

A Comparative Analysis of the Factors Predicting Fears of Terrorism and Cyberterrorism in a Developing Nation Context

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Abstract: Considering the continuous use of cyberspace for cyber-attacks and terrorism, the current study examined the phenomena of the fear of terrorism and cyberterrorism. It also investigates the factors influencing the fear of terrorism and of cyberterrorism and the predictive differences between the two. A multistage random sampling technique was utilized to collect data from 510 Indonesian participants at local administrative units and social networking site users. Structural equation model analysis was performed using SmartPLS 3.3.3 software. The results revealed that of the six predictors, exposure to online news, time spent online, political views, risk of immigrants' cyber-attacks, and religiosity significantly influenced creating fear of cyberterrorism. In contrast, religious service attendance was not significantly related to the creation of cyberterrorism fear among individual individuals. At the same time, all the factors, excluding time spent online, were significant predictors of creating fear of terrorism among the citizens of Indonesia. These findings can be utilized by practitioners, academicians, and government bodies to reduce the fear of terrorism and cyberterrorism among bill citizens of a developing nation by devising strategies and regulations and providing them with cyber security.

Keywords: Cyberterrorism, exposure to online news, time spent online, political views, risk of immigrant's cyber-attacks, religious service attendance.

There is a growing interest among extreme groups and terrorist organizations in using cyberspace; as a result, cyberterrorism has become a potential threat worldwide (Lee et al., 2021). Cyberterrorism is a particular form of terrorism designed to achieve certain ideological, social, and political goals by creating confusion and fear among the target population (Broeders et al., 2021). The fear of cyberterrorism is increasing daily, and terrorist groups intend to find a new information and use it for their benefit via digital technologies like social media to spread radical messages among the masses (Sevde, 2021). Simultaneously, Internet use and recruitment are gaining notoriety among terrorists resulting in cyber terrorist attacks in several dimensions (Naem Slim Asfour et al., 2020). Regardless of the continuous increase in cyberterrorism, the empirical literature regarding the phenomena is very rare (Broeders et al., 2021; Lee et al., 2021; Onat et al., 2022).

Previously researchers mostly focused on the psychological influences of cyberterrorism rather than empirically identifying the factors that cause cyberterrorism (Backhaus et al., 2020; Shandler et al., 2022). Moreover, a study by Lee et al. (2021) reported the United States and other developed countries as the most frequent cyberterrorism targets of Al-Qaeda and ISIS. This might be because of the United States' involvement in digitally and

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physically combating terror organizations in multiple geographic regions. Other countries that appeared in the data set as either victims or origins (launching pads) of Al-Qaeda or ISIS cyberterrorism attacks included Cameroon, Canada, Egypt, France, Germany, India, Indonesia, Iraq, Israel, Philippines, Russia, Spain, Syria, and the United Kingdom. Countries such as Germany, Israel, France, Iraq, Spain, and Lebanon co-occurred as both victims and origins of Al-Qaeda and ISIS.

However, the literature lacks evidence regarding the differentiable nature of the fear of terrorism and the fear of cyberterrorism (Onat et al., 2022). Besides, history shows several instances of cyberterrorism. For example, one of the largest cyber-attack events occurred in Estonia. In the spring of 2007, Estonia fell under a 22-day cyber-attack campaign targeting Estonia's internet-connected information systems (Putra, 2022). This further reflects that the wide-scale calculation of the availability of public digital services has a significant influence on the way of life of ordinary citizens and businesses. Simultaneously, literature is scarce regarding empirically identifying the factors creating fear of terrorism and cyber-terrorism (Albahar, 2019). Various scholars have discussed specific types of fears while conducting crime studies. At the same time, terrorism is the type of crime used to explain the different forms of terrorism threats, including biological terrorism, bombing, cyberterrorism, etc. (Backhaus et al., 2020; Bakry et al., 2021). Because research shows that different crimes have different causes and determinants, the current study's main aim is to identify and compare the driving factors of fear of terrorism with fear of cyberterrorism. The current study also investigates whether similar factors originate the fear of cyberterrorism as the ones that create the fear of terrorism.

