

Summary Report

An MCA Conference in collaboration with ERGP

Trust in a Connected World: Challenges and Opportunities

**An event held on 25 June 2026 at the Mediterranean Conference Centre,
Valletta, Malta**

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Introduction and aim of the conference

The conference “*Trust in a Connected World: Challenges and Opportunities*” brought together policymakers, regulators, industry leaders and experts to explore how trust is established, sustained and challenged across increasingly interconnected systems.

Organised by the Malta Communications Authority (MCA) in collaboration with the European Regulators Group for Postal Services (ERGP), the conference provided a platform for diverse perspectives spanning communications, digital services, delivery networks and regulatory frameworks. The event also highlighted Malta’s contribution to European discussions on digital trust, connectivity and infrastructure resilience.

Throughout the conference, speakers emphasised that trust is built on both the reliability of underlying infrastructures and the creation of transparent, fair and accountable digital environments. They also highlighted the importance of regulatory cooperation and cross-sector collaboration in addressing emerging technological, economic and geopolitical challenges.

Conference structure

The conference was structured around three core themes¹:

1. Connectivity and infrastructure – the networks and systems that enable digital services.
2. Trust in digital interactions – the online space of platforms, marketplaces and identities.
3. Fulfilment and delivery – postal and parcel services where digital promises are realised

The conference opened with a scene-setting presentation, followed by thematic blocks combining moderated panel discussions² with interactive audience polls designed to capture perceptions on trust, disruptions and expectations in a connected environment. This format balanced expert perspectives with audience engagement by providing insights into regulatory, industry and end-users viewpoints.

Opening of the Conference

The conference commenced with an introductory address by the Malta Communications Authority (MCA) **Chief Executive Officer, Mr Jesmond Bugeja**, who identified trust as the central theme of the event. He noted that while trust can become almost invisible when connectivity and services operate seamlessly, it requires continuous effort to be earned, maintained and protected.

Mr Bugeja highlighted the growing reliance of citizens and businesses on communications networks, digital platforms and delivery systems, stressing that technology must be underpinned by reliability and confidence. He also emphasised the importance of cooperation among regulators and stakeholders, noting that postal and delivery services are increasingly interconnected with the wider digital ecosystem. In this context, he referred to the role of the ERGP in fostering dialogue

¹ Please refer to Annex I for the full Conference Agenda

² Please refer to Annex II for the speakers’ biographies

and coordination across Europe and linked the discussion to Malta's Vision 2050 and the EU Digital Decade, where resilience and trust are recognised as key pillars of future connectivity.

Professor Sandra Maximiano, Chair of the ERGP and Head of the Portuguese communications regulator, highlighted trust as a critical economic asset, rather than solely a social value. Drawing on behavioural economics and trust-game experiments, she noted that trust enables cooperation and creates value but remains fragile and can be quickly undermined by a single breach. She stressed the importance of predictable rules, effective oversight and accountability in creating conditions where trust can be sustained.

Linking these insights to the evolution of postal, parcel and fulfilment services, as well as broader initiatives such as the EU Digital Decade, Professor Maximiano emphasised that connectivity, digital platforms and postal services form part of a wider chain of trust. She noted that a failure in any part of this ecosystem can affect overall confidence, highlighting the need for coherent regulatory approaches that extend beyond traditional sectoral boundaries.

Scene-Setting

The opening presentation framed trust as a challenge affecting the entire digital service ecosystem. Trust was described as something built gradually, tested during disruptions and potentially damaged by a single significant failure. The speaker, **Mr Robert Mifsud, Chief Officer, External Relations** at the Malta Communications Authority emphasised that trust cannot be treated as an afterthought, but must be designed into systems that are secure, transparent, reliable and accountable.

It was highlighted how connectivity provides the essential infrastructure for digital services; online environments must enable safe and trustworthy interactions; fulfilment is where digital promises become real-world outcomes; and redress mechanisms help restore confidence when problems occur.

It was stressed that trust cannot be measured through one single indicator. Instead, different pressures appear across the ecosystem, including increasing digital security incidents, concerns about online information reliability, delivery problems reported by consumers and the growing scale of e-commerce flows. These examples demonstrate that trust depends on the resilience of the entire chain rather than on the performance of one individual service.

Examples discussed included the 2024 global IT outage, which showed the importance of software resilience and incident response, and regulatory action under the Digital Services Act (DSA)³, highlighting that online trust depends on issues such as trader traceability, product safety and transparent platform practices. The presentation also underlined that fulfilment trust goes beyond the last mile, as disruptions in digital systems, customs processes, logistics networks or tracking services can ultimately affect the user experience.

At EU level, trust is being addressed through a wider regulatory architecture covering resilience, platform responsibility, digital security, identity and delivery services. The main message was that

³ Digital Services Act regulates online services and platforms to create a safer digital space

growing digital dependence requires moving beyond sector-specific approaches towards greater cooperation between regulators, service providers and other actors across the ecosystem.

Session 1 – Connectivity: Foundations of Trust

Moderator:

Ing David Scerri, Chief Officer, Cybersecurity, Malta Communications Authority

Panellists:

Mr Roderick Farrugia, Chief Information Officer, Melita Ltd

Ing. Brian Zarb Adami, Chief Executive Officer, CyberSift

Ing. Christian Sammut, Chief Executive Officer, BMIT

The first panel examined how connectivity has evolved from a standalone telecommunications service into an invisible layer supporting almost every aspect of modern society, including banking, healthcare, transport, entertainment and public services. Using the evolution from early mobile phones, primarily used for calls and messaging, to today's connected devices and digital platforms as a reference point, panellists highlighted that connectivity is no longer perceived as a service in isolation, but as an underlying enabler of a much wider digital ecosystem.

The discussion highlighted that increased reliance on interconnected networks, cloud services and third-party platforms has introduced greater complexity and new sources of vulnerability. As digital services have become increasingly dependent on multiple layers of infrastructure and suppliers, disruptions originating from software updates, cloud platforms or configuration errors can quickly propagate across sectors and affect critical services. Discussion highlighted that resilience across a broader ecosystem of services may influence how users experience trust in connectivity.

Panellists discussed how organisations are adapting to these challenges through stronger resilience strategies, including multi-vendor approaches, greater scrutiny of suppliers and their upstream dependencies, and more diversified connectivity arrangements. The importance of understanding the full-service chain was emphasised, as organisations increasingly rely on technologies and providers that may sit beyond their direct control.

