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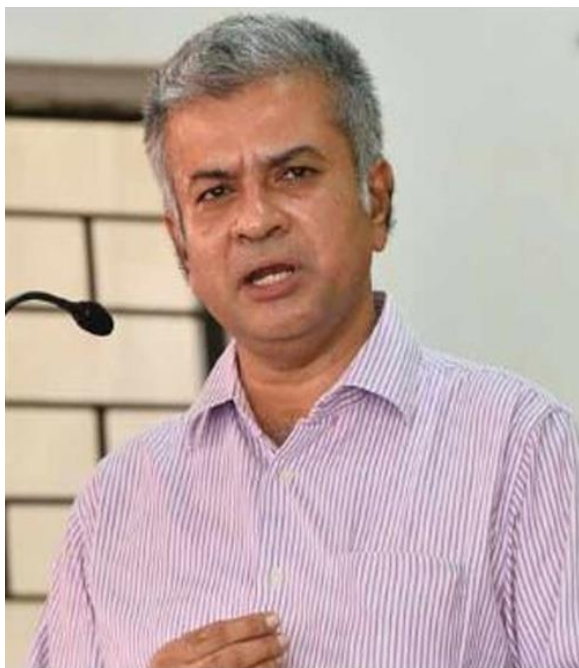
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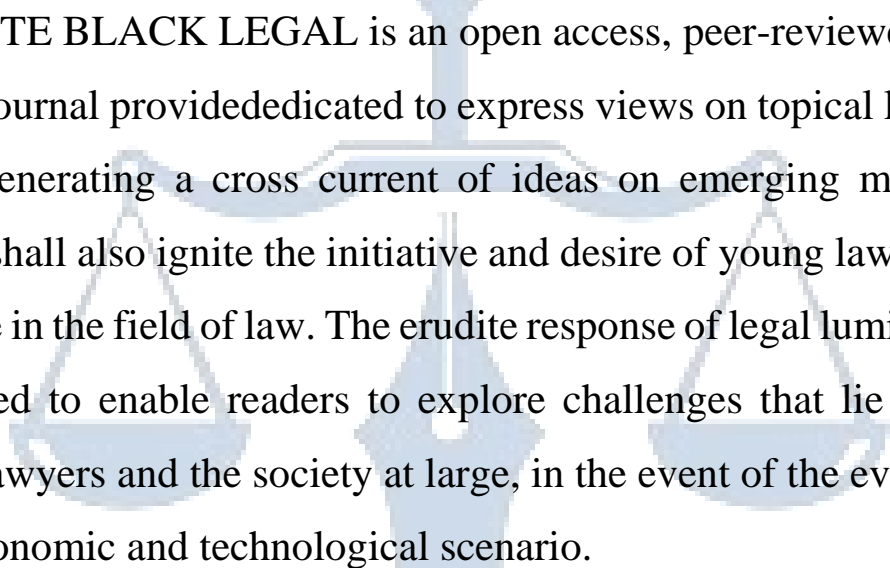


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ABOUT US



WHITE BLACK LEGAL is an open access, peer-reviewed and refereed journal providededicated to express views on topical legal issues, thereby generating a cross current of ideas on emerging matters. This platform shall also ignite the initiative and desire of young law students to contribute in the field of law. The erudite response of legal luminaries shall be solicited to enable readers to explore challenges that lie before law makers, lawyers and the society at large, in the event of the ever changing social, economic and technological scenario.

With this thought, we hereby present to you

W H I T E B L A C K
L E G A L

A STUDY ON PUBLIC AWARENESS OF IDENTITY THEFT IN INDIA

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ABSTRACT:

Identity theft, also known as identity fraud, is a crime in which an imposter obtains key pieces of personally identifiable information (PII), such as Social Security or driver's license numbers, to impersonate someone else. The taken information can be used to run up debt purchasing credit, goods and services in the name of the victim or to provide the thief with false credentials. The main objective of the paper is to understand the level of experience of the public with the crime of identity theft and the ways to prevent it. The researcher has adopted an empirical research method and a convenient sampling method. The sample size of the study is 206. Using statistical tools like graphical representation, it was found that the majority of the respondents have experienced identity theft or at least know someone who was affected by it, thus it is a serious problem affecting individuals as well as organizations.

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KEYWORDS:

Identity theft, Phishing, Data Breach, Financial information, Cybercrime.

INTRODUCTION:

Identity theft occurs when somebody steals a person's personal details and uses it for his own personal interests. It is a physical as well as virtual crime. The identity theft has been carried out through telephones, from trash of credit cards and bank statements and computer fraud. It has been around in one form or another for hundreds of years, but the rise of technology in the late 20th century ushered in a new era of identity fraud. The crime is now more common than ever, and potentially more devastating.

RBI has diligently worked on this crime and has introduced measures to protect individual's digital transactions. Two-factor authentication and statistical step-up authentication and has also reprimanded unauthorised use of personal data claiming to protect their online data. An identity theft involves both theft and fraud, therefore the provisions with regard to forgery as provided under the Indian Penal Code, 1860 (IPC) is often invoked along with the Information Technology Act, 2000.

The Researcher found that in certain cases the respondents weren't aware about morphing of ID cards (David J. Robertson, 2017). The traditional predictors have become weak and insignificant and it's a high time for advancements (Lynne D. Roberts, 2013). Researchers observed that though there exist many measures to prevent identity theft, the people aren't bothered to be careful (Passard).

Indian government has introduced various safe standards to drive digital adoption and to secure access to basic services, yet prevails a high concern over the increasing sophisticated attacks. 1.1 billion residents were vulnerable to fraud by the introduction of Aadhar in March 2018 which made the database and their identity to fraud through identity theft.

Delhi and West Bengal have the highest fraud rates. In June 2018, Singapore's electronic medical records (EMR) system was subjected to cyber attack. Around 1.5 million patients including Singapore's Prime Minister's details were attacked which revealed cyber-security shortcomings. Singapore Cyber Security Act, 2018 came into force in August 2018 to monitor and report cyber security threats and a licensing regime for data security service providers.

OBJECTIVES:

- To understand the level of experience of the public with the crime of identity theft.
- To determine the most common form of identity theft that is committed in India.
- To analyze the different ways in which identity theft is committed.
- To examine the most efficient ways to prevent identity theft from being committed.