The current study was conducted in the Indonesian context. Of Indonesia's population of 272.1 million, 64% (175.4 million) are Internet users, and 59% (160 million) are social media users (Miqdad & Oktaviani, 2021). At the same time, with the enormous development of social media and the increase in its users, terrorist groups are attracted to use social media to carry out their terrorist activities, i.e., funding, planning attacks, training, media recruitment, and coordinating with other groups and among themselves (Beale & Weinborn, 2021). Besides, terrorists use social media as a tool to communicate alternative news that mainstream media do not cover. They had built a populist model of news disbursement to a large audience to achieve their malicious end (Kelly & McGoey, 2018). Simultaneously, Indonesia has also experienced millions of cyber-attacks. Even Indonesia is one of the main targets of cyberattacks in Asia. In 2009 Indonesia was also one of the targets of the Stuxnet virus attack, which many cyber experts consider to be the most advanced cyber weapon today because it is able to attack certain targets (Putra, 2022).

Additionally, evidence in the literature reflects the use of social media by terrorists in Indonesia to achieve their objectives (Kadir et al., 2019). The global terrorism index for Indonesia grew to 5.50 in 2021, making it among the highly vulnerable nation to terrorist attacks. Previously researchers in the Indonesian context mostly focused on laws and regulations linked with terrorism and the government's role in dealing with cyberterrorism (Bakry et al., 2021; Setiawan, 2020). However, the literature is silent regarding factors impacting terrorism and cyberterrorism in Indonesia. Hence, a need arises to understand the factors that create the fear of cyberterrorism in a developing nation, especially in Indonesia, where people of different religions live together (Bakry et al., 2021).

Research regarding fear of terrorism has examined the influence of different individual and collective factors like demographics, socioeconomic status, religion, political views, and media exposure (Onat et al., 2022). In contrast, the current study examined the drivers of the fear of cyberterrorism based on the common factors identified in the literature regarding the fear of terrorism. It further explores whether the main drivers of fear of terrorism can also act as predictors of fear of cyberterrorism. Simultaneously based on the variable nature of the fear of terrorism, the current study compares the fear of terrorism with the fear of cyberterrorism to

understand their interchangeable or differential natures. Hence, the current study aims to answer the following questions.

1. What is the fear of terrorism and the fear of cyberterrorism? Are there any potential differences between the two?
2. Are predictors of fear of terrorism available in the current literature similar to the predictors of fear of cyberterrorism, or are they differential in nature depending upon the type of terrorism?

Literature Review

Cyberterrorism includes terrorist activities conducted using computer or Internet technology (Lee et al., 2021). Researchers report the Internet as a force multiplier in terrorist activities, creating a digital menace to global security (Bakry et al., 2021). Regardless of the harmful effects of cyberterrorism, no injuries or casualties have been reported to date. Hence physically, it appears safe (Shandler et al., 2022). However, the fear of terrorism causes mental illness and other psychological problems (Backhaus et al., 2020; Setiawan, 2020). Previously researchers reported various incidences of fear of cyberterrorism. For instance, in a survey conducted by Chapman University among Americans in 2018, the fear of cyberterrorism in America was ranked 7th among the 88th different fears, which was considered higher than the fear of terrorism and terrorist attacks (Onat et al., 2022). At the same time, the fear of cyberterrorism in developing nations is expanding continuously (Chang & Coppel, 2020). Researchers reported several reasons for this fear of cyberterrorism and fear of terrorism. Of those, the current study focuses on exposure to online news, time spent online, political views, perceived risk of immigrant crime, religiosity, and religious service attendance.

