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schwarz digits

# European citizen's views on cyber threats

A quantitative survey in 14 European countries

# Agenda

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# Background



# Background and Objective

## Background

This report is about the treatment and experiences with cybersecurity topics in society.

In order to put the results on which the report is based on a statistically reliable foundation; a quantitative study was carried out in Europe by Schwarz Digits in collaboration with GIM.

## Objectives

The aim is to plan and conduct a representative market survey in the respective national language in the field of cybersecurity and digital sovereignty.

The main research questions are on the awareness, perception & relevance of cybersecurity threats & trends / online attack vectors. This includes topics as...

- online behavior
- trust in companies & third parties
- used security measures and cybersecurity expertise
- cyber crime experiences

# Survey set-up

## How to?

### Online interviews via online access panel (CAWI)

- LOI: 8-10min
- N=1,000 per country
- 14 Countries: BG; DK; FI; FR; DE; GR; IT; NL; NO; PL; RO; ES; CH; UK

### Target group

Nationally representative regarding online available population

## Sample drawing

01 | Top 5 largest EU markets



02 | Top 3 EU markets with the highest degree of digitalization<sup>1</sup>



03 | Low 3 EU markets with the lowest level of digitalization<sup>1</sup>



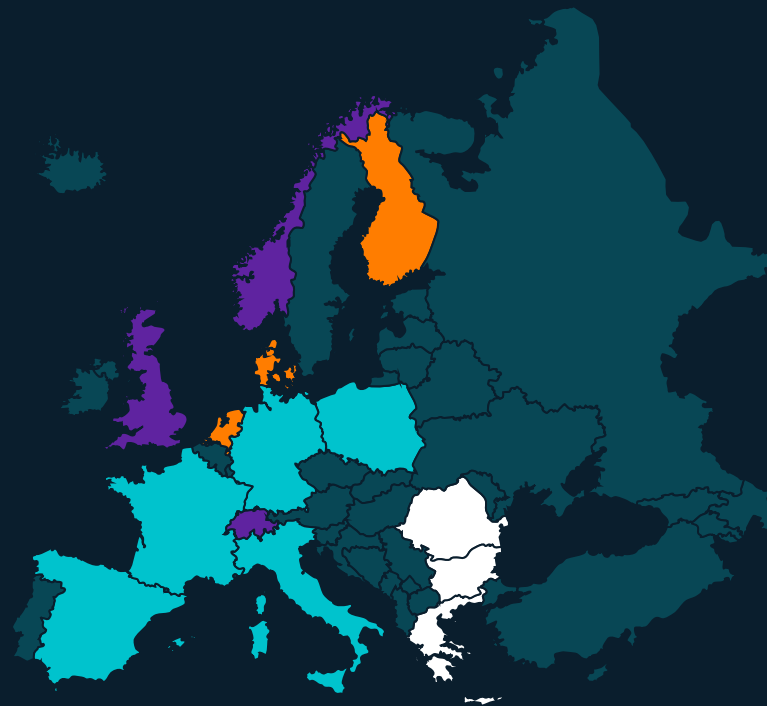
04 | Non-EU markets



<sup>1</sup> Based on DESI Survey in all EU markets (2022)

# Main level of analysis

In order to obtain a representative picture of the European market, the following country clusters were formed, which will be the main level of analysis in this report:



<sup>1</sup> Based on DESI Survey in all EU markets (2022)

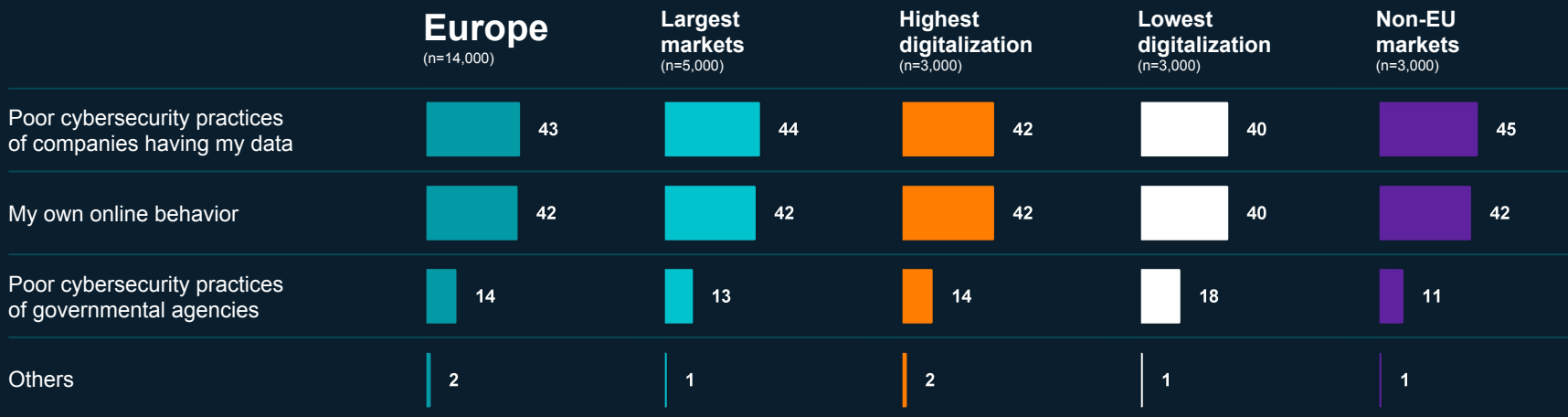
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# Trust in companies & third parties



## Companies with user data & personal online behavior perceived as main risk factors for stolen digital identity.

in %



Q1: Which of the following do you believe poses the biggest risk for your data or digital identity to be stolen?



# Less trust in protection of government than of companies – especially in low digitalization markets. Low trust in third parties.

in %

## Protection by companies & government

Europe  
(n=14,000)

Top-2

Companies like my bank, streaming services and social media networks are doing enough to protect my digital identity and data from cyberattacks.



The government is doing enough to protect my digital identity and data from cyberattacks.



