

NURUL AKBAR
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[July 18, 2014 at 11:45 – Nurul Akbar version 1]

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NURUL AKBAR

UNIVERSITY OF TWENTE.

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August 2014 – version 1

Nurul Akbar: *Title will go here*, Put subtitle here, © August 2014

Appear weak when you are strong, and strong when you are weak.

— Sun Tzu, The Art of War

There is nothing more deceptive than an obvious fact.

— Arthur Conan Doyle, The Boscombe Valley Mystery

ABSTRACT

Short summary of the contents in English. . .

ZUSAMMENFASSUNG

Kurze Zusammenfassung des Inhaltes in deutscher Sprache. . .

PUBLICATIONS

Some ideas and figures have appeared previously in the following publications:

Put your publications from the thesis here. The packages `multibib` or `bibtopic` etc. can be used to handle multiple different bibliographies in your document.

*We have seen that computer programming is an art,
because it applies accumulated knowledge to the world,
because it requires skill and ingenuity, and especially
because it produces objects of beauty.*

— ? [?]

ACKNOWLEDGMENTS

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This is example acknowledgments

The L^AT_EX port was initially done by Nicholas Mariette in March 2009 and continued by Ivo Pletikosić in 2011. Thank you very much for your work and the contributions to the original style.

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ACRONYMS

INTRODUCTION

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BACKGROUND & LITERATURE REVIEW

While the Internet has brought convenience to many people for exchanging information, it also provides opportunities to carry malicious behavior such as online fraud on massive scale with a little cost to the attackers. The attackers can manipulate the Internet users instead of computer system (hardware or software) that significantly increase the barriers of technological crime impact. Such human centered attack could be done by social engineering. Phishing is a form of social engineering that aim to retrieve credential from online users by mimicking trustworthy and legitimate institutions [23]. These fraudulent attacks are most frequently done by electronic communication such as emails to direct users to fake websites and prompt for sensitive information.

This chapter provides an overview to phishing modus operandi and its current countermeasures such as detection and prevention techniques along with a brief exploration of direct and indirect cost of phishing attacks.

2.1 WHAT IS PHISHING?

In the real world, phishing has a similar basic principle as ‘fishing’. Instead of fish, online users are lured by authentic looking communication and hooked by authentic looking websites. Phishing is a malicious technique to manipulate online users into sharing their sensitive information by masquerading as legitimate and trustworthy institutions. Phishing attack also is a form of online criminal activity by using social engineering technique [23]. An individual or a group who uses this technique is called *Phishers*. After successfully gain sensitive information from the victim, phishers use this information to access victim’s financial accounts or committing credit card frauds. The technique of phishing may vary, but the most common technique of phishing attacks done by using fraudulent emails and websites [24]. A fraudulent website is designed in such a way that it would be very identical to its legitimate target.

2.2 HISTORY OF PHISHING

The first time the term "phishing" was published by the American Online (AOL) UseNet Newsgroup on January 2, 1996 and began to expand in 2004 [47]. Since then, phishing development in cyberspace unfortunately was a great achievement by phishers to make profit. To-

tal losses due to phishing in 2004 reached more than U.S. \$ 2 billion, it was involving more than 15,000 sites that become victims [16]. Jakobsson, et al. mentioned that in the early years of 90's (according to [47] it was around 1995) many hackers would create bogus AOL user accounts with automatically generated fraudulent credit card information [23]. Their intention to give this fake credit card information was to simply pass the validity tests performed by AOL. By the time the tests were passed, AOL was thinking that these accounts were legitimate and resulted to activate them. Consequently, these hackers could freely access AOL resources until AOL tried to actually bill the credit card. AOL realized that these accounts were using invalid billing information, thus deactivated the account.

While creating false AOL user accounts with fake credit card information was not exactly phishing attacks, but AOL's effort to counter against the attacks was leading to development of phishing. This countermeasure includes directly verifying the legitimacy of credit card information and the associated billing identity, forced hackers to pursue alternative way [23]. Hackers would masquerade themselves as AOL's employees asking to other users for credit card information through AOL instant messenger and email system. At this point, we believe the term of phishing attack has been born. Since such attack has not been done before, many of users have been victimized by then. Eventually, AOL enforced warning system to the most of its customers to be vigilant when it comes to sensitive information [47]. At the present day, phishing attacks have evolved not only aim to AOL users, but also any online users motivated by financial gain. Consequently, large number of legitimate institutions such as PayPal and eBay are being spoofed.

2.3 FORMAL DEFINITION OF PHISHING

Before we begin to dig deeper understanding of phishing attacks, we will briefly explore common phishing definition. Currently, there is no consensus definition, since almost in every research papers, academic textbook or journals has its own definition of phishing [23, 24, 51, 6, 45, 22, 9]. Phishing is also constantly evolving, so it might be very challenging to define its universal terminology. There is not so much study that specifically addresses the standard of phishing definition. We will take a look of one particular phishing definition from various sources:

"Phishing is the act of sending a forged e-mail (using a bulk mailer) to a recipient, falsely mimicking a legitimate establishment in an attempt to scam the recipient into divulging private information such as credit card numbers or bank account passwords" [24]

“Phishing is a form of Internet scam in which the attackers try to trick consumers into divulging sensitive personal information. The techniques usually involve fraudulent E-mail and web sites that impersonate both legitimate E-mail and web sites” [51]

“Phishing is an attack in which victims are lured by official looking email to a fraudulent website that appears to be that of a legitimate service provider” [6]

“In phishing, an automated form of social engineering, criminals use the internet to fraudulently extract sensitive information from businesses and individuals, often by impersonating legitimate web sites” [45]

It is noteworthy that the definition described by James, et al, Tally, et al, and Clayton, et al. [24, 51, 6] specifies that the phishers only use email as a communication channel to trick potential victims. While it might be true because using email would greatly cost effective, but we believe that phishing is not only characterized by one particular technological mean, as phishers can also use any other electronic communication to trick potential victims (i.e private message on online social network). This definition is also similar to dictionary libraries [10, 11, 53] that mention email as a medium communication between phishers and users.

We believe that standard definition of phishing should be applicable in most of phishing concept that are presently defined. Consequently, the high level of abstraction and is required to build common definition on phishing. We also argued that the definition of phishing should not focus on the technology being used but rather on the methodology how the deception being conducted. Therefore, We follow the definition of phishing by Lastdrager [30] which stated:

“Phishing is a scalable act of deception whereby impersonation is used to obtain information from a target”

The definition presented above is developed in a comprehensive way by using existing definitions as input and combined them. A systematic review of literature up to August 2013 was conducted along with manual peer review, which resulted in 113 distinct definitions to be analyzed. We thereby agree with Lastdrager [30] that this definition addresses all the essential elements of phishing and we will adopt it as universally accepted terminology throughout our research.

2.4 ECONOMICS IMPACT CAUSED BY PHISHING

It is non-trivial task to find a real cost from phishing damage in term of money or direct cost. This due to phishing economy is consistent with black market economy and does not advertise its successes [23]. On this section, brief explanation of direct cost on phishing attack will be illustrated based on literature reviews.