Exposure to the Online News, Fear of Terrorism, and Fear of Cyberterrorism

Exposure to online news by individuals on social networking sites has been linked to criminal activities, which creates the technology fear among the public of being cheated or the victims of fraudulent activities (Wahlström & Törnberg, 2021). In this regard, researchers also report the outsized role of the mass media by presenting false analogs highlighting fraudulent activities by individuals or groups of people (Costello & Hawdon, 2018). Simultaneously, other than the news available online or on various social networking sites, traditional news media is criticized for using fear appeals to attract listeners (Altheide, 2020). In this context, Lawson et al. (2016) asserted that in addition to creating cyber awareness and the need for cybersecurity, the fear appeals are dangerous for society in terms of impacting the psychological states of individuals. Hence considering the potential impact of the news based on fear appeals in creating fear of terrorism and fear of cyberterrorism among the masses, the current study postulates that;

H1: Exposure to online news significantly impact a) fear of cyberterrorism, b) fear of terrorism

Time Spent Online, Fear of Terrorism, and Fear of Cyberterrorism

The time spent online represents how frequently an individual visits various social networking sites daily to weekly (Mansoor, 2021) and how many hours an individual surfs on social networking sites daily (Hartanto et al., 2021). These search reports are based on the increasing use of digital technologies, and the number of cybercrime victimization cases is

increasing continuously (Nalaka & Diunugala, 2020). Such cases further create an increased level of fear among the people regarding the cyber environment, raising cyberterrorism fear (Stohl, 2006).

In contrast to cyberterrorism, cybercrimes are considered a potential threat to every Internet user. Following Gallup's Crime Survey, one in every four individuals in developing nations experienced cybercrime issues in 2018 (Onat et al., 2022). This increase in cybercrimes is further linked to the time spent by individuals on various social networking sites (Soomro & Hussain, 2019). Moreover, the people who spend more time using digital technologies are more dependent on this digital world; hence they perceive that they might be the victims of cyberterrorism and are more vulnerable to such attacks (Buil-Gil et al., 2021). Thus, based on the logical arguments and literature review, the current study postulates that;

H2: Time spent online significantly impact a) fear of cyberterrorism, b) fear of terrorism

Political Views, Fear of Terrorism, and Fear of Cyberterrorism

The political situation in a country determines the level of trust among the citizens in the government and lawmaking agencies (Dalle et al., 2020). Political viewpoints and ideologies are critical factors shaping people's perceptions and interpretations regarding threat assessments, national security, and other emotional responses (Vergani et al., 2019). The government plays an important role in protecting citizens from terrorist attacks, cyber-attacks, and cyberterrorism (Kimani et al., 2019). This role of the government is further dependent on the political situation of a country. If the governments are politically stable, they are well organized to devise the rules to deal with such terrorist activities (Steingartner et al., 2021). Whereas politically unstable nations face more fear of terrorism and cyberterrorism based on a lack of defined rules and regulations and implementation of such rules and regulations (Ben Naseir et al., 2019). Research also shows that disclosure of the identity of the cyber attacker is an important predictor of public reaction (Bada & Nurse, 2020). The public demands more protection based on government regulations, strong military actions, and an increased level of surveillance in a country to deal with terrorist groups (Nyadera & Bincof, 2019). Simultaneously, in today's technologically driven societies, individuals are more dependent on the Internet. As a result, internet is playing a major role in the economic system nowadays. As a result, cyber-attacks and cyberterrorism can cause severe damage to economies. Besides, researchers report that in a political context, cyberterrorism should not be confined to only certain nations, but laws should be made beyond the boundaries to protect Internet users all over the globe (Malik et al., 2022). Hence, considering the potential impact of political views on fear of terrorism and cyberterrorism, the current study postulates that;

H3: Political Views significantly impact a) fear of cyberterrorism, b) fear of terrorism

Perceived Risk of Immigrant Crime, News, Fear of Terrorism, and Fear of Cyberterrorism

Immigrants are people who come to live permanently in a foreign country. Research report that the invasion of immigrants in a certain area causes several threats to the residents, out of which the threat of terrorism has been potentially reported by various scholars (Stockemer et al., 2020). This might be because of the different nature of the immigrants or their intentions to migrate to that place. On the other hand, "digital immigrants are those who 'were not born into the digital world but had, at some later point in our lives, become fascinated by and adopted many or most aspects of the new technology'" (Prensky, 2001, p. 2). Compared

to digital natives, digital immigrants are older people who have less knowledge of technological advancements and the use of technology. as a result, they fear cyberterrorism more than digital natives (Onat et al., 2022). Regardless of studies linked with terrorism, very few studies have dealt with the fear of cyberterrorism and its consequences, which can lead to feelings of insecurity, anxiety, and stress among individuals (Backhaus et al., 2020; Bakry et al., 2021; Lee et al., 2021; Sevde, 2021). Hence, considering fear of terrorism and fear of cyberterrorism, the current study postulates that;