REVIEW OF LITERATURE:

The author has evaluated the stolen identities from web markets. The Researcher observed that the identities were sold for nearly \$1 each. The traditional practices weren't effective to control theft as the basic details weren't enough for authenticity. **(Steel, 2019)**. The researcher has examined how identity theft changed the consumer's credit behavior. A unique data set of consumer credit behavior was recorded and alerted when there is any theft, which resulted in decreased rate of theft. The Researcher observed a consistent rate of decline in the rate of theft. **(Blascak, 2019)**. The researcher conducted a survey from 190 participants from whom the researcher analyzed they have the fear of identity theft and the risks involved, which was the cause of not using much of online sources for sales. Hence, the online sellers focused on privacy policies to prevent the fear of theft and increase online sales **(Jordan, 2018)**. The author has conducted three experiments to find the face identity theft and identity theft by morphing. The Researcher found that in certain cases the respondents weren't aware about morphing of IDcards. Later after an awareness campaign the rate of preventions taken by them increased. **(Robertson, 2017)** Identity theft as such is not a new thing, it started way back from the advent of the Internet. The Researcher states that the present day technology is so advanced that it has become a major tool for committing a crime. Certainly, though there are many measures to prevent them, it isn't made use of at its best. **(Abdul Manap, 2015)** The author has termed identity theft as a white collar crime. It is carried on both physically and online. Social networking and storing personal information has facilitated the thieves. The author suggests that identity theft should be approached in a multi-faceted manner. **(Cassim, 2015)** Medical identity theft is a growing concern which is unaware by many. The Researcher also observed that the health care personnel should be trained on validating the patient's identity and implement institutional policies which will help in reducing identity theft. **(Mancini, 2014)**

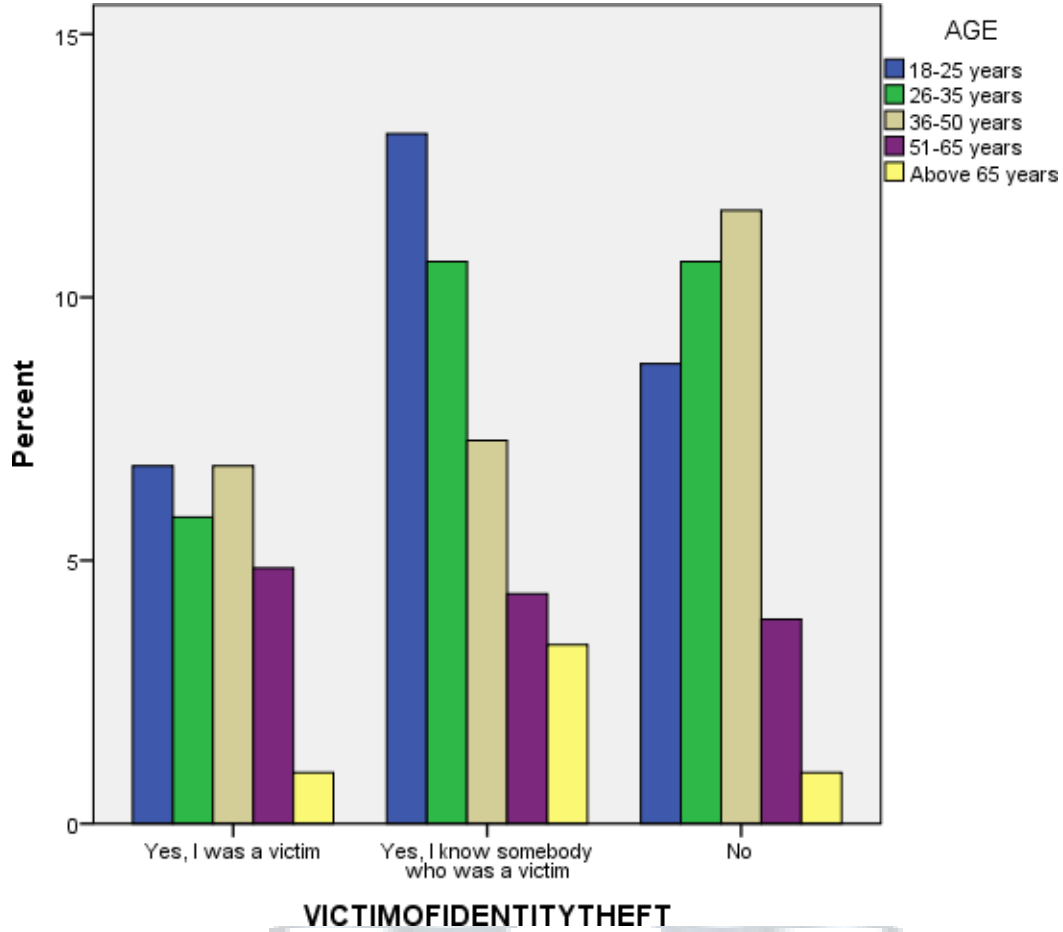
Every 4% of the adult population are affected by identity theft and related fraudulent activities. The author also observed that there is an increase in perpetration of identity theft through various Internet platforms. The author also observed that the traditional predictors have become weak and insignificant and it's a high time for advancements. **(Roberts, 2013)** Corporates and various sectors were under huge losses in the U.S due to identity theft. Corporate data breaches were the cause. The author observed that later many states adopted "data breach disclosure laws", to reduce identity theft. **(Romanosky, 2011)** The author has examined the functioning of illegal online markets. They lack state regulations and have tactics to make the customers believe it to be a well functioning legal system. The author observed that their outlets are self-regulated which makes it easier to get more data and makes it more profitable. **(Wehinger, 2011)** The author has explained the various stages in the cycle of Identity theft. The author also provides the remedies to identity theft if found at an earlier stage. The author also shares the nature and consequences of identity theft and how to proactively protect themselves. **(Albrecht, 2011)** The author has stated that identity theft is the fastest growing crime and the 'crime of this millennium'. The author discusses the new laws enacted to control identity theft in Australia. The author's acquiescence is that if there are primitive steps to control identity theft then what not to be asked or been asked should be mentioned to avoid the crime. **(Steel, 2010)** The author states that lack of control of personal information is the cause for such crimes. Identity theft can be controlled only through aggressive steps and laws. **(Hoofnagle, 2009)** The author has introduced Enterprise Risk Management which helps in applying the ways by which identity theft can be controlled and this can be used in any kind of business. This includes various steps and involves recovery methods if needed. **(Holster, 2008)** The author has observed that the modern payment systems are the cause for identity theft. The buyers are asked to provide their account details which include their personal details as well. Identity theft is both a personal threat and a major public issue as can be cause for other crimes. **(Anderson, 2008)**

METHODOLOGY:

The research method adopted here is an empirical research method. The researcher has collected the samples through a convenient sampling method. The sample size of the study is 206. The survey was conducted through online means. The independent variables are age, gender, educational qualification and occupation. The dependent variables are the victim of identity theft, common forms of identity theft, common methods used to commit identity theft and the best method to prevent identity theft. The statistical tools used here is graphical representation.

