

A glowing green padlock is centered on a dark blue background filled with intricate, glowing white and light blue digital circuit patterns and data lines. The padlock has a textured, particle-like appearance.

Cybersecurity as an ESG issue in Guatemala

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Guatemala in figures

- Population: 17.3 million (2022)
- GDP: US\$85.9 billion – annual growth rate 3.5%
- GDP per capita: US\$4,388
- Inflation (2023): 8.32%
- Corporate tax rate: 25%
- Personal income tax rate: 7%



Internet Access in Guatemala

- 62% of the population has access to a cell phone.
- 91% of all internet users in Guatemala access the web through a cell phone.
- 92% of all cell phones in Guatemala are used through pre-paid plans.
- As of 2018, 29% of Guatemala's total population has access to the internet.
 - 21% of the population has a computer at home.
 - 17% of the population has access to a home internet service.



A conceptual image featuring a metallic padlock in the center, resting on a background of a complex circuit board. The circuit board is rendered in a monochromatic, metallic brown color with glowing white lines representing the traces. Scattered across the board are various binary digits (0s and 1s) and alphanumeric strings, suggesting digital data and cybersecurity. The padlock is slightly open, and its surface reflects the ambient light, adding a sense of depth and texture. The overall composition is a metaphor for digital security and the intersection of physical and digital worlds.

Cybersecurity as an ESG Issue

Why is Cybersecurity an ESG Issue?

1. It presents a threat to value.
2. It presents a threat to society.
3. Insurance cannot migrate the risk indefinitely.