The panel also explored the user perspective during service disruptions. Panellists noted that end-users rarely distinguish between a network failure, cloud outage or platform issue; they simply experience a service that is unavailable. From this perspective, maintaining trust depends not only on restoring services but also on how organisations communicate during incidents. Transparency, accountability and timely communication were identified as critical factors in preserving confidence when disruptions occur.

Resilience was further discussed as an ongoing process requiring organisations to anticipate, withstand, recover from and implement the lessons learned. While investments in monitoring, testing and recovery capabilities are essential, panellists recognised that these measures can present challenges, particularly for smaller operators. Panellists referred to risk assessment and prioritisation of investments as practical approaches.

Session 2 – Trust in the Online Space: Platforms, Transparency & Identity

Moderator:

Mr Joseph Seychell, Chief Officer, ICT & Digital Services, Malta Communications Authority

Panellists:

Prof Mirielle Sant, Head of Department of Media, Communications & Technology Law, Faculty of Laws, University of Malta

Dr Greta Agius, Digital Services Act Officer, DG Connect, European Commission

Mr Robert Abela, Head, National European Digital Identity Wallet, Malta Digital Innovation Authority

The second panel focused on trust in digital environments, examining the platforms, marketplaces and online services that increasingly shape how citizens communicate, access information, shop and interact with businesses and public services. Panellists explored the growing dependence on digital platforms, the challenges affecting consumer confidence, and the regulatory and technological measures aimed at creating safer, more transparent and accountable online ecosystems.

The discussion highlighted that while online platforms have delivered significant benefits by enabling connectivity, trade and access to information, consumer trust remains increasingly fragile and conditional. Panellists noted that platforms have extensive insight into users' behaviour and significant influence over the content, products and information presented to them, while users often have limited visibility of how these decisions are made. This imbalance was identified as a key challenge, alongside issues such as scams, unsafe products, data misuse, harmful content and the artificial amplification of content through recommendation systems, bots and AI-generated material.

The discussion highlighted that transparency alone is not sufficient to rebuild trust. The discussion highlighted that relying solely on disclosure mechanisms risks placing too much responsibility on users, who may not always have the time or ability to interpret complex information.

The role of regulation was examined as one of several factors shaping behaviour in digital environments, alongside technology, market structures and social norms. While technological design can contribute to problematic practices, it can also support enforcement by identifying illegal content, unsafe products and coordinated manipulation. In this context, co-regulation was presented as one potential approach for combining industry expertise with regulatory oversight.

The discussion also examined the role of the Digital Services Act (DSA) in strengthening accountability among online platforms. The regulation introduces obligations relating to transparency, user reporting mechanisms, content moderation decisions, complaints and appeal processes, as well as measures to address systemic risks. Particular attention was given to issues such as online scams, protection of minors, advertising transparency and ensuring that users have greater understanding of how platforms operate.

Early implementation of the DSA was presented as showing changes in platform practices, including improvements in transparency, moderation information and user appeal mechanisms. At the same time, enforcement experience has highlighted areas where further progress is required, including user-friendly reporting processes, stronger safeguards against scams, clearer advertising practices and greater protection against harmful design features. Speakers noted the ongoing role of cooperation between regulators, platforms and stakeholders.

The panel further explored emerging tools that could strengthen trust in digital interactions, including the European Digital Identity Wallet under the revised eIDAS framework. The wallet was presented as a user-controlled tool enabling individuals to store and share verified digital credentials. Through selective disclosure, users could prove specific attributes, without sharing unnecessary personal data.

Other relevant matters discussed included age verification, stronger authentication for online services, trusted seller verification, improved reliability of online reviews and pseudonymous participation where users can demonstrate that they are real individuals without publicly revealing their identity. However, speakers also highlighted challenges related to implementation timelines, technical standards, user onboarding, platform adoption and addressing concerns around privacy and trust in digital identity systems.

Looking ahead, panellists recognised that emerging technologies such as generative artificial intelligence, deepfakes and AI-enabled manipulation will continue to test existing approaches to digital trust. While regulatory frameworks such as the DSA and the AI Act provide important foundations, maintaining trust will require continuous adaptation, combining regulation, responsible technology design, industry cooperation and digital literacy.

Session 3 – Trust at the Point of Fulfilment: Reliability and User Confidence in the Postal sector

Moderator

Mr Damian Gatt, Chief Officer, Policy and Planning, Malta Communications Authority

Panellists:

Dr David Attard, Executive Director, MaltaPost Plc

Mr Özhan Zurel, Head of the Postal Market Department, Belgian Institute for Postal Services & Telecommunications

Mr Robert Pochmarsky, Principal Administrator, European Commission

The final panel examined trust at the point of fulfilment, where digital expectations are converted into physical delivery outcomes. Speakers stressed that trust in e-commerce logistics is no longer defined only by whether a parcel reaches its destination, but by the quality of the entire fulfilment experience. Consumers increasingly evaluate reliability through predictability, transparency, real-time visibility, resilience and accountability throughout the delivery journey.

During the discussion, it was noted that trust in fulfilment is built around three main pillars: predictability, visibility and accountability. Predictability refers to accurate delivery expectations and services that adapt to consumers' lifestyles, including reliable delivery windows and flexible options. Visibility concerns access to information throughout the journey, from purchase and dispatch to transit and final delivery. Accountability relates to having clear contact points, effective complaint handling and appropriate responses when problems occur.

Panellists noted the shift towards parcels. Users expect delivery services to integrate smoothly into their daily routines and place particular importance on tracking information and certainty about when an item will arrive.

The discussion highlighted the complexity of modern fulfilment chains, which involve multiple actors including marketplaces, sellers, transport providers, customs authorities, logistics companies and digital platforms. Although consumers experience the process as a single transaction, responsibility is distributed across several stages. As a result, the last-mile delivery operator often becomes the visible point of accountability, even when the source of a problem may originate earlier in the chain. Thus, the discussion highlighted these potential challenges relating to coordination and information sharing.

The panel also discussed the importance of resilience, particularly for geographically constrained markets, such as Malta, where delivery networks depend on external transport and other infrastructure. Speakers stressed that transparency and proactive communication are essential when disruptions occur, as trust is not built by eliminating every disruption but by managing challenges effectively and keeping users informed.