The difficulty of assessing the damage on phishing attack is caused by unwillingness of many users to share to acknowledge that they have been victimized by phishing attacks. This happens might be because of fear of humiliation, financial losses, or legal liability [23]. However, studies estimate the damage ranging from \$61 million [19] to \$3 billion per year [32] of direct losses to victims in the US only [20]. The Gartner Group claimed to estimate of \$1.2 billion direct losses of phishing attack to US banks and credit card companies for the year 2004 [32]. By the 2007, it escalated to more than \$3 billion loss [38]. The estimation also performed by TRUSTe and Ponemon Institute that stated the cost of phishing attack was up to \$500 millions losses in the US for the same year ¹. Moreover, figure [num] illustrated the direct cost of phishing in 2013 by the same companies. <still in progress>

2.5 PHISHING MODUS OPERANDI

As we mentioned earlier, Phishing attack is a form of cybercrime. The technique of the attack usually carried out firstly by creating a replica/clone of a legitimate website such as financial website with almost 100% similar. After that, the phishers will try to trick the potential victim to submit important information such as usernames, passwords, PINs, etc. through a fake website that they have created. With the information obtained, they will try to steal money from their victims. Phishers employ variety of techniques to trick potential victims to access their fraudulent website. One of the typical ways is by sending illicit email in a large scale claiming to be from legitimate institution. In the email content, they usually imitate an official-looking logo, using good business language style and often also forge the email headers to make it look like originating from legitimate institution. Typically, the content of the email is to inform the user that the bank is changing its IT infrastructure, and request urgently that the customer should update their data with the consequence of losing their money if the action does not take place. When the user click the link that was on the email message, they will be redirected to a fraudulent website, which will prompt the victim to fill in the details of their information. While there are various techniques of phishing attack, we will address the common phases of phishing that we analyzed by literature survey by several studies and at the end, we will present our own phase.

Based on the example scenario explained earlier, we believe that phishing attacks may consist of several phases. J. Hong [20] argued that there are three major phases:

1. Potential victims receive a phish.

¹ http://www.theregister.co.uk/2004/09/29/phishing_survey/



Figure 1: Example of fake ING logo in phishing email

2. The victim may take a suggested action in the message.
3. The phisher monetizes the stolen information.

Frauenstein, et al. [17] suggested that typically there are five main processes are used to perform phishing attack based on the perspective of the attacker. On the first process, a phisher usually will do some reconnaissance on how would the attack is executed and what information would be obtained from the victim. The first process is called planning. On the second process, a phisher typically deliver its message via email. This email is desired by the phisher to look as legit as possible to potential victim. For this purpose, target institutions logo, trademark, symbol, etc. are used to make the content look official to the victim. The author called this process as Email Design. Figure 1 illustrates the example of fake ING bank logo in a phishing email to create “legitimate” feel².

On the third process, phisher fabricate a story to make potential victim think that email is important. To achieve users attention, phisher might build up a story about system upgrade, account hijacked, security enhancement, etc. so that the victim would feel obliged to be informed. This technique is commonly known as reverse social engineering. Moreover, we believe this process also corresponds with Cialdini [5] that suggested reciprocation as one of the technique to persuade people. On the fourth process, a phisher usually include threatening tone or explain the urgency and consequences if the potential victim chooses not to take action desired by the phisher (for example; account removal, account blocked, etc.). Consequently, users may fear of their account being deleted. This process also corresponds with the theory of persuasion called authority [5]. The last process involved with fraudulent website that has been created by the phisher. Users may falsely believe to the message given in the

² <http://www.martijn-onderwater.nl/wp-content/uploads/2010/03/ing-phishing.jpg>

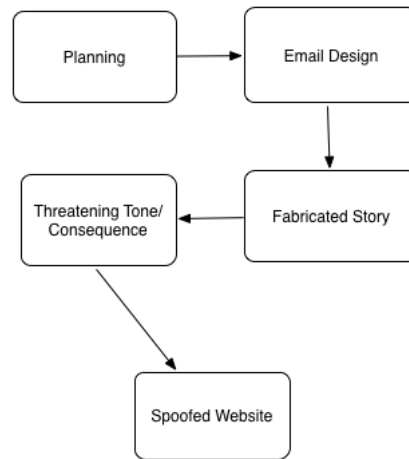


Figure 2: Phishing processes based on Frauenstein[17]

email and may click a URL/link that is embedded in the email. Subsequently, the URL would redirect users to this fraudulent website which may prompt users' sensitive information. Furthermore, the website might be created to be as similar as possible to the target institution's website, so that potential victim may still believe that it is authentic. We will explain more on Cialdini's six basic tendencies of human behavior in generating positive response to persuasion [5] in a later section. To make a better understanding, we have created a diagram of these processes based on Frauenstein's typical five main processes [17] in Figure 2.

Considering that phishing attack is a process, Wetzel [55] suggested a taxonomy to make sense of the complex nature of the problem by mapping out a common attack lifecycle, and a possible set of activities attackers engage in within each phase. The taxonomy is illustrated in Figure 3. We believe it is analogous with Frauenstein's main phishing processes [17], however the differences is that Wetzel has added several phases like *Collection*, *Fraud* and *Post-attack*. The taxonomy is depicted as phases in the perspective of the phisher as follows:

1. Planning: Preparation carried out by the phisher before continue to the next phase. Example activities include identifying targets and victims, determine the method of the attack, etc.
2. Setup: After the target, victim and the method are known, the phisher would craft a platform where the victim's information could be transmitted and stored, for example: fraudulent website/email.
3. Attack: Phisher distributes their fraudulent platform so that it can be delivered to the potential victims with fabricated stories.
4. Collection: Phisher collects valuable information via response from the victims

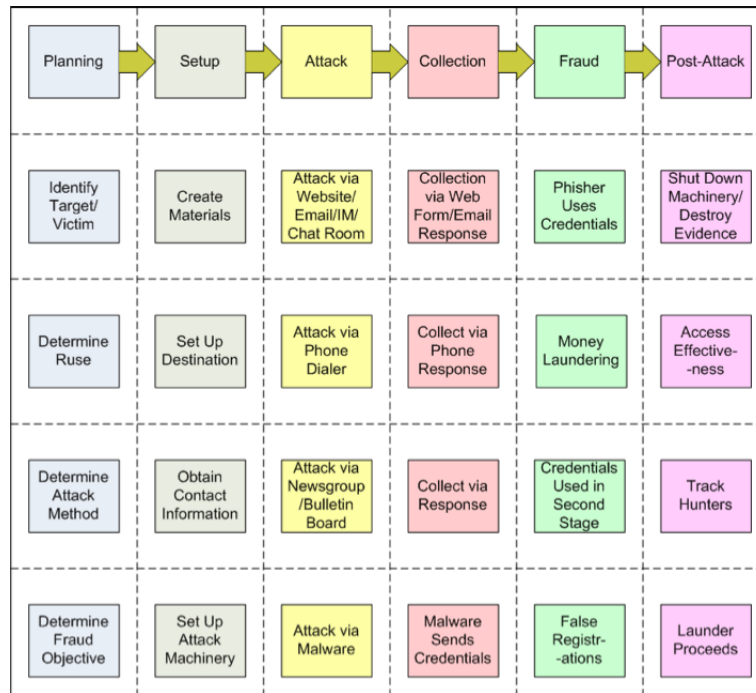


Figure 3: Phishing attack taxonomy and lifecycle[55]

5. Fraud: Phisher abuses victim's information by impersonates the identity of the victim to the target. For example, A has gained B's personal information to access C so that A can pose as B to access C.
6. Post-attack: After the phisher gained profit from the attack and abuse phases, a phisher would not want to be noticed or detected by authority. Thus, phisher might need to destroy evidence of the activities that he/she previously were executed.

