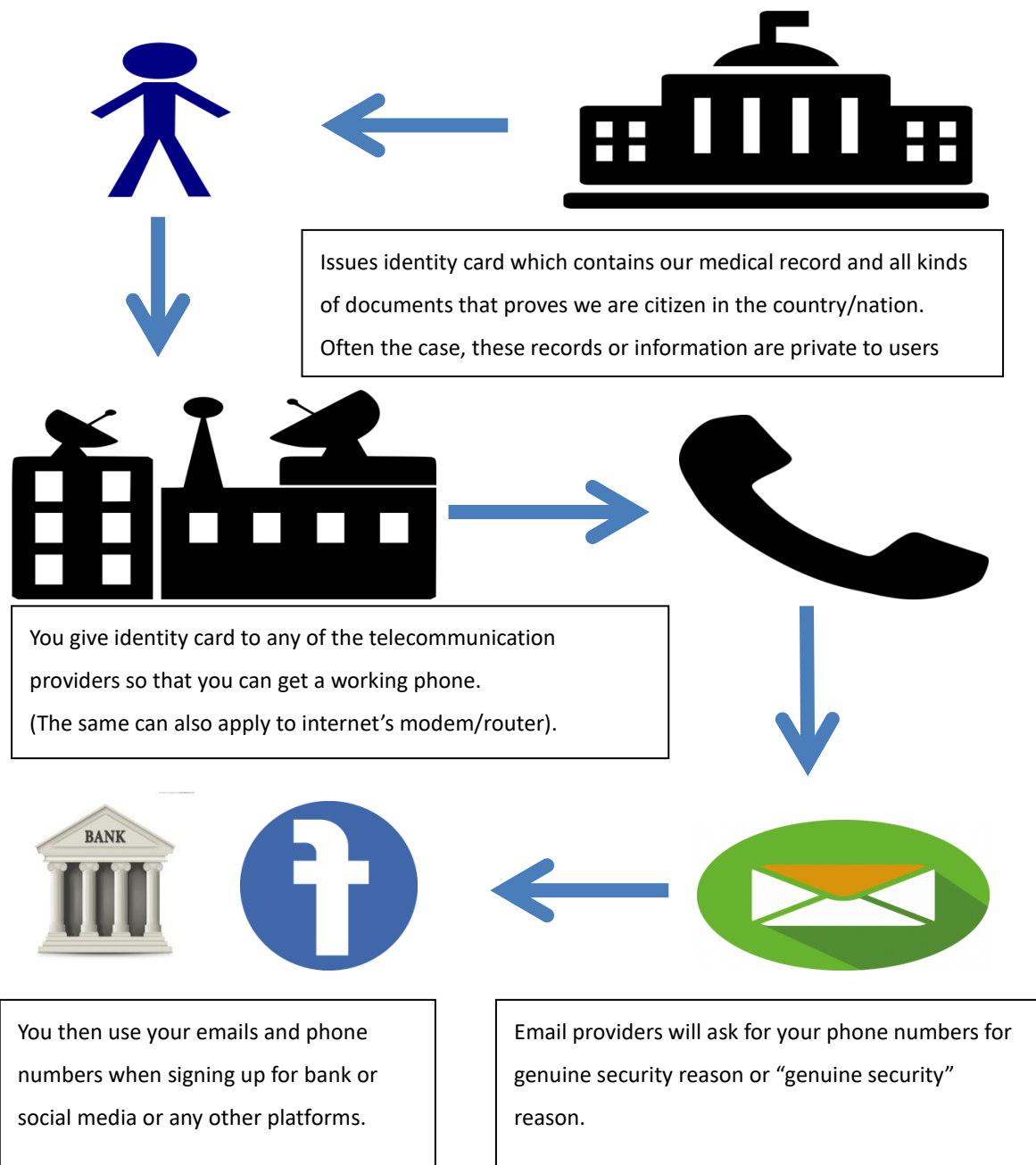
When you register for a service(online banking or payment related), it's usually done through submitting emails and phone number. Why is that? When you want to make a payment or make any transaction, the service provider will be asking for verification by sending you a PIN or numbers through email/phone number so that you can type in.

How do you register a phone number? You may need to present something like an identity card or similar documents to the telecommunication provider so that they can help you in registering a phone number.

Who really owns the identity card or those documents..? The answer is anyone of the nation government owns them. Can we trust them to protect the identity card or documents? It depends..

When you sign up for whatever online services or telecommunication services, you are deemed to provide personal information to the service provider. The question then comes.. Can you trust this chain from signing up a telecommunication services to the services like e-commerce or social media or other applicable platform?

What you need to understand is this is consider as one of chain of trust that was being used thoroughly throughout our daily lives that was built solely relying on private credentials or identity. It's also used in provider's services to verify that you are the exact owner instead of an imposter.. but the truth is this isn't complete... Under this chain., any of the records can be changed or your identity (phone number/phone device) can be stolen. If this happens on any of the "chain (providers/government)", this whole mechanism built on identity can be considered as broken and not repairable.



This sounds good.. because we trust the providers and our government in protecting the credentials..? However, in reality, you can't really trust the providers and government in protecting these data as there're many cases that these credentials were leaked/breached on a daily basis with an uncertain scale.

What happens if these credentials /private identity were leaked/ breached? You may have heard of social engineering. Among the attacks in social engineering, the most famous attack is phishing. You receive a too good/bad to be true email or phone's SMS. If you don't have the security awareness you might fall into this trap. After you fall into the trap, what you may realize is your real life friends have put a distance to you and you might realize that your own banking account or payment platform have paid some money to people who you don't know. This is the lightest negative effect that a user or you can experience. Don't worry.., there're heavier attacks as well but this is up to your imagination.



Social engineering accounts for most of the remediation costs globally. You may look it up if you are wondering how serious it could be. The damage it costs to the economy of any nation is huge.

Currently.., this submission of identity or credentials that was private to you or users is what build up our society.. Could there be an alternative such that we no longer rely on private credential/identity based system which was used globally and in a massive scale? The answer relies on you the users. You can choose to act and grow the privacy based population as this is the only way out else.. we will be relying on this incomplete mechanism which builds up our society.