H4: Perceived risk of immigrant crime significantly impact a) fear of cyberterrorism, b) fear of terrorism

Religiosity, Religious Service Attendance, Fear of Terrorism, and Fear of Cyberterrorism

Most of the existing literature regarding terrorism focuses on the religious element of terrorist activities. In most of the world, religious groups are thought to be involved in terrorist attacks (Rogers et al., 2007). In contrast to the previous studies, the current research focuses on the fear of terrorism and cyberterrorism among the people who are habitual in attending various religious services either physically or by using the Internet. In religious events, several religious scholars and followers gather in religious centers, which are more vulnerable to terrorist attacks based on many people available under one roof (Rosmarin et al., 2009). Previously research reports a higher number of terrorist attacks and terrorism activities during religious gatherings regardless of the religion of the people (Coman et al., 2021; Kriviņš et al., 2021). In addition, the current study also considers the fear of cyberterrorism among the people who attend religious services using digital technologies. Millions of religious devotees follow various religious websites (Sarker, 2021). Hence, chances of cyber-attacks and cyber-terrorist activities exist, further creating fear among religious followers of being victims of such attacks and terrorist activities (Wahab, 2021). Thus, based on the potential fear of terrorism and cyberterrorism among the people attending religious services, the current study postulates that;

H5: Religiosity significantly impacts a) fear of cyberterrorism, b) fear of terrorism

H6: Religious Service Attendance significantly impacts a) fear of cyberterrorism, b) fear of terrorism

Research Methods

The current study has applied a multistage random sampling technique where data has been collected from two different sources. First, local administrative units in Indonesia were identified and visited by the scholars several times to interact with the citizens to obtain their consent to participate in a survey. At the same time, the researchers visited various religious centers of Muslims, Christians, Buddhists, and Hinduism to interact with the religious devotees and obtain their consent to participate. After various visits, the individuals who agreed to participate were given the survey and ensured their responses' anonymity. Respondents were assured that the survey responses would only be utilized for the research purpose.

Data were collected from two sources. First, local administrative units and religious places were visited starting in December 2021 and lasting until March 2022 at Banjarmasin and Medan city, Indonesia. Data were collected from 300 individuals. Simultaneously, the researchers randomly identified users of social networking sites. Researchers focused on Facebook, Twitter, LinkedIn, and Instagram, based on their usage and popularity in Indonesia. Data were collected for three months ending in May 2022. The researchers identified more frequent users of the social networking sites and approached them to request participation in

the survey stating the clear objectives of the authors. After formal consent and ensuring anonymity to the respondents, authors were able to collect data from 250 followers of social networking sites. The respondents' data were combined and screened before proceeding for further analysis. The screening results revealed that 40 questionnaires were incomplete or had unusual patterns reflecting unengaged responses. These were deleted, and the remaining 510 responses were used for descriptive statistics and regression analysis.

Measures of the Study

The dependent variables of this study, including the fear of terrorism and cyberterrorism, were assessed with a single item, each based on a 5-point Likert scale adapted (Onat et al., 2022). The items included how afraid they were of (1) cyberterrorism, (2) being a victim of terrorism. Exposure to online news was measured with two items examining the intensity of the respondent to get updated with the online news. The time spent online by the respondents was measured with two questions inquiring about the number of hours daily spent on online activities and the frequency of visiting various social media platforms daily to weekly. Simultaneously to measure the political views, two statements were used to assess respondents' liberalism or conservativeness regarding political situations in the country. Perceived risk of immigrant crime was measured with three items adapted from Onat et al. (2022), considering the individuals' perception regarding immigrants' crimes and the risks associated with such crimes, based on answers like not at all to very high. At the same time, religiosity was assessed with two items regarding their considerations of themselves as religious persons, with answers like not at all religious too very religious. Finally, to measure religious service attendance, participants were asked nine questions about the frequency of visiting various religious centers and availing of religious services.

