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E-Crime Validation Workshop
The Hague

Internet-based crime in Germany

Economic loss for citizens

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Capture so far

- Internet crime can come with significant costs for those affected
- Quantifying approaches so far concentrated on costs for business
- Official numbers regarding losses for individual citizens are mostly based on cases recorded by the police
- This does not even come close to the actual burden

Our survey*

- This study is based on a large scale survey, and estimates the financial loss for private individuals
- Altogether the loss in four important areas of internet crime
 - phishing
 - identity theft
 - fraud (goods and services)
 - malwareamounts to annually
- 3.4 billion EUR

* Study conducted as part of the WISIND project, led by DIW Berlin

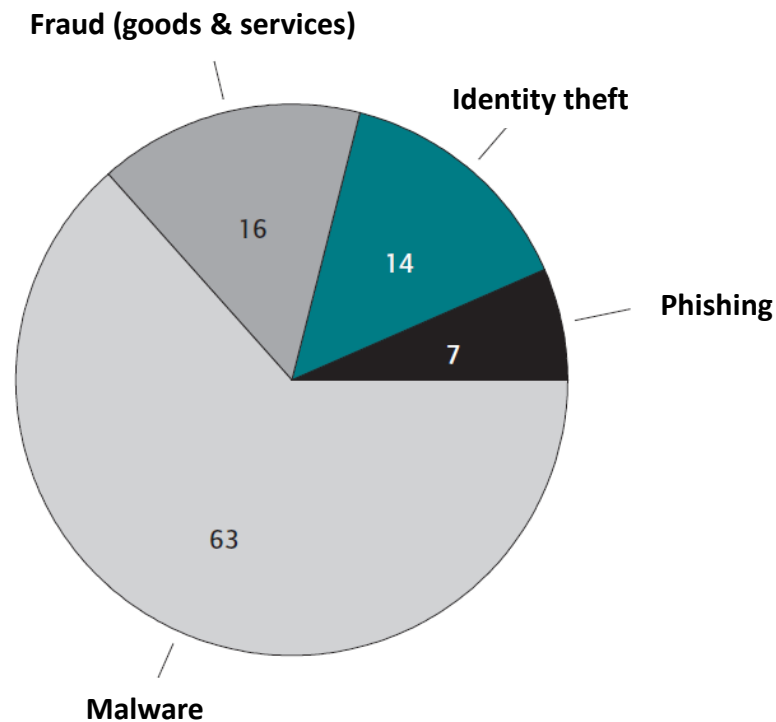
CATI

- Between July and September 2014 we had 12,000 persons in Germany called and asked about their experience and perception regarding internet crime
- Due to the size and representativeness of the survey we can more accurately estimate the darkfield
- Both, regarding cases (victimisation) and the resulting financial losses

Relative significance of offences: cases

Abbildung 1

**Significance of the individual categories of internet
crime**
Percentage of cases



Relative significance of offences: losses

Tabelle 2

Loss via internet crime, by case, in EUR

	losses	
	total	less cover compensations
Phishing	814	295
Identity theft	402	-
Fraud (goods & services)	238	201
Malware	129	-

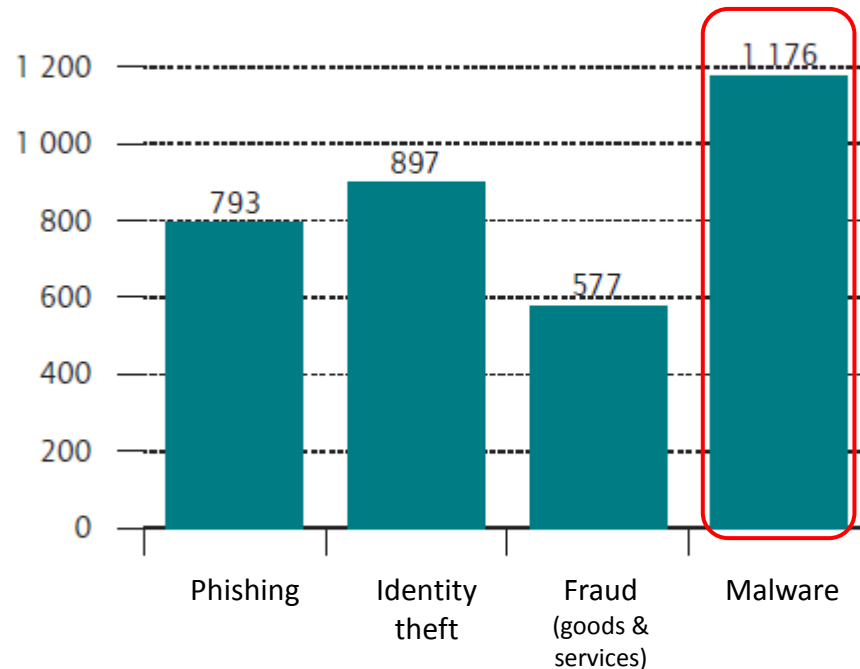
Quellen: Bug, M., Kroh, M., Meier, K., Rieckmann, J., van Um, E., Wald, N. (2015):
WISIND-Datensätze: Kriminalitätsbefragung; Berechnungen des DIW Berlin.

Economic impact

Abbildung 2

Economic damage inflicted on private persons through internet crime

In million EUR without secondary effects



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Wrap-up

- Cybercrime can lead to considerable costs for those affected. Previous attempts to quantify the damage have focused mainly on businesses. Official information on damages incurred by individuals is based primarily on cases reported to the police, but these figures in no way accurately reflect the actual number of cybercrimes.
- This study, which is based on a broadly conceived survey, evaluates the financial harm to individuals. It covers four key areas of cybercrime— phishing, identity theft, consumer fraud, and malicious software.
- The damage in these areas together amounts to approximately **3.4 billion euros** per year, equivalent to **0.1 percent** of Germany's gross domestic product (**GDP**).

Thank you.

Workshop Announcement:

- **capacity building workshop "Economics of Cybersecurity"**
April 11 in Berlin
(Horizon 2020 call: DS-04-2016 "Economics of Cybersecurity")
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- <https://www.fit4sec.de/en/>
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