

FINANCIAL IDENTITY, THEFT IGNORANCE AND DEGREE OF CARELESSNESS AMONG SELECTED CREDIT CARD HOLDERS

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ABSTRACT

This study was brought to determine fore the level of financial identity theft ignorance and degree of carelessness among selected credit card holders. Descriptive-correlational research was used in this study. The study revealed that the Respondent's Profile, in terms of age, those who are 19-24 years old have a frequency of 16 which was 53.3% on the other hand those who are 25 years old and above have a frequency of 14 which was 46.7%. In terms of gender, female has a frequency of 17 which was 56.7% and male has a frequency which was 43.3%. Lastly, according to the respondents' number of credit card used, the highest are those who have one card with a frequency of 18 which 60% and those who have 2-3 number of credit card used had a frequency of 9 and those with three have a frequency of three or 10%. As to the Respondents' Level of Financial Identity Theft Ignorance had an overall weighted mean of 2.80 and verbally interpreted as high. Respondents' Degree of Carelessness had an overall weighted mean of 1.97. verbally interpreted as Low. Significant difference in the Respondents' Level of Financial Identity Theft Ignorance when grouped according to Profile Variable findings showed when they are grouped according to age, gender and number of credit cards used, p values of 0.113, 0.624 and 0.980, respectively were obtained which were higher than the 0.05 level of significance. Significant Difference in the Respondents' Degree of Carelessness when grouped according to Profile Variables findings showed when they are grouped according to age, gender and number of credit card used, p values of 0.147, 0.290 and 0.418, respectively were obtained which were higher than the 0.05 level of significance. Significant relationship on the Respondent's Level of Identity Theft Ignorance and their Degree of Carelessness, a Pearson r value of 0.185 was obtained. A p value of 0.329 which was higher than the 0.05 level of significance showed that there is no significant relationship between the respondents' level of financial identity theft ignorance and their degree of carelessness.

Keywords: Financial Identity, Theft Ignorance, Carelessness, Credit Card Holders, Descriptive-correlational.

INTRODUCTION

According to Federal Trade Commission (2000), financial identity theft is the newest form of theft. Using only a name and a social security number, an identity thief can borrow money, acquire credit, obtain employment, or even attain a criminal record. Victims of identity theft have to cope with the frustration of having their privacy invaded, their financial well-being threatened, and astonishingly few resources to turn to for assistance. It is critical to understand how identity theft happened, to avoid becoming a victim and to have a plan ready in order to defend yourself if your identity is stolen. Victims are often unaware of their victimization.

According to Harwood (2001), identity theft often seems unavoidable, undetectable and unstoppable. Public concern over identity theft is understandably enormous. This is in part because it seems to be widespread and in part because the consequences can be devastating. Consumers felt particularly vulnerable knowing that no matter how careful they are, they may nonetheless become identity theft victims. There are a growing number of individuals who felt powerless to protect their personal information from being used illegally. There are multitudes of ways in an identity theft that can arise from simple, low-tech practices such as stealing someone's mail. The internet has dramatically altered the potential occurrence and impact of identity theft. First, the internet provides access to identifying information, through both illegal and legal means.

The global publication of identifying details that previously were available only to a select few, increases the potential for misuse of that information. Second, the ability of the identity thief to purchase goods and services from innumerable e-merchants expands the potential harm to the victim through numerous purchases that are accomplished in a shorter period of time than if done in person. The explosion of financial services offered on-line, such as mortgages, credit cards, bank accounts and loans, provides a sense of anonymity to those potential identity thieves who would not risk committing identity theft in a face-to-face transaction stated by (Harwood, 2001). Identity theft has also garnered the attention of the media, whose coverage of cases has risen dramatically over the past 10 years. The media regularly report on the latest scams used by identity thieves to steal personal information, the dangers of conducting routine transactions involving personal data, and the newest products and services designed to protect consumers from becoming victims of identity theft. Although much of this attention is directed toward educating consumers and marketing products, the media regularly present identity theft as an ever-increasing, ever-threatening problem. As Morris and Longmire (2008) note, the media typically present identity theft cases alongside several overlapping themes including “scorn, shock, marvel from the use of technology, and identity theft as an unstoppable problem.”

