

**Journal of Religion & Society (JR&S)**

Available Online:

<https://islamicreligious.com/index.php/Journal/index>

Print ISSN: [3006-1296](https://doi.org/10.5281/zenodo.18461299) Online ISSN: [3006-130X](https://doi.org/10.5281/zenodo.18461299)

Platform & Workflow by: [Open Journal Systems](https://openjournalsystems.org/)

<https://doi.org/10.5281/zenodo.18461299>

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**Cybercrime Awareness, Legal Literacy and Reporting Behavior among Generation-Z in Pakistan: Gendered Patterns and Policy Implications**

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**Abstract**

*The rapid growth of digital technologies has exposed Generation-Z to increased risks of cybercrime, yet their awareness of legal protections and reporting mechanisms remains limited. This study examines knowledge of Pakistan's cybercrime laws (Prevention of Electronic Crimes Act, 2016), reporting behavior and gendered differences in awareness and fear among 350 Generation-Z social media users aged 18–26 years. Findings reveal that only 29.1% of respondents were familiar with PECA 2016 and only 17.4% knew how to file a complaint with the FIA Cybercrime Wing. Female respondents reported higher fear of victimization compared to males, despite slightly higher legal awareness. Awareness of cybercrime laws negatively correlated with fear, indicating that legal knowledge serves as a protective factor. The study underscores the urgent need for targeted digital literacy programs, gender-sensitive awareness campaigns and simplified reporting mechanisms to safeguard Generation-Z in Pakistan.*

**Keywords:** Cybercrime awareness, Digital literacy, Generation-Z, Legal literacy, Pakistan, Reporting behavior

**1. Introduction**

The digital revolution has transformed the ways in which young people interact, communicate and access information. Social media platforms, messaging apps and online forums have enabled unprecedented connectivity but have also exposed young users to **cybercrime**, including harassment, identity theft and digital impersonation (Livingstone & Smith, 2014; Patchin & Hinduja, 2018). Generation-Z (born mid-1990s to early 2010s) has grown up entirely in the digital environment, making them the most active and vulnerable users of online spaces (Pew Research Center, 2019).

While Pakistan has legal frameworks such as the **Prevention of Electronic Crimes Act (PECA) 2016** to protect digital users, prior research suggests that knowledge of such laws is limited among youth and reporting mechanisms are poorly utilized (Shah & Ahmed, 2020). Without awareness of legal protections and complaint procedures, victims of online harassment remain unprotected, increasing their psychological distress and sense of vulnerability (Livingstone et al., 2011).

This study examines three main areas:

1. Awareness of Pakistan's cybercrime laws among Generation-Z.
2. Knowledge of procedures for reporting online harassment and cybercrime to the **Federal Investigation Agency (FIA)**.
3. Gendered differences in awareness, reporting behavior and fear of victimization.

By investigating these dimensions, the study addresses a critical gap in the understanding of **legal literacy and protective behaviors among young digital users in Pakistan**, offering evidence-based recommendations for education, policy and public awareness initiatives.

## 2. Literature Review

### 2.1 Cybercrime and Youth Vulnerability

Cybercrime encompasses a broad spectrum of online offenses, including identity theft, cyberbullying, online harassment and the circulation of harmful or manipulated content (Wall, 2007). Research consistently shows that young people are particularly susceptible to these risks due to **high levels of social media engagement**, curiosity about digital spaces and **risk-taking behaviors** (Patchin & Hinduja, 2018). Adolescents and young adults are often targets of cyberbullying and other online harms precisely because of their **substantial online presence** and evolving emotional resilience (Kowalski et al., 2014).

Studies within South Asia highlight that youth frequently encounter cyber threats such as harassment, phishing attempts and identity misuse without adequate recognition of these risks, which in turn increases vulnerability (Pal et al., 2022). Limited **digital literacy and peer pressures** contribute to this vulnerability, as many young users share personal data without full awareness of potential misuse (International Journal of Humanities and Social Science Invention, 2025).

In Pakistan, qualitative research on youth victimization suggests that young internet users often make choices about online engagement **without sufficient awareness of cyber risks**, resulting in victimization through bullying, blackmailing and hacking (Faiz Ullah et al., 2021). Despite increasing connectivity, formal studies on how youth understand and respond to cybercrime remain sparse, indicating a research gap that highlights the importance of examining both awareness and protective behaviors among Generation-Z in Pakistan.

