

2013 NATIONAL ONLINE SAFETY STUDY

The National Cyber Security Alliance has commissioned a new study with PayPal to analyze the cyber security behaviors and perceptions of Americans and their mobile device usage habits. The study was conducted by JZ Analytics, which surveyed 1,100 adults nationwide from September 17, 2013 to September 18, 2013. Slight weights were added to age, race, gender, region, party, education, and religion to more accurately reflect the population. The margin of error is +/- 3.0 percentage points. Margins of error are higher in sub-groups. Key findings of this study are listed below.

General Internet Safety

Most Americans are using multiple passwords as recommended, but they still don't change them often enough.

- Fewer than 14 percent of Americans use only one password or pin across all online accounts
- More than half (58 percent) say they have three or more passwords and pins across all their online accounts
- Nearly 19 percent said they had never changed their password or pin without prompting
- Fewer than 30 percent reported changing their password or pin without prompting within the past month

Mobility and Confidence

Americans are more confident using the Internet in less mobile environments.

- More than 35 percent said they felt safest accessing the Internet on a desktop computer
- Roughly 26 percent felt safest using the Internet on a laptop
- Less than 10 percent combined felt safest using the Internet on smart phone or tablet
- 37 percent of respondents said they used the Internet more cautiously on their smart phone or tablet (compared to slightly under 20 percent who said they were more cautious on their desktop or laptop)
- 68 percent said they were concerned that the data on their mobile devices could be compromised if they lost them

Many Americans are making purchases and other transactions with their smart phones, but security concerns remain a limiting factor.

- 10 percent of respondents reported making at least one transaction per day using their mobile phone

- 37 percent said concerns about security prevented them from making purchases with their mobile phones
- 51 percent said they didn't know what financial information was stored on their phone
- 15 percent said that storing payment information on their phones was safe
- By a margin of 2-1, respondents said they were more likely to lose their mobile phone than their wallet
- Only 34 percent lock their mobile phone with a PIN

As mobile security becomes more robust, Americans will be more comfortable with mobile payments and mobile transactions.

- Many Americans said they would feel safe making mobile transactions if certain security features were in place
 - 30 percent said they'd feel safe if a mobile transaction had strong password protection
 - 25 percent said they'd feel safe if they had a buyers protection program
 - 30 percent said they'd feel safe if they had strong antivirus or security software
 - 19 percent said they'd feel safe if mobile transaction included biometric verification

Americans are growing more comfortable with the idea of using biometric identifiers (like fingerprints and retinal scans) to replace passwords for mobile transactions.

- 53 percent of American smartphone owners said they'd be comfortable with using their fingerprint instead of a password for mobile transactions, compared to just 15 percent who were uncomfortable
- Respondents were slightly less sure about retinal scans, but 46 percent said they'd be comfortable with using them in place of passwords, compared to less than 20 percent who said they'd be uncomfortable