

Article

# Wellbeing Amid Digital Risks: Implications of Digital Risks, Threats, and Scams on Users' Wellbeing

Bindiya Dutt

Department of Media and Social Sciences, University of Stavanger, Norway; [bindiya.dutt@uis.no](mailto:bindiya.dutt@uis.no)

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## Abstract

This study investigates how users perceive their wellbeing amid the risks associated with digital media use in Norway. According to the literature, some of these risks include digital dependence, online privacy, scams, thefts, information misuse, and harassment. To expand knowledge on how these and other digital risks are construed by users, this study addresses the following research questions: What implications do digital risks have on users' perceived sense of wellbeing? What are the solutions proposed by users to manage these risks? Methodologically, the inquiry is led through a qualitative approach comprising 17 semi-structured in-depth interviews of university students in Norway. The investigation centers on an interpretative phenomenological analysis. This study contributes to the existing literature by empirically evaluating the notion of digital wellbeing in the everyday choices of university students, thereby comprehending their safety concerns and how they manage online risks while exploring solutions to combat the risks of digital usage. The study adds value to the present literature on digital wellbeing by juxtaposing digital risks with the construct of wellbeing in digitalized societies.

## Keywords

digital fraud; digital risks; digital wellbeing; mediatized risks; online scams; online theft

## Issue

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## 1. Introduction

Whilst digital advances change communication behaviors and stimulate a social change in the way people use and access digital media in their day-to-day life, several risks emerge. These risks include, but are not limited to, online fraud, scams, stalking, information leakage, and data privacy (Balasubramanian, 2022; Masseno & Santos, 2018; Moore & Craciun, 2021). Though digitalization can be beneficial for instantaneous communication and connectivity, digital risks compromise users' online safety as well as autonomy. Likewise, with the personal data of users being registered electronically by digital platforms, social media apps, and mobile devices, data privacy becomes a serious concern (Gripsrud & Moe, 2010; Masseno & Santos, 2018), making users susceptible to digital risks while having ramifications on their perceived sense of wellbeing.

Even though previous research broadly depicts a connection between digital media usage and its adverse implications on wellbeing (Abeele, 2020; Baumer, 2013; Goodin, 2017; Moore & Craciun, 2021), it remains fragmented and does not explicitly link digital risks with all accounts of wellbeing—physical, social, psychological, and financial—thus creating a gap in the literature. Hence, this study aims to comprehend how users perceive their overall wellbeing amid the risks accompanied by digital usage. Studying users' perception of wellbeing considering the existing digital risks becomes important especially in a time when social interactions are increasingly moved online and it is often difficult to opt out. Thus, understanding digital wellbeing in the midst of digital risks becomes central in assessing digital daily life in a mediatized society. Further, through this investigation, the study intends to explore solutions that users propose to navigate risks

within the digital space that offers new trajectories for communication.

The investigation is carried out qualitatively including 17 in-depth interviews of university students in Stavanger, Bodø, and Oslo (Norway), to examine the implications of digital risks on their perceived wellbeing. This is because university students' wellbeing is currently at an all-time low (Baik et al., 2019) and digital risks are at an all-time high (Balasubramanian, 2022). Moreover, this query is pertinent because scholars contend that although digital use gives rise to several risks, less emphasis has been placed on citizens attitudes towards these risks (Grotto & Makridis, 2020).

Although this study acknowledges that digital media use can be beneficial for users, it focuses primarily on digital risks and the solutions to combat these risks. This is because the benefits of digital media use are accompanied by a myriad of risks that may create negative outcomes for users. Further, on a micro-level, this study discovers how users articulate their wellbeing around the risks of digitalization. In order to interpret the findings and propose relevant solutions to manage digital risks, the research rests on an interpretative phenomenological analysis (J. A. Smith & Osborn, 2004). An interpretative phenomenological analysis explains the crux of an existing phenomenon while eliciting responses from several individuals who share analogous experiences (Creswell & Poth, 2017). Here forth, the following sections present a literature review, methodology, research findings, and discussion.

## 2. Literature Review

The literature review begins by presenting a generic conceptualization of wellbeing while weaving in diverse theoretical perspectives. Thereafter, it delves into the construct of digital wellbeing and addresses existing risks within the digital media landscape. Additionally, it unveils the discourse on mediatization as well as on digital disconnection proposals in relation to wellbeing.

### 2.1. The Theoretical Paradigm of Wellbeing

Whilst the current paradigm of wellbeing described below addresses how literature theorizes "the good life," it does so without considering specific contexts which may encompass risk susceptibility, such as the digital arena. In fact, wellbeing within the digital context carries a whole new set of characteristics that may contradict the original idea of wellbeing.