A study suggest that there are several phases involved in phishing attack based on the attacker's point of view:

- "1. The attacker obtains E-mail addresses for the intended victims. These could be guessed or obtained from a variety of sources.
2. The attacker generates an E-mail that appears legitimate and requests the recipient to perform some action.
3. The attacker sends the E-mail to the intended victims in a way that appears legitimate and obscures the true source.
4. Depending on the content of the E-mail, the recipient opens a malicious attachment, completes a form, or visits a web site.
5. The attacker harvests the victim's sensitive information and may exploit it in the future." [51]

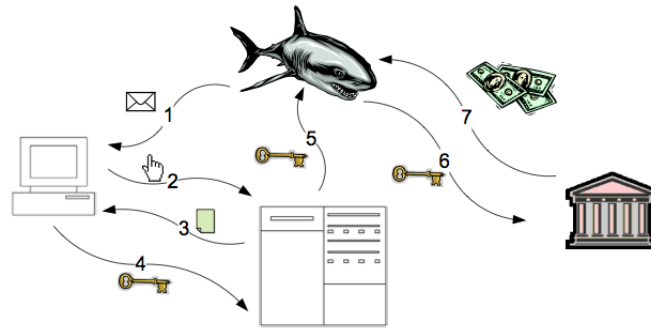


Figure 4: Flow of information in phishing attack [15]

The phases described by [51] are also analogous with the information flow explained by [15] represented in Figure 4.

Quoted from Emigh [15], the information flow of phishing attack is described by the following phases without countermeasures part:

- “1. A malicious payload arrives through some propagation vector.
2. The user takes an action that makes him or her vulnerable to an information compromise.
3. The user is prompted for confidential information, either by a remote web site or locally by a Web Trojan.
4. The user compromises confidential information.
5. The confidential information is transmitted from a phishing server to the phisher.
6. The confidential information is used to impersonate the user.
7. The phisher engages in fraud using the compromised information.” [15]

Phishing attack steps performed by the phisher are also addressed by Nero, et al [42]. In their study, a successful phishing attack involves several phases:

- “1. Preparation
2. Delivery of the Lure
3. Taking the Bait
4. Request for Confidential Information
5. Submission of Information
6. Collection of Data
7. Impersonation
8. Financial Gain” [42]

As we can see from the earlier phases, there is a high amount of similarity between each other. We believe our phases are also analogous with other earlier studies. We thereby present our own phases of phishing attack and its categorization such as the lure, the hook and the catch. From Figure 5, we believe that the phishing attack phases based on the attacker point of view are generally characterized in the following way:

- The lure
 1. Phishers prepare the attack
 2. Deliver initial payload to victim
 3. Direct spoofed website
- The hook
 4. Prompt for confidential information
 5. Disclosed confidential information
 6. Collect stolen information
- The catch
 7. Impersonates victim
 8. Received pay out from the bank

2.6 TYPE OF PHISHING

In January 2014, 8300 patients data are being compromised in medical company in the US³. The data includes names, addresses, date of birth and phone numbers were being stolen. Other than demographic information, clinical information associated with this data was also stolen, including social security numbers. In the April 2014, phisher has successfully stole US\$163,000 from US public school based on Michigan⁴. It has been said that the email prompted to transfer money is coming from the finance director of the school. In March 2014, Symantec has discovered phishing attack aimed at Google drive users⁵. The attack was carried firstly with incoming email asking for opening document hosted at Google docs. Users that have clicked on

3 <http://www.scmagazine.com/medical-staffers-fall-for-phishing-emails-data-on-8300-compromised/article/340590/>

4 <http://www.scmagazine.com/phishing-scam-targets-michigan-public-schools/article/343177/>

5 <http://www.scmagazine.com/phishing-scam-aimed-at-google-docs-drive-users/article/338369/>

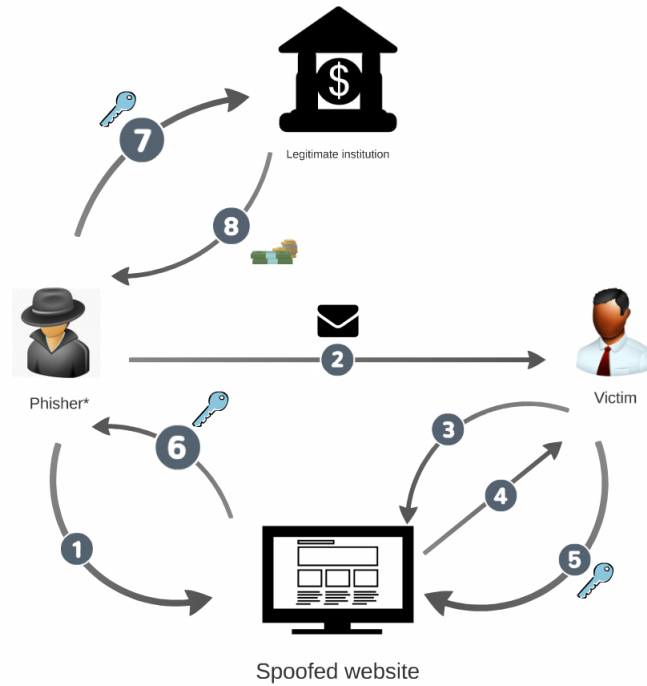


Figure 5: Information flow phishing attack

the link are taken to fraudulent Google login page prompted Google users credentials. Interestingly, the URL seems very convincing because it hosted on Google secure servers. We believe even more phishing incidents on financial area as well, but sometimes the news is kept hidden due to creditability reason.

One may ask, what type of phishing are these? What type of phishing commonly used nowadays? The threat of phishing attacks is still alarming until today, and will be evolving in the future with more sophisticated technique of attacks. For this reason, we believe that it is necessary to provide a brief insight on popular variants of phishing that currently exist.

2.6.1 Deceptive phishing

There are many variations based on deceptive phishing schemes. Typical scenario of deceptive phishing schemes is to send a large amount of illicit emails containing call to action asking recipients to click embedded links [23]. These variations include cousin domain attack. For example, legitimate PayPal website addressed as `www.paypal.com`, this cousin domain attacks confuse potential victims to believe that `www.paypal-security.com` is a subdivision of the legitimate website due to identical looking addresses. Similarly, homograph attacks create a confusion using similar characters to its addresses. For example, `www.paypal.com` and `www.paypa1.com`, both addresses look the same but on the second link, it uses "1" instead of "l".

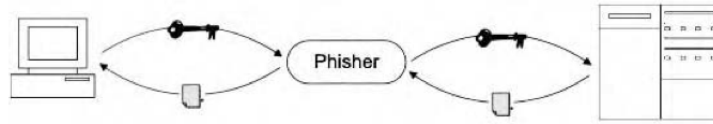


Figure 6: Man in the middle phishing[23]

Moreover, phishers may embed a login page directly to the email content. This suggests the elimination of the need of end-users to click on a link and phishers do not have to manage an active fraudulent website. IP addresses are often used instead of human readable hostname to redirect potential victim to phishing website and JavaScript is used to take over address bar of a browser to make potential victims believe that they are communicating with the legitimate institution. We will also see few examples of malicious JavaScript on our preliminary analysis section.