ANALYSIS:

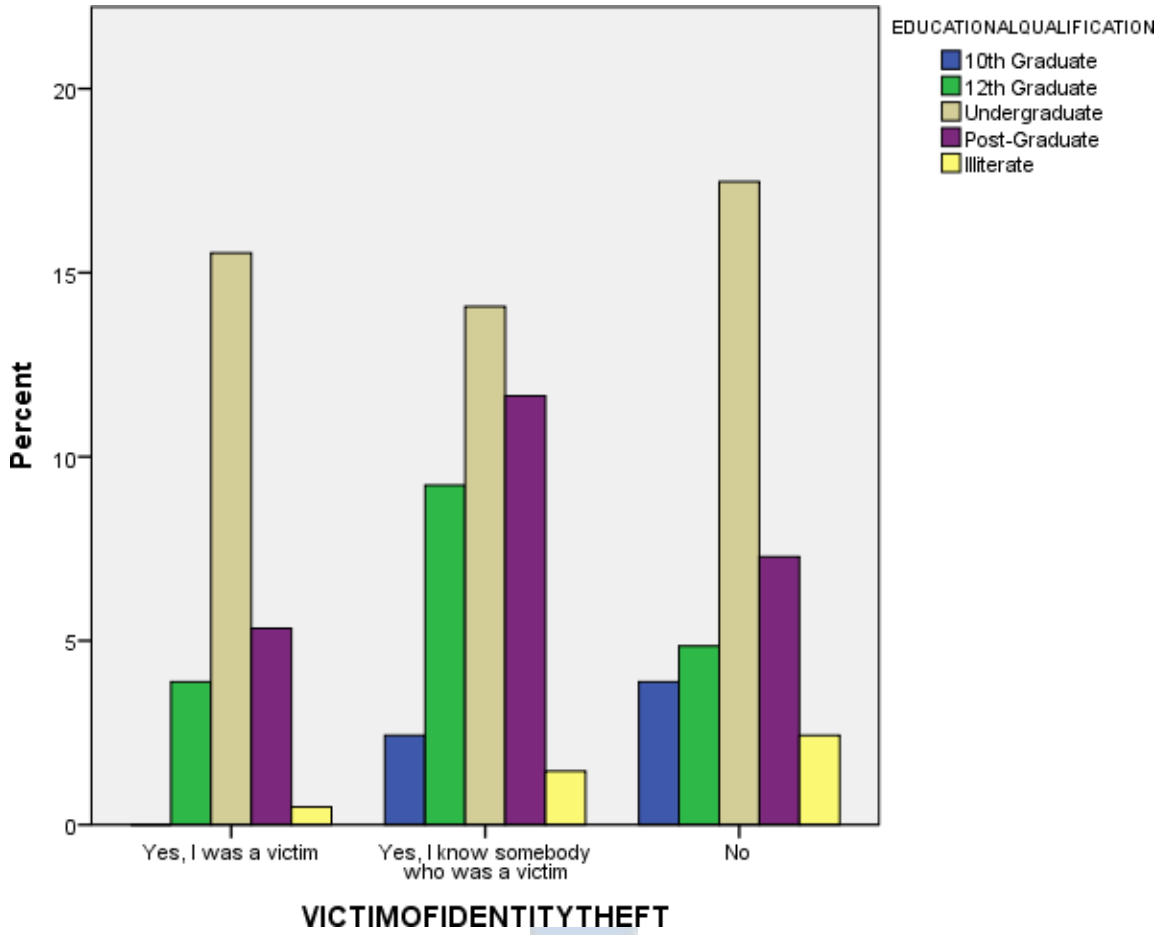
Figure 1



LEGEND:

Figure 1 represents the age distribution of the sample population and their experience with identity theft.

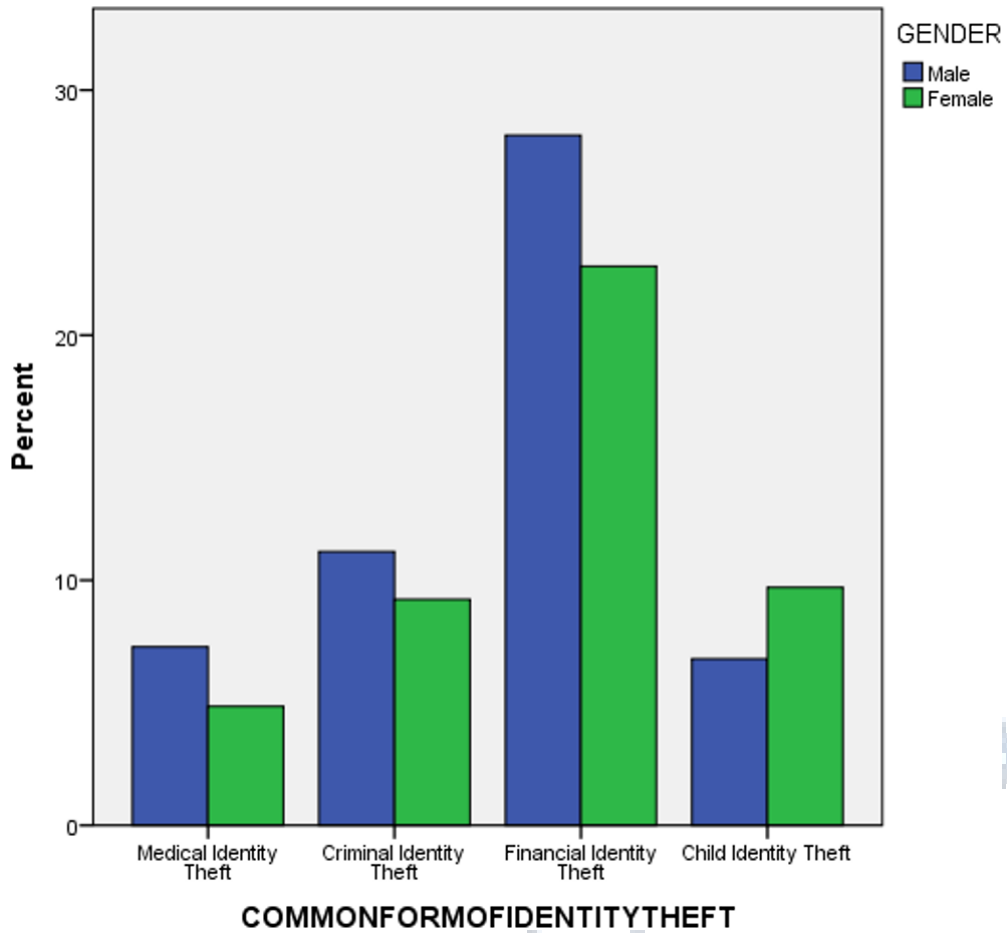
Figure 2



Legend:

Figure 2 represents the educational qualification distribution of the sample population and their experience with identity theft.