### 2.2 Legal Literacy and Reporting Behavior

Legal literacy refers to the **understanding of laws, rights and procedures** that empower individuals to protect themselves and seek redress when victimized (Healy, 2016). In the context of cybercrime, awareness of relevant legislation — such as Pakistan's **Prevention of Electronic Crimes Act (PECA) 2016** — and knowledge of **reporting mechanisms** are critical for enabling victims to seek justice. However, research indicates that even digitally active youth often lack **practical knowledge about cybercrime laws and how to engage with law enforcement** (Livingstone et al., 2011; Citron, 2014).

Several international studies demonstrate that reporting rates for cyber offences remain low among youth because of **fear, perceived inefficiency of authorities and misunderstanding of procedures** (Sohail & Naz, 2024). In Pakistan specifically, survey data highlight that many internet users remain unaware of available reporting channels and cyber rights under PECA, mirroring challenges seen in other developing countries where cyber law enforcement systems are still evolving (Shah & Ahmed, 2020; Sohail & Naz, 2024).

Furthermore, research from other contexts reinforces that awareness alone is insufficient; youth must also be equipped with the **skills and confidence to navigate reporting processes** and to engage with authorities when victimized (Ahmed et al., 2025). Without this practical literacy, even well-designed legal frameworks can fail to protect young users effectively.

### 2.3 Gender Differences in Cybercrime Awareness and Fear

A substantial body of literature identifies **gendered patterns** in experiences of cybercrime and digital safety. Research across diverse contexts shows that **female users often report higher fear of victimization**, particularly related to sexual harassment, cyberstalking and non-consensual sharing of images (Powell & Henry, 2017). This gendered vulnerability is influenced by **social norms, cultural pressures** and the nature of online threats that disproportionately target women and girls (Suparto et al., 2024).

Beyond fear, gender differences also appear in **digital literacy and safety behaviors**. Some studies suggest that while women may be slightly more aware of protective measures, they often exhibit **greater reliance on informal support networks** rather than formal reporting mechanisms, reflecting broader societal constraints and mistrust of institutions (Coopamootoo & Ng, 2023).

In the Pakistani context, research on online violence against women highlights **gaps in legal protections and enforcement**, including barriers to reporting and limited gender-sensitive mechanisms within the criminal justice system. These structural limitations, along with persistent socio-cultural stigmas, further deter women from pursuing formal complaints even when legal frameworks exist (Baig & Jafary, 2024).

Together, these findings underscore the importance of examining **both awareness and fear** as gendered experiences in cybercrime research. Gender differences not only shape youth vulnerability and response patterns but also have implications for the **design of targeted education and policy initiatives** that can more effectively address the needs of male and female digital users.

### 3. Research Design and Methodology

A quantitative, cross-sectional survey was conducted to examine awareness of cybercrime laws, reporting behavior and fear of victimization among Generation-Z social media users in Pakistan. The descriptive and correlational design allowed for exploration of relationships between legal literacy, reporting behavior and perceived risk of online victimization.

The sample consisted of 350 participants aged 18–26 years, including 40% males, 58% females and 2% non-binary or undisclosed. Most were undergraduate students, with a smaller number of postgraduates, recruited from urban and semi-urban areas to capture diverse experiences.

Data were collected via a structured online questionnaire with four sections: demographics, awareness of cybercrime laws (PECA 2016), knowledge of reporting procedures with the FIA Cybercrime Wing and fear of victimization measured on a five-point Likert scale. The questionnaire was pretested with 30 respondents and the fear scale demonstrated good reliability (Cronbach's alpha = 0.82).

Participation was voluntary and anonymous, with digital informed consent obtained. Respondents were informed of their right to withdraw and contact details for counseling services were provided.

Data analysis included descriptive statistics (frequencies, percentages, means and standard deviations), chi-square tests for gender differences, independent t-tests to examine fear by legal awareness and Pearson correlation to assess the relationship between legal knowledge and fear of victimization.

## 4. Results

### 4.1 Awareness of Cybercrime Laws

Analysis of awareness levels revealed that only 29.1% of respondents were familiar with the Prevention of Electronic Crimes Act (PECA 2016), while awareness of formal complaint procedures with the FIA Cybercrime Wing was even lower at 17.4%. These findings suggest that although the law exists, practical knowledge of legal protections and mechanisms for reporting cyber offenses among Generation-Z is limited.