Financial identity theft is a widespread problem affecting people each year. Who obtain or buys a victim's personally identifying information from an acquaintance or employee of an agency with access to such information is a common scenario involves an offender. The offender used the information to acquire additional identity-related documents such as driver's licenses, state identification cards, make checks, order new credit cards, and cash checks. Anyone can become a victim of financial identity theft. Identity thieves use someone's information, cards, and personal data illegally especially when you're not aware in this kind of crime and become a target of identity theft. To be successful at identity theft, the offenders requires not only to secure identifying information but also to convert it into goods or cash. Identity thieves have developed a number of techniques and strategies to do

this. Researchers and law enforcement agencies have collected information, primarily from victimization surveys and interviews with offenders, on the techniques identity thieves commonly employ. This study was brought to determine fore the level of financial identity theft ignorance and degree of carelessness among selected credit card holders.

METHODS

The researchers used the descriptive correlational research method, as this was applicable for the study. The research designed allowed the researchers to determine the level of financial identity theft ignorance and degree of carelessness of the respondents. According to Calderon (2008), as cited by Alberto et al (2011), descriptive method is also known as statistical research, it describes data and characteristics about the population or phenomenon being studied. Through this research design, it describes the existing and other situations or conditions, objective, and people without being influenced by the investigator. This study has used two sources of data: primary and secondary sources. The primary sources of data were the thirty (30) selected credit card holders. The secondary sources of data were books, journals, dissertations, thesis, magazine, tv program, and other materials needed to gather the information related to the study. The study focused on determining the financial identity theft ignorance, and degree of carelessness by the 30 selected victims. Convenience sampling technique was used in the study. The researchers found identity theft victims through online and personal communication. According to Bay (1976) as cited by Bermudo et.al (2010) , the minimum number of 30 respondents' is enough for descriptive-correlational research. The questionnaire was considered correlational to be most applicable research instrument to gather data for this descriptive method of the research study about the level of financial identity theft ignorance and degree of carelessness among selected credit card holders. A self-made questionnaire was used in the study.

The researchers used questionnaire for the purpose of gathering the needed primary data. The questionnaire was divided into three (3) parts. The first part of the questionnaire covered the respondents' profile. The second part of the questionnaire focused on the respondents', level of financial identity theft ignorance. Finally, third part of the questionnaire covered the respondents' degree of carelessness. The questionnaire was constructed by the researchers and it was validated by the panel of experts, one in research, one in psychology, one in statistics for their comments and suggestions. After some incorporation of corrections, this instrument was presented to the adviser for final approval and was distributed to the target respondents. Pilot testing will also do to determine the internal consistency reliability of the questionnaire through Cronbach's alpha measurement. Ten (10) credit card holders were used for pilot testing but they were not included in the actual number of respondents.

Pilot testing was conducted to thirty (30) recipients who were not included in the roster of respondents in the actual study. Cronbach's Alpha was used to determine the reliability of the items. Specifically, alpha value of .925 (excellent items) for financial identity theft ignorance and .912 (excellent items) was the alpha value for degree of carelessness by for time frame to finish the study. The self-made questionnaire consists of ten (10) questions indicators for financial identity theft ignorance, and ten (10) indicators for degree of carelessness which were described using the following: 4-3.50-4.00 (Strongly Agree/Very High), 3- 2.50-3.49 (Agree/High), 2-1.50-2.49(Disagree/Low) and 1-1.00-1.49 (Strongly Disagree/Very Low). The researchers searched for the victims of identity theft personally and online. The distribution of questionnaire was administered online and personally the instructions were carefully explained to the selected respondents for them to better understand

the objectives of the survey. After gaining the consent of the respondents', the researchers introduced and explained the purpose of the study. The researchers also assure the respondents that all information they provide were kept confidential and were used for research purpose only. The statistical tools used for quantitative analysis in this study were the following: 1) percentage, used to describe the profile of the respondents, 2) weighted mean, used to determine the respondents' (a) level of financial identity theft ignorance, and (b) degree of carelessness, 3) t-test, used to determine if there is significant difference in the respondents' (a) level of financial identity theft, and (b) degree of carelessness when they are grouped according to age and gender, 4) Kruskal-Wallis Test, used to determine if there is significant difference in the respondents' (a) level of financial identity theft, and (b) degree of carelessness when they are grouped according to number of credit cards and 5) Pearson r, used to determine if there is significant relationship between the respondents' level of financial identity theft and degree of carelessness.

