



Fear of cybercrime: A study among college students in Chennai

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Abstract

People are vulnerable to crime victimization in general. The fear of cybercrime and victimization among the student's studying in colleges in Chennai, aged between 20 and 30 are discussed in this study. The personal dimension of fear, demographics, followed personal judgement, are the most common dimensions of fear of crime measured. The most often assured factors of fear of crime are respondent's fear, demography, and perception on cybercrime. Several explanations were given, such as people feeling vulnerable to crime even if they were not, and the idea that some groups, like women, are more afraid than men, although they are less likely to become victims. The purpose of this study is to assess college students' perceptions of cybercrime or how they perceive cybercrime. This study takes a random sampling method, using both surveys and interviews will be used to gather data from college students.

Keywords: Fear, cybercrime, college students, perception, vulnerable, victims

Introduction

People are vulnerable to become victims of crime in general. Several theories were offered, including the notion that some groups, despite being less likely to become victims, women are most scared than males about crime, and that people felt vulnerable to crime even they were not. The most often measured factors of fear of crime are respondent's fear, demography, and perception on cybercrime.

Fear of Crime

Fear of crime is thought to have detrimental effect on social life and mental health of individuals (Skogen, 1986). Much of the fear of crime literature have concerned with identifying the causes of fear of crime and fear of cybercrime and consequently negative consequences of fear of crime remains under-researched and under-theorized. This research also found that although crime rates had been reducing, people's fear to crime have remained hugely unchanged. Several theories were proposed, such as emphasizing vulnerability (people believed they were prone to crime even though there were not) and group differences (women fear crime more than males, while being less likely to become victims). As a result, numerous researches started looking at the factors that predict fear of crime. Since, researchers mostly concentrated on examining the predictors of fear of crime, including contextual predictors (neighbourhood disorder, incivilities, and social cohesion), individual level predictors (sex, race, age, and social class), and the psychological and behavioural effects of fear of crime.

Fear of Cybercrime

People feel emotional and psychological distress because of the perceived possibility of becoming a target to online criminal behaviour, such as hacking, identity theft, or data theft, is known as fear of cybercrime. News of cyberattacks and the increasing dependence on technology could increase the fear which is frequently a widespread worry about online security.

Several studies have examined how the public perceives danger and fears crime. There has been fewer study about the knowledge of perceived risk and fear of victimization on cybercrime among college students (Fisher & Nasar, 1995; Fisher & Sloan, 2003; Hickman & Muehlenhard, 1997; Wilcox, Jordan & Pritchard, 2006).

Studies show that this biased portrayal of cybercrime in media affects online behaviour and security of Internet users. Accordingly, research by Böhme and Moore (2012) indicated that although, users who were exposed to broadcast news of cybercrime cases strengthen their online banking intention. Similarly, *Putnik and Boskovic* (2015) demonstrated that the media influences students' risk perceptions of the threat of cybercrime more than educational programs.

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Perceived risk of Victimization

Fear of crime, perceptions of risk, avoiding risks, such as limiting or modifying activity, and defensive behaviours like engaging in certain activity to reduce crime fear are all interrelated components of the threats of victimization,

according to Rader (Citation 2004), who have called for reconceptualization in the topic of fear of crime. People's perception of cybercrime refers to their understanding of the scope, character, and impact of cybercrime. Cybercrime data may not always match people's views of the crime. Fear of cybercrime "is an assessment of individual risk and an estimate of the possibility of preventing the harmful effects in case of becoming a victim of cybercriminals" (Bernik *et al.*,2013, p.9). So, primary aim of the research was to determine how fear of cybercrime and various types of cybercrime affects an individual security-purpose intention.

Victimization experience perceived criminal seriousness and perceived risk of victimization are the three common predictors. Cyberstalking, online scams, cyberbullying, computer crimes are the types of cybercrimes. Because each of these four cybercrimes reflects a distinct form of victimization, they were considered.

