

Understanding Victims of Identity Theft: A Grounded Theory Approach

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Abstract

Being a victim of identity theft can be a devastating and life-changing event. Once the victim discovers the misuse they need to begin the process of recovery. For the "lucky" victims this may take only a couple of phone calls and a small amount of time; however, some victims may experience difficulties for many years. In order to recover, victims of crime require support and assistance; however, within Australia this support is sadly lacking. In order to identify the issues currently faced by victims of identity theft as they work through the recovery process, a Grounded Theory methodology was identified as most appropriate. This paper provides a brief overview of the history of the research project; a brief introduction of grounded theory with a focus on preconceived ideas and their implications; and a description of the research project currently being undertaken. A discussion of some issues experienced when using grounded theory within an IT department with very little experience of qualitative research will be provided, along with some preliminary results.

Keywords

Identity theft, recovery, victimology, qualitative research, grounded theory, preconceptions

INTRODUCTION

The initial concept for this research project was to design, implement and evaluate a tool that would assist victims of identity theft through the recovery process. A brief literature review and advice from an industry partner indicated that there was a need for further support for victims of identity theft and that the implementation of a smart software tool may be a suitable way of addressing these needs. In order to be able to begin the design phase an understanding of what victims currently experience was required, and so an initial review of the literature was undertaken.

The review led to the development of a prototype of a topology of identity theft victims based on the way in which the victim's identity was misused. The idea behind the topology was linked to the recovery of the victim, the method by which the victim would need to recover, and the organisations involved would depend upon how their identity was misused. The topology also included a severity rating that was based upon the type(s) of misuse and the number of incidents involved. For example, a victim whose identity had been misused to transfer funds out of their account one time would have a lesser severity rating than a victim who had found a criminal record in their name.

During further development of this typology, it became apparent that the information required to develop the tool was missing from the literature and that lack of knowledge had been identified by a number of key researchers in the domain (McNally, 2008; Jamieson et. al., 2008). This led to a change in the direction of the research project. Rather than developing the tool, the research project would now be re-designed so that the information required for the design phase of the tool would be obtained. The focus of the project therefore changed from using current knowledge to obtaining the knowledge from the victims.

In order to obtain the level of detail and understanding that would be required, it became apparent that a qualitative methodology would need to be used. It was finally decided that a Grounded Theory (GT) methodology would be utilized for this research project, and that the work that had been completed on the topology would be set aside until after the new project had been completed. A review of the GT literature indicated that there are different approaches to implementing the methodology and that there is limited direction regarding how to deal with preconceived knowledge prior to the commencement of the project.

The organisation of this paper is as follows. The next section provides a literature review of the research undertaken that focuses on identity theft victims, along with a review of grounded theory that focuses on the issues of preconceived ideas and literature reviews. In the third section, we provide an overview of the research project being undertaken including the research question that has been developed, the sub-questions that will be investigated, the methodology that is being utilised, a justification for the methodology chosen, and information regarding the data that is to be collected. In the fourth section, we provide some preliminary results from the project. Finally we provide a discussion and a conclusion.

LITERATURE REVIEW

Identity theft

One of the main issues faced by researchers within this domain is the lack of consistency with regards to terminology. The three main terms used within the literature are identity theft, identity fraud and identity crime. In many instances, the terms identity theft and identity fraud are used interchangeably. There have been a number of attempts made by researchers to provide standardized definitions for the terminology, but none have been adopted sufficiently for them to be considered definitive (ACPR, 2006; Jamieson et. al., 2008; Cheney, 2005; Sproule and Archer, 2007). For this work, the definitions provided by the Australasian Center for Policing Research (ACPR) have been adopted, as these definitions are inclusive, and have been developed with a focus on individuals as well as the Australian identification system (ACPR, 2006). The definitions being:

- identity theft: “the theft or assumption of a pre-existing identity (or significant part thereof), with or without consent, and, whether, in the case of an individual, the person is living or deceased”;
- identity fraud: “the gaining of money, goods, services other benefits or the avoidance of obligations through the use of a fabricated identity; a manipulated identity; or a stolen/assumed identity”; and
- Identity crime: “a generic term to describe activities/offences in which a perpetrator uses a fabricated identity; a manipulated identity; or a stolen/assumed identity to facilitate the commission of a crime(s)”.

