

effects of identity theft and deployment of biometrics to curb down identity theft in banks of uganda.

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The Report,
DATE: *February*, 6th, 2018.

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1 Introduction

Identity theft is the use of another persons identification such as credit card number, social security number or any other personal information to commit a crime or theft without the owners permission. It causes a lot of damage to the victims by ruining their reputation and also consuming their money and time while resolving the issue.

2 Statement of the problem

The purpose of this study is to identify the effects of identity theft in banks and the use of biometrics systems to curb down the crime.

3 Main objectives of the study

To examine the effects and characteristics of identity theft and the common method used in stealing someones identity.

4 specific objective of the study

To know the different ways of how identity theft is done and alert fellow citizens to be careful and safeguard their identity. To emphasize the installation of biometric system that will curb down the bad act of identity theft. To determine if government officials claims and the medias portrayal of the substantial rise in identity theft incidents are supported empirically.

4.1 Significance of the study

To determine useful information to help understand and counter identity theft and identify how the thieves obtain false identities.

5 Scope of the study

This study was limited to only banks in Uganda where the effects and the ways on how to reduce identity theft were discussed.

6 Methods of study used

The data was obtained using analytical research where from the internet I managed to obtain some facts about identity theft and I was able to analyze its effects onto the victims and the different ways used to curb down the crime. Quantitative methodology was used where I sampled a group of people in the bank and I found out that more than one hundred victims have been affected by identity theft.

7 Recommendations

Based on the findings and conclusions in this study, the following recommendations are made:

1. People should put a fraud alert on their credit reports. A fraud alert puts a red flag on your credit report and notifies lenders and creditors that they should take extra steps to verify your identity before extending credit.
2. People should contact any institution directly affected incase ones credit or debit card has been stolen, report the theft to the credit card issuer or your bank.
3. People should regularly check credit reports and banking accounts through logging into their accounts atleast monthly to monitor activity and review your credit report atleast annually.

8 References

- Graham Birley and Neil Moreland, 1998 A Practical Guide to Academic Research
- www.Creditsesame.com/blog/credit