RESULTS AND DISCUSSION

Discussion of the demographic profile, financial identity theft and degree of carelessness is presented in the succeeding tables and textual presentations.

Table 1. Profile of the Respondents

Profile	Frequency	Percentage
Age		
19-24	16	53.3
25and above	14	46.7
Gender		
Male	13	43.
Female	17	56.7
Number of credit cards used		
One	18	60.0
Two	9	30.0
Three	3	10.0
Total Number of Respondents = 30		

This table shows profile of the respondents in terms of age, gender and number of credit cards held used. In terms of age, those who are 19-24 year old have a frequency of 16 which was 53.3% on the other hand those who are 25 year old and above have a frequency of 14 which was 46.7%. In terms of gender, female has a frequency of 17 which was 56.7% and male has a frequency of 13 which was 43.3%. Lastly, according to the respondent's number of credit card used the highest are those who have one card with a frequency of 18 which was 60% and those who have 2-3 number of credit card used had a frequency of 9 and those with three have a frequency of three or 10%. This means that the majority of the respondents were 19-24 years old, female and uses one credit card.

Table 2. The Respondent's Level of Financial Identity Theft

Indicators	Weighted Mean	Interpretation	Rank
1. Financial Identity theft exists.	2.80	High	5
2. My personal information can be stolen	2.80	High	5
3. I can be a victim of financial identity theft by using my identity and other personal information (SSS, mother's maiden name, credit card etc.)	2.83	High	2.5
4. Sharing my mobile passwords can cause identity theft	3.00	High	1
5. Engaging in online shopping when using public Wi-Fi can make my password stolen.	2.77	High	7.5
6. Financial Identity theft can happen online.	2.83	High	2.5
7. Giving my permission to lend my credit card to others can be used for identity theft.	2.80	High	5
8. Telling to my friends some of my personal accounts can cause identity theft.	2.67	High	10
9. Trusting my friends to open my personal account can be the reason to use my identity.	2.73	High	9
10. Letting my friends explore to my phone can cause identity theft.	2.77	High	7.5
Average Weighted Mean	2.80	High	

As shown, Indicator 4 which states "Sharing my mobile passwords can cause identity theft" obtained a weighted mean of 3.00 interpreted as high and ranked 1st. Tied at 2.5th are Indicators 3 and 6 stating "I can be a victim of financial identity theft by using my identity and other personal information (SSS, mother's maiden name, credit card etc.)" and "Financial identity theft can happen online" obtained a weighted mean of 2.83 interpreted as high. As shown, Indicator 4 which states "Sharing my mobile passwords can and ranked 2nd". This was followed by Indicators 1, 2, and 7 stating "Financial identity theft exists", "My personal information can be stolen", and "Giving my permission to lend my credit card to others can be used for identity theft" received a weighted mean of 2.80 interpreted as high and ranked 3rd. Indicators 5 and 10 stating "Engaging in online shopping when using public Wi-Fi can make my password stolen" and "Letting my friend explore to my phone can cause identity theft" got a weighted mean of 2.77 interpreted as high and ranked 4th. Indicator 9 which states "Trusting my friends to open my personal account can be the reason to use my identity" yielded a weighted mean of 2.73 and interpreted as high and ranked 5th. Lastly, Indicator 8 which states "Telling to my friends some of my personal accounts can cause identity theft" got a weighted mean of 2.67 and interpreted as high and ranked 6th. To

sum up, majority of the respondents revealed that they are unaware and don't have enough knowledge on what is financial identity theft ignorance and that this kind of crime exists. The average weighted mean of table 2 "The respondents' level of financial identity theft" was 2.80 and has verbal interpretation high. This means that the respondents know that sharing their mobile passwords can cause identity theft. To support this, Smithson (2008) stated that ignorance is rather fashionable these days, but ignorance is a broader, more profound, and more challenging concern. His view is that we often are really dealing with ignorance even when we claim that it's uncertainty. In addition, Seda (2014) mentioned that the current findings indicate that, despite the fact that people were reasonably knowledgeable regarding the general risk of identity theft, many of the students had only limited knowledge about specific issues related to financial identity theft.