Figure 3

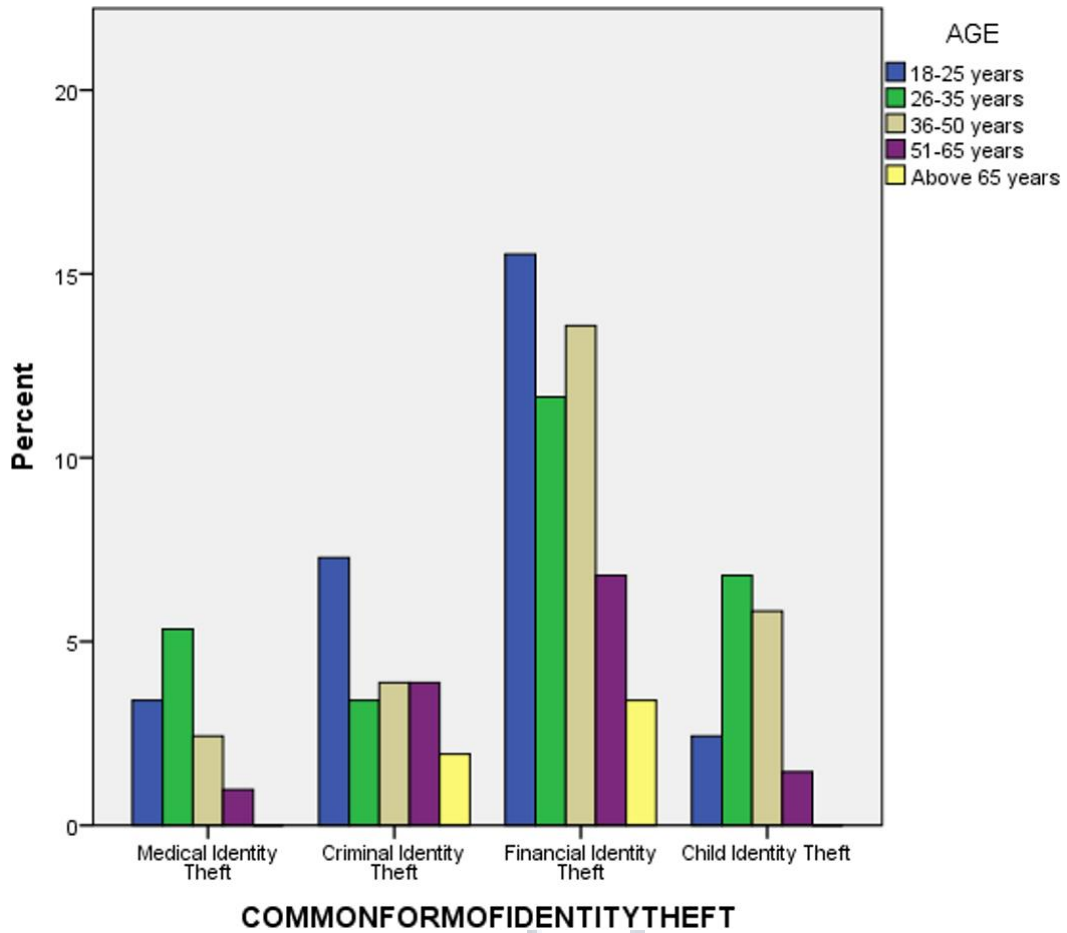


Legend:

Figure 3 represents the gender distribution of the sample population and their opinion on the common form of identity theft.

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Figure 4

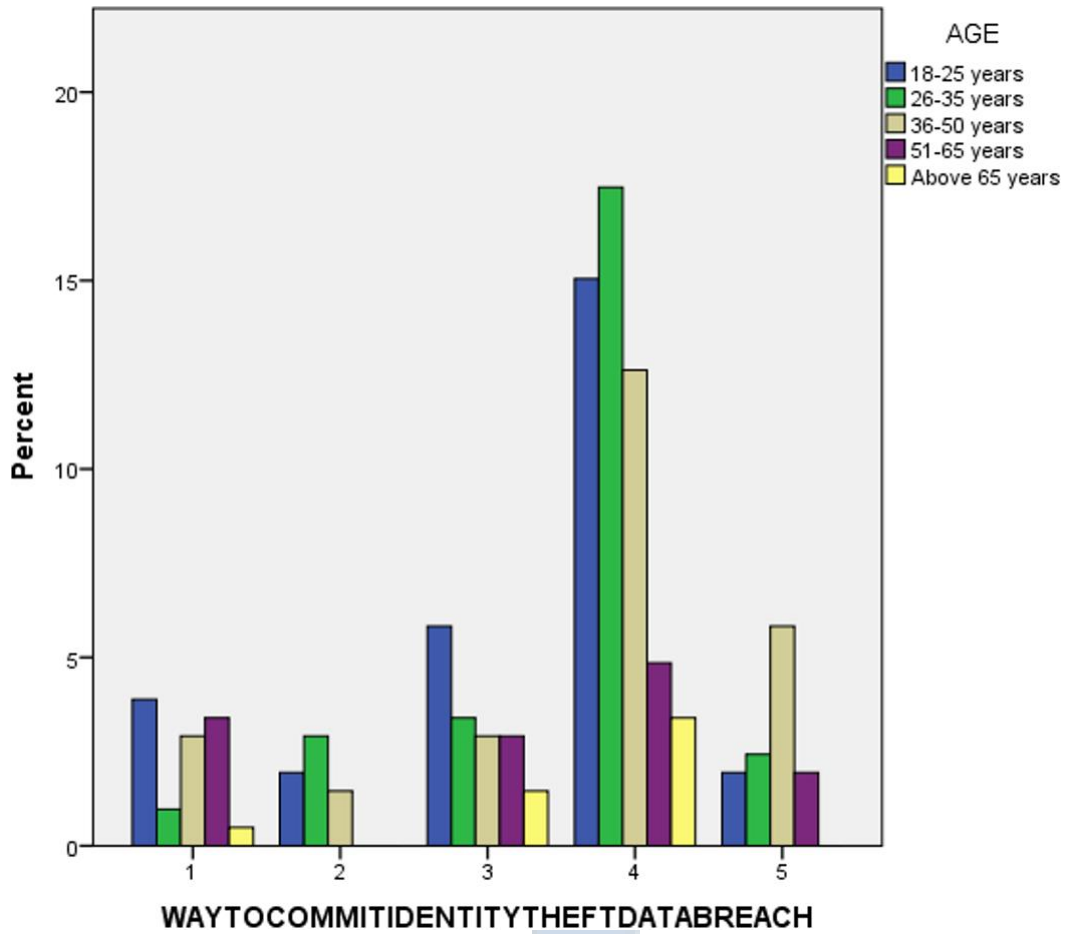


Legend:

Figure 4 represents the age distribution of the sample population and their opinion on the common form of identity theft.

