Cyber Victimization: Identity Theft, Its Psychological Impact, and Coping Mechanism

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Annotated Bibliography

DeLiema, M., Burnes, D., & Langton, L. (2021). The financial and psychological impact of identity theft among older adults. *Innovation in Aging*, *5***(4).** **https://doi.org/10.1093/geroni/igab043**

Marguerite, David, and Lynn focus on the socioeconomic and psychological impact of cybercrime. The research sample is over 2,000 self-reported victims 65 and older, from the nationally representative National Crime Victimization Survey identity theft supplements administered in 2014 and 2016. It is made clear that the advancement of technology has made it more common for people to share their personal information, leaving us vulnerable to identity theft. The study and postceding article show that older people were more susceptible to this and had both a psychological and financial effect on them. The results were set apart by demographic grouping by race. The impact of the theft left more of a psychological impact on older white people as it made them social outcasts amongst their peers. For the older black demographic, the theft had a more financial impact, particularly for the poorer of the group. The fear and lack of resources in getting the information out, especially to law enforcement, meant that they usually had to bear the impact of the loss privately, which is where the psychological impact takes root. The article suggests that better protective measures be taken, to help ease particularly the emotional baggage of the victims. In the case of the black demographic, it is advised that better information pathways be established. This article is relevant to service providers, law enforcement agencies, and socioeconomic workers to help ease the mental and financial stress of the elderly.

Maher, C. A., & Hayes, B. E. (2024). Nonfinancial Consequences of Identity Theft Revisited: Examining the Association of Out-of-Pocket Losses With Physical or

Emotional Distress and Behavioral Health. *Criminal Justice and Behavior*.

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This article focuses on the psychological view of victimization. It points out that the financial aspect of identity theft is usually the focus of research and resolvance; taking a different approach, the authors focused on the emotional and physical trauma of identity theft. The research sample was obtained from the National Crime Victimization Survey (NCVS). It covered the track in resolving financial loss, the physical, and emotional trauma that comes with it. The article focuses on how the emotional impact affects behavioural health. Trauma causes behavioural health changes in the victims. It is observed that most of the trauma comes from the resolvance process of the financial loss. The longer the process of resolvance the more stress is attained. The article calls for a multifaceted response that shows the fundamental difference between the financial and nonfinancial effects. It is relevant for psychological approaches to resolve the matter of victimization.

Palassis, A., Speelman, C. P., & Pooley, J. A. (2021a). An exploration of the psychological impact of hacking victimization. *SAGE Open*, *11*(4), 215824402110615. https://doi.org/10.1177/21582440211061556

Alexa, Craig, and Julie focus on the psychological impact of hacking on victims. The article presents findings from a study involving the experiences of 11 victims of hacking using semi-structured interviews. Their study revealed four main themes: **emotional impact,** including anxiety and anger; **an increased sense of vulnerability,** including fear and perceived risk, helplessness, and loss of trust; **a sense of violation**, including violation of privacy and security; and **coping strategies**, such as seeking help and self-education. Their study concluded that cyber victimization has an adverse impact on victims, with different psychological effects among participants. While this article provides valuable insight into the impact of cybercrime and its psychological effects on individuals, it also

brings out the importance of developing effective coping strategies. However, the primary focus was on Australian citizens who fell victim of these events. This article is peer-reviewed, adding to its credibility. It will be useful for discussing relatable experiences on being a victim to create awareness of these incidents and emphasize the importance of privacy and security.

Salam, A. F., Dai, H., & Wang, L. (2021). Online Users' Identity Theft and Coping Strategies, Attribution and Sense of Urgency: A Non-Linear Quadratic Effect Assessment. *Information Systems Frontiers.* **https://doi.org/10.1007/s10796-021-10194-w**

Salam, Dai, and Wang focus on the severity of identity theft, its negative impact and coping mechanism for protection against cybercrime. Their study, using non-linear quadratic effects, reveals that if users gain the perception of having control over threats, they will make it their responsibility to implement proactive measures to protect themselves. They draw analysis from these theories: Attribution, Sense of urgency, Quadratic Effect theory, and Protection Motivation Theory. The article focused on postulating approaches to reduce identity theft, using the above-stated theories as the basis. For their research the authors looked at the coping mechanisms as stated by Lazarus (1966). Postulating that the primary (problem-focused) appraisal stemmed from higher understanding and acceptance of the threat, hence motivating a clear sense of urgency in dealing with self-responsibility and taking an active role by the user to fight identity theft. This awareness of self-responsibility gives control since cybercriminals are more directly phishing information from users than going through third parties. A lack of urgency in the user as postulated by Salam, Dai, and Wang gives an opening for identity theft. This lack of urgency stems from users gaining a strong stand on others responsibilities, believing and leaving all protection levels to others (banks, databases, etc). It is not all on the providers

responsibility or job but a collective non-linear quadratic approach of 'sense of urgency, self responsibility and others responsibility' that can bring a stop to cybercrime. The postulation is grounded as it draws on accredited theories and peer-reviewed journals for its sources, therefore it serves as an emphasis on approaches users and other parties can take in protection measures.

Reference List

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