Table 3. The Respondents' Degree of Carelessness

Indicators	Weighted Mean	Interpretation	Rank
1. I shared my password to my friend.	1.90	Low	6.5
2. It happened that I forgot to delete my social network account password on my desktop in the office.	2.23	Low	4
3. I forgot to log out my personal accounts to my friend's laptop.	2.30	Low	2
4. I always withdraw my money with my friend who sees my password.	2.03	Low	5
5. I share my username and password for online accounts.	1.77	Low	9
6. I give out my social security number or bank numbers to solicited callers.	1.53	Low	10
7. I do not log out of my social media accounts which contain information about address, contact number etc.	2.27	Low	3
8. I post confidential information on my social media accounts.	1.47	Very Low	11
9. I give my personal information such as address and email to people who talk to me.	1.87	Low	8
10. I let my friends look at my phone every time I'm checking my accounts.	1.90	Low	6.7
11. Skimming exist through which identity thieves use computer to obtain and stole information from credit card.	2.37	Low	1
Average Weighted Mean	1.97	Low	

As shown, indicator 1 which states "Skimming exist through which identity thieves use computer to obtain and stole information from credit card" received a weighted mean of 2.37 and interpreted as low and ranked 1st, Indicator 3 which states "I forgot to log out my personal accounts to my friend's laptop" obtained a weighted mean of 2.30 and interpreted as low and ranked 2nd, Indicator 7 which states "I do not log out of my social media accounts which contain information about address, contact number, etc)" obtained a weighted mean of 2.27 and interpreted as low and ranked 3rd, Indicator 2 which states "It happen that I forgot to delete my social network account password on my desktop in the office"

received a weighted mean of 2.23 and interpreted as low and ranked 4th, Indicator 4 which states “I always withdraw my money with my friend who sees my password” got a weighted mean of 2.03 and interpreted as low and ranked 5th, Indicators 1 which states “I shared my password to my friend” obtained a weighted mean of 1.90 and interpreted as low and ranked 6th, Indicator 10 which states “I let my friends look at my phone every time I’m checking my accounts” obtained a weighted mean of 1.90 and interpreted as low and ranked 7th, Indicator 9 which states “I give my personal information such as address and email to people who talk to me” received a weighted mean of 1.87 and interpreted as low and ranked 8th, Indicator 5 which states “I share my username and passwords for online accounts” obtained a weighted mean of 1.77 and interpreted as low and ranked 9th, Indicator 6 which states ‘ I give out my social security number or bank numbers to solicited callers” got a weighted mean of 1.53 and interpreted as low and ranked 10th, lastly Indicator 8 which states “I post confidential information on my social media accounts” obtained 1.47 and interpreted as very low and ranked 11th. The respondents’ degree of carelessness was 1.97 and has verbal interpretation low. This means that the respondents are being careless about skimming exist through which identity thieves use computer to obtain and stole information form credit card

Wells (2017) explained that if it looks or feels different when you swipe your card, or has an extra piece of plastic sticking out from the card slot, it may be a skimmer, an electronic device placed there by thieves that captures your credit card information when you swipe it. Checking one’s accounts regularly for suspicious or fraudulent charges was also advised In addition, Garrett (2017) stated that identity thieves are sneaky; so people need to be sneaky, too. There are a few simple things you can do to protect your credit card in case it falls into the wrong hands. Signing one’s credit card with a sharpie so signature can’t be erased was recommended.

Table 4. Difference in the Respondents’ Level of Identity Theft Ignorance When They Are Grouped According to Profile Variables

Profile	Mean	Statistical Test	p-value	Interpretation
Age	X ₁ (19-24) = 3.0187 X ₂ (25 and above) = 2.5500	t test t = 1.634	0.113	Not Significant
Gender	X ₁ (Male) = 2.8846 X ₂ (Female) = 2.7353	t test t = 0.496	0.624	Not Significant
Number of credit cards used	X ₁ (One) = 2.8111 X ₂ (Two) = 2.7778 X ₃ (Three) = 2.8000	Kruskal-Wallis Test X ² = 0.041	0.980	Not Significant