0 20 40 60 80 100

- ◆ Largest markets (n=5,000)
- Highest digitalization (n=3,000)
- ▲ Lowest digitalization (n=3,000)
- Non-EU markets (n=3,000)

## Trust in Third Parties

Trust in third parties (e.g. social media, free email service, free giveaways etc...) to handle personal data carefully



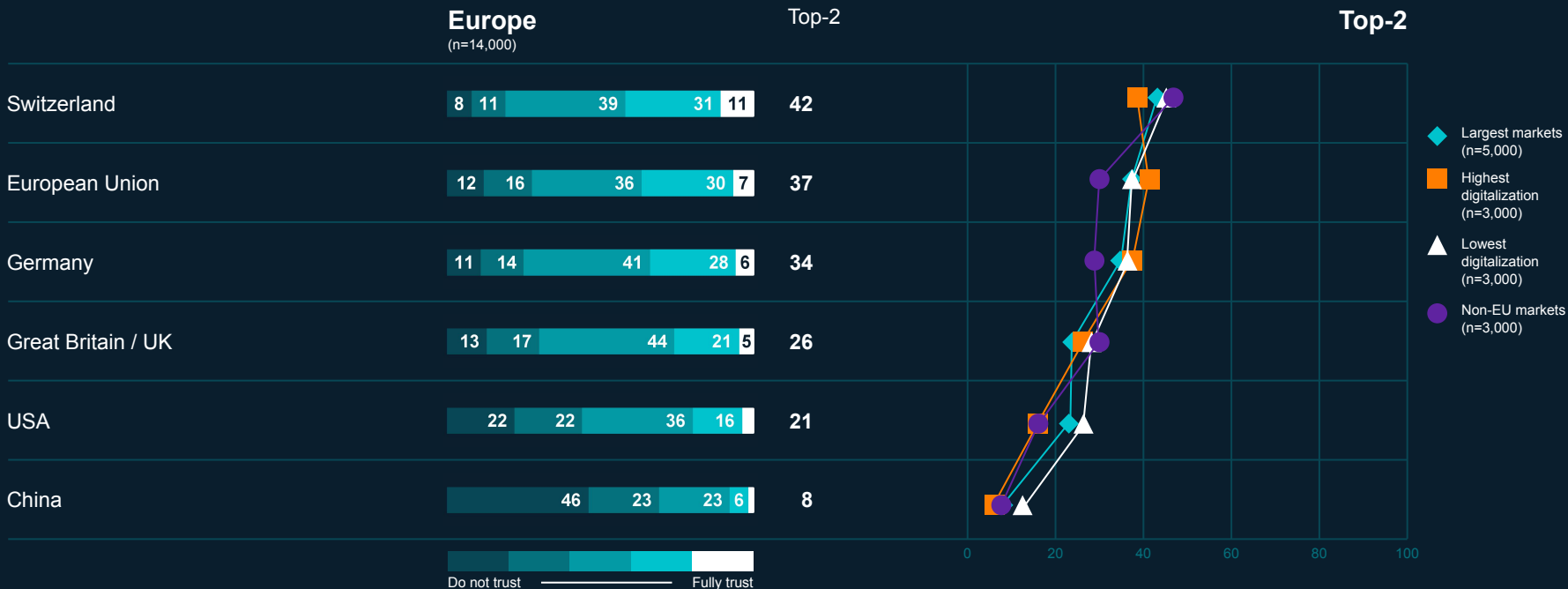
0 20 40 60 80 100

Q2: To what extent do you agree or disagree with the following statements? (5-point-scale)

Q3: To what extent do you trust third parties (e.g. social media, free email service, free giveaways etc...) to handle your personal data carefully? (5-point-scale)

# European companies incur more trust than non-European companies. Lowest trust in Chinese companies.

in %



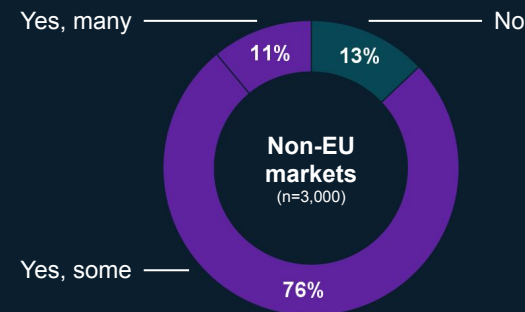
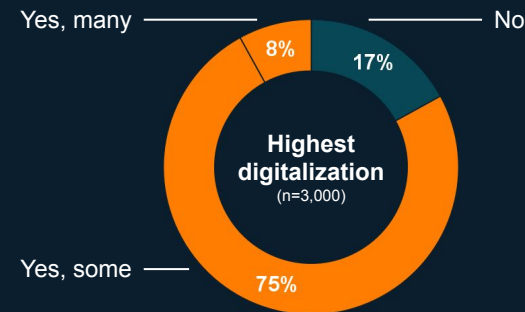
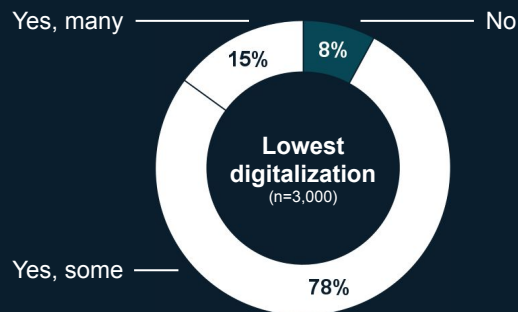
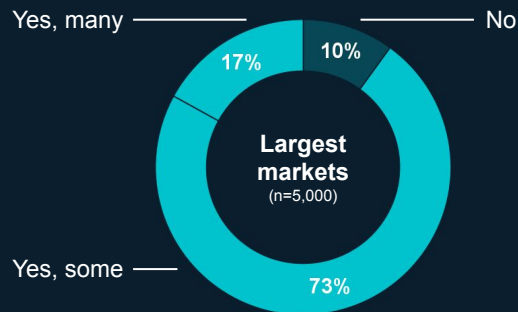
Q4: When it comes to trust in companies in protecting your digital identity: How much do you trust companies for digital products and services from the following regions / countries? (5-point-scale)