Review of Literature

"Fear of cybercrime among college students in the United States: An Exploratory Study" by Szde Yu in the International Journal of Cyber Criminology, 2014 [3], concentrating on computer viruses, digital piracy, cyberbullying, and internet frauds. It demonstrates the importance for crime-specific strategies to address cyber-related fears by revealing that anxiety levels differ by kind of crime and that predictors of fear are not constant.

"**Fear of cybercrime: challenges and perceptions** (a field study among students)" by Hamidreza Nikookar and Seyyed Hasam Jafarian Sooteh, a study conducted on 350 students in University of Tehran, through random sampling taken from September to December 2018, examines at how fear of cybercrime is influenced by both direct and indirect cybervictimization. Research indicates that women are the victims of sexual offenses, threats, and nuisances, whereas men are directly harmed in financial crimes. Women will be indirectly harmed online, and most users hardly ever take precautions.

Abdullah Al-Shalan's study "Cyber-crime fear and victimization: An analysis of a national survey" examined cyber-crime victimization among American Internet users by 1) evaluating the factors that influence computer virus victimization, 2) evaluating the factors that influence cyber-crime victimization, and 3) forecasting fear of cyber-crime. The study also discovered that fear of cybercrime was predicted by perceived seriousness, gender, and victimhood in cybercrime.

"A Survey on Fear of Cybercrime Victimization in India" by Jayesh Kumar, and Swikar Lama published in The Indian Police Journal, 72, 2023 [18]. This study has used a survey to find out the trend of fear amongst cyber users, the reasons behind this fear and the consequences of the fear.

Abdul Naser A. Fakhru, Taha Rabie Adawi, and Mahmoud Ali Moussa's study, "Cybercrime Risk Fear Among University Students' Social Networking Sites: Validity and Reliability," was published in the International Journal of Cyber Criminology 16 (1), 40–53-40–53, 2022. It involved 612 university students who used social networking sites, examined the risks and vulnerabilities associated with them, and concluded that social media platforms are simple places to commit cybercrimes.

Research Methodology

Research Objectives

- To study the impact of gender in fear of crime.
- To analyze the perceived risk of cybercrime victimization and fear of cybercrime among the college students.
- To study the extent of fear of crime for different types of cybercrimes.

Results and Discussion

The samples used for the study are the students studying in colleges between the age group of 20 and 30, living in the areas of Chennai. The samples will be taken through questionnaires and interviews. The study was conducted to understand the individuals' perceptions of crime and how fear affects their daily lives, behaviour, and mental well-being. Total samples collected for the research were 271 college students. Questionnaires were made and uploaded on Google forms for data collection and analyzed with the help of Excel and Spss software.

Table 1: Demographic Information

Demographic Informations		Percentage
Gender	Male	47.2
	Female	43.5
	Prefer not to say	9.2
Age group	17-20	20.7
	21-25	66.8
	26-30	12.5
Education level	Under graduation	26.9
	Post graduation	44.6
	Another course/ Diploma	27.7
Residential type	On- campus dormitory	10.0
	Off-campus apartment	45.0
	Living with family Other	35.8 9.2

This table shows the frequency analysis of collected data about demography information, explains the total response from the subjects participated in the present study. There were 128 males, and 118 females are participated in the present research. Some respondents preferred not to say. About 66.8% of respondents were between the age group of 21-25.

- **Gender Distribution:** 47.2% of the respondents were males, 43.5% of the respondents were females and 9.2% of the respondents preferred not to say.
- **Age:** 66.8% of the respondents were between the age 21-25, 20.7% of the respondents were between the age 17 and 20. And 12.5% were between the age 26-30.
- **Educational Level:** Approximately 44.6% of the respondents were studying post- graduation level, 27.7% of the respondents were doing some other courses/diploma and 26.9% were doing their under-graduate level of education.
- **Residential Type:** Most of the respondents were living off-campus and approximately 35.8% were living with the family, only 10% were living on-campus.

