

MORE THAN FEAR: THE MEDIATING ROLE OF ORGANIZATIONAL AND INSTITUTIONAL TRUST ON FEAR OF CYBERCRIME AMONG THAI INTERNET USERS

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ARTICLE HISTORY

Received: 30 June 2025

Revised: 7 July 2025

Published: 19 July 2025

ABSTRACT

This study examines the psychological mechanisms underlying fear of cybercrime among Thai internet users, focusing on the mediating role of organizational and institutional trust. As cybercrime continues to escalate globally, it is critical to understand how digital users' perceptions of trust influence their fear of online threats. Using data from 400 Thai internet users. Using the PROCESS Model 4 (Hayes, 2022) to explore how perceived knowledge of cybercrime impacts fear of cybercrime, with trust in organizations and institutions serving as a mediator. The results indicate that organizational and institutional trust serves as a partial mediator in the relationship between perceived knowledge of cybercrime and fear of cybercrime. Perceived knowledge of cybercrime reduces fear of cybercrime both directly and indirectly through organizational and institutional trust. These findings suggest that improving organizational and institutional trust could be a key strategy in reducing fear of cybercrime. Policy and educational efforts should prioritize not only enhancing knowledge but also building and maintaining trust in cybersecurity institutions. Practical implications include focusing on transparency, clear communication, and strong security features across digital platforms and governmental bodies to alleviate public concerns.

Keywords: Cybercrime Fear, Perceived Knowledge, Organizational Trust, Institutional Trust, Mediation Effect

CITATION INFORMATION: Rattanasirivilai, S., & Saengchan, P. (2025). More than Fear: The Mediating Role of Organizational and Institutional Trust on Fear of Cybercrime among Thai Internet Users. *Procedia of Multidisciplinary Research*, 3(7), 115.

Data Availability Statement: The raw data supporting the conclusions of this article will be made available by the authors, without undue reservation.

Conflicts of Interest: The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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