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# Cyber security measures



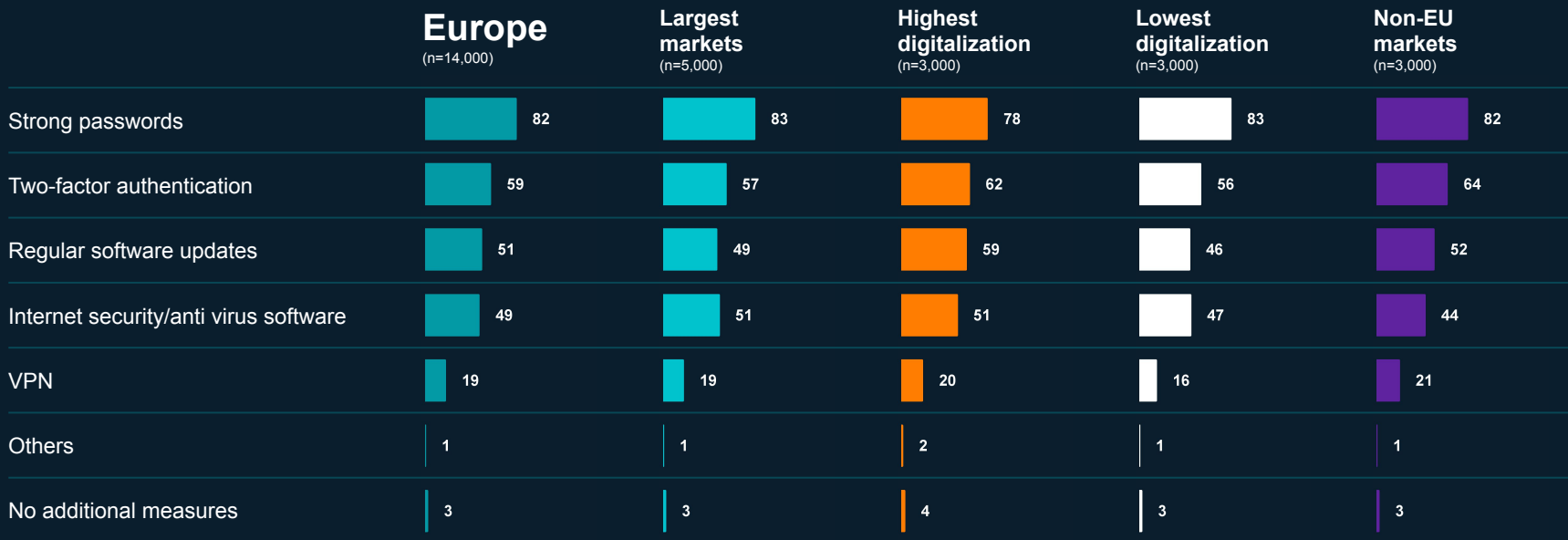
## Largest & least digital markets harbor biggest concern for data security. Highly digital markets generally less concerned.



Q5: Do you have concerns about data security and privacy when using digital services (like streaming services, social media platforms, online- shops)?

## Strong passwords as most common measure for personal protection followed by 2FA. VPN is only used rarely.

in %



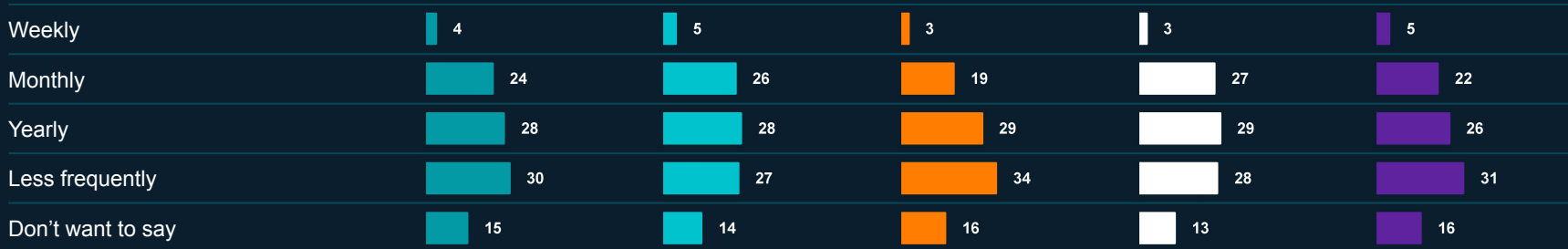
**Subgroup insight:** while people under 50 years use 2FA and VPN significantly more often, people over 50 rely more strongly on software updates and anti-virus software in comparison to people under 50 years. Furthermore, almost all measures are taken more frequently by men than by women.

**Overall, 44% feel safe with the measures taken. Lower share in least digital markets. Rather low frequency of PW changes.**

in %



### Frequency of password change

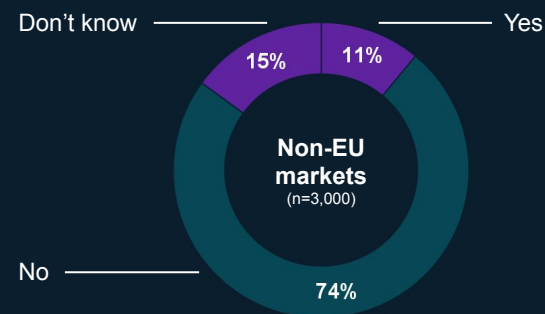
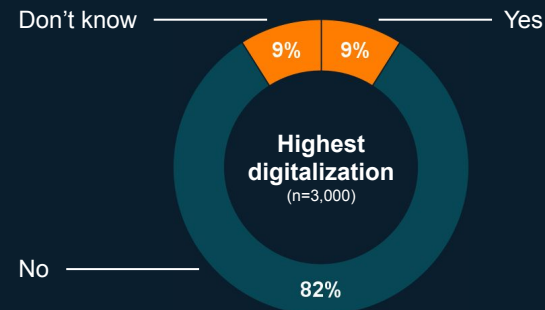
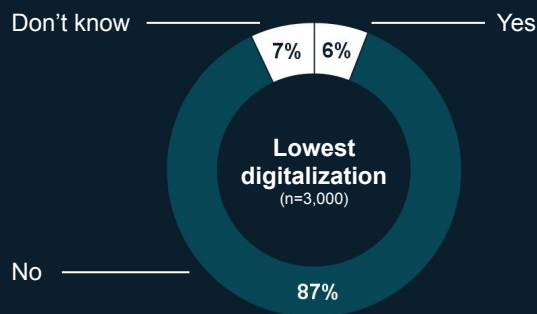
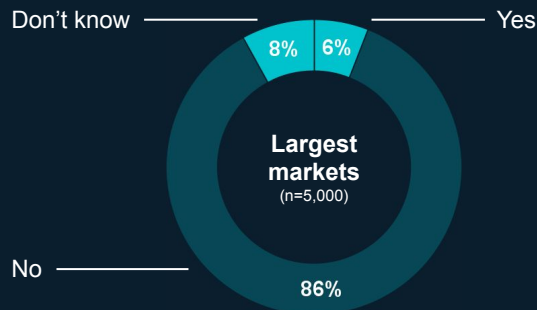


