

Online Safety for the Ages

Grant # 1318885



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Online Safety for the Ages

(OSA) creates new knowledge about generational differences in motivations to use risky online services and the use self-protective security measures. These issues are examined in the context of online banking services that pose both significant risks to consumers and opportunities to motivate consumers to adopt security precautions.

Primary Objectives

- Enhance Individual Cybersecurity Behaviors
- Electronic Banking Application



Millennials
1977 - 1992
“Digital native”

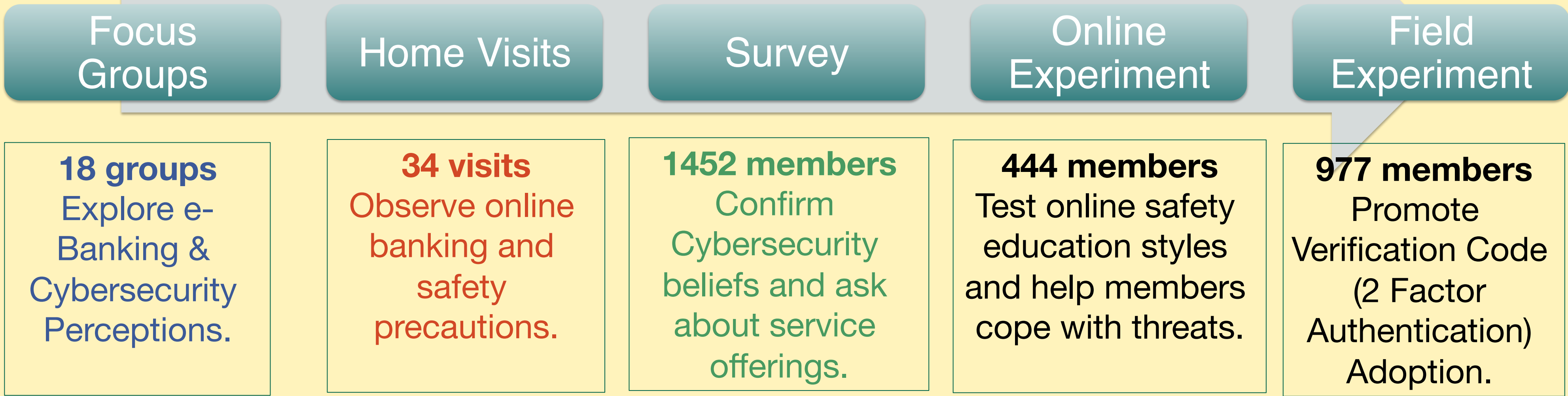


Old Baby Boomers
1946 – 1954
“Digital Immigrants”



Silent and GI (SGI)
1936 - 1945

Approach



Qualitative Findings

Millennials

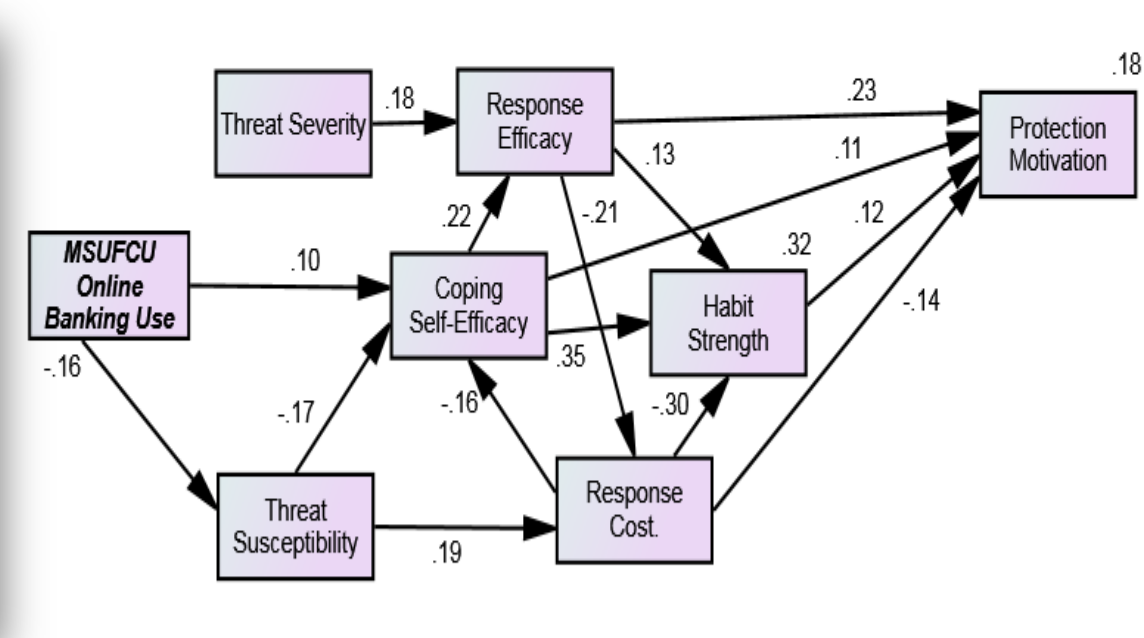
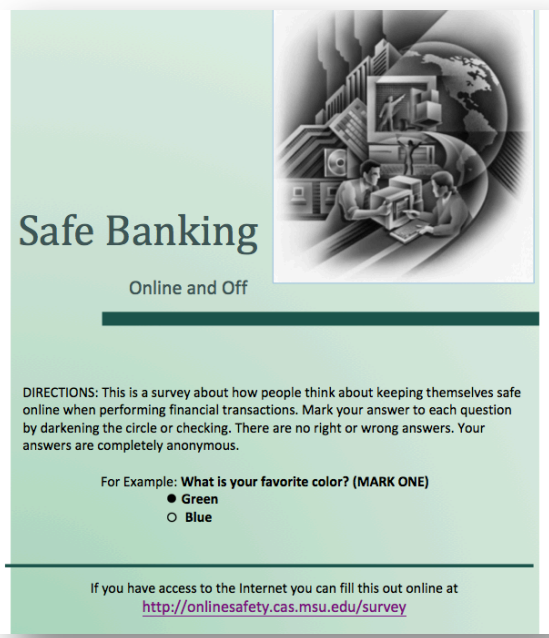
- Comfortable with e-Banking
- Less suspicious
- Confident in their abilities to cope threats
- Take actions after problems happen
- Turn to friends and Google
- Security news and video tutorials