Another type of deceptive phishing scheme is rock-phish attacks. They held responsible for half a number of reported incidents worldwide in 2005 [39]. These attacks evade email filters by utilizes random text and GIF images which contain the actual message. Rock phish attacks also utilize a toolkit that capable to manage several fraudulent websites in a single domain. Sometimes, deceptive phishing schemes lead to installation of malware when users visit fraudulent website and we will describe malware based phishing scheme in the next section.

2.6.2 Malware-based phishing

Generally, malware based phishing refers to any type of phishing which involves installing malicious piece of software onto users' personal computer [23]. Subsequently, this malware is used to gather confidential information from victims instead of spoofing legitimate websites. This type of phishing incorporates malwares such as key-loggers/screenloggers, web Trojans and hosts file poisoning.

2.6.3 Man in the middle phishing

Man-in-the-middle phishing attacks refer to the phishers that positioned in the middle between a legitimate institution and an end user [23]. The objective of these attacks is to make end users and legitimate institution (eg. Internet banking website) believe that they are truly communicating with each other. According to Jakobsson, et al.[23], Figure 6 illustrates the information flow of this type of attacks. Confidential information intended for legitimate site will be passed to the phishers before they can forward it to the legitimate site. Similarly, information from legitimate site to end-users will be passed to



Figure 7: Belgium police record on car theft incidents in 2013

the phishers first before the phishers can forward it to them. Unfortunately, man-in-the-middle attacks are also capable to exploit two-factor authentication system (sometimes called two steps verification) that ensures the authenticity of sender and recipient (Eg. Popular ABN Amro case in 2007⁶).

2.7 BAD NEIGHBORHOODS ON PHISHING

In the real world, there are parts of certain area that have higher crime rates than others (eg. Bronx in the US). Evidently, it is statistically more likely that a crime will occur compared to other locations [41]. To better illustrate this analogy, the police department in Belgium⁷ has put up statistical information regarding crime rates in the country. Figure 7 shows an example in 2013; there were up to 5525 car theft incidents recorded and we can see there are certain areas that have higher probability that a car got stolen. For example, Antwerp had 415 incidents whereas Berlare had only 1 car theft incident⁸. The data is not necessarily based on cities, it can be based on the residential area within a city. This holds true that much higher crime rates in a concentrated location compared to any other locations. It is called bad neighborhood.

To reduce the crime rates in a bad neighborhood, it makes sense that the authority should put more enforcement in this location. Moreover, the citizen should avoid this location as much as they can if they want to feel much safer. Evidently, the existence of bad neighborhood phenomenon also occurs in the Internet world called “Internet bad neighborhoods”. There are certain networks of Internet infrastructure that contain more malicious activities than other networks. For our preliminary analysis, we will adopt formal definition of Internet bad neighborhoods or Internet Badhoods by [41] which states:

6 http://www.theregister.co.uk/2007/04/19/phishing_evades_two-factor_authentication

7 <http://www.polfed-fedpol.be/>

8 http://www.polfed-fedpol.be/crim/crim_statistieken/app_crimestat/app_crimestat_dashboard_crimfig_misdrijven_nl.php

“Internet bad neighborhood is a set of IP addresses clustered according to an aggregation criterion in which a number of IP addresses perform a certain malicious activity over a specified period of time”

Several studies have suggested that the source of the Internet Badhoods tend to be concentrated in certain portions of IP address space [48, 7, 2]. A dissertation study argues that Internet Badhoods do not always only based on network prefixes level (e.g. /24, /32, etc..) but it can be aggregated into several levels (ISPs, Countries) [41]. Moreover, Internet Badhoods may vary depending on which application exploited. While spam is most likely distributed all around the world, however, phishing Badhoods are most likely concentrated in developed countries (e.g. US) [41]. This suggests that phishing sites are required to have more reliable hosts in term of availability, while spams are not. We will see on section [num] our preliminary analysis on phishing Badhoods.

2.8 CURRENT COUNTERMEASURES OF PHISHING ATTACKS

There are various types of phishing countermeasures. However, since all the approaches reviewed so far all are preventive in nature, we believe phishing detection also aims to prevent user’s confidential information to be successfully transmitted onto the wrong hands. A study suggests that phishing detection can be classified into two types; user training approach and software classification approach [44]. Parmar, et al. suggested a diagram and a table that summarize phishing detection as countermeasures in a broad view. In their study, Figure 8 categorizes the current countermeasures that presently developed. They also argued the advantages and disadvantages of each category in Table 1 [44]. However, as our research is specifically analyze the phishing attacks’ method via emails, we will not give a complete wide range literature survey on all available phishing countermeasures. We will only discuss our result of literature reviews on Phishtank as a blacklist and machine learning classification, and anti-phishing training as prevention.

2.8.1 Phishing detection

2.8.1.1 Phishtank

One of the common approaches to detect phishing attack is blacklisting. Phishtank is a blacklisting company specifically for phishing URLs and it is a free community web based where users can report, verify and track phishing URLs. Phishtank stores phishing URLs in its database and the data is widely available for use by other companies. Some of the big companies that are using Phishtank’s data in-

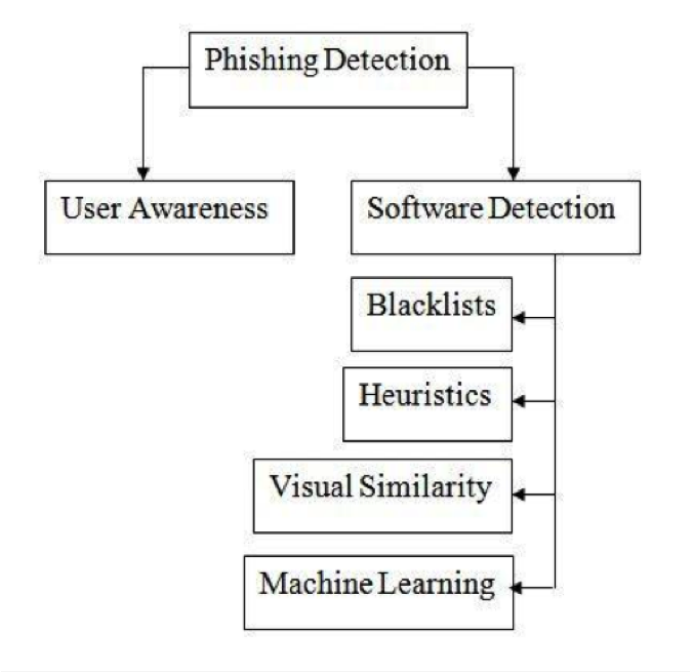


Figure 8: Phishing detection[44]

Detection techniques	Advantages	Disadvantages
Blacklist	<ul style="list-style-type: none">• Requiring low resources on host machine• Effective when minimal FP rates are required	<ul style="list-style-type: none">• Mitigation of zero hour phishing attack• Can result in excessive queries with heavily loaded servers
Heuristics and visual similarity	<ul style="list-style-type: none">• Mitigate zero hour attacks	<ul style="list-style-type: none">• Higher FP rate than blacklists• High computational cost
Machine Learning	<ul style="list-style-type: none">• Mitigate zero hour attacks• Construct own classification model	<ul style="list-style-type: none">• Time consuming• Costly• Huge number of rules

Table 1: Advantages-disadvantages detection technique[44]

cludes; Yahoo Mail, McAfee, APWG, Web Of Trust, Kaspersky, Opera and Avira. In this section, we will discuss how the current literatures have to do with the data provided by Phishtank. Table 2 summarizes the papers selected and its relevancy with Phishtank. It is noteworthy that literatures selected do not represent all studies available that relevant with phishtank, we aim to only analyzed how crowd-sourced phishing detection such as phishtank works with the help of these literatures.

