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Influence of Risky Online Behavior and Adversity of Cyber Crime

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Abstract

This study analyses data from a survey of the general population of Karnataka online users, examines the influence of online routine activities and life stressors on the likelihood of profit-motivated cybercrime victimization. There has been a rapid increase in the utilization of the Internet and information technology by individuals. As a result, educational instructors worldwide have encountered a significant issue due to an unprecedented level of addiction to a large extent results dependency on such technology. This paper presents a comprehensive analysis and the impact of online behavior, Cybercrime and Legal Awareness on the behavior of individuals in society, incorporating both theoretical and empirical perspectives.

Methods and analysis A systematic review will be carried out based on experimental and analytical observational studies which include any intervention that directly or indirectly affects awareness of cybercrime. Additionally, important government websites and references of the included studies will be scanned to identify potential records. Studies will be categorized into quantitative and qualitative, and mixed-methods synthesis will be employed to analyze the findings. The article administered well-structured questionnaire and collected data from **158** samples in Karnataka. The data analysis has been done by using statistical tools such as frequency table and Chi Square test. This research article aims at identifying the perception and addiction level of online behavior and adversity of cybercrime.

Conclusion: This study confirmed the effects of online behavior on individuals of Karnataka; cybercrime is a serious issue that demands immediate attention. The 'Cyber Crime Survey', through improving college students' level of perceived online support affects addiction and creates victims of cybercrime.

Keywords: online behavior, Cybercrime, Hacker's life satisfaction, perceived social support, online addiction.

1. Introduction

Online behavior refers to the actions and interactions that individual's exhibit while using digital technologies, such as computers, Smartphone's, and internet. This includes everything from browsing habits and social media usage to online purchasing and digital communication.

Online user behavior is the manifest acts or actions of consumers within a website or App that can be observed through measurement tools or behavioral analysis. It is a relevant factor to evaluate why a user acts in a certain way, anticipates behaviors and detects possible gaps in the purchase process.

Marketers have traditionally analyzed user behavior in the physical purchase process, but in the online environment the accuracy of metrics offers more detailed results and allows you to define tailored actions.

Cybercrime is steadily increasing in today's digitized world. With the enhancing dependence on technology and online platforms, individuals and businesses are becoming more susceptible to cyber-attacks. To gain a better understanding of the widespread presence and impact of cybercrime, a comprehensive survey titled 'Cyber Crime Survey' has been administered. The survey investigates the challenges in preventing and striking cybercrimes, the role of individuals in protecting themselves and reporting cybercrime incidents to

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authorities. It also explores the contributing factors to raise the cybercrime, including lack of awareness, weak cyber security measures, technological preferment and international collaboration.

II Review of Literature

The Indian and international studies include empirical and conceptual research papers published in journals, seminars, conferences. Study also includes conceptual and published articles on online behavior and cybercrime relating to online addiction and cybercrime victims.

Jain & Shrivastava (2014), this paper explores an overview of Cyber Crimes perpetrators and their motivations, authors revealed different cybercrimes and unique challenges and response issue which may be encountered during the prevention, detections, investigations and also outlined the different section of IT Act 2000 of India. **Ahmead, et' al. (2023)**, the study is to examine cybercrime awareness through cross-sectional design was used to investigate cyber-crime awareness, risky online behaviors, and the prevalence of cybercrime among the students. Apps, engaging in excessive social media and failing to report criminal activity to law enforcement authorities. The study found a lack of awareness about cybercrime, particularly regarding knowledge, perceived causes, cyber security measures and emotional responses. **García et' al. (2023)**, the study identified the behavioral and psychographic variables which impact on the young generation will perceive the risky activities. The study found that all the activities are perceived as dangerous, but a large percentage of the young generation does not perceive any risk in online gambling, betting and e-games. Authors determined several variables to predict the risk among younger generation with formal and informal policies for reducing their vulnerability activities. **Qian et' al. (2023)**, the purpose of the authors is to examine the influence of social behavior. Online social behavior significantly positively predicted the perceived social support and life satisfaction; Perceived social support and core self-evaluation have a significant chain mediating effect between online social behavior and life satisfaction. **Babilonova et' al. (2024)**, this study examines how risky online behaviors among adolescents relate to social support, depression, and anxiety. The behaviors investigated include sending videos to strangers, receiving explicit content, sharing nude photos, encountering monetary offers for meetings, and exposure to blackmail. Depression and depressive symptoms represent some of the most prevalent mental health problems affecting adolescents worldwide, research is needed to understand factors influencing risky online behavior.