Respondents' Profile

The descriptive statistics revealed that 61.3% of the respondents were males, and 57.7% of respondents were married. 37.6% of respondents were undergraduates, 41.5% were graduates, and the remaining 20.9% were postgraduates. The respondents were 18 to 70 years old (Mean=37.21 years and SD = 7.32). Simultaneously, 27.2% of respondents were students and unemployed, 43.6% were employed, and 29.2% were self-employed.

Data Analysis and Results

Measurement Model Assessment

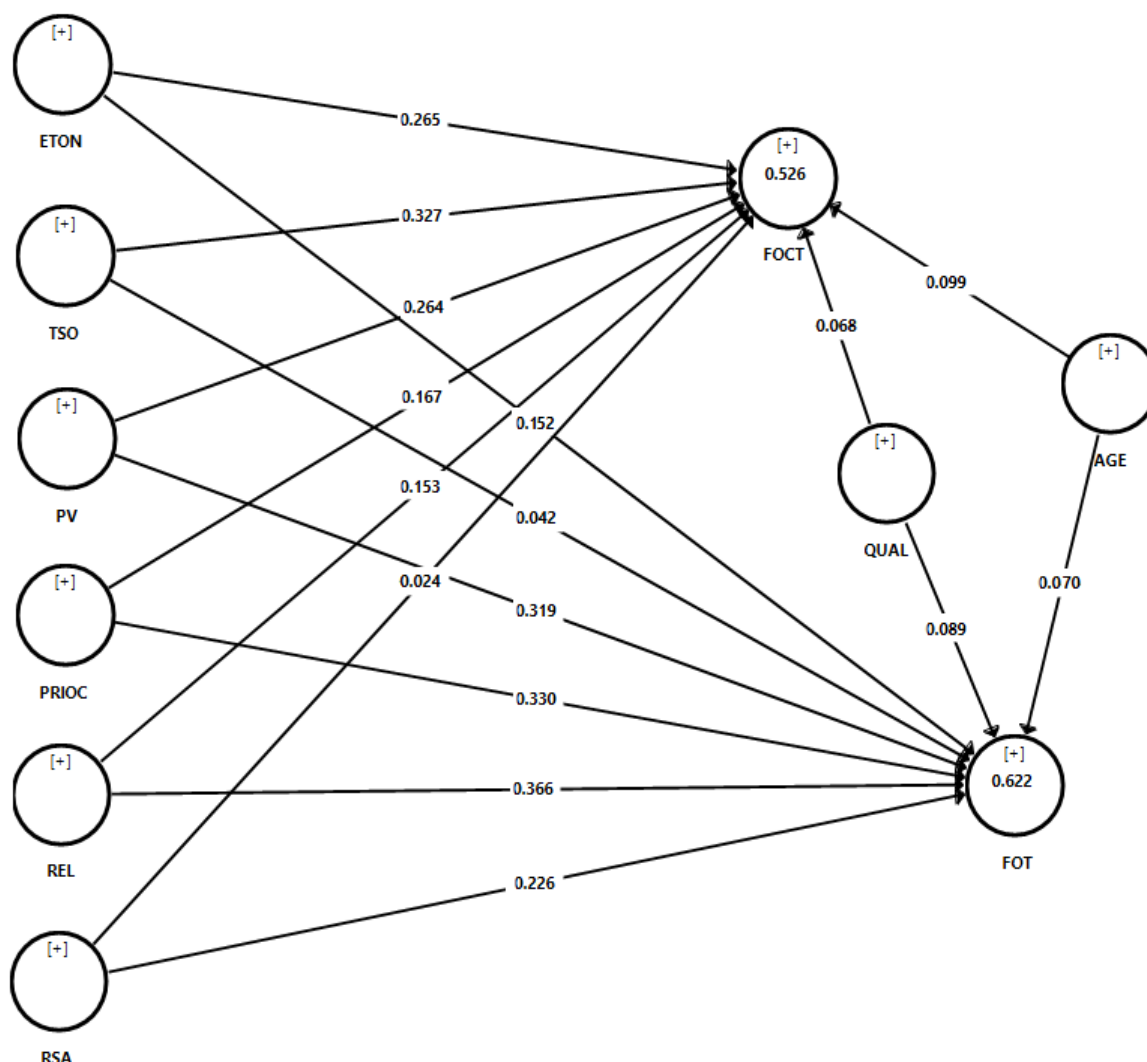
Structural Equation Modelling Analysis (SEM) assessed the study constructs' psychometric properties and examined the hypothesized relationships. The first simultaneous single-factor approach was applied to determine the influence of demographic characteristics on the dependent variables (Mansoor & Paul, 2022). Results showed the significant influence of respondents' age and qualification level on fear of cyberterrorism and fear of terrorism. Hence, both demographic characteristics were controlled during the further analysis. In addition, confirmatory factor analysis was performed to establish the reliability and validity of the study construct. For that purpose, three measures of reliability and validity, including Cronbach's α (CA), composite reliability (CR), and average variance extracted (AVE), were calculated (Henseler et al., 2015; Mansoor et al., Paracha, 2021). As shown in Table 1, all the values of CA (above 0.70), CR (above 0.70), and AVE (above 0.50) were under the prescribed range by the experts, establishing the convergent validity and reliability of the study constructs.