**Subgroup insight:** men feel safer with the measures taken (top 2: 49%) than women (top 2: 40%).

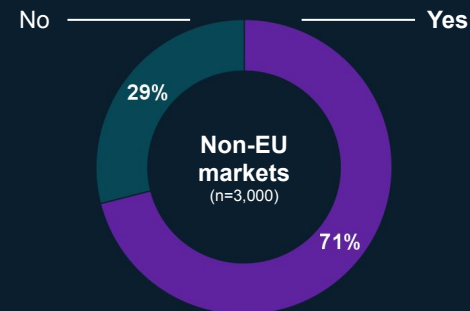
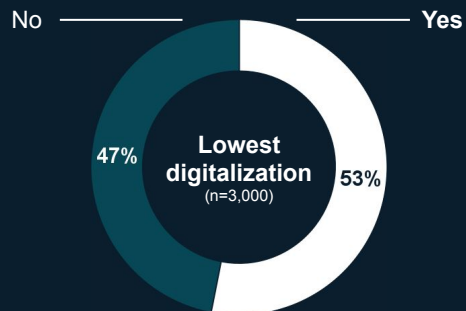
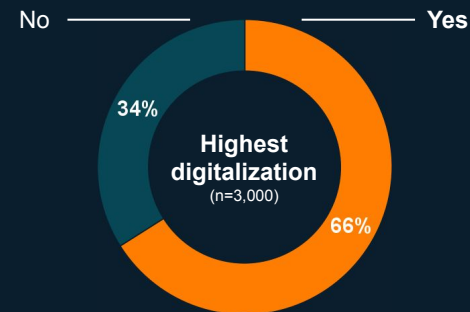
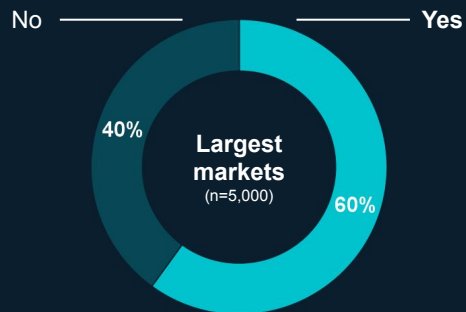
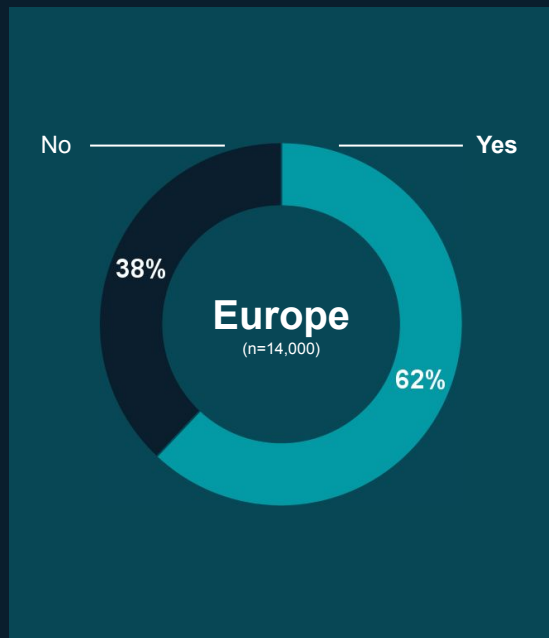
Q7: Overall, how secure do you feel with the security measures you currently have in place? (5-point-scale)

Q8: How frequently do you change your passwords for your online identities and devices? (5-point-scale)

## Barely any cyber insurance policy in place. Non-EU markets significantly higher coverage than rest.



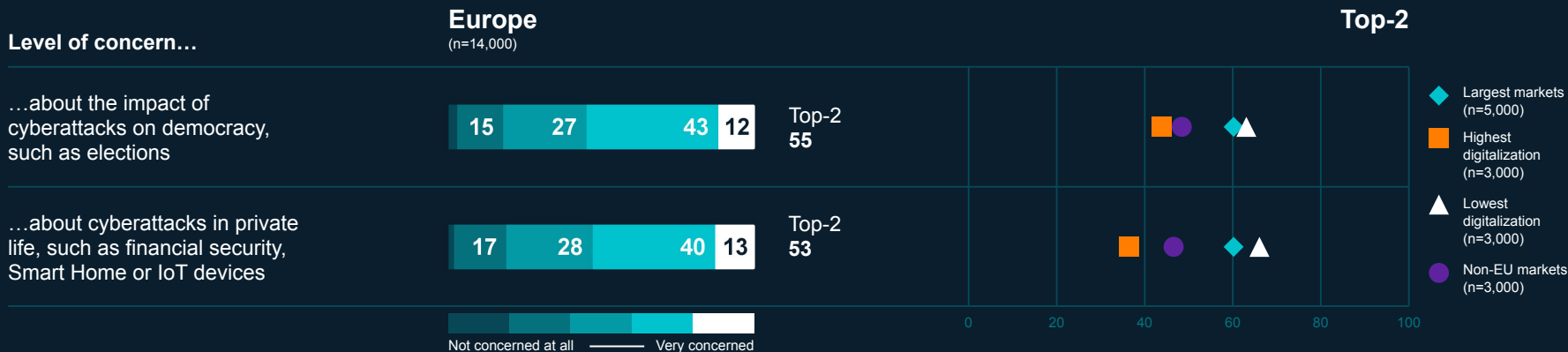
Overall, 62% are aware of the darknet.





# Rather high level of concern about cyber attacks overall; lowest within countries with the highest digitalization.

in %



**Subgroup insight:** higher levels of concern about both topics among men and people 50 years and older compared to women and people under 50 years.

