



The Role of the ICT Sector in Fulfilling Children's Rights and Preventing Financial Misuse for Child Sexual Exploitation

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Abstract. *The Information and Communication Technology (ICT) sector holds a critical responsibility in safeguarding children's rights and preventing the sexual exploitation of children via financial institutions. This study explores the essential roles and actions ICT companies can implement to address this issue. Key measures include deploying sophisticated content monitoring systems to detect and eliminate child sexual abuse material (CSAM), bolstering privacy and security protocols to protect children online, and establishing robust collaborations with governments, non-governmental organizations, and other key stakeholders. Furthermore, ICT firms can lead educational initiatives aimed at raising awareness about online safety among children, parents, and educators. By integrating comprehensive corporate policies in line with frameworks such as the Children's Rights and Business Principles (CRBP) and engaging in global coalitions like the Financial Coalition Against Child Sexual Exploitation, the ICT sector can substantially reduce the risks and impacts of child exploitation. This proactive involvement not only ensures the protection of children's rights but also fosters a safer digital environment and reinforces the ethical integrity of the ICT industry.*

Keywords: *Children's Rights, ICT Sector, Child Sexual Exploitation, Financial Institutions, Content Monitoring, Online Safety, Privacy and Security, Corporate Responsibility, CRBP, Global Coalitions*

1. Introduction

Affordable, reliable connectivity is now coming to more countries than ever. It has the potential to transform children's lives, giving them access to previously unimagined educational, cultural, and economic opportunities. But too often, children cannot realize these opportunities, because the Internet is also a place, in which the vulnerable are exposed to the risk of serious harm. Globally, there are more than 2.2 billion people under the age of 18, making children the biggest vulnerable group in our societies.

Children around the world are regularly exposed to risks and harms online, including:

1. Sexual abuse, exploitation, and trafficking – ranging from grooming to rape, recorded or streamed by abusers.
2. Exposure to misinformation and age-inappropriate content, such as pornography or violence.
3. Apps and games that are designed to encourage unhealthy habits and behaviors, including to be involved in the financial transaction with different methods and platforms.
4. Falling victim to illegal or unethical data harvesting and theft.
5. The normalization of gender-based violence through exposure to online abuse materials.

To combat these harms and risks requires a coordinated and global to local approach. Unfortunately, the fight against child online abuse and exploitation is neither unified nor pursued in a way that is consistent across all countries. Capabilities, legal

frameworks, awareness, lack of allocated and dedicated resources and the will to act all vary widely between agencies and jurisdictions.

2. Literature Review

ICT Sector, private sector and the definition

ICT stands for Information and Communication Technology; in Indonesian it is called Information and Communication Technology (ICT). ICT is a large umbrella of terminology that includes the entire technical equipment for processing and conveying information. ICT includes two aspects, namely information technology and communication technology. Information technology includes everything related to processes, use as a tool, manipulation, and information management. Meanwhile, communication technology is everything related to the use of tools to process and transfer data from one device to another. Therefore, information technology and communication technology are two inseparable concepts. So Information and Communication Technology contains a broad definition, namely all activities related to processing, manipulating, managing, and transferring information between media. The term ICT emerged after the combination of computer technology and communication technology in the mid-20th century. The combination of the two technologies is growing rapidly beyond other fields of technology.

With the growing of economy development and the access of technology and information, the business opportunities also arise in this sector, but also rises the risk for child online sexual abuse or exploitation with more various forms and platforms.

Online gaming and application use by the children

Online gaming is simply the playing of video game over the internet, usually with friends, which also via virtual. Online games can be play from number of devices and such as PCs, laptop and smartphones.

However, currently the online games are not only designed for playing and interacting, but also to gambling, and exchanges materials, such as coins, skins, etc.

In Indonesia, the rise of online gambling among the public is increasingly concerning. Indonesia is the country with the highest number of online gambling users. There are 4,000,000 online gambling players in Indonesia. Online gambling players, not only come from adults but also children. Based on demographic data, online gambling players under the age of 10 reach 2% of players, with a total of 80,000 people. The distribution of players between the ages of 10 years and 20 years is 11% or approximately 440,000 people, then the age of 21 to 30 years is 13% or 520,000 people. The age of 30 to 50 years is 40% or 1,640,000 people and the age over 50 years is 34% with a total of 1,350,000 people. This is due to access to large wires and network connections, but not accompanied by financial literacy that is instilled from an early age.