Table 1
Reliability and Validity

Constructs/Items	Mean	STD.	AVE	CR	CA
Exposure to Online News	4.21	0.82	0.622	0.767	0.789
Time Spent Online	3.99	1.04	0.581	0.735	0.770
Political Views	3.89	1.09	0.557	0.715	0.745
Perceived Risk of Immigrant Crime	4.11	0.93	0.616	0.827	0.794
Religiosity	4.01	1.00	0.600	0.750	0.778
Religious Service Attendance	4.07	0.95	0.593	0.935	0.811

Note. CR = composite reliability; AVE = average variance extracted; CA = Cronbach's alpha

Figure 2
Full Measurement Model



Based on the researchers' recommendations, that Heterotrait-Monotrait (HTMT) ratio is one of the most reliable tools to assess the discriminant validity among the study constructs (Dalle et al., 2020; Henseler et al., 2015). The current study found that HTMT ratios among the study constructs were less than 0.90, as recommended by scholars, establishing the discriminant validity among the study constructs, as shown in Table 2.

Table 2
Heterotrait-Monotrait Ratio

Constructs	FOCT	FOT	ETON	TSO	PV	PRIOC	REL	RSA
FOCT	1.00							
FOT	0.534	1.00						
ETON	0.410	0.501	0.788					
TSO	0.456	0.567	0.376	0.762				
PV	0.513	0.526	0.432	0.375	0.746			
PRIOC	0.398	0.467	0.517	0.545	0.378	0.784		
REL	0.390	0.409	0.489	0.423	0.385	0.467	0.774	
RSA	0.489	0.521	0.390	0.456	0.460	0.529	0.512	0.770

Note. The square roots of AVEs of the constructs are shown in bold in diagonal.

FOCT = Fear of Cyberterrorism; FOT = Fear of Terrorism; ETON = Exposure to Online News; TSO = Time Spent Online; PV = Political views; PRIOC = Perceived Risk of Immigrant Crime; REL = Religiosity; RSA = Religious Service Attendance.

Structural Model Assessment

The results of the study show the significant influence of *exposure to online news* ($\beta = 0.265^{**}$, $t = 6.146$), *time spent online* ($\beta = 0.327^{***}$, $t = 7.465$), *political views* ($\beta = 0.264^{***}$, $t = 6.137$), *perceived risk of immigrant crimes* ($\beta = 0.167^{**}$, $t = 4.796$), and *religiosity* ($\beta = 0.153^{**}$, $t = 4.036$), with *fear of cyberterrorism*. Hence, hypotheses H1a, H2a, H3a, H4a, and H6 were accepted. In contrast, *religious service attendance* ($\beta = 0.024$, $t = 0.945$) did not significantly influence *fear of cyberterrorism*. Hence, hypothesis H5a was rejected. Simultaneously, the result of the study shows significant influence of *exposure to online news* ($\beta = 0.152^{**}$, $t = 4.009$), *political views* ($\beta = 0.319^{***}$, $t = 7.012$), *perceived risk of immigrant crimes* ($\beta = 0.330^{***}$, $t = 7.703$), *religiosity* ($\beta = 0.366^{***}$, $t = 8.240$), and *religious service attendance* ($\beta = 0.226^{***}$, $t = 5.840$) with *fear of terrorism*. Hence, hypotheses H1b, H3b, H4b, H5b, and H6b were supported. However, the results do not prove the relationship between *time spent online* ($\beta = 0.042$, $t = 1.040$) and fear of terrorism, rejecting hypothesis H2b. Table 4 presents the detailed results.