Table 2: Summary phishtank studies

Paper title	First author	Country	Relevancy with phishtank
Evaluating the wisdom of crowds in assessing phishing website [40]	Tyler Moore	United Kingdom	Examine the structure and outcomes of user participation in Phishtank. The authors find that Phishtank is dominated by the most active users, and that participation follows a power law distribution and this makes it particularly susceptible to manipulation.
Re-evaluating the wisdom of crowds in assessing web Security [4]	Pern Hui Chia	Norway	Examine the wisdom of crowds on web of trust that has similarity with Phishtank as a user based system.
Automatic detection of phishing target from phishing webpage [33]	Gang Liu	China	Phishtank database is used to test the phishing target identification accuracy of their method.
A method for the automated detection of phishing websites through both site characteristics and image analysis [56]	Joshua S. White	New york, US.	Phishtank database is used to perform additional validation of their method. They also collect data from twitter using twitter's API to find malicious tweets containing phishing URLs
Intelligent phishing detection and protection scheme for online transaction [1]	P.A. Barraclough	Newcastle, United Kingdom	Phishtank features is used as one of the input of neuro fuzzy technique to detect phishing website. The study suggested 72 features from Phishtank by exploring journal papers and 200 phishing website.
Towards preventing QR code based attacks on android phone using security warning [59]	Huiping Yao	New Mexico, US.	Phishtank API is used for lookup whether the given QR containing phishing URL in the Phishtank database.

A SVM based technique to detect phishing URLs [21]	Huajun Huang	China	Phishtank database is used as validation resulting 99% accuracy by SVM method, plus the top ten brand names in Phishtank archive is used as features in SVM method.
Socio technological phishing prevention [18]	Gaurav Gupta	Australia	Analyze the Phishtank verifiers (individual/organization) to be used as anti phishing model.
An evaluation of lightweight classification methods for identifying malicious URLs [14]	Shaun Egan	Grahamstown, South Africa	Indicating that lightweight classification methods achieves an accuracy of 93% to 96% when trained data from Phishtank.
Phi.sh/\$oCiaL: The phishing landscape through short URLs [3]	Sidharth Chhabra	Delhi, India	Phishtank database is used to analyze suspected phish that is done through short URLs.
Discovering phishing target based on semantic link network [54]	Liu Wenying	Hong Kong	Phishtank database is used as test dataset to verify their proposed method (Semantic Link Network)

From our literature survey, we know that Phishtank is crowd-sourced platform to manage phishing URL, for that reason a study aims to evaluate the wisdom of crowd provided by Phishtank [40]. The study finds that the user participation is distributed according to power law. It uses to model data which frequency of an event varies as a power of some attribute of that event [29]. Power law also applies to a system when large is rare and small is common⁹. For example in the case of individual wealth in a country, 80% of the all wealth is controlled by 20% of population in a country. It makes sense that in Phishtank's verification system, a single highly active user's action can greatly impact the system's overall accuracy. Table 3 summarizes the comparison performed by [40] between Phishtank and closed proprietary anti-phishing feeds¹⁰. Moreover, there are some ways to disrupt Phishtank verification system; submitting invalid reports accusing legitimate website, voting legitimate website as phish, and voting illegitimate website as not phish. While all the scenarios described are for the phishers' benefit, the last scenario is more direct and the first two actions rather subtle intention to undermine Phishtank credibility.

To put it briefly, the lesson of crowd sourced anti-phishing technology like Phishtank is that the distribution of user participation

⁹ <http://kottke.org/03/02/weblogs-and-power-laws>

¹⁰ The author did not specify the identity of the closed proprietary company

Phishtank	Proprietary
10924 URLs	13318 URLs
8296 URLs after removing duplication	8730 URLs after removing duplication
Shares 5711 URLs in common 3019 Unique to the company feeds while 2585 only appeared in Phishtank	
586 rock-phish domains	1003 rock phish domains
459 rock phish domains found in Phishtank	544 rock phish domains not found in Phishtank
Saw the submission first	11 minutes later appear on the feed
16 hours later after its submission for verification (voting based)	8 second to verified after it appears
Rock phish appear after 12 hours appeared in the proprietary feed and were not verified for another 12 hours	

Table 3: Comparison summary [40]

matters. It means that if a few high value participants do something wrong, it can greatly impact overall system. Also, there is a high probability that bad users could also extensively participate in submitting or verifying URLs in Phishtank.

2.8.1.2 Machine learning approach

The fundamental of phishing detection system would be to distinguish between phishing websites and the legitimate ones. As we previously discussed, the aim of phishing attack is to gather confidential information from potential victims. To do this, phishers often prompt for this information through fraudulent websites and masquerade as legitimate institutions. It does not make sense if phishers created them in a way very distinctive with its target. It may raise suspicions with result of unsuccessful attack. To put it another way, while it might be true, we speculated that most of the phishing websites are mostly identical with its legitimate websites as target to reduce suspiciousness from potential victim.

In contrast of one of blacklisting technique we saw in Phishtank that heavily depend on human verification, researchers make use of

URL	www.naturenilai.com/form2/paypal/webscr.php?cmd=_login	
Auto-Selected	name=www, name=naturenilai, tld=com, dir=form2, dir=paypal file=webscr, ext=php, arg=cmd, arg=login	
Obfuscation-Resistant	URL	len=54, n_dot=3, blacklist=1
	Domain Name	len=19, IP=0, port=0, n_token=3, n_hyphen=0, max_len=11
	Directory	len=14, n_subdir=2, max_len=6, max_dot=0, max_delim=0
	File Name	len=10, n_dot=1, n_delim=0
	Argument	len=11, n_var=1, max_len=6, max_delim=1

Figure 9: Example lexical features [31]

machine learning based technique to automatically distinguish between phishing and legitimate either websites or email. Basically, machine-learning system is a platform that can learn from previous data and predict future data with its classification, in this case, phishing and legitimate. In order for this machine to learn from data, there should be some kind of inputs to classify the data, it is called features or characteristics.

Furthermore, there are also several learning algorithms to classify the data, such as, logistic regression, random forest, neural networks, support vector machine, etc.. However, for the sake of simplicity of our research, we will not discuss about the learning algorithm that is currently implemented. We will only introduce three features that are used in machine learning based detection.

There are vast amount of features to utilize machine learning to detect phishing attack. We analyze three features: lexical feature, host-based feature and site popularity feature. Each of these features will be introduced briefly as follows.

