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# The relationship between receiving phishing attempt and identity theft victimization in South Korea

Seung Yeop Paek\*, Mahesh K. Nalla

*School of Criminal Justice, College of Social Science, Michigan State University, 655 Auditorium Road, East Lansing, MI 48824, USA*

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## Abstract

In this research, the authors employ the framework of Routine Activities Theory (RAT) to examine how receiving phishing attempts is associated with identity theft victimization. In addition, the study assesses whether receiving phishing attempts mediates the relationships between other indicators, including routine online activities, fear of victimization, and sociodemographic characteristics and identity theft victimization. Data from the Korea Crime Victim Survey (KCVS) 2008 is analyzed and the results suggest that the respondents who have received phishing attempts are more likely to be victimized by identity theft. Moreover, education level, routine online activities and fear of identity theft victimization are positively related with identity theft victimization.

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*Keywords:* Cybercrime; Phishing; Identity theft; Routine activities theory; Online deviance

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## 1. Introduction

With advances in computer technology, new types of crime have emerged. Identity theft is an example and it has been one of the most significant and fastest growing problems of the last twenty years (Holt and Turner, 2012; Biegelman, 2009). The Federal Trade Commission (FTC) of the United States indicated that 290,056 cases of identity theft complaints were received in

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\* Corresponding author. Tel.: +1 267 844 2167; fax: +1 517 432 1787.

E-mail addresses: [paekseun@msu.edu](mailto:paekseun@msu.edu) (S.Y. Paek), [nalla@msu.edu](mailto:nalla@msu.edu) (M.K. Nalla).

2013 (Federal Trade Commission, 2014). Additionally, according to the data from the Bureau of Justice Statistics (BJS) of the United States, about 7 percent of all US residents aged 16 years or older were victimized by one or more cases of identity theft in 2012; and the total direct and indirect losses from the crime stood at 24.7 billion US dollars (Harrell and Langton, 2013). Moreover, stolen personal information may be used to create a bank account, find a job, or receive medical services (Harrell and Langton, 2013). For instance, using the victim's personal information, including name, permanent address, and government-issued number, a form of identification can be created. By using the fake identification, the processes of opening false financial accounts and receiving services can be facilitated.

Despite its growing seriousness and scope, research on identity theft, particularly with respect to the victims of online fraud and how behavioral and attitudinal factors affect victimization, is limited (Holt and Bossler, 2014). This study aims to contribute to the understanding of identity theft victimization by reviewing the current literature and the suggested correlates of the crime with a theoretical basis on Routine Activities Theory (RAT), developed by Cohen and Felson (1979). More specifically, the authors examine two issues: (a) how receiving phishing attempts are related to identity theft victimization, and (b) whether receiving phishing attempts mediates the relationships between routine online activities and identity theft victimization. Furthermore, the study is conducted in the cultural context of South Korea to examine the generalizability of the existing knowledge. Most existing quantitative studies on identity theft and other types of cybercrime have been carried out in Western nations and often with samples of college students (see Choi, 2008; Holt and Bossler, 2013; Holt and Turner, 2012; Holtfreter et al., 2010; Ngo and Paternoster, 2011). Thus, analyzing a nationally representative sample could present an interesting perspective on identity theft victimization. Additionally, as the most wired nation in the world, South Korea provides a suitable context for identity theft research and the results may be able to inform the scholars and practitioners of technologically less developed nations (Fackler, 2007).

## 2. Routine activities and victimization

RAT suggests that in order for crime to occur, three basic elements—a motivated offender, a suitable target, and the absence of a capable guardian—must intersect in time and place (Cohen and Felson, 1979). RAT posits that individuals are inclined to commit crimes and that the organization of activities in space shapes people's inclinations into action. Cohen and Felson (1979) explain the changes in crime rates at the macro-level as a result of more people joining the workforce, which has increased their exposure to motivated offenders. It is also asserted that the rise in production and widespread use of desirable portable goods have contributed to the increase in crime rates in recent years (Kubrin et al., 2009).

### 2.1. Routine online activities

The nature of cybercrime and how it should be controlled have been studied extensively by the scholars in the related fields. In examining these subjects, different categories of cybercrime as well as unique models for policing cyberspace have been discussed (Wall, 1998, 1999). Moreover, Grabosky (2001) contends that cybercrime is “old wine in new bottles,” suggesting that computer technology merely facilitates or provides another medium with which to commit traditional crimes. The argument supports the idea that cybercrime is not a new type of crime but is similar with those that have always existed before technology development. On the other

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