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Examining Risks and Protective Factors of On-Line Identity Theft

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Abstract

Identity-based crimes are considered to be one of the most significant and growing problems of the last 20 years due to the significant economic harm these offenses pose for victims. The increased use and availability of personal information through on-line outlets has significantly increased the risk of identity-based fraud, although few have considered the factors that affect the likelihood of this type of victimization. This study utilizes a sample of students, faculty, and staff at a southeastern university to investigate the effects that protective factors possess on fostering resiliency against on-line identity theft. The findings suggest that protective software programs increase individual resiliency to victimization. The implications of this study for both resiliency models and cybercrime victimization are considered in detail.

Notes

Chi-Square = 10.361; p = .006.

*p < .01.

*p < .05; **p < .01.

Additional information

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