Q14: How concerned are you about the impact of cyberattacks on democracy, such as elections? (5-point-scale)

Q15: And how concerned are you about cyber attacks in your private life, such as financial security, Smart Home or IoT devices? (5-point-scale)

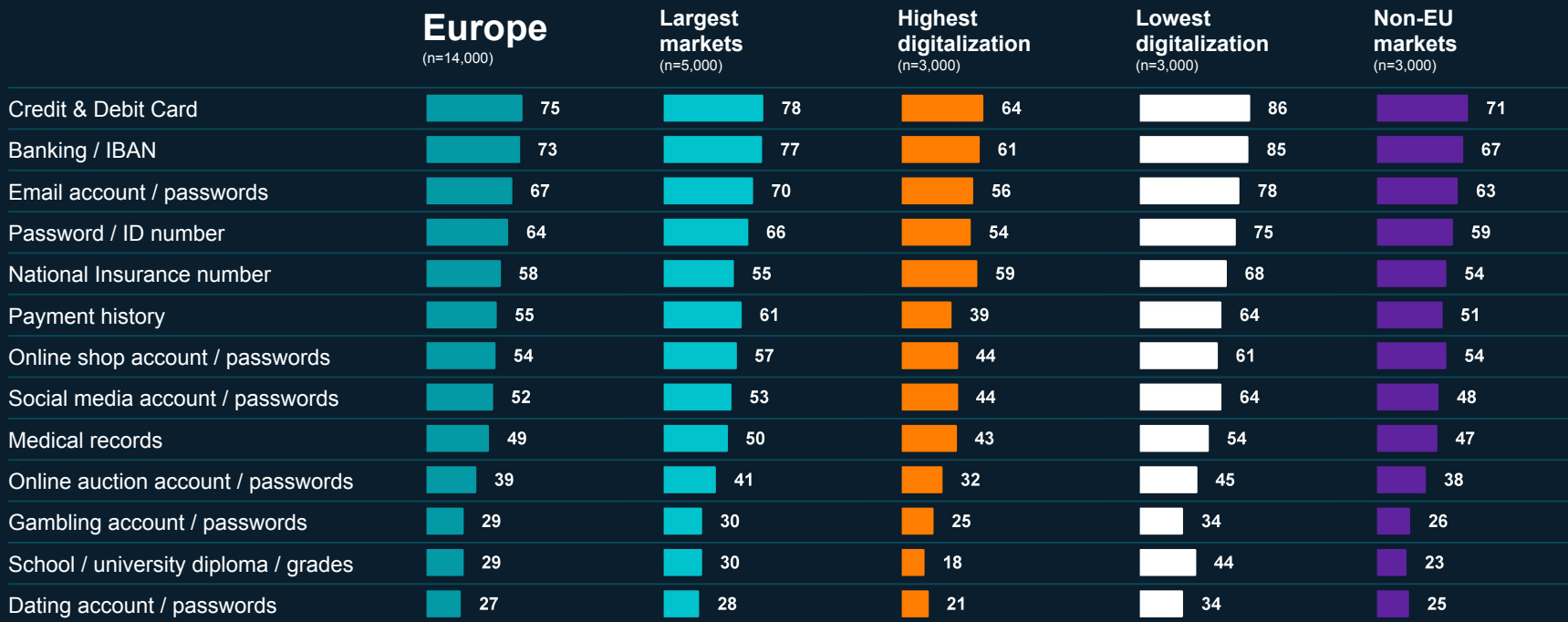
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# Cyber security concerns



## Credit card, banking data and E-Mail password are the most sensitive personal information.





























































Top2 Box in %



Q16: Which of the following personal information are you most concerned about if it were to fall into the hands of cybercriminals? (5-point-scale)

## Based on the ranking, withdrawing money from a personal bank account is by far the topic with the greatest concerns.

Top-2 Box in % + Rank 1

	Europe (n=14,000)			Largest markets (n=5,000)			Highest digitalization (n=3,000)			Lowest digitalization (n=3,000)			Non-EU markets (n=3,000)		
	Top-2	Share	Rank 1	Top-2	Share	Rank 1	Top-2	Share	Rank 1	Top-2	Share	Rank 1	Top-2	Share	Rank 1
Withdrawing money from my bank acc.		77	30		80	32		63	19		88	40		73	26
Knowing my passwords		74	6		78	6		61	4		86	8		69	6
Online purchases by thieves		74	5		77	5		62	3		84	6		71	4
Locking me out of my online accounts		73	7		77	8		60	7		84	7		69	7
Selling my data to cybercriminals		71	5		75	5		58	4		82	5		66	4
Taking over my smartphone		70	5		73	5		56	4		85	7		65	4
Pretending to be me on social media		64	3		68	3		52	3		78	4		58	2
Revealing sensitive info to the public		62	2		65	2		51	3		74	2		57	2
Reading my emails and messages		59	1		62	1		45	1		74	1		54	2
Manipulating my pictures/videos/media		59	2		63	2		42	1		76	2		52	2
Access to my pictures/videos/media		58	2		61	2		45	1		73	2		52	3
Using my streaming services		34	1		39	1		22	0		43	0		29	1

Q17: How much are you concerned of the following activities caused by identity thefts? (5-point-scale)

Q17B: And which of the following activities caused by identity thefts are you most concerned about? (Filter: only items that respondents are very concerned about)

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# Cyber security experiences

