**Identity theft- the investigation,implication and alleviation on the Jamaican society.**

**Group Members:**

Ronique Dixon-0603936

Ruth Meredith-0904441

Shauntae Mitchell-0903758

Kareem Scott-0900067

The University of Technology, Jamaica.

School of Computing and Information Technology.

**Abstract**

In past times, identity theft was not really seen as being prominent in Jamaica, reason being that the public didn’t hear much about these kinds of incidents. However, in recent times, identity theft crimes have been on the rise in Jamaica. People’s identities (names and other personal information) are being stolen, which can, and has caused serious implications regarding those people. The Jamaica Constabulary Force (JCF) Organized Crime Investigation Division has formed a task force called the “Fraud Squad” to help fight this kind of crime. The Fraud Squad has been successful in locating some of the perpetrators involved in identity theft; however their current strategy only catches these perpetrators after the crime has been committed. As a result, people are still being affected and the implications are still great.

In Jamaica, many transactions require a Tax Registration Number (TRN) to be carried out. As a result, TRNs are being stolen by perpetrators taken other people’s wallet which usually contains a card with the TRN on it and other ways which are putting people in very difficult situations. Perpetrators are using other people’s TRN to conduct their own business without having to pay or use their own money. They are not easily spotted because they use false identification such as fake IDs and fake names. With advancement in Technology, Biometric data can be used to identify a person using their hair, fingerprint etc. as seen in other parts of the world, example: In America, the Department of Homeland Security collects biometric data from applicants for UK visas.This research seeks to find or identify and implement the best way of identifying a person which will result in catching perpetrators before the crime is committed via biometric data or any other means.

The questionnaires and interviews will be conducted to find out which method will be more accepted to implement here in Jamaica. After the questionnaires are answered and the interviews are conducted, the information gathered will help us decide what system to implement for this research. The implementation may be beneficial not only to Jamaica but to the Caribbean on a whole. To build this system, this project will make use of a number of programming languages including C#, JavaScript and HTML.

**Introduction to the problem**

According to the U.S. Department of Justice,” Identity theft and identity fraud are terms used to refer to all types of crime in which someone wrongfully obtains and uses another person’s personal data in some way that involves fraud or deception, typically for economic gain” (National Crime Prevention Council, 2005).According to multiple reports in the past year from financial institutions, Government agencies and law enforcement personnel, identity theft is becoming a major problem world-wide and more so a big problem in Jamaica. In recent years we have seen where persons have been using other person’s personally identifiable information to transact business among other things.

In an article written by HELPS (2012), it was stated how identity theft is becoming a prominent issue in Jamaica with the main perpetrators being deportees.Their method of identity theft is falsifying taxpayer registration numbers (TRNs). They would use TRNs to do a variety of things like buying a house in someone else’s name, taking out credit cards in someone else’s name or even paying their own bills using someone else’s identification.As a result of the problems stated, this research will focus on studying the implications that identity theft has on Jamaican society and determining what can be done in order to reduce its occurrence.

It is important to note that the key independent variable within this study is identity theft. The impact identity theft has on society and the preventative measures that can be put in place should be considered as the dependent variables.

**Problem Statement**

According to an article by Tax Administration Jamaica, many business transactions such as obtaining a driver’s license, paying GCT, filing tax returns and obtaining a road license will require a Tax Registration number (TRN). This has consequently led to a new problem in Jamaica called identity theft. The main issues to be addressed are:the falsification of TRNs and the embezzlement of an individual’s identity.Thieves may steal consumers’ identities by “checking though garbage for bills, pretending to be financial institutions and sending requests for personal information, stealing wallets, purses or mail, or by bribing someone with access to this information” (Consumer Affairs Commission, 2011). Identity theft has major implications for the victims involved. In an article by the Consumer Affairs Commission (2011), it was stated that identity theft can deprive consumers of their funds, destroy credit ratings and ruin reputations. The Jamaica Constabulary Force Fraud Squad has been seeing more and more cases of identity theft in Jamaica, especially where deportees are concerned.

**Research Questions**

1. In what way does the government implement plans to combat identity theft in Jamaica?
2. What are the significant impacts of identity theft on the Jamaican citizens?
3. What are the perceptions of Identity theft by Jamaicans?

**Rationale**

This study is intended to provide a possible solution that is acceptable to the public to reduce the impact of the falsification of TRNs and the loss of individual identity and combat this increasingly alarming problem known as identity theft.

**Major Issues and Sub-issues**

In an ever changing world where the use of technology is at the forefront of persons daily activities, we see where there is now an emergent trend where individual's identity are being tampered with. This new trend in Jamaica, caused from deportee all across the globe has created multiple concern of the safety of persons to do business online and physically.

The major components to be tackled through this research are identity theft both from physical and online means, fraud to a lesser extent, the reduction in criminal activities such as duplication of devices that house personal data, non-contribution to poverty and unnecessary lawsuits.

**Significance of Study**

This study aims to identify and combat the growing issue of identity theft in Jamaica. It will prove to be beneficial to society since it will provide a way in which we can minimize the occurrence of identity issues. As a result, consumers will become more confident inconducting business transactions that will require a TRNand law enforcement officers will be more proactive in fighting crime in identity theft.

**Methods and Procedures**

The research method that will be used in this study is the qualitative method. This method is being used to assist researchers in gaining a better understanding of the methods perpetrators use to conduct identity theft. The instruments that will be used to support this method are interviews and questionnaires. These instrumentswere chosen because they are seen as the best tools that can support this goal. Interviews will be conducted at the Tax Registration Office and also the Jamaica Constabulary Force Fraud Squad while questionnaires will be handed to civilians.

**Boundaries**

**Limitation**

This research will be conducted in Jamaica but majority of the activity will occur in Kingston to determine the negative impact identity theft can have on the country. Given the fact that identity theft is just on the arisen in Jamaica it is going to be difficult and expensive in gathering and retrieve information for this study

**Delimitation**

The different kinds of identity theft are typically grouped into four main categories of identification such as Financial Identity Theft, Criminal Identity Theft, Identity Cloning and Business & Commercial Identity Theft. This research will be focus on financial identity theft and identity cloning. Financial Identity Theft is the use of violating the name or Social Security number of another in an effort to reap goods and services while identity cloning is the using of information of another to take over his or her identity on a day-to-day basis. These two were chosen because they are the more prominent ones.

**Key Definitions**

TRN - Tax Registration Number

Fraud - deceit, trickery, sharp practice or breach of confidence, perpetrated for profit or to gain some unfair or dishonest advantage.

**References**

British Embassy Washington (2011, September 21). Retrieved October 2012, from <http://ukinusa.fco.gov.uk/en/visiting-uk/visas/visa-bio>

Consumer Affairs Commission (2011). *Identity Theft.* Retrieved October 2012, from [http://www.consumeraffairsjamaica.gov.jm/index.php?option=com\_content&view=article&id= 156:identity-theft&catid=66:cac-news&Itemid=29](http://www.consumeraffairsjamaica.gov.jm/index.php?option=com_content&view=article&id=%09156:identity-theft&catid=66:cac-news&Itemid=29)

Dictionary.com. (n.d.).*Fraud.* Retrieved September 2012, from <http://dictionary.reference.com/browse/fraud>

Helps, H. (2012, May 21). Editor-at-Large. *Identity Theft Growing*, p. 1.

Tax Administration Jamaica (n.d.).*TRN Made Easy Individuals.* Retrieved October 2012, from <http://www.jamaicatax.gov.jm/publications/tax_kit/trn_made_easy_individuals.pdf>