Table 2: Cybercrime Victimization

Have you ever faced cybercrime?		Percentage
Have you ever been a victim of cybercrime?	Yes	32.5
	No	48.0
	Not sure	15.5

- Mostly 48% of the respondents were not a victim of cybercrime, 32.5% of the respondents have been a victim of cybercrime.
- Only 14.4% of the respondents were preferred to report the cybercrime to the authority.
- Approximately 30.3% of the respondents were affected by the cybercrime once and 21.4% of people have been experienced the cybercrime at least 1-2 times and mostly 43.5% of the respondents never experienced the cybercrime.
- 50.9% of the respondents believe that the cybercrime is increasing among the college students. 26.9% believe

- that cybercrime is not increasing among the college students.
- About 24% of the respondents were preferred not to report the cybercrime to any authority.

Almost one-third of those surveyed said they have experienced cybercrime. This confirms more general research findings that cybercrime is growing more widespread and individualized, impacting a significant percentage of the population. The fact that 15.5% of people are not sure if they have been a victim indicates a lack of awareness or knowledge about what constitutes cybercrime.

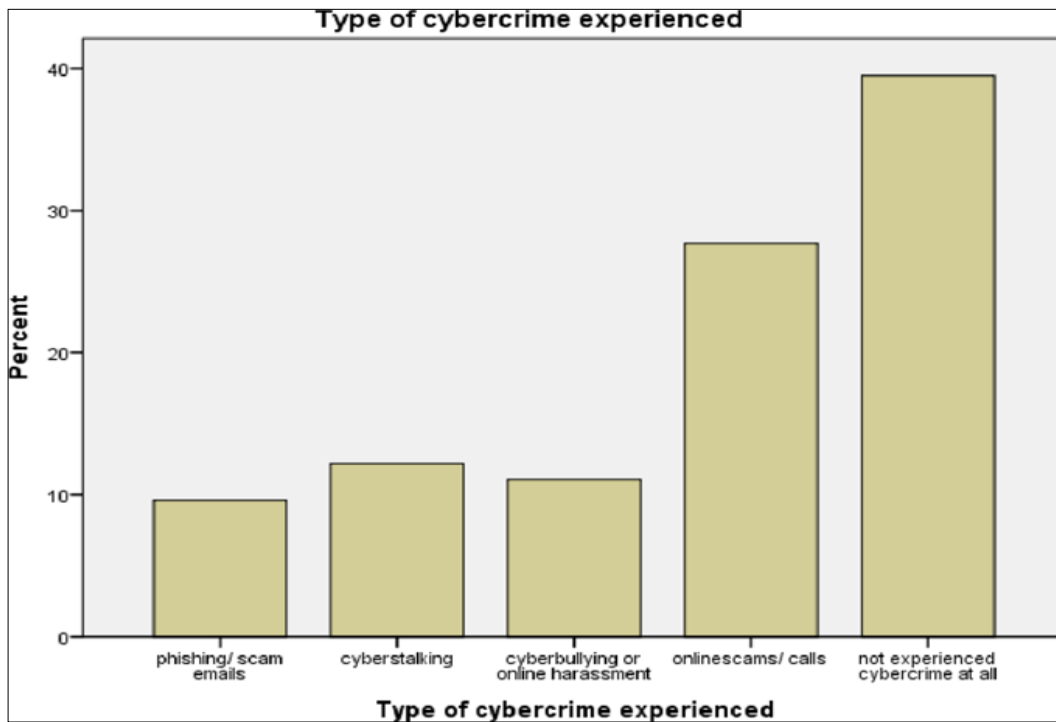


Fig 1: The type of cybercrime experienced by the respondents

- 9.6% - Phishing / Scam emails
- 12.2% - Cyberstalking
- 11.1% - Cyberbullying/ online harassment
- 27% - Online scams/ calls
- 39.5% - Not experienced cybercrime at all

- experienced, the results show that 60.5% of people had experienced cybercrime, whereas 39.5% had never experienced the cybercrime.
- Most of the respondents experienced the Online scams/calls (27.7%), followed by phishing emails (9.6%), cyberstalking (12.2%), and cyberbullying (11.1%)

The figure 1 represents the type of cybercrime they

Table 3: Impact on gender in cybercrime fear

Do men and women fear cybercrime differently?		Percentage
Do you believe men and women fear cybercrime differently?	Yes, women fear cybercrime more	29.5
	Yes, men fear cybercrime more	
	No, fear is similar across genders	20.3
	Not sure	48.7
		1.5

The table discusses that how fear distributed among genders and who was more afraid of cybercrimes.