III Research Gap

The gap in this study identified through literature survey is a lack of research on online behavior and awareness of adversity of cybercrime. Several research conducted in general. Based on several studies and major findings

identified that the addiction of online behavior is more in number and awareness of cybercrime is in average level among general population from different sectors.

IV Objectives of The Study

1. To study the influence of demographic variables on human tendency towards online behavior.
2. To know the level of awareness towards cybercrime among the general population.
3. To investigate the adversity of cybercrime through risky online behavior.

V Hypotheses of Study

Hypothesis 1

H0- Generation is not perceived well about the existing tendency towards online behavior.

H1- Generation is perceived well about the existing tendency towards online behavior.

Hypothesis 2

H0- There is no significant influence of awareness of cybercrime among the general population.

H1- There is significant influence of awareness of cybercrime among the general population.

Hypothesis 3

H0- There is no significant difference in perception regarding adversity of cybercrime through risky online behavior.

H1- There is significant difference in perception regarding adversity of cybercrime through risky online behavior.

VI Significance of Study

Studying is significant in various aspects. Firstly, on the basis of the findings of the study, the study is focusing on some conclusions and identifies the current perception of general population towards the online behavior and cybercrime this might be signal to the general public to take remedial actions on the overall practice in order to minimize those factors leading to protection from adversity of cybercrime through online behavior.

VII Research Methodology

This study is analytical and descriptive research. It is related to analysis of the perception and level of intelligence and how to use online channels and themselves from cybercrime. To conduct this study, various sectors of population have been considered. To meet objectives of the study the well-designed questionnaire for the measure the level of awareness of cybercrime through online behavior and try to identify the factors that affect the mind-set of individuals. This questionnaire included demographic profile of respondent's questions regarding the factors on open ended and 5-point Likert scale. The study analyzed by using Chi-square test (χ^2) is: $\chi^2 = (o-e)^2 / e$.

VIII Data Analysis and Interpretation

Table – 1: Frequency Analysis for Personal Information and Results of Chi-Square tests.

	Particulars	Frequency	%	Test Statistics
Gender	Male	80	51%	$\chi^2 = 0.306$
	Female	78	49%	$\chi^2 = 3.841$ (critical value) $p = 0.5801$ $df = 1$
	18 - 30	42	27%	$\chi^2 = 4.329$

Age	31 to 40	38	24%	$\chi^2 = 7.815$ (critical value) $p = 0.231$ $df = 3$
	41 to 50	48	30%	
	above 50	30	19%	
Education	10 th / PUC	20	13%	$\chi^2 = 16.75$ $\chi^2 = 7.815$ (critical value) $p = 0.001$ $df = 3$
	Graduate	37	23%	
	Postgraduate	50	32%	
	PhD	51	32%	
Occupation	Student	34	22%	$\chi^2 = 96.31$ $\chi^2 = 11.070$ (critical value) $p = 0.001$ $df = 5$
	Business	38	24%	
	Employee	62	39%	
	Un Employee	12	8%	
	Homemaker	10	6%	
	Retired	2	1%	
Area	Urban	88	56%	$\chi^2 = 1.26$ $\chi^2 = 3.841$ (critical value) $p = 0.261$ $df = 1$
	Rural	70	44%	
Marital Status	Married	82	52%	$\chi^2 = 0.228$ $\chi^2 = 3.841$ (critical value) $p = 0.633$ $df = 1$
	Un Married	76	48%	

Sources: Primary Data χ^2 = Chi square, P-Probability, df =degree of freedom

As per the analysis Table -1, Out of 158 sample size, Gender respondents Females are 49% and the Male are 51%. The ages of respondents between 18-30years are 27% which is highest, 31-40ages are 24%, 41-50is 30% and above 50years which is least. Education- majority of them are postgraduates, 32% and PhD i.e., 32%. Occupation wise employee are more online users i.e., 39%, Business levels are 24%, Student levels are 22%, Un Employee users are 8%, Homemaker are 6% and the least levels are Retired people i.e., 1% **Area:** Urban population are more online users 56% than rural i.e., 44%. Un Married respondents are more 52% than unmarried i.e., 48%. In case of education

and occupation the result is significant $p=0.001<0.05$. In case of gender, age, area and marital status the result is not significant $p=0.001<0.05$.