In the other side, the application that have been use by the children and young people in Indonesia, are Tiktok 54 Million, Instagram 52 Million, Facebook 42 Million, and WhatsApp 37 Millions.

The high number of online gaming, gambling and applications, that now can easily access by the children in one-link only, have make the children become more vulnerable. And in the other hand, the initiative to respon this situation seems not balance with the high number of applications utilizations.

Effect that ICT have given, such as application and financial transaction for the children

In the community that lacking of financial literation, the concerns in this issue can be extremely stressful. While focusing on increasing financial literacy and teaching children about money is essential, as the children now are being familiar with the online financial transaction, whether for gaming, or services suchas food and shopping, in the other hand, there is gap in generation that make the parents/caretaker seems to be unable to keep

up with the children's knowledge in this using and accessing the applications.

The existence of financial application and games for children that offer them to do trading, earning, and exchanging services and benefits, is a concerning trend, and mostly have sadly ignored. After all, children are minors and legally defined as dependents, which means that they must have legal guardians who handle all their matters, especially their financial ones. Children's limited legal, economic, and social rights are based on the presumptively justifiable paternalistic approach that society adopted towards them long ago, although such an approach is morally problematic in connection with adults. The typical explanation for this distinction is that children lack capacities that are pertinent to the justifiability of paternalism.

In particular, children do not have the same functional abilities that adults have, limiting their ability to reason and make decisions. This lack of capacity can lead to diminished legal power often seen in the context where in children have less independent decision-making authority even when adults with the same level of capacity might have decision-making powers.

Policy and Regulation that have been initiated

The financial transaction misuse for online sexual abuse or exploitation of children have been increase, in the context of the modus and the platform, not only in the context of online gaming. Children can be grooming in the one platform of social media, and they will be exploited in the other financial transaction in different platform. This kind of conduct, required multi stakeholder's intervention and regulation that legally binding the different platforms. This situation shows that there is responsibilities of the private sector to ensure the protection and prevention of the child right violation that accessing their platform.

One regulation that stated responsibility of the private sector to uphold the children's right is the law number 35-year 2014 about the revision of the law number 23-year 2002 About child protection. In this law, the private sector has been also regulating to take responsibility and integrate the respect and promote the implementation of children right in their policy, product and program. as the perspective of the company need to be increase, that for children to be as safe as they can possibly be online, they must be able to depend on the companies that provide the services they use to practice active child protection.

In its Guidelines for Industry on Child Online Protection (COP) (2015), UNICEF identifies five things technology companies must do to protect children and young people who use their products and services:

- a. The rights of children must be integrated into all appropriate company policies and processes.
- b. The company must have established processes to deal with breaches of children's rights.
- c. The environments that companies offer must be age appropriate.
- d. The company must educate children, their parents and caregivers on how to use products responsibly.
- e. Digital technology must be promoted as a means of increasing civic engagement.

In the other side, the company that keep expanding their business, might not realize, that Abuses, exploitation, and poorly designed systems that expose children to unnecessary risks are all far too common online. And these harms do not happen in a vacuum. They are enabled by a range of technical, social, and legal factors. To protect children online, it is important to understand the risks they face and the factors behind those risks. Companies and other bodies could easily minimize some risks at the design stage. They could, for instance, stop the real-time locations of children being available to other users; embed security by-default in smart devices for the home (preventing accidental streaming); build age-verification and child-centered design into their products and services;

and cut back on the use of competitive hooks, which encourage risky behavior.

Financial behavior

“financial Behavior can be defined as any human Behavior that is relevant to money management.” financial Behavior refers the handling of one’s income and financial situation, i.e. the orientation of the individual toward everyday financial matters. Financial Behavior means the ability of individuals to manage their finances to be successful in life. Meanwhile, Financial attitude is defined as the application of financial principles to create and maintain value through decision making and proper resource management.

In the context of children using the financial related application, it is difficult to analysis the behavior and pattern, as they mostly using different application and making the financial transaction with other application.

3. Methodology

This study is developing using the qualitative research design with descriptive research that uses inductive analysis to understand the meaning and subjective process. The data collection method is taken from the available references and literacy to understand social phenomena and their solutions from the author's pointof view. There are several approaches used in this study, namely: the phenomenological approach, where the author tries to understand the meaning of events and data on the study subject, namely children, in addition to that there is a cultural approach where the author tries to be able to recognize the events that occur due to the cultural background.

