

Personal data: Most valuable asset at risk

As the economy digitises, personal data has become a valuable currency, vulnerable, and increasingly targeted by fraudsters.

Personal data. |

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You wouldn't leave your phone unattended on a café table. You understand its value. But every day, many Ugandans casually surrender something even more valuable, their personal data.

A phone number written on a registration form. A photocopy of a national ID left at reception. These small, routine exchanges seem harmless. But once exposed, such information can be weaponized, used to impersonate you, drain your bank account, or manipulate your friends into sending money.

In today's digital economy, personal data has become a new form of currency. And like any currency, it attracts thieves.

From online scams to identity theft, the misuse of personal information is growing in sophistication. Fraudsters exploit stolen data to file false insurance claims, execute mobile money scams, access financial accounts, or construct elaborate impersonation schemes.

Noah Baalessanvu, the chairperson of the National Information Security Advi-

sory Group says the greatest vulnerability lies not in technology, but in public behavior.

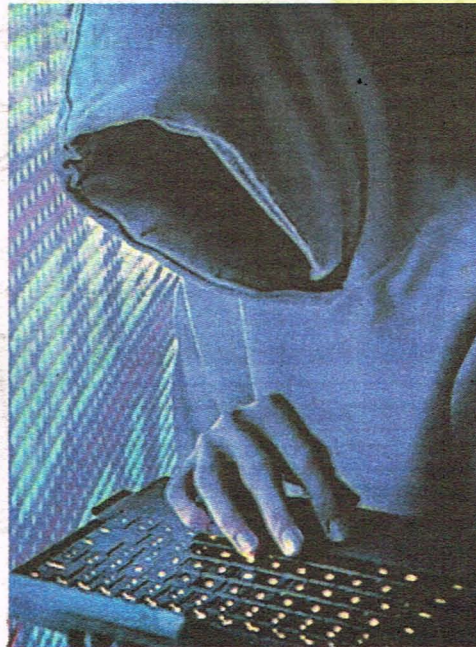
"We are very trusting, very liberal with our data. We give it to anyone who asks," he says, noting that data protection must be made relatable to ordinary citizens.

"Just as handwashing reduces the risk of disease, simple cybersecurity practices, strong passwords, multi-factor authentication, and cautious sharing reduce the risk of breaches. When people understand the value of something, they will protect it," he adds.

Speaking on the sidelines of a cybersecurity and data protection conference in Kampala, Mr Baker Birikujja, the Personal Data Protection Office director, said it was time for Ugandans to understand how their data is collected, know their rights regarding its use, and take proactive steps to prevent misuse.

"Knowing who collects your data and what measures you can take to avoid its misuse is essential," he said.

A recent report by Uganda Bankers Association indicated that impersonation, identity theft, forgery and cash suppression were the most popular forms of



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bank fraud. The report indicated that the above forms of fraud, comprised at least 42.4 percent of banking sector scams and related incidences.

Thus, Ms Catherine Bwire, Ecobank head of information security and data protection said safeguarding personal data requires cooperation between institutions and customers.

"As we navigate digital platforms, it is crucial to download applications only from secure sites and avoid clicking on unsolicited links," she said, urging careful review of privacy statements and terms and conditions before opening accounts or transacting online.

"Many individuals unknowingly consent to terms without fully comprehending them. When issues arise, accountability falls on both the bank and the customer," she said.

As Uganda's economy continues to digitize, the stakes will only rise. Personal data is no longer just information, it is identity, financial security, and trust. It powers innovation, banking, telecommunications, and government services.

But unlike physical currency, its theft is often invisible, until the damage is done.

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