Theories that focus on the generic concept of wellbeing attempt to identify things that are in due course good for an individual (Tiberius, 2020). For instance, list theories establish wellbeing with a list of items such as job, finances, work-life balance, social engagements, etc. (Haybron, 2008), whereas desire theory entails the fulfilment of one's desires (Haybron, 2008). However, these criteria-based wellbeing concepts do not reflect

a comprehensive perspective on maintaining wellbeing especially when one's desires are not met, and the lists remain unchecked.

Likewise, activity theory "has popularized the idea that active involvement in activities causes happiness while enhancing wellbeing" (Diener, 1984, p. 558). Whereas flow theory proposes achieving a state of wellbeing through engaging in present-moment tasks, instead of being anxious about the future or obsessing over by-gones (Csikszentmihalyi et al., 2014). Although activity and flow theories offer a framework to understand the processes that might lead to achieving a sense of wellbeing, a constant state of flow may neither be plausible nor make individuals risk averse. Besides, not all activities may augment wellbeing. In addition, these theoretical perspectives rule out the element of assessing and navigating risks.

Although the notion of wellbeing is embedded in creating a pleasant atmosphere in all spheres of life including physical, mental, emotional, and spiritual (M. Smith & Puczko, 2008), the phenomenon of wellbeing remains ontologically subjective (Sumner, 1996). This is because wellbeing is based on one's personal assessment of life and remains grounded in how one perceives or appraises their experiences (Huppert, 2014). Based on this premise, wellbeing may not be entirely subject to generic pre-defined concepts but rather to individual experiences as well as one's state of mind at any given moment. Some philosophers take an antithetical stance on generalizing wellbeing. Instead, they assert that wellbeing must be looked at from the purview of specific contexts (Alexandrova, 2017). Therefore, context-specific inquiries centered on individual perception could augment wellbeing research.

### 2.2. Mediatization, Digital Risks, and Wellbeing

While traditional wellbeing theories have neglected the digital context, the theory of mediatization throws light on how media processes facilitate social change through digital communication (Hjarvard, 2013). In this study, I use Schulz's (2004) four components of the mediatization process which include *extension*, *substitution*, *amalgamation*, and *accommodation* as the analytical lenses to gauge how individuals understand digital media practices and their inherent risks. *Extension* suggests that media extends spatially and temporally wherein humans can receive digital messages easily. *Substitution* involves replacing face-to-face social interactions with digital communication. *Amalgamation* entails having mediatic involvement simultaneously coming together with non-media interactions. *Accommodation* centers on individuals accommodating to the way media operate, as they adapt to media logic.

Although these four components of mediatization explain how media processes bring on new approaches to communication, they do not reflect the risks associated with digital use. Although theorists acknowledge

that digital media's entry into different areas of life and its assimilation may pose challenges (Hjarvard, 2013), these challenges are neither explicitly nor cohesively spelled out, thus calling for deeper investigation.

Also, despite the challenges and risks, individuals are impelled into the mediatized arena. The mediatization of life may act as a push factor in facilitating communication through digital media channels. Owing to this, individuals are not only getting trapped in the digital sphere but they are also being set up for digital risks which may compromise their wellbeing. Furthermore, the negative outcomes of digital media use can create stress. The theory of stress and coping positions stress as a cognitive experience contingent upon how individuals appraise their association with a given environment (Lazarus, 1998). Research findings hint that some of the digital stress occurs due to connection and information overload (Andrejevic, 2013; LaRose et al., 2014). In this regard, digital wellbeing is interpreted as the balance that users may experience in being connected to digital platforms (Abeele, 2020). Though this insight may hold true to some extent, the concern remains whether digital wellbeing is simply a balancing act. Ruling out risks while comprehending digital wellbeing may constitute only a partial explanation.

The pervasiveness of media content (Couldry & Hepp, 2013) as well as the convergence of media technologies in the mundane (Deuze, 2011) give rise to several risks. While literature describes risk as perceived ambiguity (Holton, 2004), risk can be demarcated by three elements: probable loss, the consequence of loss, and the uncertainty of loss (Yates & Stone, 1992). Moreover, scholars contend that digital risks come entwined with the content, contact, and conduct of users, implying that risks may be subject to the online content that users are exposed to, whom they contact or communicate with, and the quality of communication which takes place digitally (Livingstone & Helsper, 2008).

