

## 2013 NATIONAL ONLINE SAFETY STUDY

### Methodology and Sample Characteristics

The National Cyber Security Alliance has conducted 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.

### Narrative Analysis

1. When have you changed a password on a major online account without being prompted to do so by the service provider?

**Table 1. Password Change Frequency**

Frequency	Percent
Within last week	9.4%
Within last month	20%
Sometime in the past six months	21.9%
Within the last year	15.3%
Never	18.9%
Not Sure	14.6%

2. With which device do you feel safest accessing the Internet?

**Table 2. Device Affinity**

Device Type	Percent
Desktop	35.7%
Laptop	26.4%
Smartphone	6.1%
Tablet	2.9%
I have only accessed the Internet with desktop or laptop	17.6%
Not sure	11.3%

3. Are you more or less cautious using the Internet on your smartphone than on your desktop/laptop?

Much more	20.5%
Somewhat more	17.3%
Somewhat less	10.4%
Much less	9.1%
About the same	29.5%
Do not own a desktop or laptop	.7%
Not sure	12.6%

4. How concerned are you that if you lost your mobile device your data would be compromised?

Very concerned	38.3%
Somewhat concerned	29.2%
Not very concerned	13.1%
Not at all concerned	9.5%
Not sure	9.9%

5. Which device do you shop from most often? *(Respondents could select all that applied.)*

By laptop	41.2%
By smartphone	8.3%
By tablet	8.7%
In person	71.1%
Not sure	4.4%

6. In any given week, which are the following ways you shop?

**Table 4. Transaction Preferences**

Transaction Type	Percent
Cash (in store)	61%
Credit/debit card (in store)	74.2%
Credit/debit card (online)	51.8%
Smartphone/mobile (in store)	5.8%
Smartphone/mobile (online)	7.2%
Tablet/mobile (online)	5.9%
PC or laptop (online)	41.3%
None	2.1%

7. When you think about the ways you indicate you shop each week, what is your perception of the security of each way you shop?

**Table 5. Security Perception per Transaction Type**

Transaction Type	Not Secure	2	3	4	Very Secure	Not Sure
Cash	1.5%	2.2%	8.1%	12.3%	72%	3.9%

(in store)						
Credit/debit card	2.1%	4.5%	18.9%	44.7%	24.4%	5.4%
(in store)						
Credit/debit card (online)	6%	8.9%	36%	32%	11.9%	5.2%
Smartphone/mobile	15.2%	14.6%	25.3%	12.8%	6.5%	25.6%
(in store)						
Smartphone/mobile (online)	17.8%	15.8%	23.8%	12.4%	5.9%	24.2%
Tablet/mobile	14.6%	14.1%	25.4%	15.5%	6.3%	24.2%
(online)						
PC/laptop (online)	6.2%	6.6%	29%	33.9%	16.5%	7.9%

8. Have you installed (beyond what already came with your device) apps on your smartphone in any of the following categories?

**Table 6. Security Software Installation**

Application Type	Percent
Productivity (word processing, calendar, etc.)	16.5%
Security (anti-virus, password manager)	21.6%
Games	41%
Information (News, weather, sports, etc.)	31.7%
Shopping	23.6%
Banking and Finance	22%
Payments (like PayPal)	19.8%
Device recovery and restoration (data swiping, device location)	8%
Not sure	30.1%
None	6.1%

9. How many transactions per day (coffee, banking, shopping, etc.) do you do with your smartphone?

None	71.5%
1	10%
2-4	9.8%
5 or more	3.9%
Not sure	4.8%

10. Why don't you use your smartphone for making purchases?

**Table 7. Smartphone Shopping Concerns**

Concern	Percent
Concerned about security	36.4%

Don't know enough about it	24.2%
Not sure how to sign up for it	7.7%
Don't think I need the service	45.5%
Unsure of that gets shared with merchants	18.7%
Concerned if my device is lost or stolen others can use it for purchases	22.2%
Stores or merchants don't offer it	4.8%

**11.** What percentage of your total purchases is made on a smartphone in any given week?

Less than 25%	70%
25-50%	7.9%
51-75%	6.2%
More than 75%	2.2%
Not sure	13.7%

**12.** Where do you shop with your smartphone?

**Table 8. Smartphone Shopping Locations**

Location	Percent
At store	12.6%
At store's website	11.6%
From home	29%
From desk at work	7.5%
During work meetings or conference calls	4.3%
While running other errands	14.1%
Not sure	35.6%
Don't shop with phone	19%

**13.** Do you know what financial information is stored on your smartphone?

Yes	36.6%
No	50.9%
Not sure	12.5%

**14.** Do you feel like storing payment information on your smartphone is safe?

Yes	15.2%
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No 69%  
 Not sure 15.8%

15. What kind of protective measures would make you feel safe making financial transactions through your smartphone?

**Table 9. Protective Measure Preferences**

Type	Percent
Strong password protection	29.9%
Buyer protection	25.1%
Phone tracking	16%
Remote deactivation	21.7%
Anti-virus or security software	30%
Two-step (two-factor) authentication	22.3%
Facial recognition	17.1%
Biometrics identification	18.7%
None/nothing	24.4%
Not sure	24.2

16. How comfortable are you with a store using the following biometric identification to replace your password or pin when using your mobile phone for transactions?

**Table 10. Biometric Identification**

Type	1 Not at all	2	3	4	5 Extremely	Not Sure
Fingerprint	15.4%	4.1%	17.1%	23.2%	30.3%	9.8%
Eye (retinal) scan	16.4%	7.9%	18.4%	18.7%	26.7%	11.8%
Photo ID (clerk has your photo)	16.3%	7.4%	24.3%	20.5%	20.7%	10.8%
Automated facial recognition	16.1%	9.4%	18.1%	24.6%	20.3%	11.6%
Hand gesture recognition technology	23.4%	10.6%	21.2%	17.4%	13.6%	13.9%

17. How close is your smartphone to you at all times?

Physically in my hand at all times, except 10.4%

In the shower or asleep	
Within arms reach at all times	37.2%
No further than one room away	19.6%
Can be further than one room away	14.4%
Not sure	18.4%

**18. What do you believe is more likely to get stolen or lost?**

Wallet	25.1%
Smartphone	52.2%
Not sure	22.7%

**19. How many times has your wallet been lost or stolen?**

Never	59.6%
Once	23.8%
Twice	8.9%
More than 3 times	1.8%
Not sure	5.9%

**20. How many times have you left your wallet at home this year?**

None	53.5%
Once	15.5%
Twice	10.6%
More than 3 times	13.1%
Not sure	7.2%

**21. How many times has your smartphone been lost or stolen?**

None	73.3%
Once	9.7%
Twice	6.7%
More than 3 times	3.9%
Not sure	6.4%

**22. Do you lock your mobile device with a PIN?**

Yes	34.3%
No	55.8%
Not sure	9.9%

**23. Do you use the same mobile device PIN on any of your online accounts?**

Yes	13.9%
No	76.1%

Not sure 10%

24. How many PINS or passwords do you have across all your online accounts?

**Table 11. Pin/Password Accounts**

<b>Number</b>	<b>Percent</b>
None	8.1%
1	8.7%
2	6.4%
3	11.9%
4	9.5%
5	5.1%
6 or more	31.5%
Not sure	18.8%

25. In your smartphone settings (store, etc.) how many apps right now need to be updated?

**Table 12. Needed Smartphone Updates**

<b>Frequency</b>	<b>Percent</b>
None	47.8%
1	3.3%
2	5.2%
3	4.7%
4	4.4%
5	2.4%
6 or more	7.4%
Not sure	25%