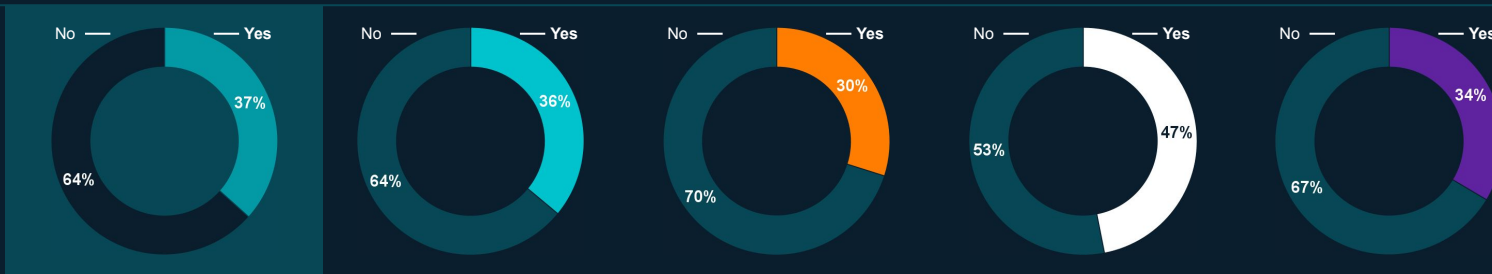


**Although the risk of data theft in the next year is seen rather low, 37% know someone who has been affected.**

in %



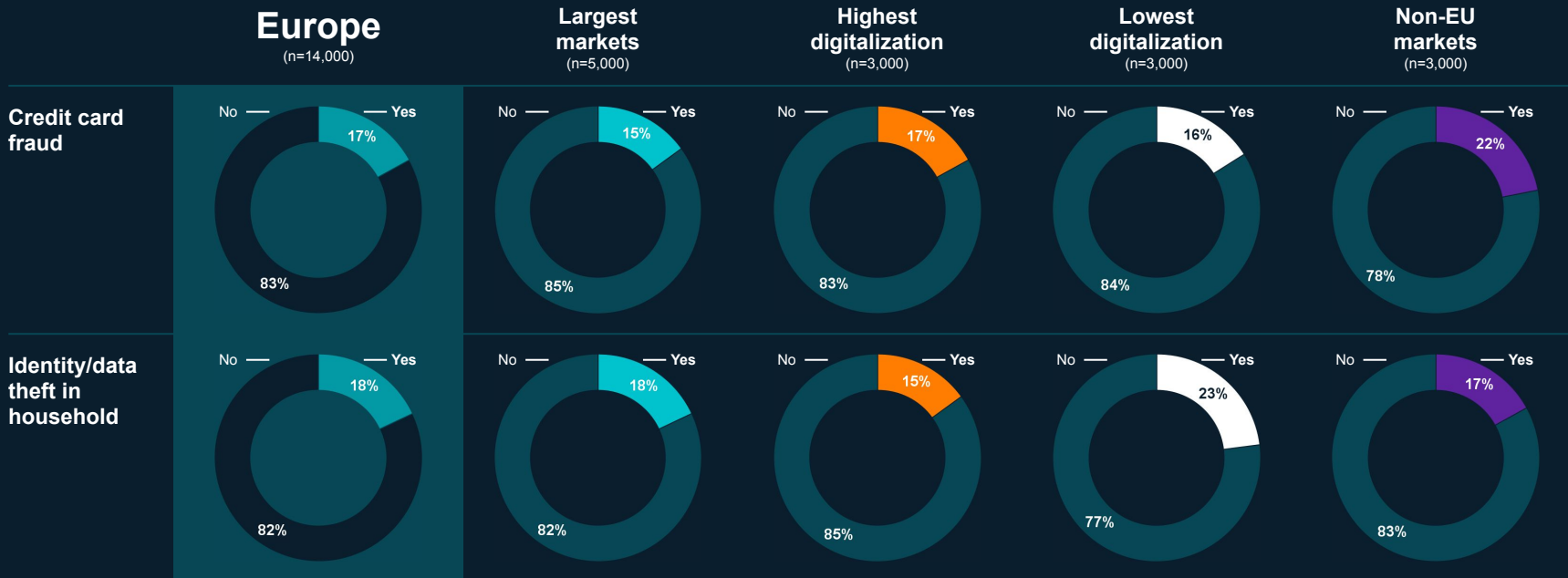
Indirect experience



Q18: In your view, how likely are you to fall victim to identity theft within the next year?

Q21: Do you know someone, such as a close friend, acquaintance, colleague, or neighbor, who has been a victim of identity or online data theft?

# 17% experienced credit card fraud



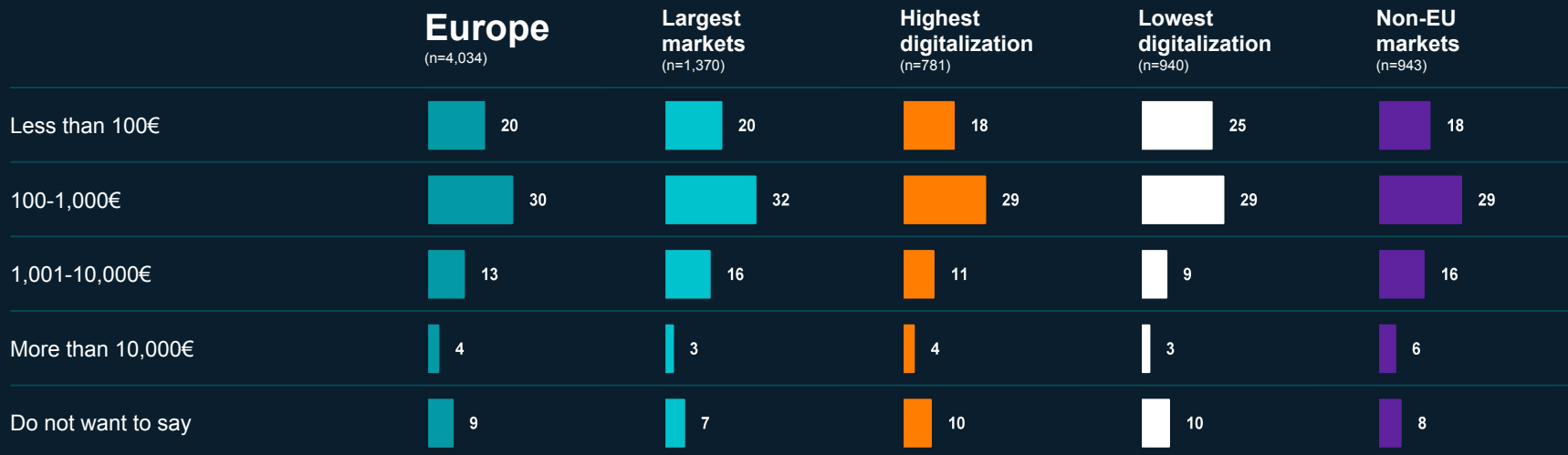
**Subgroup insight:** higher share of credit card fraud (22%) and data theft (24%) among people who shop online at least once a week..

Q19: Has your credit card ever been fraudulently misused?

Q20: Have you or someone in your household ever been victim of identity or data theft?