- It shows that 23.6% of the respondents believe that women are targeted more in the cybercrimes, also 23.6% of the respondents believe that men are more targeted in cybercrimes.

- About 47.5% of the respondents believe that there is no gender difference in the potential victims of cybercrime.
- Also, 29.5% of respondents believe that women fear cybercrime more than men and 20.3% of respondents believe that men fear cybercrime more than women.
- Mostly, 48.7% of the respondents believe that the fear is similar across genders.

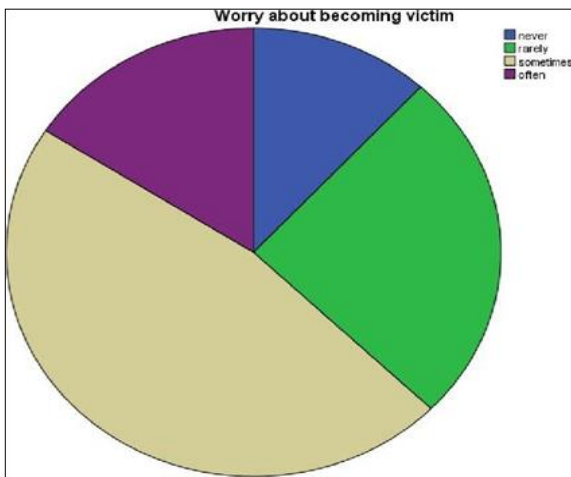


Figure 2: the level of fear of cybercrime among the students.

- 15.9% - Often
- 25.5% - Rarely
- 11.8% - Never
- 46.9% - Sometimes

The figure illustrates that the respondents' worry about becoming a victim of cybercrime. The results show that 15.9% of respondents are often worried about becoming a victim to cybercrime. While 46.9% are sometimes concerned about becoming a victim of cybercrime. Conversely, 11.8% never worry and 25.5% do so rarely.

Table 4: Public Perception Because Of Cyber Threats

Perceived safety in cyberspace		Percentage
How safe do you feel while browsing through cyberspace?	Very safe	8.1
	Safe	12.9
	Neutral	42.8
	Unsafe	25.5
	Very unsafe	10.7

Fear of cyber threats on online platforms		Percentage
Have you ever felt afraid while using Online platforms due to potential cyber threats?	Never	10.7
	Rarely	18.8
	Sometimes	47.2
	Often	21.0
	Always	2.2

- About 25.5% of the respondents
- The majority (42.8%) are neutral, which means they do not feel particularly safe or unsafe on the internet.
- 36.2% of respondents feel unsafe (25.5%) or extremely unsafe (10.7%).
- On the other hand, only 21% report feeling very safe (8.1%) or safe (12.9%).
- Fear is common: Most users (70.4%) report experiencing fear at least occasionally because of cyberthreats (Sometimes, Often, or Always).
- Nearly half (47.2%) reported experiencing fear occasionally.
- An additional 23.2% are frequently or always afraid.
- Just 10.7% of respondents stated they never feel afraid while 18.8% said they feel afraid only occasionally.
- The fact that more people tend to feel afraid rather than safe could be indication of a widespread mistrust of online platforms, privacy issues, or cybersecurity dangers.