Hypothesis 1

H0- Generation is not perceived well about the existing tendency towards online behavior.

H1- Generation is perceived well about the existing tendency towards online behavior.

To reach the objective i.e., human tendency towards online behavior of general population. The following hypothesis is framed and tested using chi-square analysis

Table-2: Analysis the Human tendency towards online behavior and results of Chi-square test.

Issues	Chi-square	Critical value	df	Asymptotic Significance
Usage of internet	$\chi^2 = 500.07$	9.488	4	$p = 0.001$
Hours spend online per day	$\chi^2 = 20.53$	7.815	3	$p = 0.001$
Purposes behind internet usage	$\chi^2 = 138.37$	15.507	6	$p = 0.001$
Most frequently utilizes of social applications	$\chi^2 = 83.98$	11.070	5	$p = 0.001$
Often usage of online shopping	$\chi^2 = 60.968$	5.991	2	$p = 0.001$
Feel likely to addicted to the internet	$\chi^2 = 76.23$	5.991	2	$p = 0.001$
How often do you check your phone or computer for notifications	$\chi^2 = 128.87$	7.815	3	$p = 0.001$
Feel like missing out on important information or events if you're not online	$\chi^2 = 24.51$	5.991	2	$p = 0.001$
Online behavior can affect mental health	$\chi^2 = 81.15$	5.991	2	$p = 0.001$

This clearly identifies that the above Table-2 shows the test of statistics using chi-square analysis. The significant $p=0.001<0.05$ and various variables reveal a significant difference between their frequencies to the tough responses which are evident from the above furnished analysis table.

Result: Null hypothesis is rejected, and alternative hypothesis is accepted. Population perceives that positive responses towards daily online users are more in number.

Hypothesis 2

Table-3: Analysis the Awareness of cybercrime among generation and results of Chi-square test.

Issues	Chi-square	Critical value	df	Asymptotic Significance
knowing what cybercrime is	$\chi^2 = 94.20$	3.841	1	$p = 0.001$
Ever been a victim of cyber crime	$\chi^2 = 71.10$	3.841	1	$p = 0.001$
Self protection from cyber crime	$\chi^2 = 15.62$	7.815	3	$p = 0.001$

The above furnished Table-3 analyzed, through chi-square test to know the level of awareness towards cyber crime

among the general population. The significant $p=0.001<0.05$, it revealed a significant difference between

their frequencies to the tough responses from the general population towards cybercrime awareness.

Result: Null hypothesis is rejected, and alternative hypothesis is accepted. Population perceives there is a positive response towards awareness and self-protection.

Hypothesis 3

H0- There is no significant difference in perception regarding adversity of cybercrime through

risky online behavior.

H1- There is significant difference in perception regarding adversity of cybercrime through

risky online behavior.

To prove the objective i.e., to investigate the adversity of cybercrime through risky online behavior. The following hypothesis is framed and tested by using chi-square analysis.

Table-4: Analysis of investigating the adversity of cybercrime through risky online behavior and results of Chi-square test.

Status	Chi-square	Critical value	df	Asymptotic Significance
Ever reported a cybercrime incident to the authorities(if crime occurred)	$\chi^2 = 9.12$	3.841	1	p= 0.002

Sources: Primary Data χ^2 = Chi square, P-Probability, df =degree of freedom

Table-4 analyzed, through chi-square test to know reporting a cybercrime incident to the authorities if crime occurred. The P-Value is 0.002. The result is significant at

$p < 0.05$, so Null hypothesis is rejected, and alternative hypothesis is accepted.

Table-5: Analysis of investigating the adversity of cybercrime through risky online behavior and results of Chi-square test Expected values based on perception towards ever engaged in the following online behaviors.