Looking ahead, participants argued that the future of fulfilment should not focus only on faster delivery, but on optimisation through digitalisation, data exchange, sustainable logistics and stronger customer communication.

Audience polls and perceptions

Interactive polls throughout the conference provided insight into how participants perceive trust in the connected environment.

The first audience engagement session used live polling to gather information about participants and their views on trust in a connected world. Most respondents represented regulatory authorities, followed by private sector operators, with smaller participation from ministries/government and academia/research

When asked what trust means in a connected world, the most common responses were safety, peace of mind, reliability, confidence and security. Other concepts mentioned included transparency, resilience, protection and assurance. Regarding digital service failures, the responses showed that the factors most damaging to trust were lack of accountability, uncertainty about when the issue would be fixed, and not knowing what happened.

When asked about connectivity, the most selected response was that people rely on it constantly but rarely think about it, reflecting the extent to which digital connectivity has become embedded in everyday life. When asked where trust is currently most fragile, the highest share of participants

selected payments and personal data. Digital identity and authentication, as well as online platforms and marketplaces, were also identified as important areas where trust concerns exist.

Regarding parcel deliveries, accurate tracking was the most selected factor influencing trust while waiting for a delivery. Other factors presented included knowing who is responsible for delivery, having easy contact with the provider and obtaining a fast resolution when problems occur. When asked who they would instinctively hold responsible if a parcel delivery goes wrong, participants overwhelmingly selected the postal and delivery operator.

The final audience engagement session focused on future challenges to trust in a connected world and what could strengthen trust.

When asked which issues would most affect their trust in the future, participants identified misuse of personal data as the leading concern, with more than half of respondents selecting this option. AI scams and impersonation were the second most selected concern, followed by other issues such as service disruption, misleading design, fake reviews, unclear responsibility and reliable service delivery.

In response to the open-ended question on what is needed to strengthen trust in a connected world, participants highlighted transparency as the most common answer. Other frequently mentioned themes included cooperation, visibility, reliability, responsibility, honesty, regulation, real-time data, education, awareness, knowledge, accountability, communication and simplicity.

Concluding observations

The conference highlighted the importance of trust across resilient connectivity, fair and transparent digital platforms, and reliable fulfilment services. Speakers noted that trust is not merely about recovering from incidents but also about building systems that are resilient, transparent and accountable, while supporting user understanding and providing appropriate remedies when problems occur.

The interaction between frameworks such as the DSA, the AI Act, eIDAS and forthcoming postal initiatives illustrated the importance of coordination between different regulatory frameworks in addressing trust-related challenges across the digital ecosystem.

In conclusion, the conference illustrated the importance of continued dialogue between regulators, industry, consumer organisations and technology experts in responding to evolving technological, market and policy developments.

Annex I – Conference Agenda

CONFERENCE AGENDA

TRUST IN A CONNECTED WORLD: CHALLENGES & OPPORTUNITIES



An MCA conference hosted in collaboration with the ERGP



08:45 - 09:30	Registration and Welcome Coffee
09:30 - 09:40	Welcome Address Mr Jesmond Bugeja, Chief Executive Officer, MCA
09:40 - 09:50	Special Address Prof. Sandra Maximiano, Chair, ERGP
09:50 - 10:00	Keynote / Presentation: Setting the Scene Mr Robert Mifsud, Chief External Relations, MCA
10:00 - 10:10	Audience Engagement Session 1
10:10 - 10:55	Panel Session 1 – Connectivity: Foundations of Trust Moderator: Ing. David Scerri, Chief Cybersecurity, MCA Panellists: Mr Roderick Farrugia, Chief Information Officer, Melita Mr Keith Cutajar, Founder & Director, CY4 Ltd Ing. Christian Sammut, Chief Executive Officer, BMIT
10:55 - 11:25	Coffee break
11:25 - 12:10	Panel Session 2 – Trust in the Online Space: Platforms, Transparency & Identity Moderator: Mr Joseph Seychell, Chief ICT & Digital Services, MCA Panellists: Mr Robert Abela, Head National European Digital Identity Wallet, MDIA Prof. Mireille M. Sant, Head, Dept. of Media, Communications & Technology Law, UoM Dr Greta Agius, Digital Services Act Officer, DG Connect, European Commission
12:10 - 12:20	Audience Engagement Session 2
12:20 - 13:05	Panel Session 3 – Trust at the Point of Fulfilment: Reliability and User Confidence in the Post Moderator: Mr Damian Gatt, Chief Policy & Planning, MCA Panellists: Mr David P. Attard, Executive Director, MaltaPost plc Mr Özhan Zurel, Head of the Postal Market Department, Belgian regulator BIPT Dr Robert Pochmarski, Principal Administrator, European Commission
13:05	Audience Engagement Session 3 & Closing Reflections

Annex II – Speakers Bios

TRUST IN A CONNECTED WORLD: CHALLENGES & OPPORTUNITIES

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MEET THE SPEAKERS



MR JESMOND BUGEJA

CHIEF EXECUTIVE OFFICER
MALTA COMMUNICATIONS AUTHORITY

Jesmond Bugeja is the Chief Executive Officer of the Malta Communications Authority (MCA), Malta's regulator for telecommunications, postal services, and key aspects of the digital economy. Appointed CEO in 2019, he oversees the development and regulation of communications infrastructure, spectrum management, market competition, and consumer protection.

He previously served as Acting Chairman of the MCA, providing strategic leadership across the Authority's operations and guiding key policy initiatives.

With over three decades of experience in telecommunications, ICT and public administration, Mr Bugeja's career spans technical, managerial and policy roles, including positions at Ericsson in Sweden, Group IT Manager at Gollcher Group and Head of Malta's Passport Office.

He represents Malta in prominent international forums, including the Body of European Regulators for Electronic Communications (BEREC), where he was appointed Vice-Chair in 2021, the European Regulators Group for Postal Services (ERGP), the European Board for Digital Services under the EU Digital Services Act, and, in 2024 he was appointed to the International Telecommunication Union Advisory Body on Submarine Cable Resilience, contributing to the resilience and security of global telecommunications infrastructure.

Mr Bugeja holds a Master's in Leadership and Management, a Postgraduate Diploma in Digital Marketing, and is a certified PRINCE2 practitioner and Microsoft Systems Engineer, further underscoring his commitment to excellence in leadership and technology-driven innovation.