4. Discussions

Child Right and Business Principle as the solution and approach to prevent Financial Misuesof Child Sexual Exploitation

Developed by UNICEF, the UN Global Compact and Save the Children – the Children’s Rights and Business Principles (the Principles) are the first comprehensive set of principles to guide companies on the full range of actions they can take in the workplace, marketplace and community to respect and support children’s rights. Based on existing standards, initiatives and best practices related to business and children, these Principles seek to define the scope of corporate responsibility towards children. Covering a wide range of critical issues – from child labor to marketing and advertising practices to the role of business in aiding children affected by emergencies – the Principles call on companies everywhere to respect children’s rights through their core business actions, but also through policy commitments, due diligence and remediation measures. First proposed in 2010, development of the Principles was informed by an extensive multi-stakeholder consultation process involving business, civil society, governments, national human rights institutions, academia and children. The hope is that these Principles will serve as inspiration and a guide for all business in their interactions with children.

Learning from the principles above, the ICT business sector, have significant roles to ensure child right implementation in their operation, any effort to safeguard children online must have the backing and full commitment of the private sector, if it is to succeed. Private companies must also commit to properly funding both their own and collective efforts to combat child abuse online. In such a competitive environment, the private sector and other organizations dedicated to combating child abuse online also might face difficulty in attracting the actors and players it needs to stay ahead of increasingly innovative, motivated, and well-funded initiatives to combat the Child Online Sexual Abuse and Exploitation.

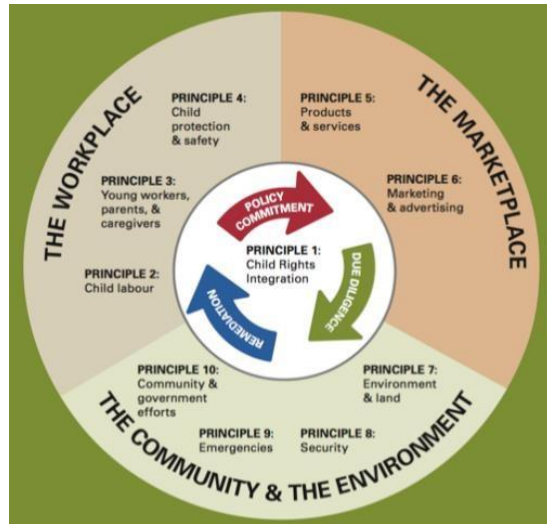


Figure 1. Child Right and Business Principle Diagram

Recommendation:

There are many ways in which the private sector can contribute to the effort to eliminate child abuse online:

a. Workplace

1. By having internal policy that comply with national and international law, to ensure regular check up in the context of requirements for permits, license.
2. By having internal capacity building to be able to train the team to identify the behavioral pattern that containing risk and to mitigate them.
3. Adjusting the system of database in the company to be suitable with the key word of possibility/suspicious child online sexual abuse or exploitation.
4. By establishing the cooperation with child protection actors, such as social workers, and law enforcement to have immediate and proactive responses, including appointed and capacitated "child protection focal point".
5. By working with financial investigator organization to track the flow of transaction which include the frequency of money, the identity and/or animosity of the users,
6. By having impact assessment and analysis of business operations and the mapping of customer age and behavioral patterns to identify possible findings.

b. Marketplace

1. By ensuring that their products and services for children are safe by design, which means to make sure the process to develop the product have been through dissemination and proper test to identify and mitigate potential risk for children.
2. By having a robust reporting and referral mechanism/functions that are link to the government law enforcer that are informed and visible through the platform and product that launched.

c. Community and Environment

1. By working to educate teachers, parents/ caregivers to help them keep children safe from harm online, as well as to be able to conduct responsible online

- transaction, and know where to consult if they facing difficulties or problems.
2. To creating children and youth platform for peer to peer support and referral channel for consultation.
 3. To create and strengthen the multi stakeholder engagement especially with the related and intersection private sector and establish the responsible and sustainable business strategy and practices.
 4. Design and addressing the corporate social responsibilities to aiming prevention and remediation of the OSAEC issues and cases, in the areas of the highest impact of the business operation, with the approach of advocacy, awareness and participation.

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