Table 5: Extent of Fear of Cybercrime

Sense of safety while browsing online		Percentage
How safe do you feel while browsing through cyberspace?	Very safe	8.1
	Safe	12.9
	Neutral	42.8
	Unsafe	25.5
	Very unsafe	10.7

- According to most respondents (42.8%), they are unsure or worried about their online security. Significant concern is evident, though, as 36.2% of individuals report feeling either uneasy (25.5%) or very unsafe (10.7%).
- College students often lack confidence in online security, as seen by the fact that only 21% feel safe or extremely safe.

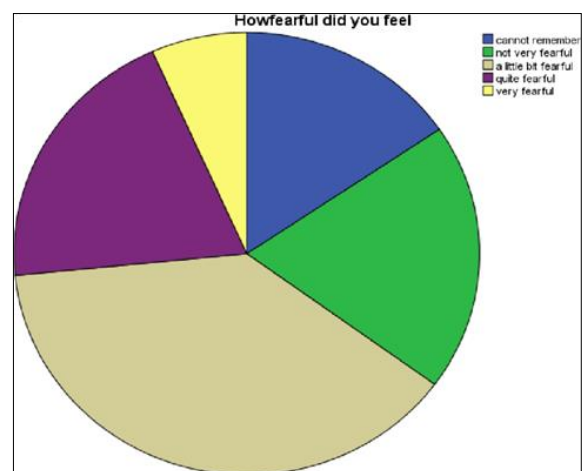


Fig 3: Possibility of Becoming A Victim of Cybercrime

- 15.5% - Cannot remember
- 19.9% - Quite fearful
- 6.6% - Very fearful
- 64.9% - A Little bit fearful
- 15.5% - Cannot remember
- The figure 3 illustrates how fearful the respondents feel about the chance of becoming a victim of cybercrime. These result shows that, among the respondents 64.9% felt at least a little fearful about cybercrime, with 19.9% feeling quite fearful and 6.6% very fearful.
- Meanwhile, 19.6% were not very fearful, and 15.5% could not remember their feeling of fear of cybercrime.

The results reveal that privacy concerns (30.6%) are the leading reason for cybercrime fear, hacking of social media or email accounts (26.9%) and lack of knowledge about cyber threats (24%). Cyberbullying or online harassment (17.7%) is also a concern.

Table 6: Public Perception Because Of Cyber Threats

Experiencing online threats or harassment		Percentage
Have you ever felt unsafe or threatened by someone online?	Yes	20.7
	No	48.3
	Not sure	28.0

Results from the table shows that 50.2% of respondents do not share personal information online, while 21% do. However, 28.8% are not sure.

- Also, many of the respondents (20.7%) felt unsafe or threatened by someone online.
- About 24.7% of the respondents think that people stay longer online tend to have greater risk of becoming a victim of cybercrime.

Table 7: Impact of Cybercrime Victimization on Online Behaviour

How did cybercrime Experience affect your online behaviour?	Percentage
became more cautious	32.1
stopped using certain websites or apps	31.0
no change in behaviour	30.6
other	6.3
Total	100.0

- The result shows that about 32.1% of the respondents became more cautious after victimization, 31% stopped using certain websites or apps, and 30.6% reported no change in their behaviour.
- Also, 50.9% of the respondents do believe that cybercrime is increasing among the college students.

Table 8: Impact of cybercrime fear on online behaviour

Avoiding online activities because of cybercrime fear		Percentage
Have you ever avoided	Never	15.9
certain online activities because of fear of cybercrime?	Rarely	19.9
	Sometimes	44.3
	Often	10.0
	Always	10.0

- The table interprets majority (44.3%) of the respondents sometimes avoid certain websites, only 15.9% say they never avoid any sites.
- About 20% of the respondents say they rarely do avoid certain websites because of fear of cybercrime.
- Also, 10% of respondents often or always avoid certain websites. About 38.4% of respondents said if they became a victim of cybercrime, it would moderately affect their emotional, or financial or psychological well-being.
- Another 29.5% said it affected them only a little. About 81.5% felt at least some impact on their well-being.
- Only 13.7% of the total respondents felt that there is no impact at all, and 15.5% felt very much impact, and 3% felt extreme impact on their well-being.

