

Online Safety for the Ages:

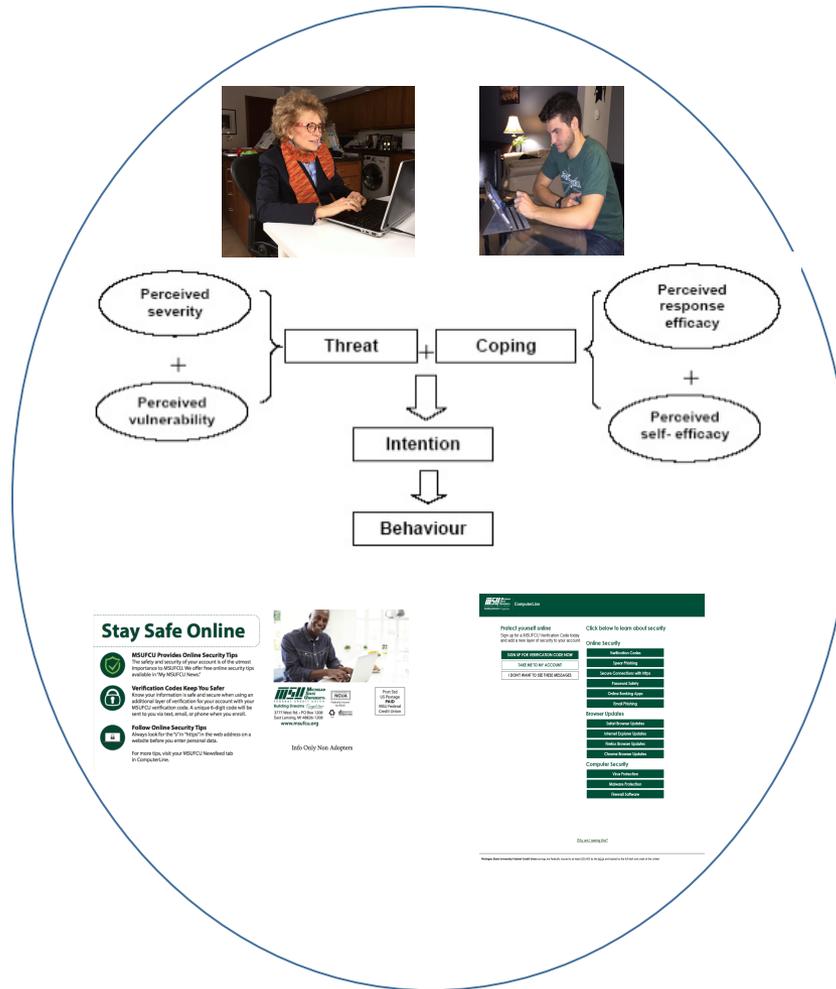
Generational Differences in Motivations to Use Security Protections in an Online Banking Context

Challenge:

- Enhance safe online banking behaviors through cybersecurity education.

Solution:

- Context specific tutorials tailored for each generation's learning needs.
- Tutorials with interactive features are most effective across generations to enhance coping self efficacy.



Scientific Impact:

- Demonstrated the importance of habit strength to the maintenance of safe online behaviors.
- Identified coping self efficacy as a key antecedent of establishing safe online behaviors.
- Demonstrated generational differences in the understanding of risks and how to cope with them.

Broader Impact:

- The financial sector can benefit from educating their customers about safe online behaviors.
- Transactional efficiencies can be achieved safely.
- The theoretical principles were tested in a field study and translated into usable practice for banking institutions.
- A 5% increase in adoption of two factor authentication in a banking setting was achieved after a one month field intervention.
- Tutorials can be disseminated to interested third parties.

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