0.05 level of significance

As shown in the table 4, for the difference in the respondents' level of financial identity theft ignorance when they grouped according to their age, gender and number of credit card used, p-values of 0.113, 0.624, and 0.980, respectively were financial identity theft obtained which were higher than the 0.05 level of significance. This shows that there is no significant difference in the respondents' level of financial identity theft ignorance when they are grouped according to age, gender and number of credit cards used. The respondents' level of financial identity theft ignorance is the same regardless of their age, gender and number of credit cards used. Spitzner (2017) explains that being a victim is an unpleasant experience whether you have insurance or not. According to his research, undoing identity fraud can take an average of six months and 100 to 200 hours of a person's time. Complete protection is impossible. Safest is to look after personal information and carefully scrutinize bank and credit-card statements. Of course, companies that gather personal information should guard it with appropriate zeal. But, as recent events have made clear, it would be a foolish consumer who relied on that.

Table 5. Difference in the Respondents' Degree of Carelessness When They Are Grouped According to Profile Variables

Profile	Mean	Statistical Test	p-value	Interpretation
Age	X ₁ (19-24) = 2.1369 X ₂ (25 and above) = 1.7729	t test t = 1.532	0.137	Not Significant
Gender	X ₁ (Male) = 1.8177 X ₂ (Female) = 2.0812	t test t = 1.079	0.290	Not Significant
Number of credit cards used	X ₁ (One) = 1.8383 X ₂ (Two) = 2.1111 X ₃ (Three) = 2.3087	Kruskal-Wallis Test X ² = 1.744	0.418	Not Significant

0.05 level of significance

As shown in the table, for the difference in the respondents' degree of carelessness when they are grouped according to age, gender and number of credit cards used, p values of 0.137,

0.290 and 0.418, respectively were obtained which were higher than the 0.05 level of significance. This shows that there is no significant difference in the respondents' degree of carelessness when they are grouped according to age, gender and number of credit cards used. The respondents' degree of carelessness is the same regardless of their age, gender and number of credit cards used. According to Equifax (2015) if the victim feels his or her identity was stolen through carelessness or a mistake on his or her part, he or she may be embarrassed and blame himself or herself for the crime having taken place. Some victims are hesitant to seek help because they believe their own actions or inactions may have contributed to the crime. You may blame yourself for not securing your password for an account or for not shredding sensitive personal documents. While taking responsibility for protecting your identity is important, self-blame can be emotionally damaging.

Table 6. Relationship Between Respondents' Level of Identity Theft Ignorance and their Degree of Carelessness

Variables	Pearson r	p value	Interpretation
Level of Identity Theft Ignorance and Degree of Carelessness	0.185	0.329	Not Significant

0.05 level of significance

As shown in the table, for the relationship between the respondents' level of identity theft ignorance and their degree of carelessness, a Pearson r value of 0.185 was obtained. A p-value of 0.329 which was higher than the 0.05 level of significance showed that there is no significant relationship between the respondents' level of identity theft ignorance and their degree of carelessness. The respondents' degree of carelessness is not dependent on their level of identity theft ignorance. This shows that although the respondents' level of identity theft ignorance was high, they are still careful in their credit card due to their common sense or experience as well.

CONCLUSION AND RECOMMENDATION

Based on the salient findings of the study, the following conclusions were drawn: more than half of the respondents' aged 19-24, were female and had one credit card used, the respondents' level of financial identity theft ignorance was high, the respondents' degree of carelessness was low, the respondents' level of financial identity theft ignorance was the same regardless of the age, gender, and member of credit card used, the respondents' degree of carelessness was the same regardless of their age, gender and number of credit card used and the respondents' degree of carelessness is not dependent on their level of financial identity theft ignorance.

The following are offered as recommendations for possible actions: since the respondents have low level of financial identity theft ignorance, they should gain more knowledge in this kind of crime by reading relevant articles and by asking the professional advice of their bank partners, since the respondents degree of carelessness was high, they should keep being careful because it was proved that though that they don't high level of financial identity theft ignorance, they are still careful in their actions based on the result, since the respondents had were found to be careful, they can share their ways on how to secure personal information

to others, they can inspire others by practicing awareness on their surroundings and they can protect their belongings especially their financial or private account and future researchers are encouraged to replicate this study using higher number of respondents from multiple locales.

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