The result shows that 80.1% of respondents have avoided certain websites at least sometimes due to cyber concerns. Specifically, 44.3% do so occasionally, 10% often, and 10% always. Meanwhile, 19.9% rarely avoid websites, and 15.9% never do, showing varying levels in online behaviour.

Most respondents, according to the data, indicated a moderate level of fear of cybercrime, indicating a general awareness and worry about online risks without being too worried. A smaller percentage reported high levels of concern, suggesting that a significant amount of people is especially at danger or anxious about cyberthreats. Low-fear individuals, on the other hand, can either neglect dangers or feel secure in their safety measures. Overall, the findings show that although concern of cybercrime is widespread, people's levels of fear vary.

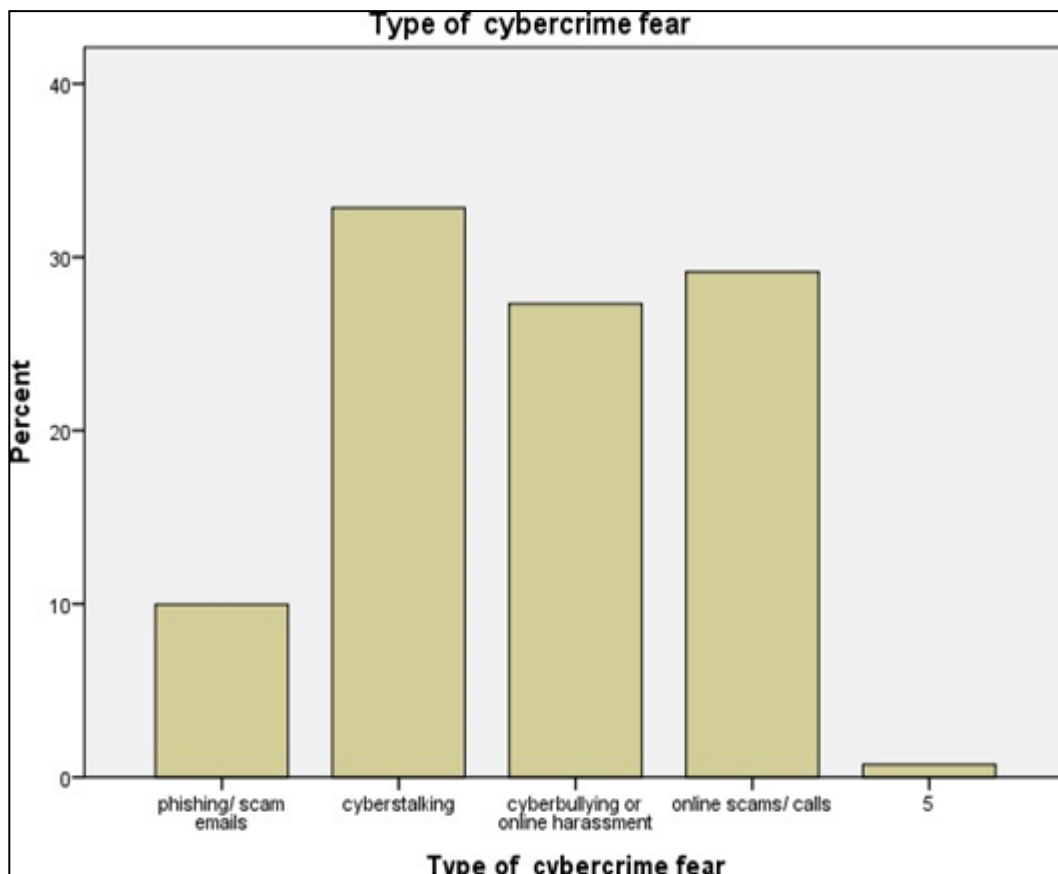


Fig 4: The level of fear on the type of cybercrime

The table represents the fear for the various types of cybercrime among 271 respondents, highlighting cyberstalking as the most feared type of cybercrime among the college students. Most of the students were afraid of cyberstalking (32.8%), online scams/calls (29.2%), and cyberbullying (27.3%). The least concerning were phishing ones (10%).