## Around half of all instances of credit card fraud involve amounts of less than 1,000 €.

in %

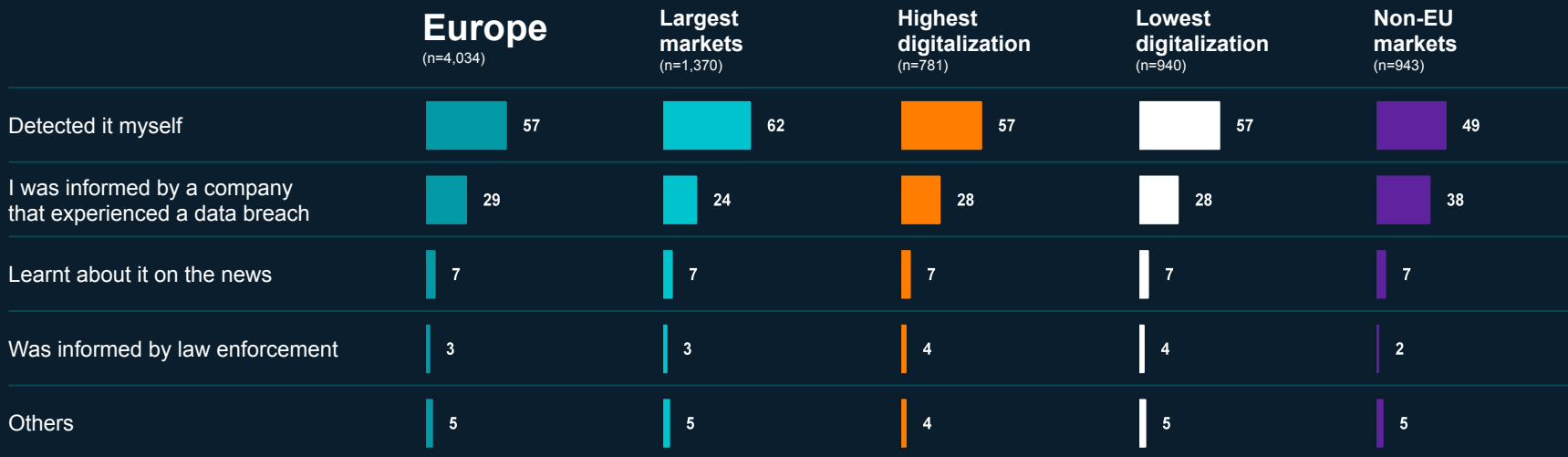


Q22: Could you please share the overall financial impact that the identity theft had on you and your household members? (Filter: only if you or a household member are a victim of credit card fraud or data/identity theft)



## Majority of credit card fraud cases are detected by the victims. In non-EU markets, more often by companies.

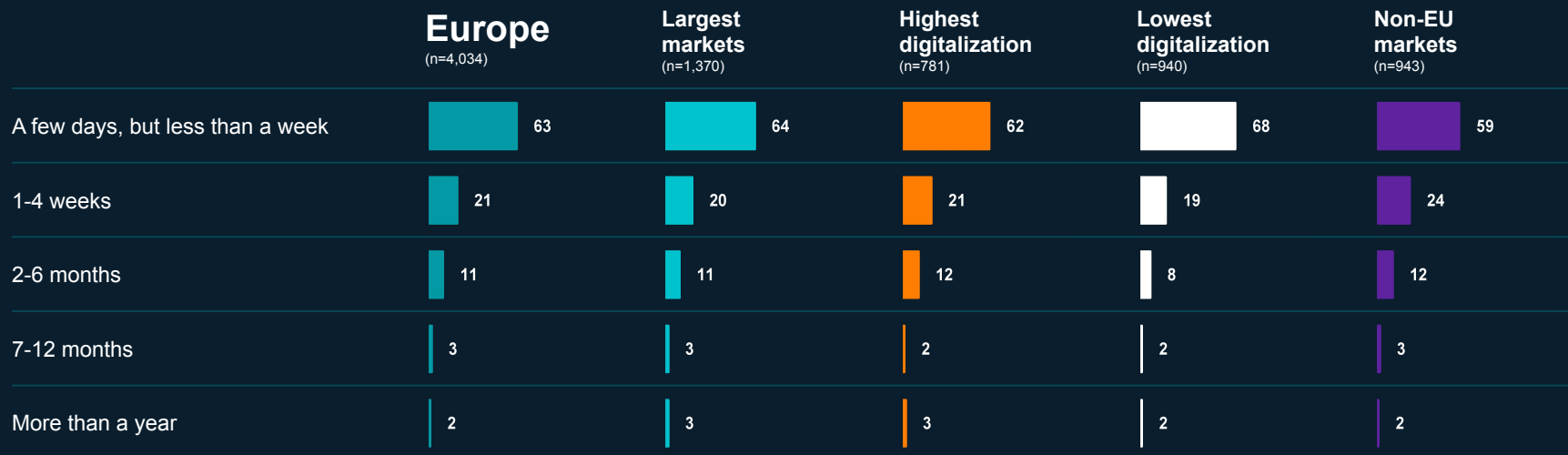
in %



Q23: And how did you learn about this misuse? (Filter: only if victim of credit card fraud or data/identity theft)

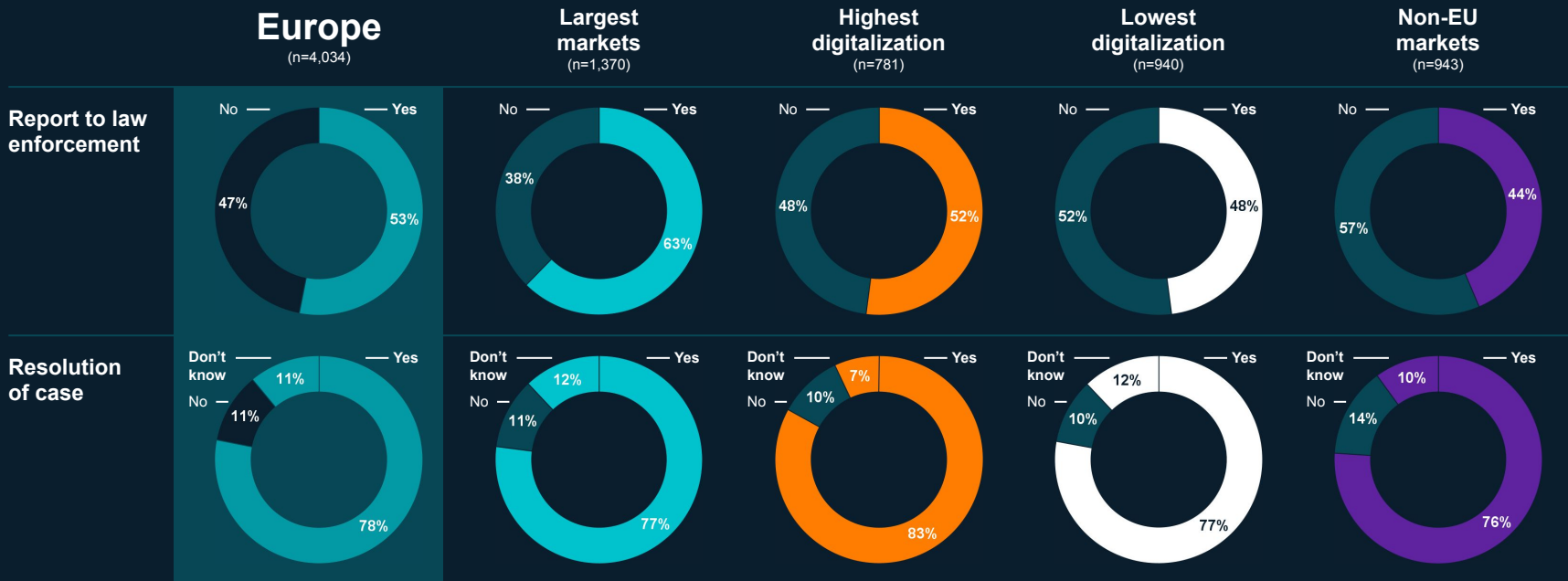
## The majority of cases of digital identity fraud are detected in less than a week.