1. Lexical features

Lexical features (URL based features) are based on the analysis of URL structure without any external information. A study suggest that the structure URL of phishing may “looks” different to experts [36]. These features include how many dots exist, the length, how deep the path traversal do the URL has, if there any sensitive words present in a URL, etc.. For example the URLs <https://www.paypal.com> and <http://www.paypal.com.example.com/> or <http://login.example.com/>, we can see that the domain paypal.com positioned differently, with the first one being the benign URL. Figure 9 shows the example analysis of lexical features in a phishing URL [31].

We believe lexical features analysis has a performance advantage and reduces overhead in term of processing and latency, since it only tells the machine to learn URL structure. 90% accuracy is achieved when utilizing lexical features combined with external features such as WHOIS data [31]. A study also performed evaluation of lightweight classification that includes lexical features and host based features in

Haotian Liu, et al. [34]	Guang Xiang, et al. [58]
<ul style="list-style-type: none"> • Length of hostname Length of entire URL • Number of dots • Top-level domain • Domain token count • Path token count • Average domain token length of all dataset • Average path token length of dataset • Longest domain token length of dataset • Longest path token length of dataset • Brand name presence • IP address presence • Security sensitive word presence 	<ul style="list-style-type: none"> • Embedded domain • IP address presence • Number of dots • Suspicious URL • Number of sensitive words • Out of position top level domain (TLD)

Table 4: Existing lexical features [34, 58]

its model [14]. The study found that the classification based on these features resulted in extremely high accuracy and low overhead. Table 4 lists the existing lexical features that are currently implemented by two different studies [58, 34]. However, [58] pointed out that URLs structure could be manipulated with little cost, causing the features to fail. For example, attackers could simply remove embedded domain and sensitive words to make their phishing URLs look legitimate. Embedded domain feature examines whether a domain or a hostname is present in the path segment [58], for example, `http://www.example.net/pathto/www.paypal.com`. Suspicious URL feature examine whether the URL has “@” or “-”, the present of “@” is examined in a URL because when the symbol “@” is used, the string to the left will be discarded. Furthermore, according to [58], not many legitimate websites use “-” in their URLs. There are also plenty of legitimate domains presented only with IP address and contains more dots. Nevertheless, lexical analysis would be suitable features to use for first phase analysis in a large data [14].

2. Host based features

Justin Ma, et al.[36, 35]	Haotian Liu, et al. [46][34]	Guang Xiang, et al. [58]
<ul style="list-style-type: none">• WHOIS data• IP address information• Connection speed• Domain name properties	<ul style="list-style-type: none">• Autonomous system number• IP country• Number of registration information• Number of resolved IPs• Domain contains valid PTR record• Redirect to new site• All IPs are consistent	<ul style="list-style-type: none">• Age of Domain

Table 5: Host-based features [36, 35, 34, 58]

Since phishers often hosted phishing websites in less reputable hosting services and registrars, host-based features are needed to observe on the external sources (WHOIS information, domain information, etc.). A study suggests host-based features have the ability to describe where phishing websites are hosted, who owns them and how they are managed [36]. Table 5 shows the host-based features from two studies that are currently used in machine learning phishing detection. The two studies are selected only for example comparison.

Each of these features does matter for phishing detection. However, we will not describe each of these features in detail. It is noteworthy that some of the features are subset of another feature, for instance, autonomous system number (ASN), IP country and number of registration information are derived from WHOIS information. Nevertheless, we will only explain few of them that we assume the most crucial.

1. WHOIS information: Since phishing websites are often created at relatively young age, this information could provide the registration date, update date and expiration date. Domain ownership would also be included; therefore, a set of malicious websites with the same individual could be identified.
2. IP address information: Justin Ma, et al. used this information for identify whether or not an IP address is in blacklist [35, 36]. Besides the corresponding IP address, it provides records like nameservers and mail exchange servers. This allows the classifier to be able to flag other IP addresses within the same IP prefix and ASN.

Guang Xiang, et al. [58]	Haotian Liu, et al. [34]
<ul style="list-style-type: none">• Page in top search results• PageRank• Page in top results when searching copyright company name and domain• Page in top results when searching copyright company name and hostname	<ul style="list-style-type: none">• Number of external links• Real traffic rank• Domain in reputable sites list

Table 6: Site popularity features [58, 34]

- 3. Domain name properties: these include time to live (TTL) of DNS associated with a hostname. PTR record (reverse DNS lookup) of a domain could also be derived whether it is valid or not.

During our preliminary analysis, we will show that we could add reverse IP address lookup to find bad neighborhoods within the same IP address or domain.

4. Site popularity features

Site popularity could be an indicator whether a website is phishy or not. It makes sense if a phishing website has much less traffic or popularity than a legitimate website. According to [58], some of the features indicated in Table 6 are well performed when incorporated with machine learning system.

- 1. Page in top search results: this feature originally used by [60] to find whether or not a website shows up on the top N search result. If it is not the case, the website could be flagged as phishy since phishing websites have less chance of being crawled [58]. We believe this feature is similar to Number of external links feature since both of them are implying the same technique.
- 2. PageRank: this technique is originally introduced by Google to map which websites are popular and which are not, based on the value from 0 to 10. According to [58], the intuitive rationale of this feature is that phishing websites are often have very low PageRank due to their ephemeral nature and very low incoming links that are redirected to them. This feature similar to Real traffic rank feature employed by [34] where such feature can be acquired from alexa.com.

3. Page in top results when searching copyright company name and domain/hostname features are complement features of Page in top search results feature with just different queries. Moreover, we believe they are also similar to Domain in reputable sites list feature since they are determining the reputation of a website. The first two features can be identified by querying google.com [58] and the latter feature can be obtained from amazon.com [34].

2.8.2 Phishing prevention

Phishing attacks aim to by-pass technological countermeasures by manipulating users' trust and can lead to monetary losses. Therefore, human factors take a big part on the phishing taxonomy, especially in the organizational environment. Human factor in phishing taxonomy comprised of education, training and awareness [17]. Figure 10 illustrates where human factor takes part on phishing threats [17]. User's awareness of phishing has been explored by several studies [24, 17, 15, 27, 25, 12] as preventive measure against phishing attack. According to ISO/IEC 27002 [8], it has been shown that information security awareness is important and it has been critical success factors to mitigate security vulnerabilities that attack user's trust. One approach to hopefully prevent phishing attack was by implementing anti phishing warning/indicator. A study suggests that users often ignore security indicators thus makes them ineffective [9]. Even if users notice the security indicators, they often do not understand what they represent.

Moreover, the inconsistency of positioning on different browsers makes them much difficult to identify phishing [26]. Evidently, another study also argued that 53% of their study participants were still attempting to provide their confidential information, even after their task was interrupted by strong security warning [49]. Therefore, these suggest that an effective phishing education must be added as a complementary strategy to complete technical anti-phishing measure as a strong remedy to detect phishing websites or emails.