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PROF. SANDRA MAXIMIANO

**CHAIR
EUROPEAN REGULATORS GROUP FOR POSTAL SERVICES**

Prof. Sandra Maximiano, Chairwoman of ANACOM's Board of Directors since December 2023, holds a PhD in Economics from the University of Amsterdam. She is an Associate Professor at ISEG - School of Economics & Management, University of Lisbon, where she is co-coordinator of XLAB - Behavioural Research Lab and of the Master's Degree in Economics program.

She is a former Assistant Professor at Purdue University, Research Fellow at the University of Chicago and taught at Amsterdam School of Economic, Católica Lisbon School of Business & Economics, Nova School of Business and Economics and Faculty of Law of the University of Coimbra. Her academic research includes: experimental and behavioral economics, organizational and labor economics, public policy, and information management. Her research examines social and moral preferences in individual decision making and in strategic and competitive environments, gender differences in economic decisions, and information dynamics in competitive and co-operative situations. Her work has been published in journals such as Review of Economic Studies, Economic Journal, Experimental Economics and Games and Economic Behavior. Prof. Maximiano is an Associate Editor of the Portuguese Economic Journal and authored opinion columns in notable Portuguese newspapers. She also serves as President of the European Regulators Group for Postal Services (ERGP) for 2026 and as Co-Chair of the ITU/ICPC International Advisory Body for Submarine Cable Resilience.

MR ROBERT MIFSUD

**CHIEF EXTERNAL RELATIONS
MALTA COMMUNICATIONS AUTHORITY**



Robert Mifsud is a member of the senior management team at the Malta Communications Authority, where he leads the External Relations function, including EU and international affairs. He also oversees the Authority's end-user function, with responsibility for consumer protection in the electronic communications and postal sectors, and coordinates corporate communications and public relations activity.

Mr Mifsud serves as an Alternate Member of BEREC's Board of Regulators and Management Board.

Before joining the MCA, he spent 15 years within the Office of the Prime Minister, working in public sector management consultancy, advising Government and contributing to strategic reform projects, including initiatives related to Malta's EU accession, euro changeover preparations, accession to the Schengen Area, and institutional reforms including the setting up of new authorities and public bodies. He holds a first degree in Tourism Management and a Master's in European Studies, and is certified in Six Sigma.



MR RODERICK FARRUGIA

**CHIEF INFORMATION OFFICER
MELITA**

Roderick Farrugia is Chief Information Officer at Melita, a converged telecommunications provider in Malta, a role he has held since 2023 after fifteen years with the company in technology leadership positions.

With over two decades of experience across telecommunications and enterprise systems, Mr Farrugia oversees Melita's IT infrastructure, cybersecurity, software development, analytics and data engineering – with direct responsibility for the resilience and continuity of the business and customer support systems, including billing, self-care and care platforms, that underpin the subscriber relationship.

He brings practical insight into how the reliability of these support systems directly shapes user trust and confidence – and how failures in this layer, however invisible to the network, are acutely felt by subscribers. He is also leading Melita's responsible AI strategy, leveraging automation and intelligent agents to strengthen service quality and operational resilience within robust governance frameworks.

MR BRIAN ZARB ADAMI

**CHIEF EXECUTIVE OFFICER
CYBERSIFT**

With 30 years of senior ICT management experience, Brian Zarb Adami is Chief Executive Officer at CyberSift, a leading cybersecurity solutions provider. His dedication to innovation and R&D has resulted in products delivering immediate business value, positioning CyberSift prominently in the cybersecurity industry. Under his leadership, CyberSift is revolutionising cybersecurity through advanced self-learning threat detection tools, simplifying IT security globally.



Operating across seven countries - Malta, Estonia, the UK, Poland, Bulgaria, Cyprus, and Greece - CyberSift's multinational team collaborates effectively across three time zones, united by a mission to combat cyber threats and foster innovation, collaboration, and robust digital security.



ING. CHRISTIAN SAMMUT

**CHIEF EXECUTIVE OFFICER,
BMIT**

Ing. Sammut is an experienced professional in information technology, data centres, telecommunications and business development. He has served as Chief Executive Officer of BMIT Technologies plc since 2011, where he has achieved significant milestones by driving innovation and excellence in the technology sector.

Under his leadership, BMIT Technologies plc was successfully listed on the main market of the Malta Stock Exchange in 2019. The Group now offers a comprehensive portfolio of digital infrastructure, cloud, and managed IT services to a diverse range of customers, establishing itself as a leading technology provider on the island.

In 2001, he joined the GO Group, where he played a key role in business development and investment opportunities, ultimately serving as Chief Officer for Strategy & Business Development. Before that, he held pivotal roles in delivering and supporting the Government of Malta's IT infrastructure and data centres, ensuring critical IT services nationwide.

Christian holds an engineering degree from the University of Malta and a Masters in Business Administration from the Henley Management College.

ING. DAVID SCERRI

**CHIEF CYBERSECURITY
MALTA COMMUNICATIONS AUTHORITY**

Ing. David Scerri is the Chief Officer for Cybersecurity at the Malta Communications Authority, leading regulatory and policy initiatives in cybersecurity, critical infrastructure resilience, digital trust, and emerging technologies.



With over two decades of experience in electronic communications, digital infrastructure, and regulatory oversight, he is responsible for the implementation and supervision of key national and European initiatives relating to NIS2, critical infrastructure resilience, digital trust services, EUDI Wallets, and the security of communications networks. Throughout his career, Ing. Scerri has played a leading role in spectrum management, 5G deployment and oversight, network resilience, quality of service monitoring, electromagnetic field compliance, and the development of national and European regulatory frameworks. His expertise also extends to submarine cable infrastructure resilience, broadband and digital infrastructure mapping, geospatial analysis, and the protection of critical digital assets. Ing. Scerri regularly represents Malta in European and international fora, contributing to policy and regulatory developments in cybersecurity, digital identity, telecommunications, critical infrastructure protection, and emerging technologies. He works closely with national and European stakeholders to advance policies and initiatives that enhance the security, resilience, and future development of Malta's digital landscape.