For these definitions, a fabricated identity is one that is not based on any other identity and is entirely fictitious; whereas a manipulated identity is an already existing identity that has been altered to create a new identity.

Most identity theft incidents involve the victim’s identity being used by the perpetrator to commit some form of fraud. Historically the organization against whom the fraud was perpetrated was the legally recognized victim of the crime leaving the individual whose identity had been misused with very little recourse for justice or recovery. It is now accepted that there are often two victims of this one crime - the primary being the organization and the secondary being the individual (or business). Changes in the legislation of a number of Australian states have been introduced to legally recognize the individual as an official victim of crime.

McNally identified three stages of identity theft (see Figure: 1): the acquisition of the information or documentation required (Time 1), the misuse of the identity (Time 2), and the outcomes of the misuse (Time 3) (McNally, 2008).

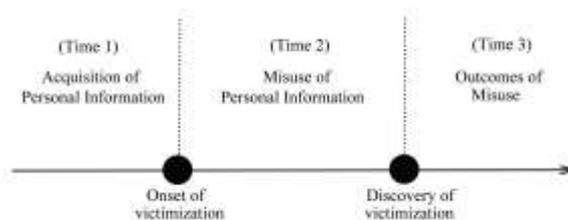


Figure 1 : The Three Stages of Identity Theft from (McNally, 2008)

During Time 1 the perpetrator obtains the information and/or documentation that they require in order to use the identity of the victim. The perpetrator may use technology-enabled methods or the traditional methods of obtaining this information; including phishing, dumpster-diving, stealing and obtaining forgeries of documents (Newman and McNally, 2005; MCLOC, 2008; Main and Robson, 2001). The perpetrator may also take advantage of the circular nature of identification, particularly within Australia, and forgeries to obtain legitimate documents (Jamieson et al., 2007).

Time 2 is where the onset of victimization occurs. The perpetrator uses the identity to perpetrate a fraudulent activity; this may involve accessing new lines of credit, committing employment and/or tax fraud, obtaining accommodation, and illegal immigration (Jamieson et. al., 2008; Cheney, 2005; Sproule and Archer, 2007; Newman and McNally, 2005). If the perpetrator uses identity whilst committing a criminal offence, this may result in a criminal record being created in the victim's name (Newman and McNally, 2005; Benner, 2000).

When the victim discovers the misuse, Time 3 begins. This may happen within a matter of hours or the victim may not become aware of any issues until years later. The victim can discover the misuse in a number of ways including having new applications for lines of credit rejected, being sent bills for services or utilities that they have not used, being contacted by their financial institution regarding suspicious activity on their account or even by being arrested for a crime that they did not commit (ITRC, 2008; Newman and McNally, 2005). Once the misuse is discovered, the victim must begin to work through the issues that may have been created. Research indicates that for some victims this may only take a phone call and a small number of hours; however for a small number of victims this may be the start of an arduous task that may take many years to resolve (ITRC, 2008).

Little is known about the specifics regarding what a victim experiences during Time 3 (Jamieson et. al., 2008; McNally, 2008). Although a number of studies have been conducted regarding victims of identity theft, they are quantitative in nature and do not provide an in-depth understanding of the experiences. An understanding of the obstacles and issues that a victim faces during the process of recovering from the incident(s) is required in order to be able to improve the current processes that are used.

Victims of Identity Theft

A number of studies relating to identity theft victims have been conducted internationally and a small number within Australia. The California Public Interest Research Group (CALPIRG) conducted the first known study on identity theft in 1996, followed by another in 1997 (Benner, 2000). The generalizability of the study is limited due to the sample selection and small sample size (n=56). The study found that victims faced many obstacles whilst trying to resolve the issues related to the theft of their identity with less than half of the participants of the study feeling that they could fully resolve all of the issues. Those with unresolved cases had been dealing with the issues for an average of four years, spending a mean of 175 hours and \$US808 in costs. One of the main difficulties was dealing with the different organizations involved, including law enforcement agencies. Many reported that the organizations were unhelpful and very difficult to deal with.

The Identity Theft Resource Center (ITRC) has conducted six studies relating to victims of identity theft (ITRC, 2008). These studies are limited in their generalizability as the survey is only sent to individuals who reported an incident of identity theft to the ITRC. The 2008 study found that victims spend on average 58 hours repairing the damage done to an already existing account and over 165 hours to fix problems regarding new accounts opened in their name. The participants also reported that a number of the issues that they faced associated with the misuse were "beyond their control", and that in some cases the victims had given up.