Phishing education for online users often by instructing not to click links in an email, ensure that SSL is present and to verify that the domain name is correct before giving information, and other similar education. This traditional practice evidently has not always effective [15]. One may ask what makes phishing education effective? A study suggests that in order online users to be aware of phishing threats, is to really engage them to so that they understand how vulnerable they are [37]. To do this, simulated phishing attacks often performed internally in an organization. Figure 11 shows a simulated phishing email and website carried out by Kumaraguru, et al. from PhishGuru [28]. As a result, this scenario puts them in the ultimate teachable

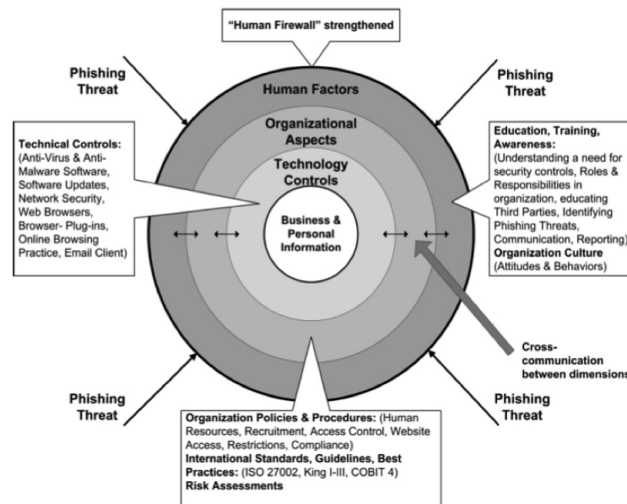
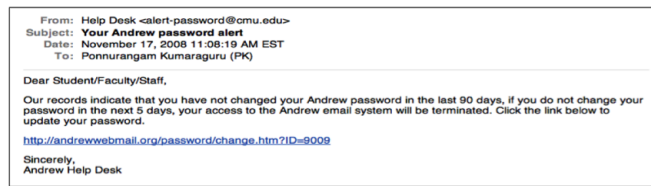


Figure 10: Holistic anti-phishing framework [17]

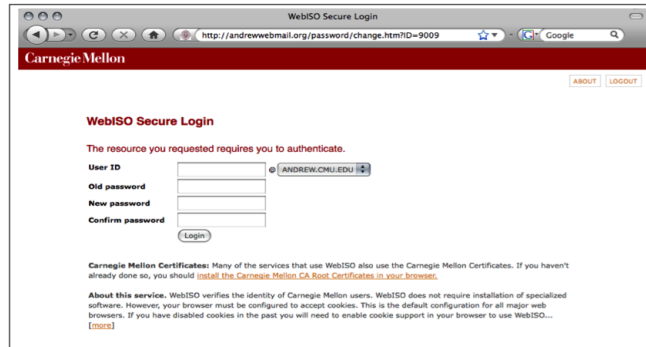
moment if they fall for these attacks, which is arguable an effective education.

Phishguru is one of the leading providers of cyber security training that educate online users to have some sort of security awareness . They argued that they provide more effective training than traditional training as it is designed to be more engaging. Figure 12 illustrates how embedded phishing training was presented by PhishGuru.

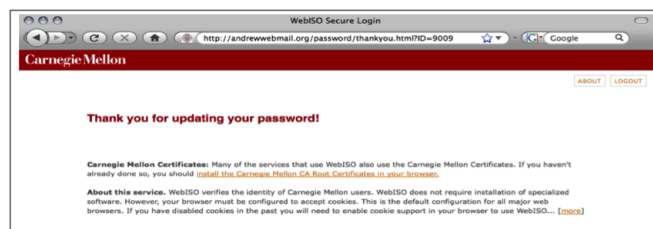
A study investigates the effectiveness of embedded training methodology in a real world situation [28]. They find that even after 28 days after training, users trained by PhishGuru were less likely to click the link presented in the simulated phishing email than those who were not trained. They also find that users who trained twice were less likely to give information to simulated fraudulent website than users who were trained once. Moreover, they argue that the training does not decrease the users' willingness to click on the links from legitimate emails; it means that less likely a trained user did a false positive when he or she requested to give information from true legitimate emails [28]. This suggests that user training strategy as an effective phishing education in order to improve phishing awareness especially in organizational environment.



(a) simulated phishing email [28]



(b) simulated phishing website [28]



(c) simulated phishing message [28]

Figure 11: Simulated phishing attack [28]

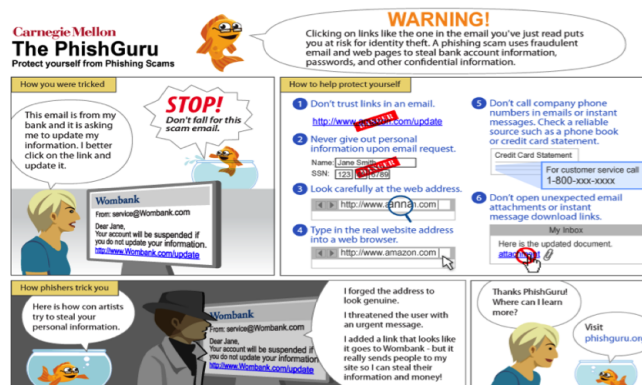


Figure 12: Embedded phishing training [28]

PRELIMINARY ANALYSIS

goes here

RESEARCH QUESTION

We begin our research question by presenting frequency table that characterizes the properties of phishing emails in our dataset.

RQ1: What are the characteristics of the reported phishing emails?

1. What are the most targeted sectors?
2. What are the reasons frequently used?
3. What are the methods used?
 - a) How many emails that contain and do not contain hyperlink?
 - b) How many emails that contain hyperlink AND/OR obfuscated link?
 - c) How many emails that contain and do not contain attachment (PDF attachment OR ZIP attachment OR HTML attachment OR Unknown attachment)?
 - d) How many emails that contain hyperlink AND/OR attachment?
 - e) How many emails that contain hyperlink AND NOT request to click link?
 - f) How many emails that contain attachment AND NOT request to open attachment?
 - g) How many emails that request to click link OR request to open attachment OR request email reply OR request to call by phone?
 - h) How many emails that request to click link also request to open attachment?
 - i) How many emails that request to click link AND request to open attachment AND request to email reply AND request to call by phone?

Telemarketers and seller has been using authoritative element frequently to increase the chance of potential consumer's compliance [52]. It means that they have to provide information in a confident way. Consumers will have their doubt if sellers unsure and nervous when they offer their product and services to consumers. This principle has been one of the strategies in a social engineering attack to

acquire action and response from a target [43]. Based on this conception, phishers may also have applied the same principle and as a dominance principle of all other principles. Therefore, we hypothesize that

H1: Authoritative principle is dominating than other principles

It makes sense if government has the authority to compose laws and regulations and to control its citizens. Government sector includes court and police department also authorize to execute penalties if any wrongdoing happens within their jurisdiction. However, government may not have to be likeable to enforce their rules and regulation. Similarly, an administrator who control his network environment may behave in a similar fashion as government. Hence, in our dataset we hypothesize that

H2: Phishing emails which masquerading Government sector have a significant association with authority principle

H3: Phishing emails which masquerading Government sector have no significant association with likeability principle

H4: Phishing emails which masquerading as Administrator have a significant association with authority principle

H5: Phishing emails which masquerading as Administrator have no significant association with likeability principle

Similar to authority principle that may trigger reactance, scarce items and shortage may produce immediate compliance from people. In essence, people will react when their freedom is restricted about valuable matter when they think they are capable to make a choice among different options [46]. A hard worker bank customer who perceives money is a scarce item may immediately react when his bank inform him that he is in danger of losing his savings due to "security breach". In contrast, Financial institutions may not have to be likeable when it comes money. We therefore hypothesize that

H6: Phishing emails which masquerade Financial sector have a significant association with scarcity principle

H7: Phishing emails which masquerade Financial sector have no significant association with likeability principle

