

Speaker: *Inês Guedes*

Presentation title: Exploring the determinants of victimization and fear of online identity theft: an empirical study

Online identity theft is considered one of the fastest growing crimes, resulting in relevant financial losses to victims. The present study aims at understanding what factors contribute to the explanation of online identity theft (OIT) victimization, fear and risk perception of OIT using Routine Activities Theory (RAT). Additionally, it tries to uncover the influence of factors such as sociodemographic variables, general fear of crime, and computer perception skills. Data for the present study were collected from a self-reported online survey administered to a sample of university students and staff. In total, 832 individuals participated, 66.1% were female, and 20.1% reported to have been victim of OIT at least once in their lives. Concerning the OIT victimization, results showed that those who do not use credit card had lower odds of becoming an OIT victim, and those who reported to visit risky contents have higher odds of becoming an OIT victim. Moreover, males were less likely than females of being OIT victim. In turn, fear of OIT was explained by socio-economic status (negatively associated), education (positively associated) and by fear of crime in general (positively associated). In addition, subjects who reported more interaction with strangers are less fearful, and those who reported to adopt more avoiding behaviors reported higher levels of fear of OIT. Finally, subjects with higher computer skills are less fearful. Concerning risk perception of OIT, females, older subjects, those with higher levels of education and low socio-economic status perceived more risk of being victims of OIT. Moreover, it is observed that financial routines, open dubious links, and avoiding behaviors are variables positively related with perceived risk. Inversely, computer skills are negatively correlated with risk, following the same direction observed in fear of OIT. These results will be discussed and implications will be outlined.