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Figure 5

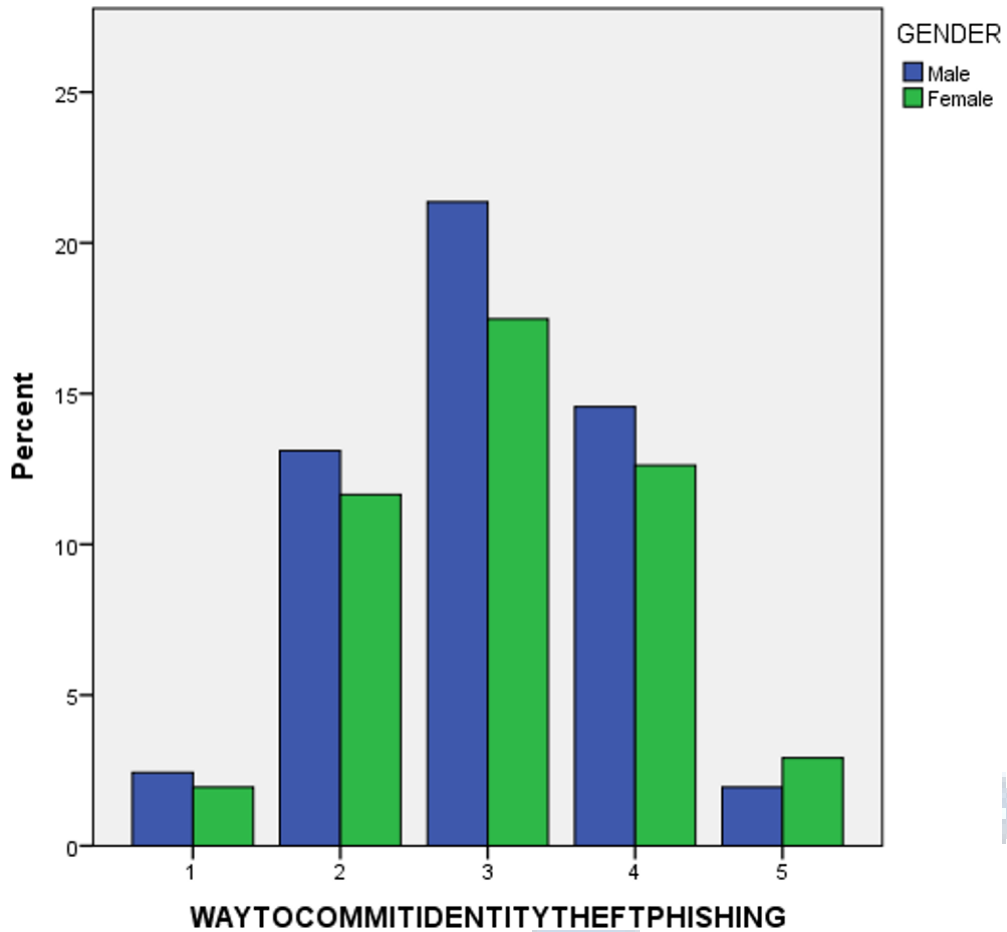


Legend:

Figure 5 represents the age distribution of the sample population and their rate of agreeability towards data breach used as a common way to commit identity theft.

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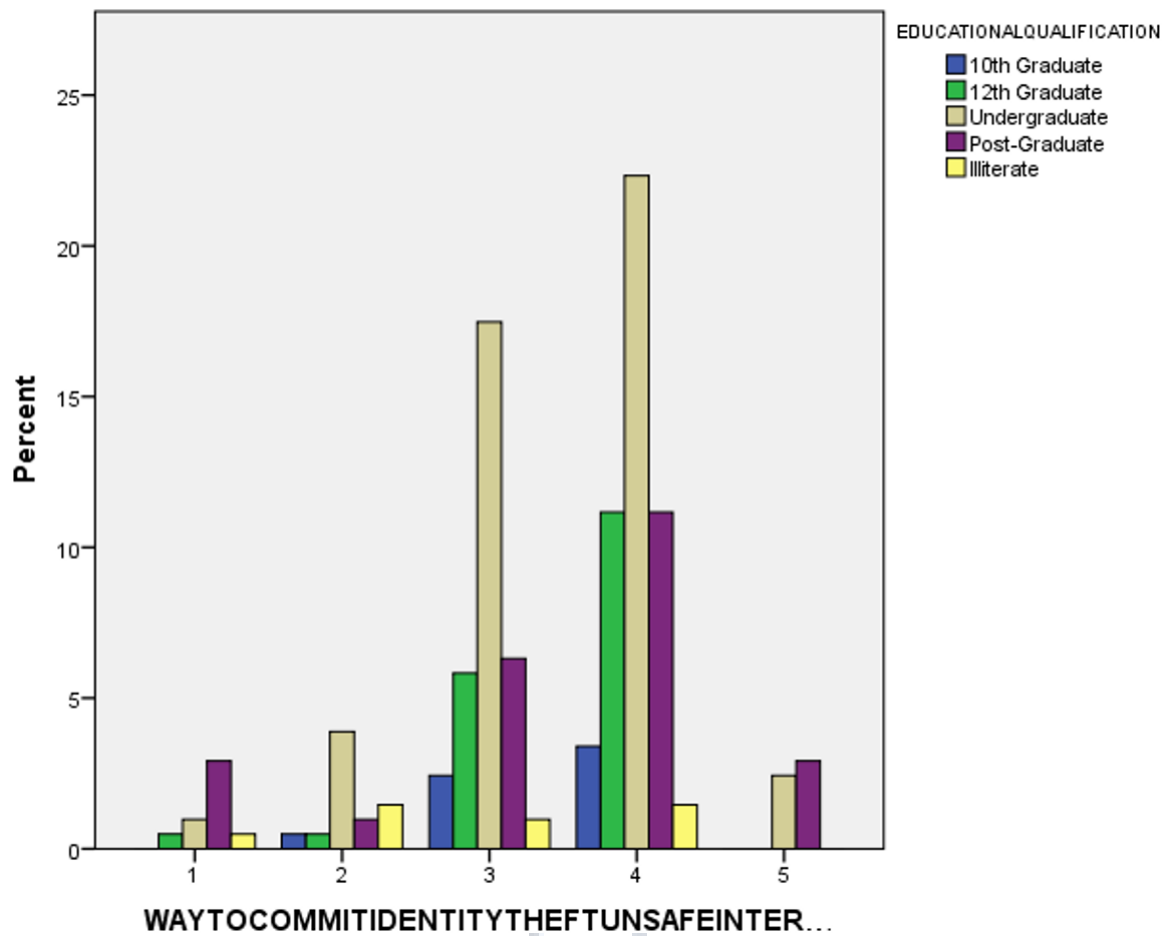
Figure 6