An exploratory study of identity theft victims conducted by Sharp et al. focused on the psychological and somatic impact of the incident on the victim (Sharp et al., 2004); however, the small sample size limit the generalizability (n=37). The study was conducted in three parts; a victim impact questionnaire, a Brief Symptom Inventory-18 (BSI-18) and a focus group. The BSI-18 is a standard test used to measure psychological distress and psychiatric disorders (Pearson, 2010). The victim impact questionnaire used open-ended questions to investigate the psychological effects on the victim after learning about the identity theft (Sharp et al., 2004). The questions focused on two time periods, two weeks and then twenty six weeks, after the discovery. Initially the most common reactions were feelings of irritation and anger, along with anxiety and fear. At twenty six weeks, the victim's emotional response altered and feelings of distress, desperation, irritation and anger were being experienced. The main physical response at two weeks related to sleep issues, however at the 26 week mark the main physical response was anxiety and nervousness. The results of the BSI-18 tests (n=30) indicate that those individuals who still had unresolved issues had higher means on all of the subscales, and those relating to somatization and depression were found to be statistically significant (Sharp et al., 2004).

Javelin Strategy and Research began studying victims in 2003 and their most recent study supports the belief that identity fraud is on the increase, with more victims in the last year than in any other period (Javelin, 2010). The main increase was in the area of new accounts fraud, where the victim's identity has been used to open new accounts and obtain new lines of credit. New accounts fraud is generally more difficult for the victim to detect, and is often associated with longer time periods and money to resolve the issues (ITRC, 2008; Newman and McNally, 2005).

In 2007, the Australian Bureau of Statistics (ABS) included a section on identity theft in their Personal Fraud survey (ABS, 2007). The survey was qualitative in nature and focused on the demographics of the victims, the method of fraud, whether the victim had reported the incident and to whom, the amount of time and money lost

and whether they had changed their behavior as a result of the incident. The study found that 12.8% of victims spent more than 20 hours resolving the issues and that 19.8% felt that the issue had not yet been fully resolved.

The Office of the Privacy Commissioner (OPC) included a small number of questions of identity theft in their study of "Community Attitudes to Privacy 2007" (OPC, 2007). The main aim the questions pertaining to identity theft was to determine the participants' attitudes towards privacy and identity, and collect details of how victims dealt with the outcomes. Only a very small amount of time was spent on the section pertaining to identity theft; according to their documentation on average only two minutes was spent on the questions in this section (OPC, 2007).

A more recent Australian study was conducted by Galaxy Research for Veda Advantage (Galaxy, 2009). The main aim of this study was to determine if participants had taken steps to protect themselves from identity theft, such as using the service which is available to inform the individual that someone has used their details to apply for credit. However, very little detail was made available publicly, the survey was very short, did not obtain any in-depth information and did not collect any information regarding the experiences of victims.

Victim Recovery and Identity Theft

Generally victims of crime may be impacted in three different ways: financially, physically and/or emotionally. These impacts may be a direct result of the crime, or may be experienced later. Each victim will react in a different way and their reactions may be dependent upon the type of crime, their relationship with the offender, along with their emotional state prior to being victimized. Each of these impacts can be experienced directly from the crime, or in-directly after the event. Victim recovery is one of the key concepts of victimology and occurs when the victim is provided with the assistance and support that they require to return to the same, if not better, state that they experienced prior to the crime being committed (Fattah, 2000).

Victims of identity theft are not often physically present during the act, and therefore may not experience a direct physical impact. However, indirect physical impacts may appear later, especially in cases where the issues created by the misuse take a long time to resolve (Sharp et al., 2004; Shover and Fox, 1994).

The financial impact may be direct as victims may lose money from their accounts or be identified as the person responsible for a debt. Indirectly, they may experience a loss of income, medical or legal expenses, loss of employment, moving costs, and other costs (ITRC, 2008).

