

Youth might be at risk online with too much data sharing

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27 Jun 2018

As Youth Month draws to a close, I am concerned about data and the security issues that pertain to it. Where do millennials stand in this era of unlimited data and heightened vulnerability?



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Are they comfortable or are they conservative? It's a delicate balance but ultimately it comes down to the individual and their various reference groups: parenting, cultural, friends, schooling etc.

More idealistic and less constrained

"Compared to other generations, millennials are more idealistic and less constrained," says Larry Alton in his article, *How Millennials Think Differently About Online Security* in *Forbes*: "They grew up in an age of internet access and digital devices and are more connected than any generation before them."

This environment appears to set up two choices: either millennials are increasingly aware and concerned or they are aware and not at all concerned.

However, having grown up in the digital age, millennials, some with exposure from the age of four years old, the digital

universe is a comfortable place and issues of trust do not carry the same concerns for them as they might have for their parents' generation.

According to a Gallup poll, Alton says, millennials have more trust in institutions that guard their personal data. "Millennials have higher trust in almost every category, including banks, health insurance companies, credit card companies, cellphone companies, email providers, and brick-and-mortar retailers."

Also, millennials appreciate online targeting that serves their needs in preference to 'spamming' that has no relevance.

Millennials think differently

"They're aware of the risks of having data stored online, and know that they're vulnerable, but have enough trust that nothing terrible will happen to them," Alton says.

They're comfortable with the idea that their personal data is online and available to a wide range of advertisers but have no real fears about seriously adverse consequences.

"They take responsibility for their own data, sharing it judiciously, changing their passwords often, and avoiding sharing information with questionable outside sources. Since the majority of data breaches are caused, to some degree, by human error, this is a positive quality to have," Alton says.

Millennials think differently about online security because they've grown up in the digital age.

According to Danny Bradbury writing in the *Guardian*: "Employers take note: millennials are well-versed in online privacy, 'While many use social networks such as Facebook and Twitter, they have an aversion to drama, and often take steps to limit the kinds of information available about themselves online.'"

There's no "right" philosophy but the better you understand online privacy and security concerns the more effectively we can address online security individually and professionally. Companies may want to think about investing more heavily in IT and online security in this age of data abundance that increases both individual and corporate exposure.

ABOUT MANIE VAN SCHALKWYK

Manie van Schalkwyk has a B.Com from the University of Pretoria and has 30 years professional experience which 23 years are specialised in the broader credit information industry. He was appointed as the Executive Director of the SAFFS in February 2016. The organisation is committed to combating fraud across the financial services industry by providing a shared database to member organisations and offering the South African public a means of protecting themselves against impersonation and identity theft.
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