As digital risks and threats are often used interchangeably in the literature, they can range from financial theft to cyberbullying and identity stealing. For example, cyberbullying literature finds little consonance in a standardized definition, and within the definitions presented, none comprise the word "threat" (Espelage & Hong, 2017). Research does not offer precision on how to conceptualize threats within the digital realm (Patton et al., 2019). However, a risk or a threat may be construed as harmful behavior intended to harass someone repeatedly using digital technology (König et al., 2010; P. K. Smith, 2009). Perhaps owing to several routine processes of life being online, from shopping to banking, users' reliance on digital devices can make the digital space lucrative for cybercriminals and online predators (Lallie et al., 2021). Not only that, but the digital world is also encapsulated by several other risks such as tracking users' data, threatening online privacy, stalking through location sharing, and harassment. The reasons why digital media use may pose risks for users are broadly highlighted below.

Firstly, participatory media practices make it much easier to track and gauge the users' attitudes (Ferrer-Conill, 2017). Due to digital metrics, companies know more about users than they knew before (Tandoc, 2014). Large enterprises, such as Google and Facebook, continually set up infrastructures around the world to store the users' data thus creating monopolistic trends and gaining power (Trittin-Ulbrich et al., 2021). Meanwhile, they employ available data to cater to the users by offering content as per their preferences (Arsenault, 2017). While companies seek to capitalize on users' data (Yoo et al., 2010) and advertisers push products to consumer segments by predicting patterns of online behavior (Shareef et al., 2018), apprehensions about data storage, protection, ownership, and privacy emerge.

Secondly, as opposed to traditional television and newspaper models, online media platforms are able to target wider audience segments (Fuchs, 2018). Users are deliberately targeted on social media platforms thus turning technical data into a socially covert influencer (Bolsover & Howard, 2017). For example, data analytics agencies such as Cambridge Analytics were accused of stealthily manipulating voters during the US political elections (Symeonidis et al., 2018). The problem of audiences' rights and privacy intensifies through such cases posing a threat to democracy as propaganda takes centerstage through digital media platforms.

Thirdly, the increasing number of online predators using the internet for harassment, sexual abuse, hacking, and theft poses new questions about how to cope with issues of personal security (Pawar et al., 2021). Research finds that cyberstalking is similar to offline traditional stalking behaviors that victimize and violate private space (Sheridan & Grant, 2007), thus risking a sense of wellbeing among cyber victims. Besides, in a quest for new connections and friendships, many users drift towards dating apps (Chen & Rahman, 2008). However, dating apps present various problems. For instance, location-sharing intensifies complications for users (Gillett, 2018). Sharing personal information can become a means to ease online stalking and harassment (Chugh & Guggisberg, 2022; Phan et al., 2021; Tokunaga & Aune, 2017). In this regard, digital systems can facilitate manipulation (Lee et al., 2019). Catfishing scams involve both financial and psychological risks for the victims, such as a loss of self-esteem, trauma due to experiencing deception, a state of shock, and feelings of distrust (Whitty & Buchanan, 2016). Such outcomes can leave adverse and even long-term negative associations for victims who may not only lose money during the online dating process but also lose a relationship which once appeared promising, thus compromising their sense of wellbeing. Although perpetual swiping may appear to offer wider options, its authenticity remains debatable. Further, the value of real-time human connection often gets compromised and replaced by online communication in the commodified app world (Krüger & Charlotte Spilde, 2020) thus

making deception easier in digital communication scenarios wherein one may not know who's hiding behind the screen.

Despite the aforementioned risks being present, users may either remain unaware of the risks concerning their privacy and security (Couch et al., 2012) or under-rate the risks (Grotto & Makridis, 2020), while being oblivious to the repercussions of digitalization. Research shows that most users are not apprehensive about the likelihood of being a target of a scam or fraud as a result of their digital presence (Blank et al., 2019). Internet or digital addiction, including gaming and smartphone addiction (Almourad et al., 2020; Widyanto & Griffiths, 2006), as well as other issues such as aimless surfing leading to digital overuse and impulsive digital behaviors may be too compelling (Montag & Walla, 2016). Owing to this, users might downplay the risks associated with digital usage (Aboujaoude & Gega, 2021).

While digital risks have implications on different levels on users, they can be grouped into four broad categories: physical, financial, psychological, and social risks. For example, findings from a study show that excessive digital use accompanies physical problems, such as eye irritation and blurred vision (Gowrisankaran & Sheedy, 2015). Users prone to digital addiction explain having sleep difficulties, feelings of anxiety, and obsessions (Bakken et al., 2009). Whereas, from the standpoint of users' psychosocial wellbeing, dependence on digital devices may divert users' attention from forging real-time social connections (Dutt & Selstad, 2021). Other digital risks that may jeopardize a sense of wellbeing comprise online harassment, fraud, and deception. Research depicts that oppressive online exchanges result in reduced mental wellbeing (Festl et al., 2019).