The emotional impact can be experienced in the short, medium or long term. The victim may experience shock, confusion, depression, panic symptoms, grief, trust issues, and even develop anxiety disorders such as agoraphobia. The response may be so severe that the victim may develop some form of psychiatric problem, for example a Posttraumatic Stress Disorder (Goldney, 1998). The emotional, or psychological, impact experienced may depend upon a number of issues including the offender/victim relationship, the perception that the victim has of the legal system, the treatment that they obtain, the nature of the crime, and the victims state prior to the offense (Fattah, 2000). It is often felt that victims of violent crimes are impacted more severely than victims of white-collar crimes (non-violent), however, this is not always the case. Shover found that the effects of white-collar crime can "echo" that of violent crime, and that the effects can be felt long-term (Shover and Fox, 1994).

Summary

In order for a victim to be considered to be recovered from the incident, they should be provided with the assistance and information required to return to the state that they enjoyed prior to the incident taking place. As a victim may have been impacted by the crime in a number of different ways, there are a number of different aspects that the victim needs to deal with in order to achieve recovery including the legal, financial, mental, physical, health and behavioural. Currently, there are a number of victims of identity theft who may never recover from the crime (ITRC, 2008). In some cases, the individual's ability to interact and participate in society may have been severely effected by the misuse of their identity. In order to understand why some victims continue to experience ongoing issues, and provide other victims with an improved or more efficient recovery; in-depth knowledge regarding Time 3 is required (McNally, 2008).

Grounded Theory

Grounded Theory (GT) finds its origins with Glaser and Strauss (1967) with the publication of "The Discovery of Grounded Theory". GT is characterised by its inductive interpretive approach to enquiry and provides a set of techniques and principles that guide researchers through data collection and analysis (Denzin & Lincoln, 2005; Matavire and Brown, 2008). According to Glaser (1967), GT is defined as "... the systematic generating of theory from data, that itself is systematically obtained from social research" (p. 2). A number of adaptations of GT have been released, with the first iteration being referred to as Glaserian GT (Corbin and Strauss, 1990). The other notable divergent version is the Straussian approach (Strauss and Corbin, 1990), from the "The Basics of Qualitative Research".

Urquhart et al (2010) identified four characteristics of GT from the different variations; these being:

1. The main purpose of GT is to build theory.
2. To avoid hypothesis testing. If the researcher has prior knowledge of the research area it is important that GT is not used to test hypotheses that may have been formed, or if one has been that GT is used to expand or enhance the theory further, rather than to verify.
3. The joint collection and analysis of data, including the implementation of constant comparison. Separation of this may hinder the theory development process.
4. Finally, the use of slices of data, selected using theoretical sampling. This enables the researcher to have different data that may provide different views.

It is a common misconception that a researcher utilising a GT methodology should not conduct a literature review prior nor should they have any preconceived ideas prior to data collection and analysis (Urquhart and Fernandez, 2006). The literature is divided in its stance on preconceived ideas by two opposing fundamental viewpoints, Glaserian GT and Straussian GT. The Glaserian GT approach requires the researcher to enter the research field with no preconceived problem statement, interview protocols, or extensive review of the literature (Bryant & Charmaz, 2007). Whereas the Straussian GT approach purports that the researcher's background, past experiences and engagement with the literature support the academic intellect required to evaluate, organise, and synthesize the messages hidden in the data (Corbin & Strauss, 2008).

Urquhart and Fernandez (2006) identify that it is very difficult for a PhD candidate to avoid the completion of a literature review and that it is appropriate to use *phasing* of the literature as described by Martin (2006). Rather than using the literature review to identify a hypothesis and then implement a methodology to validate the hypothesis, an initial literature review should be used to enable the researcher to obtain a sense of the area and to define the problem; Martin refers to this as the *noncommittal* literature review. Once the researcher has analysed the data and the theories have been developed, the literature is re-visited; the *integrative* stage. This stage is used to strengthen and integrate the new theories with the existing literature. The use of a two-stage literature review also aligns with the four main phases that are undertaken when using a GT approach, these being:

1. Research Design
2. Data collection
3. Theoretical saturation
4. Discovery and conclusion

The first stage, Research Design, involved the defining of the research questions and selecting cases to be included (Strauss and Corbin, 1990). If the researcher does not have sufficient background in the area then the use of a *noncommittal* literature review during this phase will enable them to develop an appropriate question. Finally the *integrative* stage can be undertaken during Phase 4.

THE RESEARCH PROJECT

The following section provides an overview of the research currently being undertaken, provides the research questions, and details of the data that will be collected.

