

Understanding the Concept of Deception in Mobile Commerce: An Empirical Examination of Smishing in Mobile Banking

Research-in-Progress

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Abstract

This research presents an information processing model of Smishing susceptibility grounded in the prior research in information process and interpersonal deception. We plan to refine and validate the proposed model using a sample of victims in a Smishing attack in a mobile banking environment. We expect that the results would indicate that most Smishing texts are peripherally processed and individuals make decisions based on simple cues embedded in the text. We expect that the urgency cues in the text will stimulate increased information processing thereby short circuiting the resources available for attending to other cues that could potentially help detect the deception. Additionally, we expect the findings would show that habitual patterns of media use combined with high levels of text load have a strong and significant influence on individuals' likelihood to be Smished.

Keywords

Mobile commerce, Smishing, deception, mobile banking.