Status	Chi-square	Test Statistics
Sharing personal information with strangers	5.77	$\chi^2 = 57.53$ $\chi^2 = 11.070$ (critical value) p= 0.001 df= 5
Clicking on suspicious links or downloading files from unknown sources	0.71	
Using weak passwords or reusing passwords across multiple accounts	2.63	
Engaging in online activities that compromise your personal data (e.g., online banking, shopping)	17.83	
All above	12.76	
Other activities	17.83	
Total	57.53	

Sources: Primary Data χ^2 = Chi square, P-Probability, df =degree of freedom

Table-4 analyzed, through chi-square test based on perception towards ever engaged through following online behaviors. The significant $p = 0.001 < 0.05$ and various variables reveal a significant difference between their frequencies to the tough responses which are evident from

the above furnished analysis table.

Result: Null hypothesis is rejected, and alternative hypothesis is accepted. Population perceives there are positive responses towards online behavior.

Table-5: Analysis based on investigating the adversity of cybercrime through risky online behavior and results of Chi-square test.

Status	Agree	Strongly Agree	Neutral	Dis Agree	Strongly disAgree	Total	Test Statistics
Cybercrime is a threat to individual & organizations	258.61	5.85	14.76	27.72	20.73	327.67	$\chi^2 = 210.282$ $\chi^2 = 31.410$ (Critical value) p= 0.001 df= 12
Online security is personal responsibility	131.24	1.29	4.25	27.72	27.72	192.22	
Organizations should protect their customer's	236.23	0.99	12.15	27.72	0	277.09	
Concern about online security	225.42	5.85	4.25	24.10	0	259.62	
						1056.60	

Sources: Primary Data χ^2 = Chi square, P-Probability, df =degree of freedom

Table-5 analyzed, through chi-square test based on perception towards investigating the adversity of cybercrime through risky online behavior. The significant $p = 0.001 < 0.05$ and various variables reveal a significant difference between their frequencies to the tough responses which are evident from the above furnished analysis table.

Result: Null hypothesis is rejected, and alternative hypothesis is accepted. Population perceives positive responses towards cybercrime threats, responsibility protection and concern towards security.

IX Findings

- At the stage of demographic profile of the respondents the study found that, in case of education and occupation $p = 0.001$, the result is significant $p = 0.001 < 0.05$. Whereas in case of gender $p = 0.5801$, age $p = 0.231$, area $p = 0.261$ and marital status $p = 0.633$ the result is not significant.
- During the analysis of human tendency towards online behaviour, the study found that people have become internet addicts as daily users with more than 2 hours, spending time on online shopping, banking, whatsapp,

YouTube, frequently checking phones by scare of missing information, respondents agreed they are addicted which effects mental health. The P-Value is 0.001. The result is significant at $p < 0.05$.

3. The study found that, respondents are aware of cybercrime and tries to protect themselves at certain extent. The P-Value is 0.001. The result is significant at $p < 0.05$.
4. At the stage of analysis of investigating the adversity of cybercrime through risky online behaviour, the study found that majority of them don't report about cybercrime they try to protect themselves in different ways but find difficult and they feel its threat and expecting organization should take responsibility and concern towards cybercrime. The P-Value is 0.001. The result is significant at $p < 0.05$.
5. The survey delves into the challenges in preventing and combating cybercrime, the role of individuals in protecting themselves, and the reporting of cybercrime incidents to authorities. It also explores the contributing factors to the rise of cybercrime, including lack of awareness, weak cyber security measures, technological advancements, and international cooperation.

X Suggestions

From the above analysis and findings, it has been highlighted that the general population, whether they are willing or not willing to use the internet, the system has made use of online process which makes addiction under some circumstances.

The survey tries to assess the efforts of social media platforms need to safeguard users against cybercrime and identifies the most vulnerable online activities. It also needs to implement the adequacy of penalties for cyber criminals and the level of public awareness about cybercrime risks. Additionally, it seeks participants' opinions on the impact of cybercrime on daily lives and need to take necessary steps to enhance cyber security on a global scale

X Conclusion

The study concludes, cyber is a serious appearance that demands immediate surveillance and attention. The research on 'Cyber Crime ', with its comprehensive questionnaire looked at, causes online behavior illuminating the prevalence, impact, and perceptions surrounding cybercrime. By actively participating in this survey, individuals contribute to the collective understanding of cybercrime, helping generate insights that will shape future efforts to combat this ever-evolving threat. The survey concludes the effect of adopting digital payments and other online behavior impact on consumers and the organization sector of India. Cybercrime is an ever-growing concern in today's digital world. With the increasing dependency on technology and online platforms, individuals and businesses are becoming more easy targets for cyber-attacks.

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