Legend:

Figure 6 represents the gender distribution of the sample population and their rate of agreeability towards phishing used as a common way to commit identity theft.

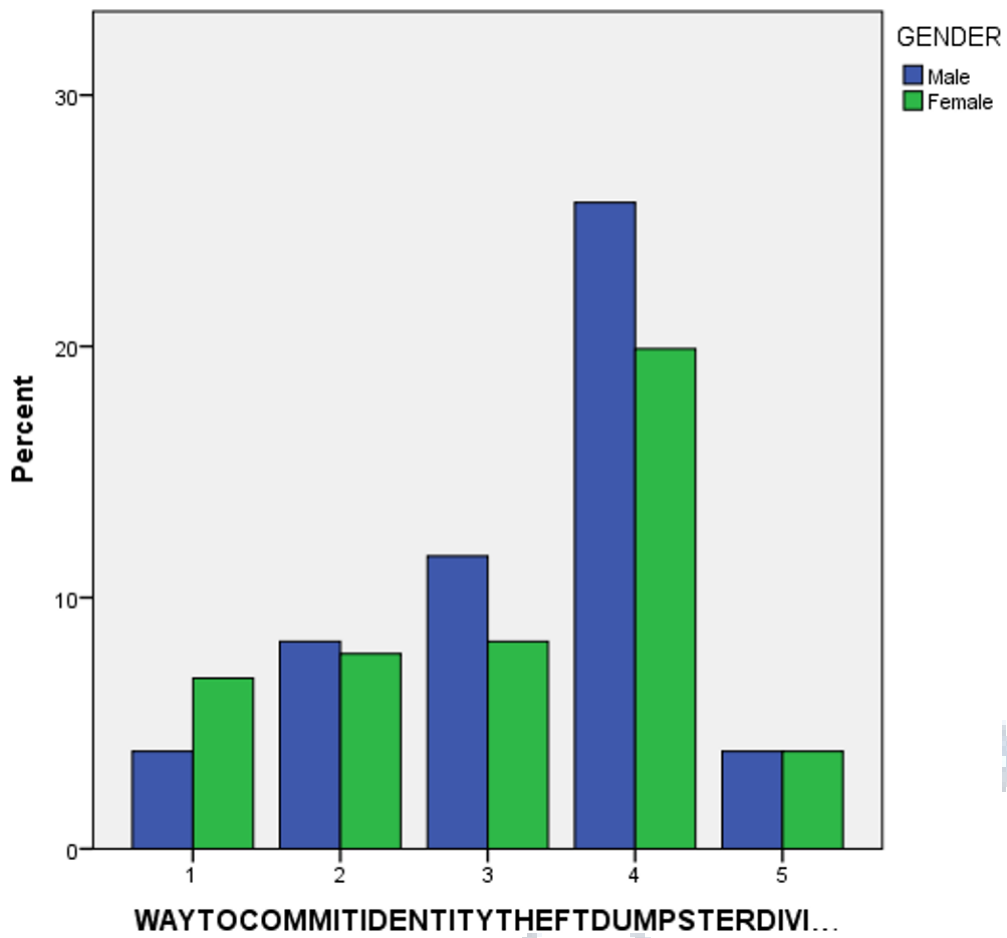
Figure 7



Legend:

Figure 7 represents the educational qualification distribution of the sample population and unsafe internet connections used as a common way to commit identity theft.

