

Reality Check

Kaspersky research reveals the risks of digital arrogance among millennials

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The essence

Millennials (aged 27 to 43) have always been considered the 'digital generation' – born into the newest technologies, fluent in social media, and confident in navigating digital spaces.

The harsh reality? Many millennials act naive online.

Blind trust

Kaspersky's latest research highlights a stark contradiction: despite their claim to digital mastery, many millennials are blindly trusting, emotionally vulnerable, and prone to being deceived, both as victims and perpetrators of online misrepresentation.

Despite considering themselves the most digitally literate generation, seven in ten admit they do not always verify the authenticity of people they engage with online. More than half of those surveyed have encountered individuals who distorted or outright faked their identity, and a significant portion admit doing it themselves. Yet, despite all this, that same number still blindly trust the information shared within their online communities, demonstrating a concerning mix of misplaced confidence and naivety in the digital landscape.

Addicted to digital approval

A reliance on social media validation further reinforces this illusion of security. Most millennials rush to post major life updates online before informing close friends or family, seeking instant feedback through likes and comments. While social media provides a platform for self-expression and connection, it also fosters an environment where curated personas replace authenticity.

The pursuit of digital approval isn't just a habit, it's an addiction. It blurs the line between healthy engagement and emotional dependency, fueling social comparison, anxiety, and detachment from real-world connections.

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Offline relationships come out top

Millennials still value offline relationships more; most believe in genuine trust and admit that trust is easier to build face-to-face. This contrast suggests that digital spaces offer convenience and community but cannot replace the depth and emotional security of real-world interactions.

Smarter digital habits needed

The findings are a sobering reality check for smarter digital engagement. Millennials must recognize the risks associated with online trust and take deliberate steps to protect themselves. Strengthening digital literacy, verifying online identities, and setting stricter privacy boundaries are essential to mitigating cyber threats and emotional harm.

It's time to decide...continue the path of arrogance and hope for the best or reclaim control and security in a digital world.



The research was conducted via an online questionnaire by Vanson Bourne on behalf of Kaspersky in January 2025. It surveyed 4,000 individuals aged 27 to 43 across eight countries: United States, United Kingdom, France, Germany, Italy, Greece, Serbia, and Spain.



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Overconfidence and deception

Millennials have grown up as digital pioneers and architects of the online world. 71% consider themselves the "IT captains" of their households, the go-to tech troubleshooters for family and friends. At the lowest end of the scale, 59% of German millennials believed so, whereas on the highest end, over 80% of Greek millennials consider themselves to be the most digitally literate members in their household.

This reinforces their belief that they understand the digital world better than anyone else. Yet, this expertise often doesn't translate into cautious online behavior. Instead, it's making them to some extent reckless: 38% of millennials admit to having misplaced their trust online. Three out of four admit they rarely or never bother to verify the authenticity of people they engage with online.

This is similar across the UK and US, but in Europe, specifically in Germany, a staggering 84% admit to not always verifying the authenticity of their online connections.

This misplaced confidence creates a dangerous blind spot. The assumption that their digital instincts are always reliable leaves them more susceptible to deception, misinformation, and social engineering tactics – making them the easiest targets.

The millennial's overconfidence means they may fail to recognize the red flags - fake profiles, deepfakes, and Al-driven scams, leaving them open to identity fraud, financial theft, and emotional manipulation - something that bad actors could look to exploit.



71%

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of millennials admit to having misplaced their trust online



60%

of millennials have encountered digital deception through catfishing, fake profiles, or fraudulent activity

Overconfidence breeds vulnerability

Millennials believe constant online exposure makes them digital experts. This cognitive bias put forward by many researchers, known as the illusion of knowledge, can impact their ability to recognize digital deception.

The reality is that comfort breeds complacency. As the data show, chronically online users demonstrate higher trust in online content (48%) than passive observers (34%).

In fact, 60% of millennials have encountered digital deception through catfishing, fake profiles, or fraudulent activity. Yet, many continue to engage with online connections without cross-checking their legitimacy. This blind confidence is particularly dangerous in online dating circles, social networking, and professional spaces like LinkedIn, where any profile can be fabricated.

 $However, this \ overconfidence \ also \ affects \ how \ millennials \ assess \ digital \ information.$



Robert Faris, PhD, Professor of Sociology, University of California at Davis, says, "contrary to stereotype, digital natives can be naive, particularly when it comes to love and money. Like everyone, these core desires make them vulnerable to fraudulent actors online. Analysis of approximately 1,000 open-ended responses in Kaspersky's international research report revealed that approximately 40% discussed romantic deception, while roughly one-third mentioned financial scams. Many responses

highlighted the intersection of romance and fraud, particularly regarding blackmail and extortion attempts stemming from romantic deceptions."