Turning the focus to social media risks, scholars discover that unbalanced social media usage may relate to disorders, such as excessive selfies, self-obsession, self-promotion, and loss of interest in other hobbies (Gomez et al., 2022; Tang et al., 2022). Further, intimidation on social media platforms depicts adverse consequences on the wellbeing of online users, such as heightened stress, despair, anxiety, and behavioral problems (Kowalski et al., 2014). While studies find a damaging association between social media use and self-image (Faelens et al., 2021), online conflicts echo undesirable communication outcomes posing psychological and social risks. Research shows that social media engagement links to lower self-esteem among university students (Errasti et al., 2017). The fear of being excluded or missing out on information could constitute reasons for social media use. As social exclusion lessens a sense of wellbeing (Sjåstad et al., 2021), the need for inclusivity and connection may turn users towards social media platforms. Moreover, becoming influenced by a group may be another reason for mimicking social media behaviors (Aral, 2014; Maciř et al., 2018).

In support of users' wellbeing, digital detox programs suggesting temporary or lasting digital discon-

nection emerge (Jorge, 2019; Syvertsen & Enli, 2020). However, these proposals put the entire onus of digital wellbeing on the users without reflecting on digital marketing strategies and other external factors that may pull users towards digital platforms. While academics indicate a linkage between digital disconnection and wellbeing (Baumer, 2013; Bélair-Gagnon et al., 2022; Bratsberg & Moen, 2015; Karppi et al., 2021; Syvertsen & Enli, 2020), whether or not users would opt to refrain from using digital media platforms remains contentious. The users' decisions may be guided by enforced digital usage (González-López et al., 2021), coerced digital usage (Barassi, 2019), or digital compulsions, as well as by the dopamine cycle which often centers on anxiety while anticipating rewards from digital activities (Maciř et al., 2018). Therefore, whether disconnection and detox proposals are practical enough in the current mediated scenario where digital use may not be an option but a necessity or compulsion requires further inquiry. To discover relevant answers pertaining to digital risks, this study proposes the following research questions:

- RQ1: What implications do digital risks have on users' perceived sense of wellbeing?
- RQ2: What are the solutions proposed by users to manage digital risks?

### 3. Methods

To gauge how informants in this study perceive wellbeing amid the risks associated with digital media usage and what remedies they imagine for the problems they identify with, the study relied on a qualitative inquiry. This was carried out through 17 in-depth semi-structured interviews, lasting between 45 and 75 minutes each, of university students in Stavanger, Bodø, and Oslo (Norway). In-depth interviews were used as they serve as processes that account for user experiences (Charmaz, 1990) and provide a detailed understanding of user perspectives while also offering a substantial description of their social environment (Silverman, 2016).

The interview guide included questions related to users' concerns about digital risks and the potential solutions to combat the risks. The risks were pre-classified based on four broad categories including physical risks, financial risks, psychological risks, and social risks. The interviews were audio recorded, transcribed, and assembled into a corpus of textual data.

The study employed a purposive sampling method (Tongco, 2007) and the sample size was contingent upon the strategy of saturation (Mason, 2010), wherein new data ceased to offer any fresh information. Informant selection was based on their student status at various universities. Informants were recruited through the university library, student organizations, research schools, university housing, as well as campus sports clubs. To maintain ethical standards, all informants were made aware that their interview responses would be included

as part of a research project and that their identities would be kept confidential. Interviewees were offered a synopsis of the research at the beginning of the interviews. Additionally, they were assured that their data would be deleted upon the completion of the research. Participation in this research was purely voluntary and was not incentivized. Prior to the interviews, the study was granted ethical approval by the Norwegian Centre for Research Data (under Project No. 314257). Table 1 provides the informant sample profile.

The mode of analysis rested on an interpretative phenomenological analysis (J. A. Smith & Osborn, 2004) to place findings within the larger context of the role of digital media and its implications on wellbeing. Interpretative phenomenological analysis takes the direction of a reflective analysis wherein the researcher shows active engagement in comprehending the interviewees' account through initial note-taking and thereafter making a detailed analysis by looking at patterns that emerge from each interview (P. K. Smith et al., 2009). In this study, the analysis explored how study participants comprehended digital risks and perceived their wellbeing amid the challenges they experienced while capturing the vital elements of these experiences.

#### 4. Findings

The findings from this research are arranged into the following sub-sections and are analyzed through four risk categories: physical risks, financial risks, psychological risks, and social risks. The implications of digital risks on informants' perceived wellbeing are synthesized into these sub-sections which present extracts from informant interviews along with the proposed solutions to manage digital risks.

