Spam, Bam, No, Thank You, Ma'am

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Over 600 mn consumers have come online in the past decade, creating unprecedented opportunities to deliver services to them. Growth of digital infra has also been instrumental in powering economic growth, enabling innovation, and making the world smaller and faster. Yet, this progress has a dark side: the alarming rise of cybercrime, fraud and spam.

The same empowering tech has become a potent tool for malicious actors to exploit unsuspecting customers. The precursor to cyberfraud and cybercrime is the nuisance of a spam call or message. Data shows that 6 out of every 10 people in India receive at least three spam calls a day. These calls range from selling unwanted and intrusive sales pitches to phishing attempts to financial fraud and identity theft. The sheer size and scale of these calls and messages is such that it is no longer an industry-specific issue, but has become a societal one.

Historically, the primary defence against spam has been app-based solutions. However, these solutions have limitations:
▶ They require an active internet connection.
▶ Customers have to download and enable the app.
▶ Most of these applications need a user-generated notification to the app that a specific call or message is, indeed, spam.
▶ Such solutions can spark customer privacy concerns, leading to lower adoption. Beyond this, such apps often fail to flag new or sophisticated scams.

An additional method to combat spam could be calling name presentation (CNAP), which displays the caller's name based on their registration data during KYC. While this does give you the name of the person calling if KYC is in the person's name, the solution doesn't 'solve' spam or fraud, since most malicious actors frequently change SIM cards. Having a fictitious name to point out who is behind the spam is a clear dead end.

Technology exists and is being developed to provide a specific solution for businesses, one of them being the use of anti-spam filters. It ensures that only legitimate and verified communications from enterprises go through, and spam is filtered out. This can happen in real-time on networks, so that fraudulent messages are blocked even before they reach the phone.

Such a solution, developed for one of the largest private sector banks, has now been rolled out to other banks. Yet, even such a solution is not comprehensive. It works only for

Wipe out the dark side

those businesses who choose to adopt this solution. Moreover, fraud today also happens when a call to an unsuspecting customer is made, which this solution does not address.

As digital adoption in India expands, so does the surface area for cybercrime. So, there's a burning need for a more robust and comprehensive solution. While the telecom industry is working with DoT, Trai and the cybersecurity cell to create stronger safeguards for users, much more must be done. The whole communications industry — telcos and OTT companies — must unite to kill this menace. It is only by coming together, sharing info about fraudulent actors and building comprehensive solutions that the problem can be addressed.

The real solution will lie in informing and empowering customers with the knowledge that the message or call they have received — across every device, every application, whether the customer has internet access or not — is spam.

Fighting the dark side of communications requires more than a quick fix. It demands a long-term commitment from everyone involved.

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