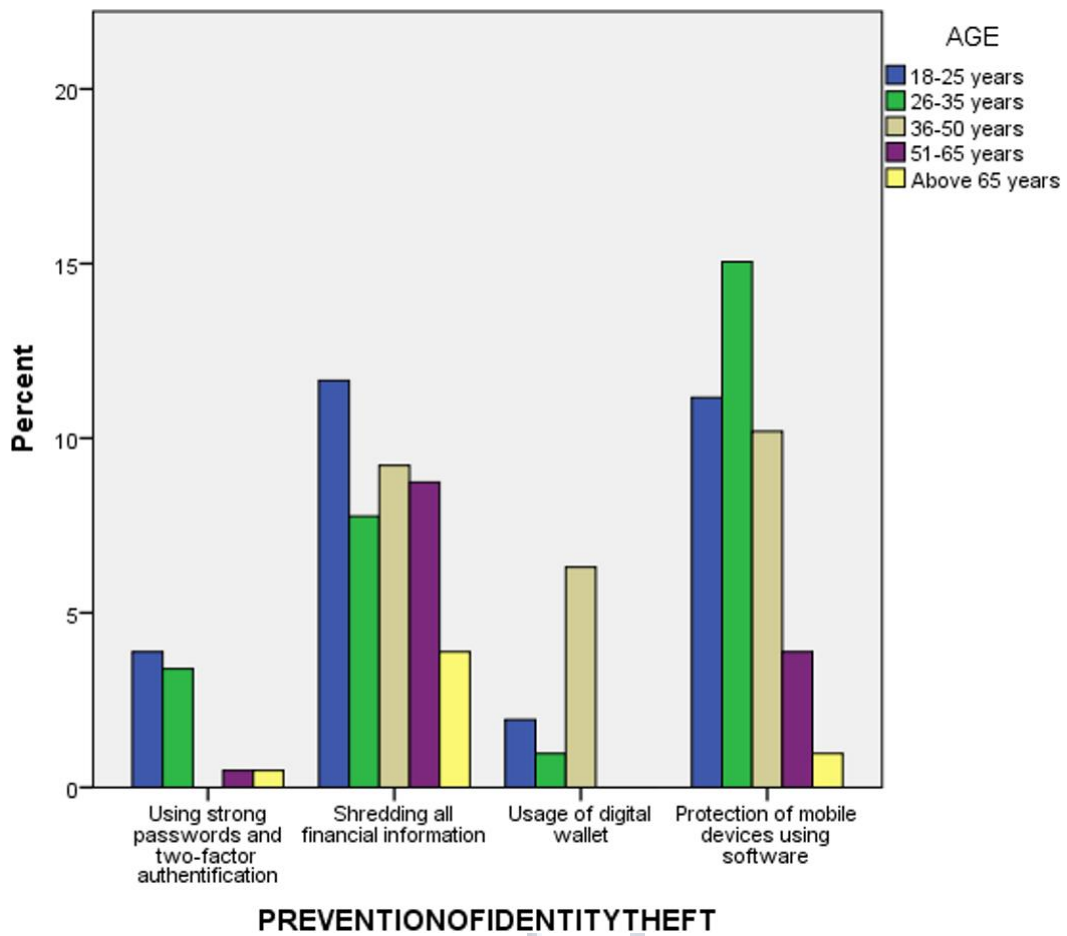
Figure 8



Legend:

Figure 8 represents the gender distribution of the sample population and their rate of agreeability towards dumpster diving used as a common way to commit identity theft.

Figure 9

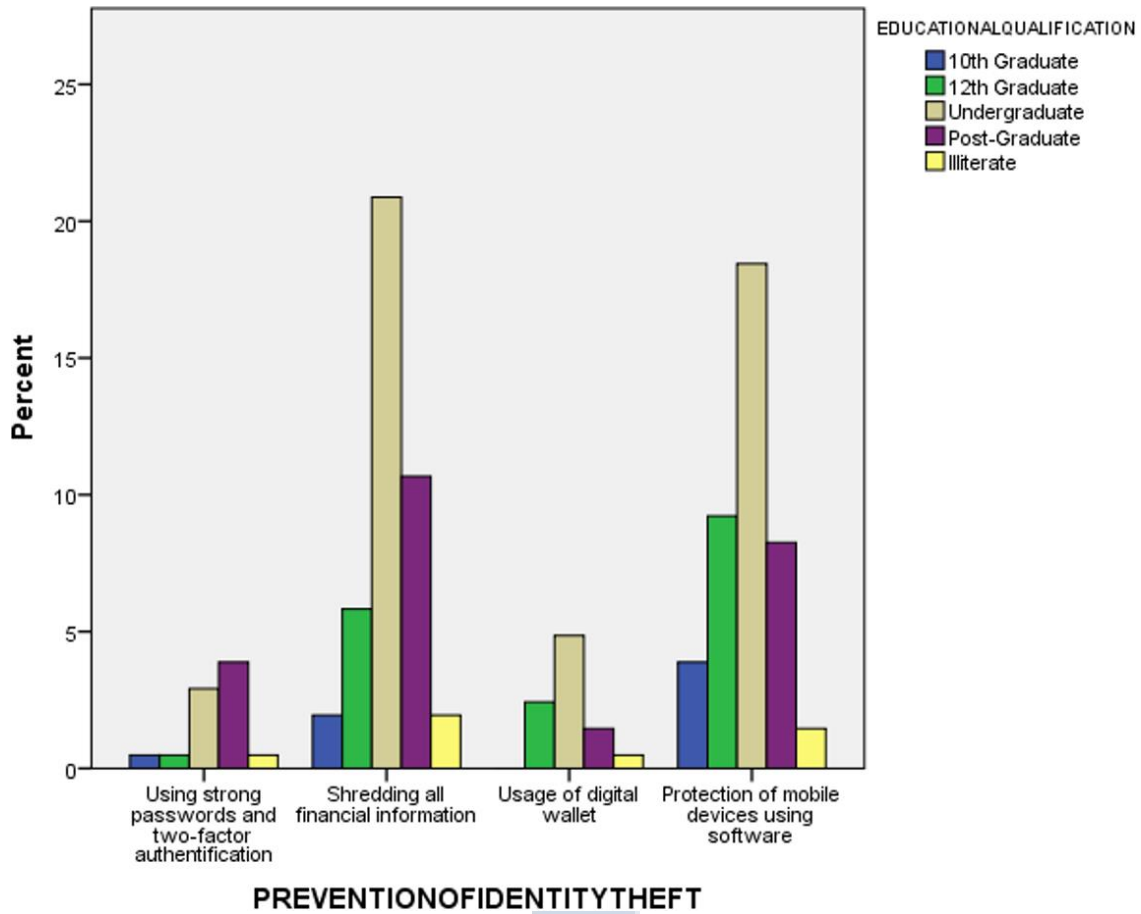


Legend:

Figure 9 represents the age distribution of the sample population and their opinion on the best way to prevent identity theft.

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Figure 10



Legend:

Figure 10 represents the educational qualification distribution of the sample population and their opinion on the best way to prevent identity theft.

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RESULTS:

Figure 1 represents the age distribution of the sample population and their experience with identity theft. It can be observed that a majority of the respondents belonging to the age group of 18-25 years have responded that they know somebody who was a victim of identity theft. A large number of respondents belonging to the age group of 36-50 years have responded that they have neither been a victim of identity theft nor do they know anybody who was a victim. **(Fig.1)** Figure 2 represents the same with the educational qualification of the sample population. It can be seen that a large number of undergraduate respondents have responded that they have neither been a victim of identity theft and nor do they know anyone who was a victim of the same. Overall, a large number of respondents have responded that they know somebody who was a victim of identity theft. **(Fig.2)**

Figure 3 represents the gender distribution of the sample population and their opinion on the common form of identity theft. It can be observed that an evidently large number of respondents believe that financial identity theft is the most common form of identity theft. Among the respondents, the majority of both males and females believe that financial identity theft is the most common form of identity theft. **(Fig.3)** Figure 4 represents the same with the age distribution of the sample population. It can be observed from this figure that the majority of respondents belonging to the age group of 18-25 years believe that financial identity theft is the most common form of identity theft. After this, a majority of the respondents believe that criminal identity theft is the most common form of identity theft. **(Fig.4)**

Figure 5 represents the age distribution of the sample population and their rate of agreeability towards data breach used as a common way to commit identity theft. A majority of the respondents belonging to the age group of 26-35 years have agreed with the fact that data breach is a common way to commit identity theft. Overall, a majority of the respondents have agreed with the same. **(Fig.5)** Figure 6 represents the gender distribution of the sample population and their rate of agreeability towards phishing used as a common way to commit identity theft. It can be observed that a majority of the male respondents are neutral to the fact that phishing is a common way to commit identity theft. A large number of female respondents have also felt the same. **(Fig.6)**

