The Victim–Perpetrator Overlap in Financial Cybercrime: Evidence and Reflection on the Overlap of Youth’s On-Line Victimization and Perpetration

# Details

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## Sample

"The data-analysis was based on 6,299 completed questionnaires filled in by participants (51.2% male) attending primary school (29.3%) and secondary schools (70.7%). The age range of the sample was 11 to 18 years (M = 13.0, SD = 1.9)." (Kerstens Jansen, 2016, p. 588)

## Implications For Stakeholders About

Researchers

# Abstract

This study investigates the victim–perpetrator overlap for financial cybercrimes: auction fraud, virtual theft, and identity fraud. Conducting a crosssectional study among Dutch youth aged 10 to 18 (N = 6,299), the results show that the victim–perpetrator overlap for financial cybercrime is considerable. Perpetration is strongly motivated by retaliation. The findings from the multinomial regression model show that low self-control and
high on-line disinhibition are positively and significantly associated with victimization and perpetration. The findings demonstrate that the overlap between financial cybercrime victimization and perpetration is partially explained by retaliation, low self-control and on-line disinhibition, suggesting that state-dependency and individual heterogeneity explanations should be supplemented by explanations funded in the dynamics of the
on-line environment.

# Outcome

"Our findings indicate that there is a considerable overlap in financial cybercrime victimization and perpetration."(Kerstens Jansen, 2016, p. 593)
" First, although perpetrators of financial crime reported various motives for their perpetration behavior, perpetrators who are also a victim of financial cybercrime considerably more often mentioned retaliation as a motive for their perpetration behavior." (Kerstens Jansen, 2016, p. 594)
"Second, victims, perpetrators, and victim–perpetrators are more likely to have a lower level of self-control." (Kerstens Jansen, 2016, p. 594)
"Third, on-line disinhibition and on-line self-disclosure—which is attributed to on-line disinhibition (Schouten et al. 2007)—are significantly related to victimization, perpetration, and the overlap between both. " (Kerstens Jansen, 2016, p. 594)
"In line with our expectations, the overlap between victimization and perpetration of financial cybercrime can be partially explained by (1) retaliation, (2) a low level of self-control, and (3) a high level of on-line disinhibited behavior. In general, our analyses revealed that victims, perpetrators, and victim–perpetrators of financial cybercrime share similar characteristics: being male; above average Internet use; a higher level of on-line disinhibition and selfdisclosure; a lower level of self-control. Our analyses also revealed that the profile of victim– perpetrators is more in line with the profile of pure perpetrators than of pure victims." (Kerstens Jansen, 2016, p. 595)