Table 4
Hypothesis Testing Results

Hypotheses	Std. Beta	t-Value	p-values	Supported
H1 a ETON→FOCT	0.265	6.146	0.000	Yes
b ETON→FOT	0.152	4.009	0.007	Yes
H2 a TSO→FOCT	0.327	7.465	0.000	Yes
b TSO→FOT	0.042	1.040	0.123	No
H3 a PV→FOCT	0.264	6.137	0.000	Yes
b PV→FOT	0.319	7.012	0.000	Yes
H4 a PRIOC→FOCT	0.167	4.796	0.005	Yes
b PRIOC→FOT	0.330	7.703	0.000	Yes
H5 a REL→FOCT	0.153	4.036	0.003	Yes
b REL→FOT	0.366	8.240	0.000	Yes
H6 a RSA→FOCT	0.024	0.945	0.342	No
b RSA→FOT	0.226	5.840	0.000	Yes

Discussion and Conclusion

The current study compared the predictive differences among the drivers of the fear of terrorism and the fear of cyberterrorism among Indonesian citizens. The results revealed the significant influence of exposure to online news and the time spent online on fear of cyberterrorism. In contrast, online news had a weaker influence on the fear of terrorism, whereas time spent online does not affect the fear of terrorism. This finding reflects that the citizens who habitually use the Internet more frequently and are more conscious of getting updated with the latest news are more fearful of this cyberterrorism (Lee et al., 2021). These results are further supported by the previous studies, which reflected an increased level of cyberterrorism fear among online news followers and more frequent social media users (Kadir et al., 2019; Sevde, 2021). This can further be explained by the fact that individuals spending less time on social media platforms with less Internet usage are less fearful of cyberterrorism.

Results also revealed a significant influence of political views on the fear of cyberterrorism and the fear of terrorism, with slight differences. This further reflects that regardless of the type of terrorism, political views are very important to predict the presence of fear among the citizens (Mansoor, 2021). This further relates to the previous studies which asserted the significance of political stability in establishing the law and order situation in various parts of the world and are considered the basic determinants of peace in a country (Farmaki et al., 2019). In contrast, researchers also reported various terrorist activities and terrorist attacks in divisions with low political stability (Onat et al., 2022). Hence, the political situation and political views significantly impact the level of fear of terrorism regardless of its type or dimension.

The perceived risk of immigrant crimes was found to be more dangerous in creating fear of terrorism than the fear of cyberterrorism among the citizens of Indonesia. It further reflects that direct encounters of the citizens with the immigrants create a fear of terrorist activities among the residents (Stockemer et al., 2020) and shows the lack of trust in the immigrants based on their unknown backgrounds and all the intentions behind their immigration (Prensky, 2001). Because the cyber word is already boundaryless, focusing more on the news and information on various media channels instead of paying much attention to immigrants, These results can be related to Syahrin (2018), who asserted the linkages of various criminal activities with the number and frequency of immigrants in an area. This also relates to the context of terrorism.

Moreover, the results also depict the predictive differences of the level of religiosity in creating a higher level of fear of terrorism compared to the fear of cyberterrorism. At the same time, findings showed that the people who frequently attend religious centers/places are more fearful of terrorist activities. In contrast, religious service attendance does not significantly influence the fear of cyberterrorism. These results align with previous studies that reported a high level of fear of terrorism among the people who continuously or regularly visit religious centers to perform their religious activities (Kriviņš et al., 2021). Besides, the people who attend religious classes or religious services using online services/Internet are less fearful of cyber that it is based on their understanding of being involved in a pious activity (Rogers et al., 2007). On the other hand, during religious activities, many people gather at a single platform, which is ideal for the terrorists to attack as many people as possible to achieve their objectives of creating fear and terror among the people.