Figure 7 represents the same with the educational qualification distribution of the sample population. It can be observed that a majority of the undergraduate respondents have agreed with

the fact that unsafe internet connections is the most common way to commit identity theft. **(Fig.7)** Figure 8 represents the same with the gender distribution of the sample population. It can be observed from this particular figure that the majority of the male respondents agree with the fact that dumpster diving is one of the common ways to commit identity theft. A large number of female respondents have also agreed with the same. **(Fig.8)**

Figure 9 represents the age distribution of the sample population and their opinion on the best way to prevent identity theft. Among the options given, a large number of respondents belonging to the age group of 26-35 years have responded that protection of mobile devices using software is the best way to prevent identity theft. Shredding of financial information takes the next place. **(Fig.9)** Figure 10 represents the same with the age distribution of the sample population. It can be seen that a large number of undergraduate respondents feel that shredding of financial information is the best way to prevent identity theft. Protection of mobile devices using software takes the next place. **(Fig.10)**

DISCUSSION:

It can be observed that a majority of the respondents belonging to the age group of 18-25 years have responded that they know somebody who was a victim of identity theft. This could be because the people belonging to this age group, relatively younger than the other groups, experienced identity theft due to lack of proper knowledge and experience. A large number of respondents belonging to the age group of 36-50 years have responded that they have not experienced identity theft. This could be attributed to their better experience as they are older and have better knowledge about the world. **(Fig.1)** Figure 2 represents the same with the educational qualification of the sample population. It can be seen that a large number of undergraduate respondents have responded that they have neither been a victim of identity theft and nor do they know anyone who was a victim of the same. This could be attributed to the fact that they have exercised proper caution and safety measures as they are well educated and informed. **(Fig.2)** Figure 3 represents the gender distribution of the sample population and their opinion on the common form of identity theft. It can be observed that an evidently large number of respondents believe that financial identity theft is the most common form of identity theft. Among the respondents, the majority of both males and females believe that financial identity theft is the most common form of identity theft. This could be because financial identity theft has become the easiest identity theft to commit due to the advent of the internet and other online modes of payment. **(Fig.3)** Figure 4 represents the same with

the age distribution of the sample population. It can be observed from this figure that the majority of respondents belonging to the age group of 18-25 years believe that financial identity theft is the most common form of identity theft. This could be because people in this age group make use of online banking and payments more frequently when compared to the other groups. After this, a majority of the respondents believe that criminal identity theft is the most common form of identity theft. **(Fig.4)** Figure 5 represents the age distribution of the sample population and their rate of agreeability towards data breach used as a common way to commit identity theft. A majority of the respondents belonging to the age group of 26-35 years have agreed with the fact that data breach is a common way to commit identity theft. Overall, a majority of the respondents have agreed with the same. This could be because data breach, i.e. the intentional or unintentional release of confidential information to an untrusted environment, has become more easier to execute due to online means and activities. **(Fig.5)** Figure 6 represents the gender distribution of the sample population and their rate of agreeability towards phishing used as a common way to commit identity theft. It can be observed that a majority of the male respondents are neutral to the fact that phishing is a common way to commit identity theft. A large number of female respondents have also felt the same. This could be because phishing which is a cybercrime that attacks the targets by phone, email or text message fraudulently posing as a legitimate institution is more easier to commit as it requires no fancy equipments or expertise. **(Fig.6)**

Figure 7 represents the same with the educational qualification distribution of the sample population. It can be observed that a majority of the undergraduate respondents have agreed with the fact that unsafe internet connections is the most common way to commit identity theft. This could be because unsafe internet connections act as a gateway to all types of cyber crimes. **(Fig.7)** Figure 8 represents the same with the gender distribution of the sample population. It can be observed from this particular figure that the majority of the male respondents agree with the fact that dumpster diving is one of the common ways to commit identity theft. A large number of female respondents have also agreed with the same. This could be because dumpster diving makes it very easy for the perpetrator to find financial information or other sensitive information about the target. **(Fig.8)**

Figure 9 represents the age distribution of the sample population and their opinion on the best way to prevent identity theft. Among the options given, a large number of respondents belonging to the age group of 26-35 years have responded that protection of mobile devices using software is the best way to prevent identity theft. Shredding of financial information takes the next place. This could be because majority of the identity thefts take place through the internet or other online means which can be best prevented only by installation of protective softwares. **(Fig.9)** Figure 10 represents the same with the age distribution of the sample population. It can be seen that a large number of undergraduate respondents feel that shredding of financial information is the best way to prevent identity theft. Protection of mobile devices using software takes the next place. This could be because dumpster diving is one of the common ways to commit identity theft which can be prevented by shredding and then disposing the financial information. **(Fig.10)**

LIMITATIONS:

The place and sample size is a constraint or a limitation of the study. Only a small area frame is covered in the study for a country as big as India. A sample size of 206 cannot give us the perspective of the general public in a country like India. Thus, physical factors prove to be a major limitation.

CONCLUSION:

Identity theft is the crime of obtaining the personal or financial information of another person to use their identity to commit fraud, such as making unauthorized transactions or purchases. Identity theft is committed in many different ways and its victims are typically left with damage to their credit, finances, and reputation. It is committed through different ways like data breach, phishing, unsafe internet connections, etc. The main objective of the paper is to understand the level of experience of the public with the crime of identity theft and the ways to prevent it. Based on the results of the analysis done, we can infer that the majority of the respondents have experienced identity theft or at least know someone who was affected by it. It is a serious problem affecting people as well as organisations. Some of the ways by which identity theft can be prevented include shredding of financial information, protection of mobile devices using softwares, using strong passwords and two-factor authentication. Awareness

campaigns can also be conducted by the Government in order to educate the public about identity theft and help them protect themselves from it.

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Unique	Identity theft, Phishing, Data Breach, Internet, Financial information, Cybercrime	
Unique	Identity theft occurs when somebody steals a person's personal details and uses it...	
Unique	It is a physical as well as virtual crime.	
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Unique	Every 4% of the adult population are affected by identity theft and related fraudul...
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Unique	The author observed that later many states adopted "data breach disclosure laws"...
Unique	(Romanosky, 2011) The author has examined the functioning of illegal online mar...
Unique	They lack state regulations and have tactics to make the customers believe it to be...
Unique	The author observed that their outlets are self-regulated which makes it easier to ...
Unique	(Wehinger, 2011) The author has explained the various stages in the cycle of Iden...
Unique	The author also provides the remedies to identity theft if found at an earlier stage.
Unique	The author also shares the nature and consequences of identity theft and how to ...
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