MR ROBERT ABELA

**HEAD, NATIONAL EUROPEAN DIGITAL IDENTITY WALLET
MALTA DIGITAL INNOVATION AUTHORITY**

Robert Abela is the Head of the National European Digital Identity Wallet (EUDI Wallet) initiative at the Malta Digital Innovation Authority (MDIA). In this role, he leads the implementation of the Maltese EUDI Wallet, overseeing technical strategy, the public procurement process, regulatory alignment with the eIDAS 2.0 framework, and the development of the wallet ecosystem.

Together with his team, he works closely with national stakeholders, EU institutions, and other Member States to drive interoperability, compliance, and cross-border use cases for digital identity. His responsibilities include the preparation of technical specifications, supporting the procurement processes, and governance models required to deliver a secure and scalable wallet solution.

Mr Abela has a background in software development, academia, and applied research, and has been actively involved in digital identity, quality assurance and cybersecurity. He also regularly participates in international working groups and conferences on digital identity and emerging technologies.

PROF. MIREILLE M. SANT

**HEAD, DEPT. OF MEDIA, COMMUNICATIONS & TECHNOLOGY LAW
FACULTY OF LAWS, UNIVERSITY OF MALTA**



Prof. Mireille M. Sant is Associate Professor and Head of the Department of Media, Communications and Technology Law within the Faculty of Laws at the University of Malta.

Her research focuses on data privacy, consumer protection, e-commerce, the regulation of digital platforms, and the legal and ethical implications of artificial intelligence and other emerging technologies.

She is Principal Investigator of the Data Integrity and Stewardship Research Cluster and contributes to collaborative research on media transparency, ethics and regulation. A warranted advocate, she holds an LLM in Computer and Communications Law from Queen Mary University of London and a PhD from the University of Bristol.

A frequent speaker at international conferences, her University of Malta roles also include service on the University Research Ethics Committee and the Board of the Centre for Distributed Ledger Technologies.



DR GRETA AGIUS

**DIGITAL SERVICES ACT OFFICER
DG CONNECT, EUROPEAN COMMISSION**

Dr Greta Agius currently works as a Digital Services Act Officer within DG Connect, European Commission, and is based at the Commission Representation in Valletta.

Dr Agius is a lawyer by profession specialised in European law. She has worked in both private and public sector settings.

In the public sector she has worked for over 8 years as a Competitiveness (Internal Market Attache) for the Maltese Representation to the EU. During the Maltese Presidency for the Council of the EU (2017) she chaired the Copyright and Internal Market Working Parties.

She has also worked for over 6 years as Head of Regulatory Affairs in the private sector. Dr Agius holds a Doctor of Laws, a Masters in European Studies, and is also currently finalising her LLM in Digital Law and Technology.

MR JOSEPH SEYCHELL

**CHIEF ICT & DIGITAL SERVICES
MALTA COMMUNICATIONS AUTHORITY**

Joseph Seychell joined the Malta Communications Authority (MCA) in 2016 and brings over 25 years of experience in the IT sector, having worked with clients in Malta and across Europe. At the MCA, he is responsible for the Authority's ICT systems and digital services regulatory programme, covering areas such as intermediary platforms, eCommerce, digital trust services, and web and mobile accessibility.



He leads the Authority's work on digital services regulation, taking a practical and forward-looking approach that balances effective oversight with helping stakeholders understand their rights and responsibilities. He is also involved in supervising trust service providers and managing the MCA's framework for monitoring and enforcing web accessibility.

Mr Seychell holds a Master's degree in Business Management, a Bachelor of Science in Information Systems, and several IT certifications from leading industry vendors.



MR DAVID P. ATTARD

**EXECUTIVE DIRECTOR
MALTAPOST PLC**

David P. Attard is an Executive Director of MaltaPost plc, Malta's leading publicly listed postal and logistics company and the country's designated Universal Service Provider. A member of the Board of Directors since 2015, he contributes to the strategic leadership and governance of an organisation that has successfully transformed beyond traditional postal services to become a key enabler of Malta's growing e-commerce ecosystem.

Through MaltaPost's transformation journey, the company has strengthened its position as Malta's preferred partner for last-mile delivery solutions following the introduction of the 'One Delivery' concept, supporting major international marketplaces and facilitating deliveries from global e-commerce platforms including Amazon, Temu, AliExpress and Shein. Mr Attard brings extensive experience in corporate leadership, with a strong focus on innovation, operational excellence and customer-centric service delivery. At this conference, he shares practical insights into how postal operators can adapt to technological disruption, respond to evolving consumer expectations and harness the opportunities created by cross-border e-commerce in an increasingly interconnected world, whilst continuing to meet the Universal Service Obligation.

MR ÖZHAN ZUREL

**HEAD OF THE POSTAL MARKET DEPARTMENT
BELGIAN INSTITUTE FOR POSTAL SERVICES & TELECOMMUNICATIONS**

Özhan Zurel is the Head of the Postal Market Department at the Belgian regulator BIPT. With more than a decade of experience in regulation and public policy, he has developed expertise in e-commerce, postal innovation, sustainability, and consumer protection.



Mr Zurel has been involved in the implementation of the EU Cross-Border Parcel Regulation in Belgium and has designed and coordinated research projects aimed at better understanding evolving consumer needs and expectations.

In addition to his regulatory work, Mr Zurel has contributed to the academic literature on the postal sector through several publications addressing postal innovation, the impact of new business models, parcel delivery trends, and social and environmental sustainability.

His work combines policy analysis, research, and strategic coordination in support of evidence-based regulation.



DR ROBERT POCHMARSKI

**PRINCIPAL ADMINISTRATOR,
EUROPEAN COMMISSION**

Dr Robert Pochmarski, LL.M (EUI), is Principal Administrator at the European Commission. He studied law at the University of Graz in Austria and at the European University Institute in Florence, Italy.

Dr Pochmarski works in the European Integration Policy department of the Federal Chancellery in Vienna, and has worked at the European Commission as a lawyer since 1997.

He has since worked on legal and international matters as Principal Administrator in the Directorate-General for the Internal Market, with responsibility for postal services.

MR DAMIAN GATT

**CHIEF POLICY & PLANNING
MALTA COMMUNICATIONS AUTHORITY**



Damian Gatt is Chief of Policy and Planning at the Malta Communications Authority (MCA), where he leads regulatory policy development, strategic planning and organisational performance management.

Since joining the MCA in 2004, he has played a central role in shaping Malta's communications regulatory framework, including the review of the postal authorisation regime ahead of full market opening in 2013 and the development of an ex-ante market analysis framework for the postal sector. He also led policy work proposing broadband internet access as a universal service, a concept later reflected in the European regulatory framework for electronic communications.