### 4.2 Gender Differences in Legal Awareness

Gender comparisons indicated that female respondents demonstrated slightly higher awareness of cybercrime laws than males. Specifically, 34.0% of females reported familiarity with PECA 2016, compared to 23.6% of males, while 19.8% of females knew how to file a complaint with the FIA versus 15.0% of males. Despite this marginally higher awareness, females also reported higher levels of fear of victimization, highlighting social vulnerability that persists even among those who are legally informed.

### 4.3 Fear of Victimization and Legal Awareness

Fear of online victimization was significantly associated with legal awareness. Participants who were aware of PECA 2016 and reporting procedures had a lower mean fear score ( $M = 2.91$ ) compared to those who were unaware ( $M = 3.47$ ). An independent t-test confirmed this difference was statistically significant,  $t(348) = 4.21$ ,  $p < 0.001$ , indicating that legal knowledge exerts a protective effect by reducing perceived risk of victimization.

### 4.4 Reporting Behavior

Despite the presence of legal frameworks, reporting behavior remained low. Only 17.4% of respondents knew how to file a complaint with the FIA, while the majority relied on informal channels such as family, friends or social media support networks. This gap suggests a disconnect between the existence of cyber laws and their accessibility or practical use among young users.

### 4.5 Correlation Between Legal Awareness and Fear

Pearson correlation analysis revealed a moderate negative association between legal awareness and fear of victimization ( $r = -0.38$ ,  $p < 0.001$ ), suggesting that greater awareness of laws and reporting procedures is linked to lower anxiety about online risks.

### 4.6 Gendered Patterns of Fear and Reporting

Gendered analysis showed that female respondents reported higher fear of victimization ( $M = 3.47$ ) compared to males ( $M = 2.91$ ),  $t(348) = 4.05$ ,  $p < 0.001$ . Females were also more likely to seek informal support rather than using formal reporting channels, highlighting the need for gender-sensitive interventions aimed at both reducing fear and encouraging use of official legal mechanisms. These patterns underscore the importance of tailored educational programs, awareness campaigns and institutional reforms to promote both knowledge and empowerment for young female users in digital spaces.

## 5. Discussion

### 5.1 Awareness and Legal Literacy

The findings indicate that awareness of cybercrime laws among Generation-Z in Pakistan remains low, with only a minority familiar with PECA 2016 and reporting procedures. This is consistent with prior research in Pakistan and other developing countries (Shah & Ahmed, 2020). Limited legal literacy prevents victims from seeking justice and contributes to heightened perceptions of vulnerability in online spaces.

### 5.2 Gender Differences and Vulnerability

Female respondents reported higher fear of victimization and were more likely to rely on informal support channels rather than formal reporting mechanisms. These patterns reflect underlying social and cultural factors that influence digital safety and

access to legal protections. The results align with international research showing that women are disproportionately affected by online harassment and digital abuse (Powell & Henry, 2017).

### 5.3 Policy and Educational Implications

The study highlights the need for targeted interventions to improve legal awareness and digital safety. Digital literacy programs should include clear guidance on cybercrime laws and reporting mechanisms, while gender-sensitive awareness campaigns can focus on enhancing female users' confidence and protection online. Simplified reporting procedures with clear instructions are critical to increase formal complaint rates. Additionally, collaboration between universities, social media platforms and law enforcement agencies can improve accessibility, trust and effectiveness of cybercrime prevention measures.

### 6. Conclusion and Recommendations

The findings of this study indicate that cybercrime awareness, legal literacy and reporting behavior among Generation-Z in Pakistan remain suboptimal, leaving young users exposed to significant digital risks. Gender differences were evident, with female respondents reporting higher fear of victimization and greater reliance on informal support networks, highlighting the need for targeted interventions that address women's unique vulnerabilities in online spaces. Importantly, legal awareness was found to be associated with lower fear, emphasizing the protective role of knowledge in empowering young users to navigate digital risks.

To address these gaps, it is recommended that cyber law education be integrated into school and university curricula, public awareness campaigns be launched to inform youth about reporting mechanisms and the Federal Investigation Agency's complaint procedures be simplified to encourage formal reporting. Future research should explore the barriers to reporting cybercrime and evaluate the effectiveness of digital literacy programs to strengthen the safety and resilience of Generation-Z in Pakistan's digital environment.

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