##### 4.1. Digital Risk Perception

One of the key findings of this study shows that informants feel helpless against having to engage in digital processes due to the forced digitalization of mundane services. They view digital use as a compulsion rather than an option. Since most of the services in Norway are digitalized, informants feel forced to get things done online even if they do not wish to. They also concur that coerced digitalization can become problematic, especially for those individuals that are not digitally savvy or do not wish to have their data shared on public platforms.

Informants agree that information sharing and excessive assimilation of digital media into daily life pose a threat to security while adversely influencing wellbeing. Several informants state that they would prefer using certain services non-digitally, for instance making doctors' appointments over a phone call or in-person to maintain privacy, rather than registering their health data online. This is exemplified by the following quote from a student in Stavanger:

In Norway, everything is becoming digital. Oftentimes, I feel like I am being forced to share private information on digital platforms. For instance, if I wish to make a doctor's appointment, I must do it online. Whether I am comfortable sharing my personal health history online is not their concern. This kind of compulsion is not acceptable to me, and I strongly feel that there ought to be other non-digital options for users who do not consent to share personal details digitally. (P8)

The above finding echoes with the component of *substitution* within mediatization theory which affirms that mundane interactions are getting substituted with digital

**Table 1.** Informant sample profile.

Informants	Gender	Field of study	Study program	Nationality	University location
P1	Male	Computer science	Master's	Nepalese	Stavanger
P2	Male	Data science	Master's	Kenyan	Stavanger
P3	Male	Theology	Bachelor's	Norwegian	Oslo
P4	Male	Physics	Master's	British	Stavanger
P5	Male	Risk management	Post-doc	Colombian	Stavanger
P6	Female	Data science	PhD	Indian	Stavanger
P7	Male	Geology	Post-doc	American	Stavanger
P8	Male	Computer science	Bachelor's	Norwegian	Stavanger
P9	Male	Engineering	PhD	Pakistani	Stavanger
P10	Female	Theology	Master's	Norwegian	Oslo
P11	Male	Pedagogy	Bachelor's	Norwegian	Stavanger
P12	Male	Political science	PhD	British	Stavanger
P13	Male	Business	Bachelor's	Norwegian	Stavanger
P14	Female	Biology	PhD	Brazilian	Stavanger
P15	Male	Petroleum engineering	PhD	Iranian	Stavanger
P16	Male	Social work	PhD	Ethiopian	Bodø
P17	Female	Psychiatry	PhD	Norwegian	Bodø

interactions. This not only poses privacy risks for users but also threatens their sense of freedom especially when they prefer not to use digital platforms for information sharing. Besides, informants identify several other digital risks and believe that they cannot trust digital media platforms. Mainly, the risks of being hacked and financially scammed pose a top threat. In this regard, most informants describe feeling digitally unsafe and do not trust the government to protect them from digital risks. While those studying data or computer science notice the red flags in the digital context, other informants exhibit unawareness towards matters concerning privacy risks. However, when asked specifically about online privacy, most disclose not being comfortable having their private information, such as their address and phone numbers, displayed on digital platforms. Informants express feeling worried when they see their personal information flashed online and cannot have it removed at their discretion. Several informants also find digital media tracking, recommendations, and personalized advertising intrusive:

Since I am studying data science, I watch out for red flags on digital platforms to ensure I am not scammed. But I know of many fellow students who have been victims of digital scams. There is too much risk in the digital environment—hacking, spam, tracking, fraud—and the list goes on. One way to avoid digital risks is to be cautious and increase digital literacy. (P2)

This implies that online privacy remains a serious concern, a breach of which may lead to digital misconduct. Implementing robust security measures may support privacy protection. Additionally, the removal of personal information from online platforms at the users' discretion would not only offer digital users a sense of autonomy but also strengthen feelings of safety and wellbeing.

#### 4.2. Implications of Digital Risks

##### 4.2.1. Physical Risks

Amongst the physical risks, informants report experiencing tired eyes, shoulder stiffness, wrist pain, hip pain from sitting for many hours, and other postural problems after using digital devices at a stretch. One of the reasons that the informants present for being digitally dependant is having free access to wireless networking at Norwegian universities, which makes it easy to navigate the internet. Informants agree that not having free internet access 24/7 would limit their digital consumption. As a remedial measure, having to pay for digital use may curb digital dependence:

Digital use has seeped into all areas of life. It has become overwhelming due to all assignments being

digital. Interpersonal and social communication is also digital. I feel like I am constantly staring at a screen, even while commuting or waiting at a restaurant. This has affected my eyes, posture, and sleep cycle. (P3)

The component of *amalgamation*, within mediatization, which suggests that media activities come together with non-media interactions resonates with this finding. While informants reveal engaging in several mundane activities through digital media platforms, they also admit that they use technology while performing other tasks. Though having perpetual access to digital technology fills the communication gap, it tends to facilitate digital dependence, thus depleting a sense of wellbeing.