Prior to joining the Authority, Mr Gatt held senior business development roles in the ICT sector and worked as a management consultant with Government, focusing on organisational development and eGovernment transformation. He represents Malta in European and international fora, contributing to policy development in electronic communications and postal services, and supporting regulatory cooperation and knowledge sharing on emerging sector developments and broader digital communications policy evolution.



MR KEANE CUTAJAR

CONFERENCE HOST TRUST IN A CONNECTED WORLD

Keane Cutajar is a Maltese presenter, interviewer, producer, and content creator with nearly a decade of experience across television, radio, digital media, and live events. Having begun his professional media career in 2017, he has built a reputation as one of Malta's most recognisable young hosts, known for his engaging style, versatility, and ability to connect with audiences both on screen and on stage.

Throughout his career, Mr Cutajar has hosted and produced television and radio programmes, worked as a news anchor, and conducted interviews with a wide range of local and international personalities. He has also fronted major national events, including Malta's New Year's Eve celebrations in Valletta, the Malta Eurovision Song Contest, Isle of MTV Malta, and numerous corporate, cultural, and public sector conferences and ceremonies.

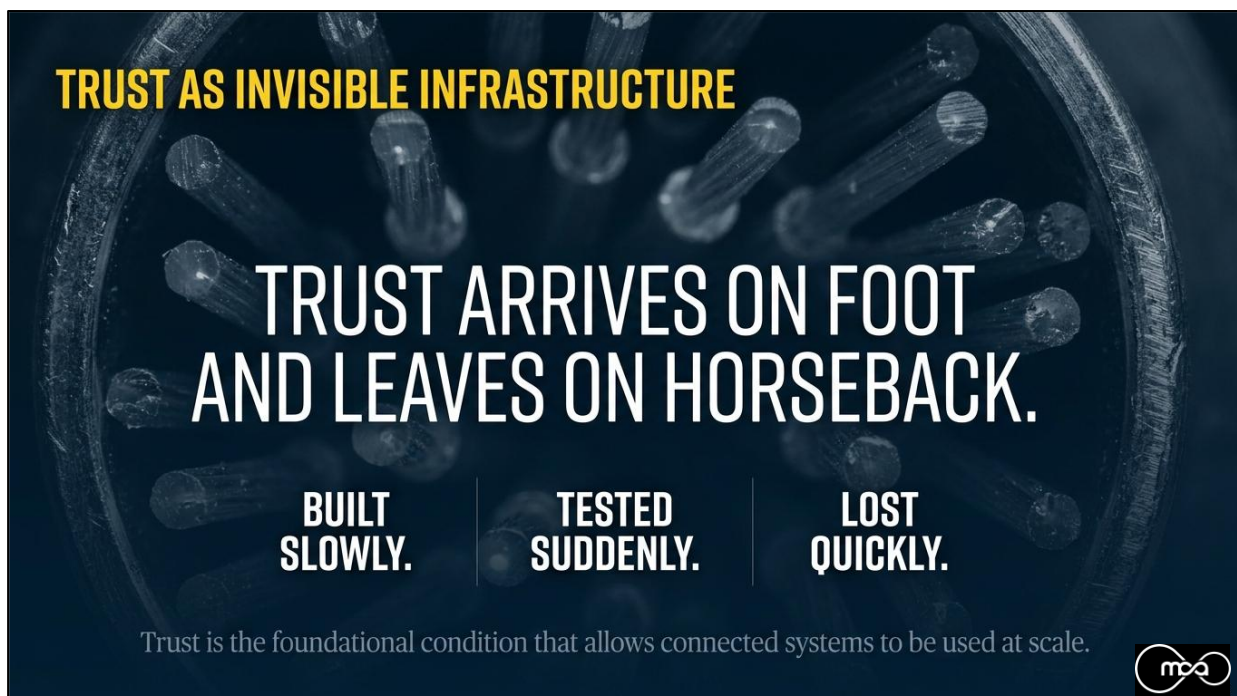
Alongside his presenting work, Mr Cutajar creates digital content, moderates discussions, and supports initiatives focused on community engagement, education, and social impact, bringing storytelling and communication to audiences across multiple platforms. Beyond his media work, Mr Cutajar is a member of the Board of Trustees at NGO HopeXchange, contributing to the fundraising, strategic direction, and growth of one of Ghana's (Africa) leading healthcare institutions.

Annex III – Scene-Setting Presentation

Slide1:



Slide 2:



Slide 3:



The Architecture of Assured Reliance

Trust is like a mirror: even when repaired, the crack remains.

In a connected world, reliance requires systems to be:

Available

Secure

Transparent

Reliable

Accountable



Slide 4:

The Anatomy of a Transaction



Connectivity
Can the system remain available?



Online Space
Can the user understand and rely on the interaction?



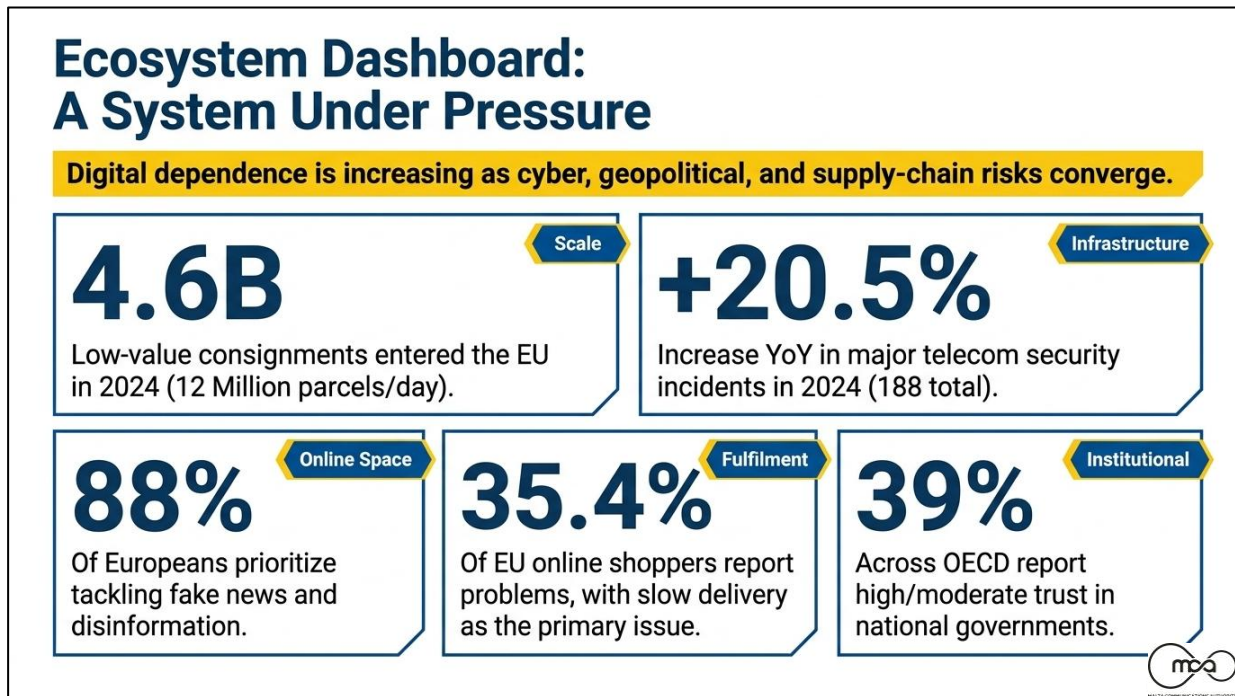
Fulfilment
Is the digital promise delivered in practice?