Preventive measures taken by people online

- Most of the respondents are cautious: More than half (51.7%) of users actively avoid

- from disclosing personal information online, demonstrating an awareness of the dangers to their online privacy.
- Some of the respondents are unpredictable: 27.7% of respondents that they occasionally avoid from disclosing personal information, indicating that they may assess the danger based on the situation or platform.
- Some people do not care: Just 20.7% of people freely and unavoidably disclose their personal information online, putting them at risk for cyberattacks.

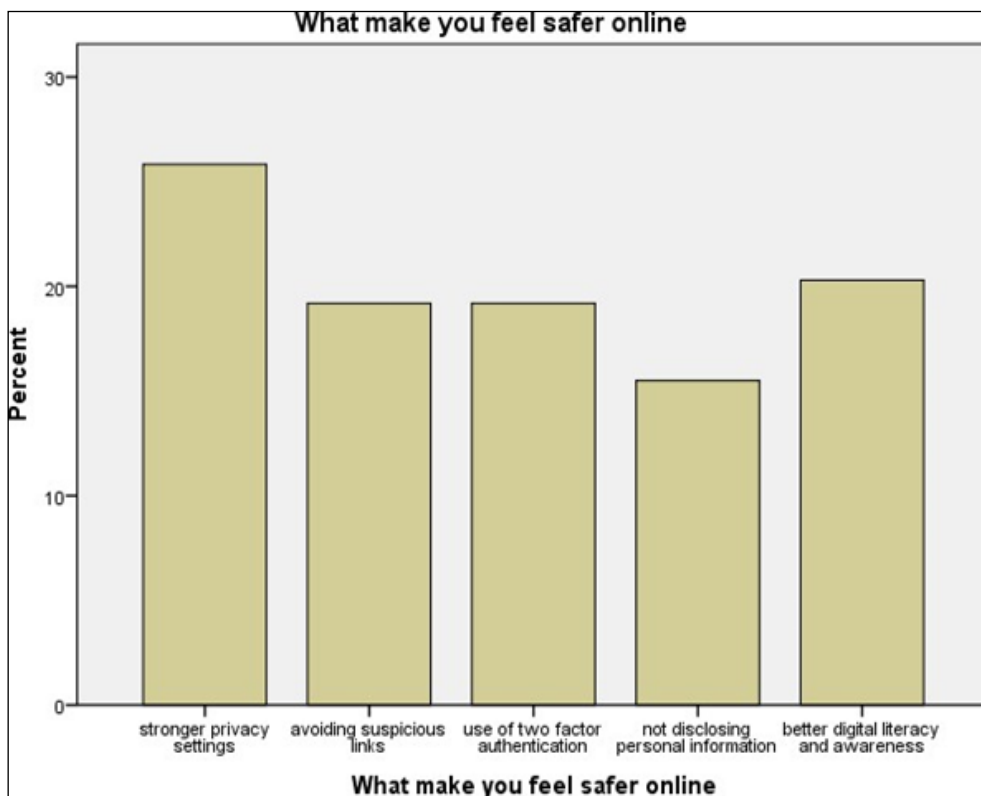


Fig 5: Preventive measure that would make students feel safer or more supported online

- Most of the students (20.3%) feel safer if they have better digital literacy and awareness, 19.2% of the respondents feel safer online if they avoid using suspicious links and 19.2% of people feel safe if they use two-factor authentication and 15.5% of respondents feel safer online if they avoid disclosing their personal information.

The table represents the preventive measure against the various types of cybercrime among 271 respondents, indicating 25.8% of respondents feel safer, if there are stronger privacy settings.

Discussion

The fear of cybercrime is not only based on actual victimization but is influenced by various factors, including personal vulnerabilities, and the perceived risks and fear associated with online activities.