68%

have become more cautious and less likely to form online relationships

44%

still trust information within their online communities

45%

share major life updates online before they tell their friends and family in person With high-profile incidents of misinformation spreading online, like Netflix's own "Sweet Bobby: My Catfish Nightmare" documentary, millennials are recognizing the risks of online deception. However, their confidence in their own ability to navigate the digital world remains high. This contrast is evident in trust patterns – 68% say they have become more cautious and less likely to form online relationships, yet 44% still trust information within their online communities, often assuming these spaces are more reliable than the broader internet. Millennials from Spain, Serbia, France, and the UK are in the same proportion as the global average, whereas a slightly higher portion of those in the US (53%) and Germany (54%) continue to trust information within their online communities.

This combination of digital overconfidence and a reluctance to verify sources creates the perfect breeding ground for misleading narratives, fake profiles, and mass manipulation.

Engagement over skepticism

Another culprit of millennial overconfidence is the social reinforcement they seek from online interactions. The feedback loops created by social media platforms make it easy to prioritize engagement over skepticism, further reinforcing digital overconfidence – and that's precisely where digital deception thrives.

Instead of calling a friend or family member, many millennials choose to send a direct message (DM). Instead of having private conversations, they broadcast their thoughts to the world via social media. Nearly half (45%) share major life updates – breakups, promotions, even moving house – online before doing so physically, in the real world.

This circle of immediate validation fuels a dangerous culture where the more engagement a post gets, the more emotional weight it carries. This makes people more susceptible to engaging with deceptive content, individuals, or narratives reinforcing their unverified beliefs.

The assumption here is - if it looks good, it must be true.



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Online validation and identity

The reality is that millennials aren't just getting deceived – they're actively participating in deception online. More than 60% admit editing their content and profiles to create an idealized version of themselves and 14% confessed to using fake profiles, and personas, and exaggerating information about their identity. That means one in seven millennials is actively shaping a digital version of themselves that isn't real.

This suggests that online misrepresentation is not simply a danger posed by others. It's a social norm that many engage in, either playfully or for personal gain. This is even more believable in the US, the most likely of all countries surveyed to have shared misinformation, with 14% admitting to doing so. 19% of German millennials also stood out as engaging the most out of all other nationalities surveyed in using fake names and creating fake profiles. There's a spectrum of digital dishonesty, of course. At one end, there's harmless digital curation – airbrushing selfies, tweaking LinkedIn job titles, or selectively sharing only the most flattering aspects of life. Many consider this a natural part of online self-presentation, a form of personal branding. On the other end, extreme forms of catfishing and fake personas are set on bad intentions.

But here's the catch: the more we curate our online lives, the more we assume others are being real.

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Ruth Guest, cyberpsychologist and founder of social media safety game, Sersha, warns that overconfidence in one's digital savvy can lead to misplaced trust in others: "Most online profiles are relatively true to life, yet selective sharing and image enhancement can mask deeper realities. This overconfidence in digital interactions is particularly dangerous when encountering individuals deliberately manipulating trust – whether for validation, financial gain, or deception."

The more people buy into an illusion, the more vulnerable they become.

The problem is that social media is engineered to be addictive. Every like, share, and comment trigger a dopamine release, the same brain chemical associated with pleasure and reward. Over time, this reinforcement is known to create a habit where people feel compelled to check notifications, monitor engagement metrics, and curate their online presence to maximize approval. Features such as "likes counters," story views, and algorithmic post rankings reinforce a competitive social dynamic where visibility is equated to value.

The validation loop is second nature for millennials who grew up in this system. 47% of millennials said they feel comfortable sharing personal information online, reinforcing that the need for validation can sometimes override caution.

But beyond curated online personas, another critical question arises: can digital validation ever replace real-world connection? Or is it just a substitute that leaves users wanting more?

47%

of millennials said they feel comfortable sharing personal information online



Loneliness and online communities

Despite spending an average of three hours a day on online platforms, many millennials continue to struggle with feelings of isolation. In fact, a **recent study** by Bertelsmann Stiftung shows 57% of young Europeans are moderately or even severely lonely. This forces millennials to turn to digital spaces to fill the gaps left by declining traditional social structures, such as workplace socialization and gatherings with friends.

Robert Faris, PhD, Professor of Sociology, University of California at Davis, highlights how the data also reveals a clear link between online engagement and meaningful digital friendships.

46% of passive observers (those spending less than one hour online daily) established at least one meaningful online friendship. This percentage skyrockets with online engagement:



Casual participants (1-3 hours/day) reach 68%



Active contributors (3-5 hours/day) achieve 76%



The chronically online (5+ hours/day) peak at 81%

Despite these friendships offering a unique form of closeness, 55% of millennials continue to value offline relationships, finding it easier to develop genuine friendships and romantic relationships in person.

55%

find developing genuine friendships and romantic relationships easier in person



29%

of millennials report that engaging with online communities has positively affected their mental health

The strengths and limitations of online communities

Unlike offline relationships, which are often bound by physical proximity, online friendships are built on shared interests, compatibility, and constant accessibility. The Internet lets friendships thrive across time zones, eliminating the barriers of distance and traditional social structures.