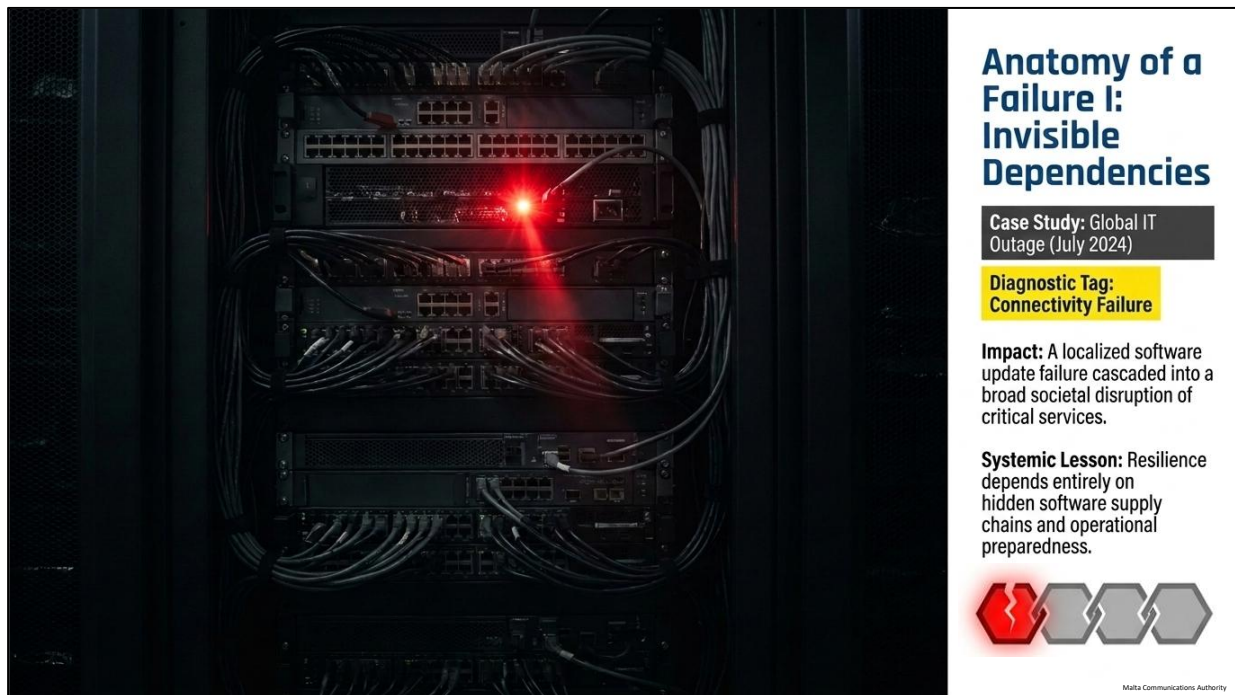
Redress
Can failure be corrected fairly?



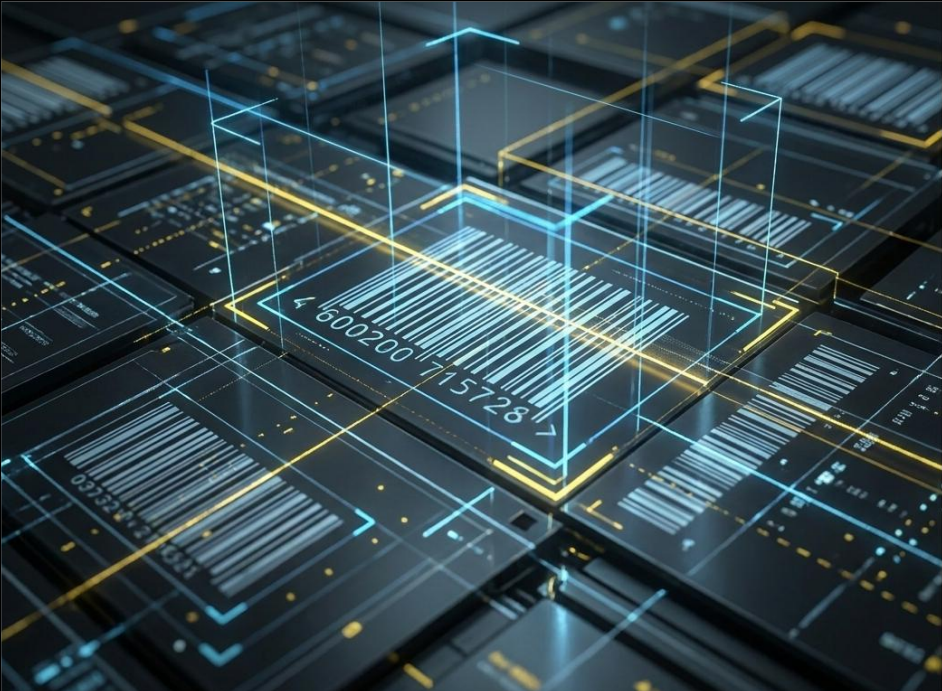
Slide 5:



