

Male, late with your credit card payment, and like to speed? You will be phished!

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Abstract: An experiment involving several hundred subjects, half of whom had fallen victims to online fraud, shows strong correlations between several attitudes to risk. It can be seen, for example, that being male increases one's risk for phishing, as does being late with credit card payments and driving too fast. In a survey involving 150 types of risk – physical, investment-related, and Internet security related – three strong principal components can be found. This finding suggests that it may be possible to predict abstract and potentially stigmatizing behavior by observing or querying users about concrete and non-stigmatizing behavior of which they have clear understanding. Among other things, this can let banks assess the risk of phishing to their clients simply by analyzing their investment and credit profiles.