Boomers and SGIs

- Wary of security attacks and financial loss
- Uncertainty about the effectiveness led them to fatalism
- Take precautions
- Turn to family and professionals
- Face to face security training and hardcopy materials

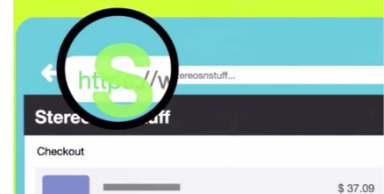
Survey Findings

Coping Self-efficacy and habit strength are the key variables to drive protection motivation.



Online Experiment Design & Results

Control group: FTC cybersecurity video with generic safety tips

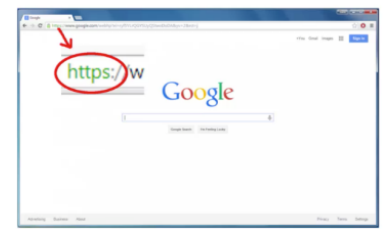


FTC video

“Show me how” group with context-specific lessons

Watch three lessons:

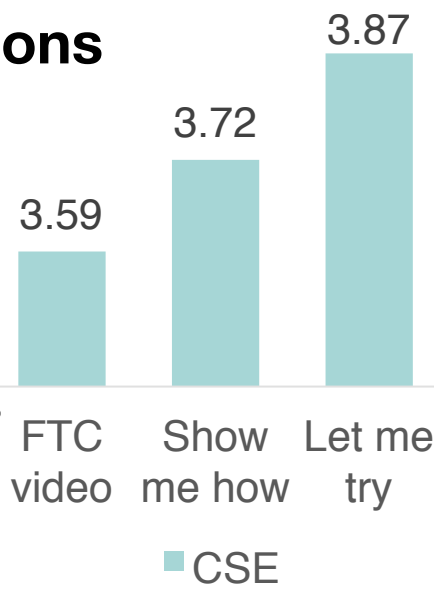
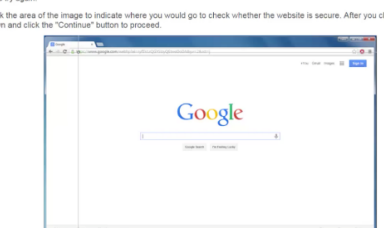
1. HTTPS
2. Browser updates
3. Identify phishing emails



“Let me try” group with interactive practice trials

Watch three lessons:

1. HTTPS
2. Browser updates
3. Identify phishing emails



Field Experiment Design & Results

February Campaign

March Assessment

Control group

No information

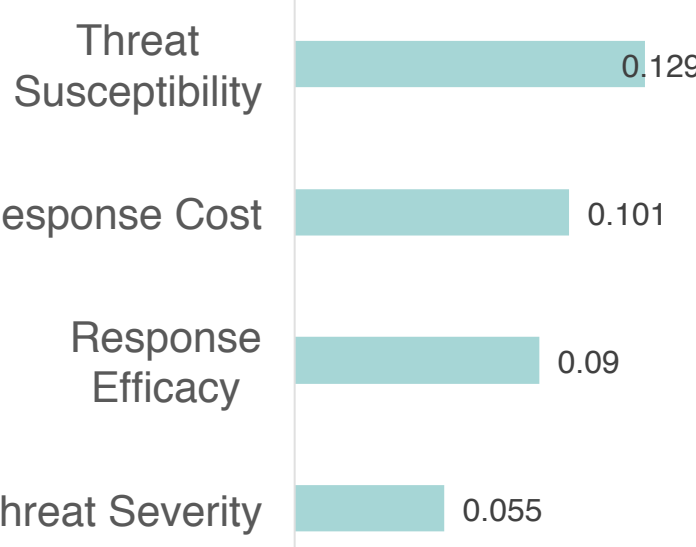
Information only group

Interrupters + Newsfeed + Postcard
with safety tips with safety tips

Tutorials group

Interrupters
with VC & Tutorial
prompts

VC Adoption



Interested in meeting the PIs? Attach post-it note below!



National Science Foundation
WHERE DISCOVERIES BEGIN

The 3rd NSF Secure and Trustworthy Cyberspace Principal Investigator Meeting
January 9-11, 2017
Arlington, Virginia