Slide 6:



Slide 7:



Anatomy of a Failure II: Intermediary Governance

Case Study: Digital Services Act Action vs. Temu

Diagnostic Tag: Platform Governance Risk

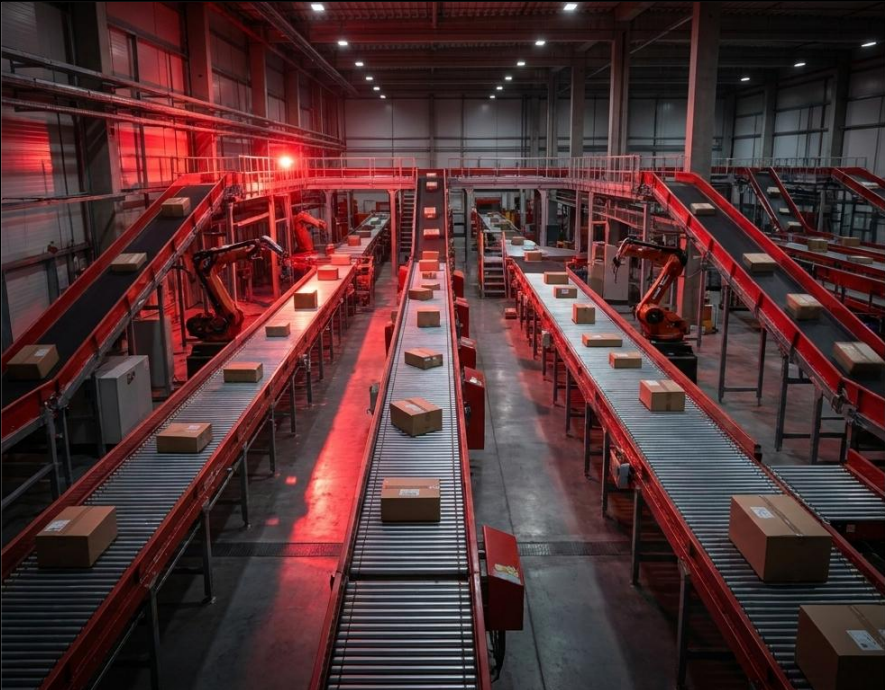
Impact: Marketplaces serve as key trust intermediaries. Failures here involve unsafe products, untraceable sellers, and manipulative design choices.

Systemic Lesson: The online transaction is only the first part of the user's trust journey; transparency and product legality are core regulatory trust issues.



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Slide 8:



Anatomy of a Failure III: The Physical Ripple

Case Study: Royal Mail Cyber Incident (January 2023)

Diagnostic Tag: Operational / Fulfilment Breakdown

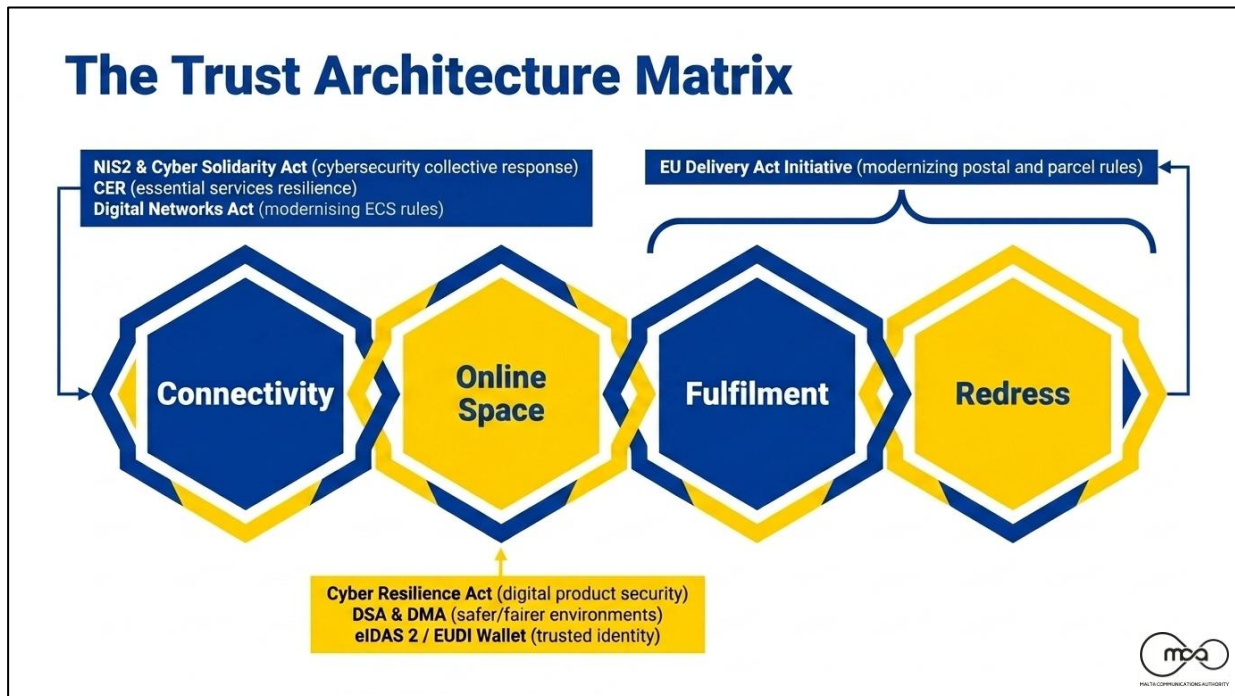
Impact: International parcel exports were severely disrupted by a digital systems failure.

Systemic Lesson: Cyber and operational failures instantly become physical delivery failures. A digital platform creates the transaction, but physical fulfilment confirms or destroys the promise.



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Slide 9:



Slide 10:



Slide 11:

Stress-Testing the Ecosystem: Reflections for the Panel



Panel I: Foundations

Strengthening trust in communications infrastructure amid increasing interdependence.



Panel II: The Online Space

Supporting user confidence when risks, actors, and responsibilities remain opaque.



Panel III: Fulfilment

Ensuring digital promises are matched by reliable physical delivery and fair redress.

How is trust built, tested, repaired, and strengthened across the full ecosystem?

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Slide 12:

Thank you



Content curated and refined with the support of AI tools.

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