As we describe in our decision making consideration section, people tend to trust those they like. In a context of persuasion, perpetrators may find it more difficult to portray physical attractiveness, instead they are relying on emails, websites and phone calling [13]. To exhibit charm or charisma to the potential victims, perpetrators may gain their trust by establishing friendly emails, affectionate web-

sites and soothing voice over the phone. Based on that scenario, E-commerce/Retails sector may applied likeability principles to gain potential customers. We therefore hypothesize that

H8: Phishing emails which masquerade E-Commerce/Retails sector have a significant association with likeability principle

Tajfel, et al. argued that people often form their own perception based on their relationship with others in a certain social circles [50]. This lead to affection of something when significant others have something to do with it. Social proof is one of the social engineering attacks based on the behavioral modeling and conformance [57] For example, we tend to comply to a request when a social networking site asks us to visit a website or recommends something and mention that others have been visiting the website as well. Thus, we hypothesize that

H9: Phishing emails which masquerade Social network sector have a significant association with social proof principle

As we describe in our decision making consideration section, authority has something to do with “aura of legitimacy”. This principle may lead to suggest the limitation on something that we deemed valuable. For example, a perpetrator masquerades as an authority and dressed as police officer halted us on the road, the perpetrator may tell us that we did something wrong and he will held our driving license if we do not pay him the fine. Therefore, we hypothesize that

H10: There is a significant association between authority principle and scarcity principle

We often stumbled a group of people requesting to donate some of our money to the unfortunate people. Evidently, they would use physical attractiveness and kind words to get our commitment to support unfortunate people. Once they have got our commitment, they start asking for donation and we tend to grant their request and give some of our money to show that we are committed. We would like to know if it is the case with phishing email in our dataset. Therefore, we hypothesize that

H11: There is a significant association between likeability principle and consistency principle

In contrast, physical attractiveness and kind words will not work if there is an element of fear or authoritative instructions. Based on this, we hypothesize that

H12: There is no significant association between authority principle and likeability principle

We think it make sense if a fraudster tries to make his fake product as genuine as possible and hide the fabricated element of his product. This leads to our hypothesis that say

H13: There is a significant association between phishing email that contain hyperlinks and obfuscated link variable

It is conspicuous from our knowledge if a sales agent tries to sell us a product, it would be followed by the request element to buy the product as well. However, it will not make sense if he tries to sell his product but he requests to buy another company's product. This leads us to six hypotheses which state

H14: There is a significant association between phishing email that contain hyperlink and request to click a link

H15: There is a significant association between phishing email that contain attachment and request to open attachment

H16: There is no significant association between phishing email that contain attachment and request to open attachment

H17: There is no significant association between phishing email that contain hyperlink and request to click a link

H18: There is no significant association between phishing email that contain attachment and obfuscated link variable

H19: There is no significant association between phishing email that request to click a link and request to open attachment

We sometimes find it suspicious if a person dressed as police officer that does not have a badge carried with him, unless he is a fake police officer. Consequently, to build up even more "aura of legitimacy", a fake police officer may carry a fake badge with him. In phishing email scenario, he dressed as police officer as authority principle and a fake badge as the presence of fake logo or fake image in the content of the email. Thus, we hypothesize that

H20: There is a significant association between authority principle and the presence of image variable

DATA AND ANALYSIS

5.1 RESEARCH METHODOLOGY

5.1.1 *Decision making consideration based on Cialdini's principles*

Part of our analysis, we tried to characterized phishing emails based on Cialdini's principles titled "The science of persuasion". The decision making in this phase is achieved based our perspective of Cialdini's principles that we later will explain in this short description.

1. Reciprocation: The norm that obligates individuals to repay in kind what they have received. Return the favor. Adjustment to smaller request [5].
2. Consistency: Public commitment. Where people become psychologically become vested in a decision they have made [57].
3. Social proof: where people model the behavior of their peer group, role models, important others or because it is generally "fashionable" [57].
4. Likeability: where people trust and comply with requests from others who they find attractive or are perceived as credible and having special expertise or abilities such as sports figures or actors they like [57].
5. Authority: it can be used to engender fear, where people obey commands to avoid negative consequences such as losing a privilege or something of value, punishment, humiliation or condemnation [57].
6. Scarcity: based on the principle of reactance, where people respond to perceived shortages by placing greater psychological value on perceived scarce items [57].

Reciprocation: When a phisher sends an email containing a message that perceived as a request or obligation towards the recipient to "return the favor". It might be normal for an individual to feel "obligated" to return the favor for things or information that he/she deemed to be valuable. For example in the phishing email context, when PayPal has detected there are suspicious activities on our account, we sometimes believe that PayPal has done a good job in detecting security risk on their system and we feel "obligated" to return the favor of that valuable information. Another example, if the sender

gave the information that they have added “extra security” on their system so that we also feel obligated to grant their request.

Consistency: When a phishing email contains a message that perceived to request recipient’s “consistency” on a decision they have made. For example in the phishing email context, when a hotel agent asks us to review the payment details of our reservation that we have previously made, we might feel committed or agreed to review the payment details that has been given. Another example, if Facebook gave a link to change your password that you requested previously to change it. It might be not applicable to those who are not requesting password previously, but we believe it will impact to those who are committed to change the password previously.

Social proof: When a phishing email contains an affiliation of other people that they deemed to be “fashionable”. For example, when someone tells us that there are a hundreds of other people who use particular system, so we might want to agree to use it as well just because a lot of other people use it as well. Another example, when Facebook give information that someone wants to be our friend, and we knew who that someone is. We might tend to follow that request and click the link to accept the request.

Likeability: When a phishing email contains a message that attracts recipient to comply the sender’s request based the reference on something or someone that likeable for the recipient. Cialdini [1] identified that people usually “trust those they like”. For example, if someone is asking us to download and listen to a music that Michael Jackson made, we might be attracted to download and listen to it just because we happen to love Michael Jackson music. It is like someone is asking us to watch a concert and he/she said, “Coldplay will be there”, if we are devoted fan of Coldplay, we might find it very interesting. Another example, when a sender gives compliments to us or committed to help us to safeguard our account from the hackers, we tend to think that the sender cares about our safety, which is good for us, and consequently it might attract us to comply with the sender’s request.

Authority: When a phishing email contains logo or image or signature or anything that looks like legitimate institutions. It can be used to makes it look trustworthy so that the recipient might accept and obey the sender’s request. For example, when an email is presenting somehow authentic looking signature like “Copyright 2013 PayPal, Inc. All rights reserved” or PayPal logo. Cialdini [1] stated authoritative persuasion could be achieved by only presenting “aura of legitimacy”. Another example, when the content of the email stated that it is from “System Administrator” asking for password update. It would be not authoritative if only random people asking us to change our password.

Scarcity: When a phishing email contains a message that tells a recipient to react or respond to scarce/turns-into scarce items or things

or privileges. For example in the phishing email context, if a sender tells us that he/she will suspend/deactivate/limit our account if not respond to his/her request, we might want to respond to their request because we are worried we will not be able to access our account again or in other words our account becomes scarce or limited.



APPENDIX TEST

A.1 APPENDIX SECTION TEST

A.2 ANOTHER APPENDIX SECTION TEST

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Enschede, August 2014

Nurul Akbar