Solutions to cope with the physical problems that arise due to digital use include taking enough breaks as well as partaking in complementary wellness practices such as yoga, meditation and stretching to relax the body and relieve muscle stiffness. Likewise, participating in other non-digital activities, such as physical exercise, going for walks, being in nature, playing board games rather than staring at a screen, and meeting friends in person instead of chatting online can be beneficial for overall wellbeing. Also, being goal-oriented in one's digital use by deciding beforehand what needs to be searched for online can limit screen time. Turning off digital devices long before going to bed is another way to manage physiological risks.

##### 4.2.2. Financial Risks

Despite the benefits of digital banking, the fear of online fraud and theft remains a serious concern among informants. Other financial risks entail buying compulsiveness and easy access to online shopping. Informants concur that digital scams resulting in financial losses leave a lasting impression on them:

The Norwegian identity number allotted to individuals is used everywhere, which does not make things safer. I know a few students who have been victims of online theft in Norway. They have clicked on links appearing to be sent by their bank, given away their one-time passwords, and have fallen into the scammers' trap. The police could not track the scammers, leaving the victims distraught. (P1)

While financial scams create a sense of tangible loss, they also create mental and emotional friction. This finding resonates with the reflections in literature which assert that financial loss is not a standalone occurrence. Rather, it comes intertwined with psychological risks for the victims. For instance, victims of catfishing scams on dating websites often experience mixed emotions ranging from a state of shock, remorse, guilt, self-blame, and trauma due to being deceived (Whitty & Buchanan, 2016). Such outcomes can leave the victims with unpleasant memories. In the process, they may not only lose money but

also lose a sense of trust, thus disturbing their sense of wellbeing.

Suggestions to manage financial risks include being alert and aware of online scams. Furthermore, informants recommend not clicking unknown links, not giving one-time passwords to anyone online or over the phone, and not sending money to digital acquaintances on dating websites to avoid catfishing scams. Other steps involve securing one's financial details and passwords. Employing a strong verification system with the bank can help prevent financial fraud. Additionally, using reliable websites for online purchases could be worthwhile.

#### 4.2.3. Psychological Risks

Informants report that digital devices can become addictive, posing a danger to their psychological wellbeing. Further, a technological breakdown can result in inconveniences and delays especially when alternative avenues are unavailable:

I often feel a sense of remorse and regret after using digital devices for too many hours. It seems like a waste of time scrolling endlessly and gathering information which serves no purpose. I have decided to improve my digital hygiene and engage in non-digital activities. (P5)

Solutions to prevent feelings of regret due to overusing digital devices involve controlling the constant temptation to search and scroll online. This can be done by setting specific time frames for digital activities. Practicing digital hygiene by compartmentalizing time for digital and non-digital activities can lead to a balanced approach while preventing wastage of time or remorse thereafter.

More specifically in response to digital fraud, an informant presents a detailed account of the psychological impressions following a scam:

Before coming to Norway, I registered on a home rental website where a homeowner offered to rent me a room in his house. He asked me to send him rent money in advance. Although skeptical, I was in desperate need of a place to stay, at least for the initial months. So, I sent the advance money. When I asked him for the contract, he dodged me and instead suggested that I could date his girlfriend. He kept sending me her pictures. When I insisted on getting the contract or money back, he blocked me on the chat and disappeared. I could not track him. This incident was highly unexpected, it made me feel cheated. The money gone was one thing, but it shook me up mentally. I questioned my smartness for a long time and blamed myself. (P16)

While informants victimized by digital scams tend to blame themselves, experts suggest practicing self-compassion. Additionally, controlling digital impulses

could be a tool to manage falling into the risk zone. Waiting to respond to digital requests allows time for reflecting on whether the offer is authentic. Getting a second opinion and carefully contemplating the situation before reacting spontaneously or giving out money instantly can help avert fraud. Apart from this, developing coping strategies such as altering the problem or changing emotional responses to problems can assist in handling psychological stress (Lazarus, 1998).