The Research Questions

The main question for this research is:

- What do victims of identity theft experience as they work through the processes of recovery and what are the opportunities for improvement in processes and their experiences?

In order to answer the research question a number of sub-questions will be investigated; these being:

- What pathways do victims of identity theft currently use during the recovery process?
- What processes do organisations currently use to assist victims of identity theft through the recovery process?
- What impact do the processes used by organisations have upon victims of identity theft?
- How effective are the current processes and what are the opportunities for improvement?

Data Collection

One of the main issues identified within this area of research is the lack of a centralized data collection of incidents of identity theft within Australia. Victims may be difficult to identify and after being a victim of identity theft they may be unwilling to participate in this activity. Victims may have also developed trust issues that may make them unwilling to participate if approached directly. In order to obtain an overall picture of the

domain, the decision was made to collect data from three sources; these being victims of identity theft, target organizations, and reports of identity theft (see Figure: 2).

The primary source of data for this research project will be obtained from victims. Semi-structured interviews will be used to obtain information regarding what the victim experienced, what actions they undertook, who they contacted, and what obstacles they encountered after they discovered that their identity had been misused.

In order to obtain the perspective of the organizations that deal with victims, semi-structured interviews will also be conducted with investigators or personnel who deal with identity theft issues within target organizations. The target organizations that have been identified within the literature include financial institutions, utilities providers, insurance agencies, and government agencies (Cuganesan and Lacey, 2003). Information regarding procedures that the organizations use when dealing with victims of identity theft will be collected. This may include formal documentation, screen-shots, brochures, and flow-charts; these will be used as a reference point for the interview and also to be able to compare procedures used by organizations.



Figure 2: Three data sources

Finally, in order to obtain further details regarding incidents of identity theft, de-identified copies of reports will be obtained from law enforcement agencies, along with target organizations. The reports of identity theft will be utilized in a number of ways. Depending on what information the organization stores, the reports may contain both qualitative and quantitative information. The reports may contain narratives that will be able to be analysed using the grounded theory methodology and triangulation will be utilised. Currently the researchers are investigating the use of Association Rule Mining on the data collected to see if this may be used to further inform the qualitative data collection.

The data sources and methods that will be utilized within this study will mean that three of the four types of triangulation methods will be utilized; these being data, theory, and methodological triangulation (Patton, 2002).

Justification for approach

Grounded theory has been used in many discipline areas such as health, nursing business, management, tertiary education, and in information systems research (Locke, 2001; Rowlands, 2005; Walsham, 1995). A Straussian GT methodology was considered to be the most appropriate as the literature review did not provide a sense of the problem. Through the evolution of the project and the review of the literature, it became apparent that there was little knowledge regarding victims of identity theft and the recovery process. Some initial work had been conducted to develop a topology of identity theft victims prior to the decision to utilise a GT methodology, the decision was made to set this work aside.

This research project will use a Multiple-case, multiple units of analysis, rather than using a single case study that would only provide insights from that single perspective (Yin, 2003). As individuals perspectives vary and may be quite different from one another, it is important to include multiple perspectives which will provide a more complete picture of the research area. The rationale behind using this approach includes the desire to obtain a rich data source that is able to provide a deep and clear understanding.

As previously mentioned, the original plan for this research was to develop a tool that would assist individuals through the process of re-establishing their identity. In this context, this work will develop theories and provide an understanding of the domain, which may then later be used for systems development (Nunamaker Jr. et al., 1990).

PRELIMINARY RESULTS

The research project is still in the early stages of recruitment, data collection and coding. As there is no centralised reporting system within Australia, organisations identified as potential targets of identity fraud have been approached to take part in the study and to act as third party recruiters. From this preliminary work, several themes have been identified including the victims fear of unknown actions taken by the perpetrator, difficulties experienced when dealing with organisations and the impact of the first contact that the victim has with an organisation.

One of the common steps that the organizations interviewed required of the victim was to make a report of the incident to their local police. However, the experience of a number of victims indicates that this can be a very difficult process. One victim attempted to report the crime to their local police station which refused to take their report as the crime had been committed in another state. The victim then attempted to report the matter to the local police of the state in which the incident was committed who also refused to take their statement as the victim was not able to make the report in person.

From an organizational perspective, it appears that the very first interaction the victim has with the organization can have an impact on the victim and how they deal with the issue. The following scenarios highlight two different ways in which the victim may discover the fraud and the different responses received.