Gender Differences in Fear of Cybercrime

- While 47.5% of participants said there was no gender difference in targeting, 29.5% said women are more afraid of cybercrime than males. This finds that women

tend to exhibit higher levels of dread about crime, even if they are not always at a larger statistical risk of victimization.

- Interestingly, 23.6% of respondents stated that women are more likely to be targeted in cybercrime, particularly in cases of cyberstalking and harassment.

However, over half of the participants stated that concern is shared by both genders, indicating that attitudes towards gender and cyber safety are developing.

Perceived risk of cybercrime victimization

The study focused on how students perceive their vulnerability to victimization and how this perception effects their behaviour.

- Although just 32.5% of respondents reported becoming victims of cybercrime, 64.9% showed some concern about becoming victims.
- 50.9% stated that cybercrime was on the rise among college students, creating a mood of fear even among non-victims.
- The results revealed that fear does not always stem from direct experience; many respondents who had not

been directly victimized yet indicated moderate to high levels of anxiety.

- Furthermore, 70.4% of students acknowledged to feeling scared occasionally, frequently, or constantly when utilizing online platforms owing to potential dangers. This demonstrates a significant impact despite relatively low actual victimization rates.

Fear of Different Types of Cybercrime

Another important goal was to determine the level of fear associated with various types of cybercrime.

- According to the findings, the most feared crimes were cyberstalking (32.8%), online scams (29.2%), and cyberbullying (27.3%).
- These findings imply that fear is crime-specific and context-dependent. More intense responses are caused by crimes that affect mental health, privacy, or reputation than by risks that are not as obvious or direct.
- Furthermore, 30.6% of students cited privacy issues as the primary cause of their fear, followed by hacking of social media/email accounts and a lack of information about cyber risks. These issues highlight the value of digital literacy and the need for awareness initiatives.

Effects on behaviour because of fear

- Behavioural changes were observed across responders. Approximately 80.1% of respondents admitted to avoiding specific websites at least occasionally owing to cyber security concerns.
- Similarly, many people took preventive actions, such as not disclosing personal information (51.7%) and enabling two-factor authentication (52.4%).
- Furthermore, 81.5% indicated some amount of emotional, financial, or psychological effect when dealing with cybercrime. It suggests that a single experience or the fear can lead to long-term behavioural changes, anxiety, and mistrust of digital systems. These results lend support to the idea that fear of cybercrime, even in the absence of actual victimization, has an impact on students' psychological well-being. Fear acts not only as a protective mechanism, but also as a barrier to participation with digital platforms.

Conclusion

This study's objective was to investigate fear of cybercrime among college students in Chennai, with a focus on three main objectives: gender variations in cybercrime fear, perceived risk of victimization and fear for various types of cybercrimes. The findings provide important information about students' emotional, psychological, and behavioural responses to the growing threat of cybercrime.

The data show that gender inequalities in fear continue, with a significant proportion of students recognizing increased anxiety among women, which is most likely impacted by social and cultural factors surrounding online harassment and victimization. At the same time, nearly half of respondents stated that fear is consistent across genders, indicating shifting attitudes and increased awareness of global cyber risks.

The study also shows how fear of specific cybercrimes, such as cyberstalking, online scams, and cyberbullying, affects students' mental well-being and online behaviour. A

significant proportion of respondents indicated utilising protective practices as coping techniques, such as limiting personal information sharing and utilising two-factor authentication. This suggests that perceived risk, even in the absence of actual victimization.

Importantly, the study identifies a gap in awareness and education, with many students expressing doubt regarding the nature of cybercrime or the security of their personal information. This necessitates the deployment of targeted awareness campaigns, digital literacy seminars, and institutional support systems aimed at increasing resistance to cyber-attacks.

In conclusion, while fear of cybercrime is a subjective feeling impacted by individual and societal circumstances, it has significant ramifications for students' digital behaviour, mental stability, and general well-being. To gain a comprehensive grasp of this developing worry in the digital era, future study should investigate impacts, cross-cultural comparisons, and the efficacy of preventive efforts.

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