#### 4.2.4. Social Risks

Oscillating between social media rewards and risks seems to activate a conflicting stance amongst informants. They report that the need for attention and acknowledgment drives them towards social media platforms, whereas the fear of social isolation is one of the factors that pulls them into social media use. Apart from this, informants fear missing out on pertinent information as well as feeling excluded when not present on social media platforms:

Not being on social media ends up inducing a fear of missing out. But then being present on social media platforms triggers online comparison and anxiety. When I see others glamourizing their persona, posting happy pictures on social media to project a certain image, or boasting about their accomplishments, I feel like their life is perfect and everyone else needs to measure up to the social media standards. Comparison doesn't feel good but social media facilitates it. (P12)

Although access to social media platforms may ease communication while removing constraints of time and space, as seen in the component of *extension* within mediatization, it also elicits feelings of comparability amongst users. Passively consuming others' social media feeds tends to trigger online comparison. While social media presence may offer a sense of temporary inclusivity and connection, informants describe feeling anxious due to lacking something in comparison to the mediatized lives of others. Moreover, informants reveal that their personal safety gets compromised while meeting digital acquaintances in person, for instance through dating websites which they construe as risky:

People are posting everything on social media, even the uninteresting stuff. Private matters are now made public through social media platforms. It seems like people are constantly seeking acknowledgment and attention. Perhaps, they are desolate and need support from others. But digital life cannot be equated with real life; no amount of digital connection can fill the real-life gaps. (P17)

To relieve these concerns, suggestions to manage social risks include not disclosing private information on digital

platforms which may later backfire. Alternatively, finding ways to connect with people non-digitally could serve as a solution. Also, informants suggest steering away from online comparison by raising digital literacy and mindful self-training. Being cognizant that digital notifications are not rewards could also be helpful in coping with digitally induced social stressors.

## 5. Discussion

In response to the main research questions, findings indicate that digital risks have several implications on the users' wellbeing as they traverse the digital space. As these risks appear in varied areas of life including physical, psychological, financial, and social, they often linger unmanaged either due to obscurity or external threats that may not be in the users' domain. Even when digital risks can be managed by users to some extent through employing self-discretionary techniques, external threats to privacy continue to persist, actuating the dichotomy of control. Hence, the proposed solutions offered by informants to deflect negative outcomes of digital use not only include self-regulatory behaviors but also extend to interventions on diverse levels.

Although this study finds that while many informants downplay risks, when asked to conscientiously contemplate digital risks they opine that these risks must be managed by government organizations and digital policymakers leading to more secure measures for user protection. Leaving a digital trail behind raises privacy concerns among users. Therefore, to circumvent privacy risks, one of the propositions that the informants cohesively agree on is that their private data be easily removed from digital platforms upon request regardless of whether they previously consented to having it online.

Findings also depict that the approach to digital risks is contingent upon the experiences of individual users as well as whom they digitally encounter. For instance, those informants who have experienced digital financial scams are more wary than others that have not experienced them. Also, the construal of risks varies amongst informants; most informants remain apprehensive about tangible digital financial losses as opposed to psychological risks that may be difficult to identify instantly and take time to process.

Informants tend to overlook the risks associated with digital use on a day-to-day basis as they assert being dependent on their devices. This corroborates previous literature findings that users often underestimate risks (Aboujaoude & Gega, 2021; Grotto & Makridis, 2020). Likewise, in regard to assessing probable loss (Yates & Stone, 1992), informants unscathed by digital scams do not seem to anticipate the likelihood of incurring loss while engaged in digital exchanges. However, those that have either been victimized by digital scams or have been threatened by fraudsters respond differently having witnessed the consequence of loss. This shows that digital scams can leave a lasting impression on the victims.

The theory of mediatization shows itself in the findings through the components of *extension*, *substitution*, and *amalgamation*. Displaying semblance with *extension*, informants acknowledge that digital technology eases communication and removes constraints of time and space. However, easy access to social media platforms encompasses the risk of online comparisons. As established in the component of *substitution*, informants contend that digital technology replaces human connection with media activities. Swapping media activities with non-media activities, such as face-to-face communication and community building, tend to facilitate social disconnection thus hindering a sense of wellbeing. Additionally, informants admit to engaging in digital activity even while performing other tasks, which echoes with *amalgamation*. The component of *accommodation* does not reflect in the findings as informants do not explicitly articulate how they adapt to media logic. However, findings support the claim that excessive assimilation of digital media into daily life may accompany challenges (Hjarvard, 2013; Schulz, 2004). Informants express an aversion to excessive assimilation of digitalization into daily life processes, particularly in response to their privacy, in financial and health matters. Also, over-digitalization in Norway seems to deplete a sense of interpersonal and social connection due to digital dependence which alters the wellbeing perception among informants.

