

## **An Evaluation of People's Susceptibility to Phishing Attacks in Nepal and Effectiveness of the Applied Countermeasures**

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**Abstract :** The increasing number of Internet and mobile phone users, and essentially those, who use these electronic media to perform online transactions makes Nepal lucrative for phishing attacks. It is one of the reasons behind escalating phishing attacks in the country. Therefore, in this paper we examine various phishing attempts and real scenarios in Nepal to determine the seriousness of the problem. We also want to find out how prepared are the Internet and mobile phone users and how well-equipped are the private sector and government authorities responsible to handle cybercrime in the country. We considered five areas of research study, i.e., legal measures, technical and procedural measures, organizational structure, capacity building and international cooperation. These constitute important factors in cyber security and are recommended by the Global Cyber security Agenda (GCA). On the basis of our findings, we provide essential suggestions to make anti-phishing measures more appropriate to Nepalese State and society.

**Keywords :** internet banking, mobile banking, e-commerce, phishing, anti-phishing, Nepal

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