For many, digital communities offer a lifeline. Those struggling with social anxiety, living in isolated areas, or seeking niche interests find belonging online in ways that might not exist in their physical world. Approximately 29% of millennials report that engaging with online communities has positively affected their mental health and well-being. Both American and British millennials report the highest at 36% in receiving some form of mental boost from engagement in online communities, with German and Serbian coming in lowest at 24%.

However, despite these advantages, online friendships lack the full range of human interaction cues that define deeper emotional bonds. Ten percent of respondents reported that engaging with online communities had a negative impact on their mental health, so the opposite is true too.

As cyberpsychologist **Ruth Guest** emphasizes, "face-to-face interactions remain irreplaceable for building deep trust. Digital connections, however meaningful, lack body language, tone, and micro-expressions, factors that shape true emotional intimacy. While digital interactions can be intense and frequent, they often exist within controlled environments, such as chat groups or social media threads, where people present only a curated version of themselves. This contrast suggests that digital spaces offer convenience and community but cannot replace the depth, trust, and emotional security of real-world interactions. When digital spaces replace rather than supplement real-world relationships, individuals may find themselves more isolated and emotionally detached, despite appearing socially active online."

The wake-up call

The digital world offers connection and convenience, but it also demands vigilance. As the results show, the more connected millennials become, the more their trust and identity erode. Undoing this cycle requires more than awareness – it demands a shift in how they engage online.

"Digital literacy is no longer about simply using technology but understanding its risks," says Marc Rivero, Lead Security Researcher in the Global Research & Analysis Team (GReAT) at Kaspersky. "Verification must replace assumption, skepticism must override blind trust, and security must become a mindset, not an afterthought. With Al-driven deception on the rise, the need for critical thinking and more self-awareness around online safety has never been greater. Millennials must lead this shift, ensuring that online trust is earned, not assumed. The Internet won't change to protect them – but they can change how they engage with it."

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Three easy steps to Reclaim digital control



Privacy management - protecting personal data

One of the biggest risks in the digital world is the unintentional oversharing of personal information. Despite being tech-savvy, millennials often fail to manage their digital footprints effectively. 47% admit to sharing personal or sensitive information online, increasing their risk of data leaks, identity theft, and cyber exploitation.

Many still use weak passwords, accept excessive app permissions, and unknowingly expose personal data on social media. To combat this, they should use a reliable security solution like **Kaspersky's Password Manager** to generate and secure unique passwords for every account and resist the temptation to reuse the same password for more accounts.

They should also take a proactive approach to privacy management. Tools like **Kaspersky' Privacy Checker** provide customized privacy settings recommendations for major social media platforms, helping individuals minimize exposure to data leaks, targeted advertising, and identity theft.

47%

admit to sharing personal or sensitive information online



Cybersecurity awareness - strengthening digital hygiene

Beyond privacy settings, understanding cybersecurity risks and best practices is essential. The digital landscape constantly evolves - phishing scams, deepfake technology, and identity fraud are advancing.

Many still fall victim to fraudulent emails, fake customer service calls, and deceptive websites because they lack the knowledge to spot red flags.

People can drastically reduce their exposure to cyber threats by incorporating digital hygiene into everyday habits. This includes:



Verify identities: Reverse image searches, cross-check profiles and request video calls to confirm a person matches their pictures.



Cross-reference information: Check for reputable sources to back up any information shared online to avoid spreading or engaging with misinformation.



Be cautious with geotagging: Posting specific places visited frequently can unintentionally reveal movement patterns. When using geotags, opt for abstract or non-specific locations.



Be mindful of others' data: When sharing information that involves other individuals, always obtain their consent. Treat others' personal data with the same level of care and respect as one's own.



Stay informed about digital scams: Keep informed on common online scams and red flags, ensuring everyone remains vigilant. The Kaspersky Daily blog offers up-to-date tips.





Healthy online engagement - finding a balance

In addition to security concerns, digital literacy must address online engagement's psychological impact. As seen in earlier sections, millennials often prioritize social media validation and online friendships over real-world connections, leading to increased anxiety, digital fatigue, and emotional detachment.

A key part of healthy digital engagement is setting boundaries. This means reducing screen time, prioritizing offline relationships, and being intentional about social media use.

Additionally, maintaining a secure digital environment plays a vital role in promoting peace of mind. Ensuring that apps and software are up-to-date helps patch security vulnerabilities, safeguarding personal information and minimizing the stress associated with digital threats.

Using reliable antivirus software like **Kaspersky Premium** can provide real-time protection against malicious links and identity theft, allowing millennials to engage online with greater confidence and focus.

Ultimately, digital literacy is not just about security. It's about wellbeing. Millennials must learn to use technology with awareness and purpose, ensuring that their digital lives complement, rather than replace, their real-world experiences.





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