Conversely, differing from the premise of activity theory, findings show that not all activity may offer a sense of wellbeing. An over-indulgence in digital activity may deplete happiness by triggering feelings of remorse amongst users. While discussing proposals such as digital disconnection and digital detox (Jorge, 2019; Syvertsen & Enli, 2020), this study uncovers that such propositions may not be practically feasible because of coerced digitalization. Further, this particular finding supports previous literature which suggests that digital coercion or enforcement (Barassi, 2019; González-López et al., 2021) serve as a deterrent to withdrawal. Additionally, digital compulsions that push the reward-seeking dopamine cycle through digital activities may dissuade users from digital disconnection (Macit et al., 2018).

## 6. Conclusion

This study contributes to the current literature by empirically assessing the notion of digital risks and wellbeing in cohesion so that digital wellbeing is not an afterthought. Conclusively, findings depict that although digital wellbeing entails striking a balance during digital activities, it also involves assessing, preventing, and managing risks to inhibit negative outcomes that may otherwise emerge from digital use. Accordingly, expanding on existing definitions, digital wellbeing can be construed as feeling safe and equipped to manage risks in all areas including physical, psychological, financial, and social, within the digital environment.



While informants in this study show how mediatization materializes in their daily life as they combine digital and non-digital activities seamlessly, they also articulate their feelings around mediatization. As seen in the component of *substitution* within mediatization, due to untethered digital access informants often tend to substitute face-to-face communication with digital communication. However, relying predominantly on digital communication to connect with others entails social risks, such as experiencing social dissatisfaction. Moreover, echoing the component of *amalgamation* within mediatization, informants engaged in digital activity while simultaneously performing other activities express having a shorter attention span, barring them from focusing on a singular task. Similarly, resonating with the component of *extension* within mediatization, despite the ease of communication and perpetual access to a wider digital network, social media platforms enclose the risk of online comparisons which pose psychological risks. These revelations not only provide a glimpse into the ways in which different components of mediatization manifest in the mundane, but it also pushes the theoretical discourse further by offering insights into how informants interpret mediatization.

Further, the key takeaways of the study encompass conscientious risk cognizance, risk management skills as well as effective coping mechanisms to deal with undesired outcomes of digital use. While findings illustrate that most users are aware of digital risks and desire stronger external measures for risk management, digital dependencies and risk denial may tend to outweigh risk cognizance. Also, different digital risk categories carry distinct implications on the users' perceived sense of wellbeing. For instance, most users reiterate feeling threatened by tangible financial scams and data privacy issues yet display risk aversion and tolerance towards social or physical risks that they may experience within the digital context. This could hint that definite and noticeable risks may be regarded as remarkably intense and easier to register than abstract risks.

To augment a sense of wellbeing amid existing risks, some adaptive tools to cope with digitally induced distress include removing stressful triggers, reappraising tense situations, taking breaks from technology, journaling, practicing relaxation techniques such as yoga, finding humor to engage in positive emotions, seeking support from others, and offering gratitude for the good things in life. These solutions are feasible to the extent wherein users are free from external constraints and can exercise autonomy in their own digital behaviors. However, concerns continue to remain at the government as well as the digital policy level that users have no control over.

Though the ubiquitous digital technology offers conveniences, it poses several risks, as revealed in the narrative, thus calling for substantial interventions to mitigate these risks. Digital risk management requires intervention on various levels, including the government, digital policymakers, digital platform creators, university

organizations, and end users. These interventions could include updated regulations to protect users' data privacy, the development of user-centric digital policies, national-level programs to raise awareness of digital risks, and educational initiatives for digital risk assessment and digital risk management. Additionally, offering coping resources to scam victims as well as implementing practical measures such as removing the private data of users from digital platforms upon request while supporting users' right to withdraw consent can foster a safer digital environment. Likewise, creating robust digital protection systems could help relieve digital risks.

Although using self-discretion to protect oneself from digital risks is a key factor in staying digitally safeguarded, it may not be enough to restrict negative outcomes. Thus, future research could be directed towards digital policies and the government's role in protecting users from experiencing digital risks. Only when digital platforms, digital policies, and government bodies are collectively in sync with users' rights to digital security can the users experience complete autonomy, safety, as well as wellbeing in the digital realm.

As a limitation, this study includes a niche sample, university students who are digitally savvy. However, the sample is heterogeneous. Although the informants in the study are university students (the only common factor amongst them), they are from diverse nationalities, study programs, and study levels. Most of them work part-time and some have previously worked in full-time jobs, enabling them to bring a varied as well as a multi-cultural perspective in response to the inquiry. Still, future studies seeking the viewpoint of other digital user segments such as high school students or full-time employees in various industries could offer further insights into how they might perceive the wellbeing concept amid digital risks.

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### Conflict of Interests

The author declares no conflict of interests.

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### About the Author

**Bindiya Dutt** is a student of media and communication in the Department of Social Sciences at the University of Stavanger.