Scenario 1 - The victim is informed of the fraud by the organization involved. During the initial conversation what has occurred is clearly explained and they are provided steps that the victim is required to follow in order to have the incident cleared from their record. The victim is normally willing to undertake the necessary steps.

Scenario 2 - The victim discovers the fraud themselves when they receive a bill for goods or services that they did not order. They call the organization involved, are transferred from one department to another, put on hold a number of times and are required to explain the problem to a number of different people, until finally being put through to the correct department. By this time, they may experience "Call-centre rage" and when the representative of the organization explains that there is a set procedure that the victim has to follow the victim may react in a very negative way and be unwilling to undertake the necessary steps.

These two scenarios demonstrate the importance of the first contact with the organization. If it is handled poorly, it can exacerbate the experience of the victim, however if handled appropriately and if the victim is properly informed, the impact that the incident has upon the victim can be lessened.

The preliminary work identifies some of the underlying issues that are faced by victims of identity theft including an apparent lack of understanding by the organizations involved, difficulties faced when trying to make reports to law enforcement agencies, and differences in the priorities of the victim and the organization involved. The work also highlights the importance of the first contact that the organization has with the victim and that if it is not handled appropriately that it can impact how the victim responds to further requirements.

DISCUSSION

The research project described in this paper has completely evolved since its original inception. The initial project would have involved the use of a traditional IT/IS methodology. As part of this process, a literature review was undertaken that resulted in a preliminary topology of identity theft victim types but also demonstrated a large gap regarding research in this area and forced a change in the approach taken. In order to obtain the in-depth knowledge required to enable the development of the tool, a GT approach was deemed appropriate, and as the gap in knowledge was substantial, the Straussian interpretation was selected. The literature regarding prior conceptions and the effect it has on the research is divided within the GT community, and provides very little guidance as to how to overcome this.

Predominantly, the methodology used within the department is an experimentally based approach and there is a lack of expertise regarding qualitative methodologies. This has had an impact on the design of the project in particular on the data that is to be collected and analysed. In order to gain acceptance from the wider research community within the department, the research design was altered to include multiple sources of data and the use of triangulation. If this project was to be undertaken within another department that traditionally adopts GT as methodology, less data may have been able to be collected for analysis. Feedback provided by specialist researchers from another department supported this view and concern was expressed regarding the volume of the data.

It has also become apparent that the process of implementing a qualitative methodology is very time consuming, particularly when compared with traditional IT strategies which can often obtain faster results. This can make the use of a qualitative approach less appealing, particularly to early career researchers who need to be able to publish quickly. A GT approach is sometimes seen to be laborious, complicated, does not provide instant feedback, and the opportunities for early publications are limited.

Using a qualitative approach, in particular the use of GT, within the IT research domain can also have an effect on the submission and acceptance of papers within the area. Feedback obtained after the submission of one paper included the comment "*details about the numbers of cases required in order to make a study statistically significant*", is a clear indication of a lack understanding of qualitative research. Another reviewer questioned the preliminary results provided, stating "*..it would be even better if the preliminary work included a larger set of*

victim cases and could be used to draw a preliminary finding". A lack understanding of qualitative research by the reviewers means that more detail regarding the implementation and justification regarding the use of GT is required within the paper in order to substantiate and provide sufficient background.

The project is currently in the early stages of recruitment, data collection and analysis. Organisations that have been identified within the literature as targets of identity fraud have been approached and invited to take part in the study. Those organisations who have agreed to take part are currently contacting known victims of identity theft to invite them to participate. The next steps of this project are to continue with the data collection from both victims and representatives of the organisations involved. Reports of identity theft incidents are also being sought from the organisations so that these may be collated and analysed using an Association Rule Mining approach.

CONCLUSION

This paper has provided an overview of a research project that has evolved from a traditional IT project to one involving the use of a grounded theory methodology. The paper has also provided an overview of the identity theft domain, which explains the reasoning behind using a traditional grounded theory approach, highlights some of the issues relating to using a grounded theory methodology within a department with little qualitative research experience; and examines some of the issues faced when using GT within the IT domain. The preliminary findings presented in this paper using GT methodology highlight the need for further research in identity theft to understand the experiences of identity theft victims and the impact that business process used by organisations can have upon them during the recovery process.

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