In addition, the current study revealed that the more educated people are more fearful of cyberterrorism. In contrast, most researchers reported a negative relationship between highly educated people and fear of terrorism (Naem Slim Asfour et al., 2020). This could be based on the fact that people with lower education levels have fewer social and financial resources to deal with terrorist attacks and cope with such unusual situations. However, in terms of education, highly qualified individuals were found to be more fearful of cyberterrorism. Finally,

age was found to be positively associated with fear of terrorism and fear of cyberterrorism. These results align with previous studies that reported the significance of age in creating fear of terrorism among individuals (Fischer-Preßler et al., 2019; Vergani et al., 2019). This further shows that young individuals are more fearless than older individuals who have to support and care for their families. Therefore, older individuals feel more possessive and careful regarding terrorist activities and attacks.

Furthermore, other demographic characteristics, including gender, marital status, and employment level, were not significantly associated with fear of terrorism or cyberterrorism. However, based on the gender fear paradox, some researchers previously reported that women are more fearful of terrorist activities than men (Fox et al., 2009). This conclusion might be based on their environments or their dependence level on men. However, the current study did not reveal such predictive differences between males and females regarding fear of terrorism.

Study Implications

The current study is valuable to academicians, policymakers, and the government in various aspects. It is a valuable addition to the existing body of literature in terms of explaining the various types of terrorism and presenting the predictive differences among the determinants of fear of terrorism and cyberterrorism. In contrast, previously, most researchers focused on the psychological consequences of the fear of terrorism rather than merely focusing on its predictors (Backhaus et al., 2020; Shandler et al., 2022; Wahab, 2021). The results regarding the similar impact of political views, education, and age on the fear of terrorism and fear of cyberterrorism call for future research in the area to explore in detail the underlying mechanisms involved in transmitting these factors in creating fear of terrorism and fear of cyberterrorism. Policymakers and public institutions can also utilize the findings to create political stability in the country to develop trust among the citizens in the government, and it further helps devise policies that reduce the fear of terrorism among the citizens.

Additionally, the predictive differences between time spent online and exposure to online news in creating more fear of cyberterrorism will help researchers further investigate how to overcome the fear of terrorism in the current digital world and utilize the digital medium in productive activities rather than merely focusing on criminal acts and their security. At the same time, the predictive differences regarding the impact of religious service attendance and perceived risk of immigrant crimes on fear of terrorism compared to the fear of cyberterrorism seek governing bodies' attention to provide safety and security at the religious centers, especially during religious events. This also highlights the role of local or municipal communities to actively participate in keeping information about immigrants to make the area safer and more secure. Simultaneously it also calls for the attention of the immigrant bodies carefully analyze applicants to avoid such incidences in the country. Moreover, the current study uses a novel methodological perspective by applying a multistage random sampling technique and modern statistical analysis techniques and software, that is, SmartPLS 3.3.3 analysis purposes, to bring valuable insights regarding a sensitive area.

Limitations and Future Research Directions

In addition to several stents of the study, the current study has a few weaknesses, which, if addressed in the future, will bring valuable policy insights. First, the current study has relied on already identified factors influencing fear of terrorism and applied those in terms of fear of cyberterrorism. In contrast, future researchers can explore other factors that affect the various types of terrorism in today's global world. Moreover, the current study has considered the direct associations and predictive differences of various factors impacting fear of cyberterrorism and

fear of terrorism. In contrast, future researchers can focus on underlying mechanisms that transmit the influence of these factors in creating various types of fears of terrorism among individuals. In addition to the underlying mechanism, the contingent impact of various factors, including fear of technology, obsession with social media platforms, and other psychological variables, can be considered. Finally, the current study has been conducted among Indonesia's citizens, regardless of their religious backgrounds. In contrast, a comparative study can be considered to extract the level of terrorism fear among people of different religions to have better policy insights and implications in terrorism.

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