



ASK THE EXPERT

How To Be Digitally Diligent

PUNAM KELLER
TUCK PROFESSOR

Cybersecurity is an issue close to Keller's heart—earlier this year while on vacation in Jamaica and writing a *Wall Street Journal* article about changing passwords, her laptop was stolen. “It was so ironic I don’t even know where to begin,” she says. The Tuck professor studies the behavioral gap between what people should be doing and what they actually do—from exercise to wealth management to procrastination. She says that only 39 percent of Internet users ever change their password, despite the media reports and real threats of cybercrime. Here are her tips to motivate you to stay safe in the digital realm.

REALIZE THE RISK

“When we read news about hackers commandeering credit cards, stealing Social Security numbers and draining bank accounts, our first reaction is to deny the threat is personal. Economists call this rational inattention—we have a limited amount of attention, and so must choose which information to focus on. When we hear about threats, we think, ‘This will never happen to me.’ Instead, think, ‘What if this happened to me?’ Acknowledging a threat is real and has consequences for you is the first step in staying safe.”

SIMPLIFY

“The less we have to do to gain security, the more likely we are to do it. My research shows that people are willing to acknowledge they are at risk if they believe there is something they can do to protect themselves. Whenever possible, sign up for auto-upgrades on antivirus software or use a secure password manager such as LastPass, which securely stores and enters your passwords for you. This centralizes passwords while keeping them secure. Power in simplicity.”

MAKE IT PERSONAL

“Reminding yourself of what is at stake can have a powerful impact on behavior change. Individuals are unlikely to seek out information about the costs of the status quo when unprompted, especially if doing so would evoke anxiety, regret or other negative emotions about behavior. Instead of thinking of cyber protection in abstract terms of anti-spyware programs and large-scale hacks, ask yourself, ‘What if my boss could read all these emails?’ ”

STAY SECURE

“We know passwords such as ‘123456’ or ‘password’ are insecure, but the biggest deterrent to complying with cybersecurity guidelines is remembering a complicated sequence of letters, numbers and symbols. If a new password is difficult for you to remember, create complex passwords you can remember even if they are not linked to personal information—Coffee4Me247! Pick something that makes you happy, because bundling something positive with something negative is the best way to make the negative less negative.”