in %



Q24: How long did it take you to learn about the data theft? (Filter: only if victim of credit card fraud or data/identity theft)

**More than 50% of the victims reported it to law enforcement.**  
**Almost 80% of cases of data misuse were stopped.**

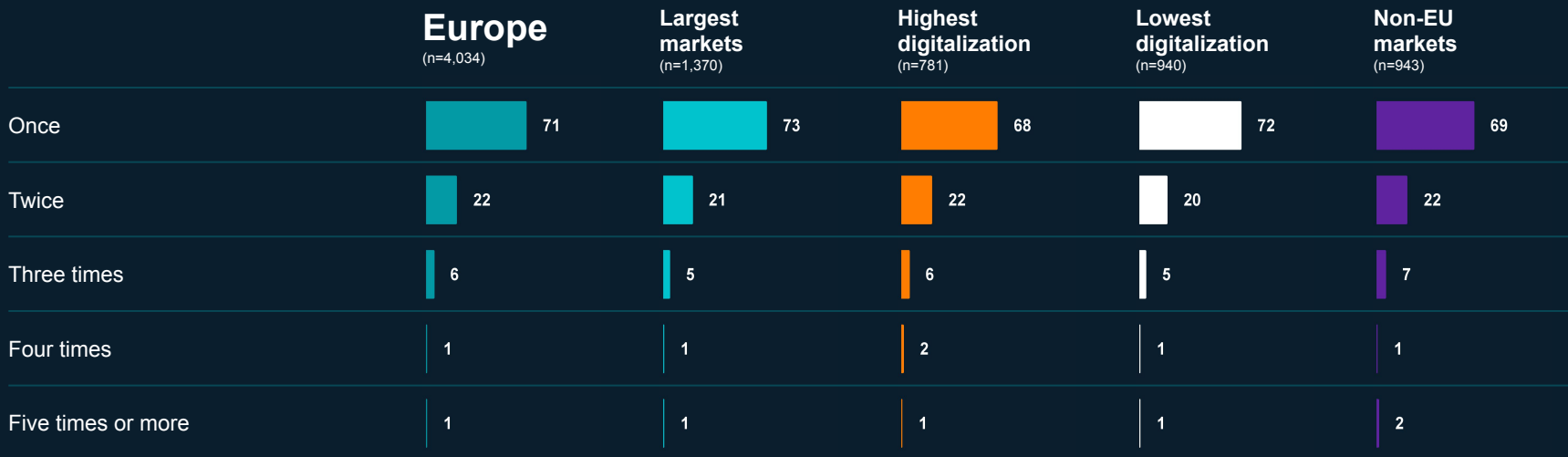


Q25: Did you report the incident to law enforcement?

Q26: Has the misuse of your / your household members' data been stopped by now? (Filter: only if victim of credit card fraud or data/identity theft)

## The vast majority of victims are victimized only once; repeat victimization is rather rare.

in %



**Subgroup insight:** higher share of victimized twice among people who shop online at least once a week (25%), compared to people who use online shopping less often (19%).

# Thank you very much!

**schwarz** digits

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# Socio- demographic

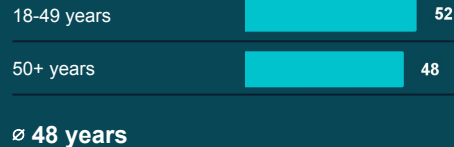
# Total EU

in %

## Gender



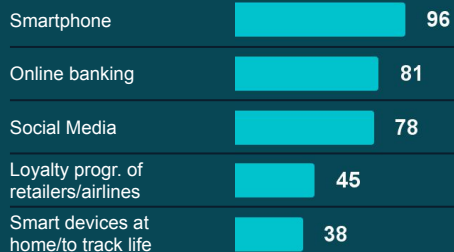
## Age



## Current occupation



## Usage of services & devices



## Online shopping frequency



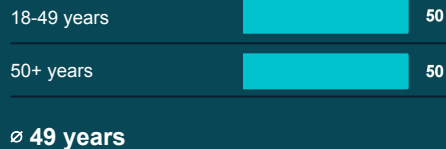
# Largest markets

in %

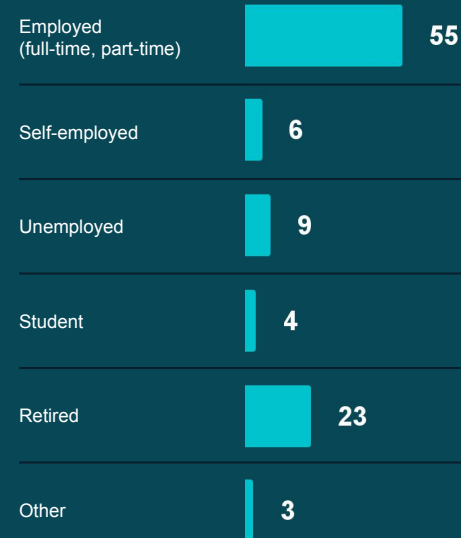
## Gender



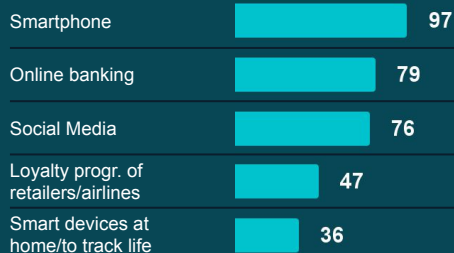
## Age



## Current occupation



## Usage of services & devices



## Online shopping frequency





# Highest digitalization

in %

## Gender



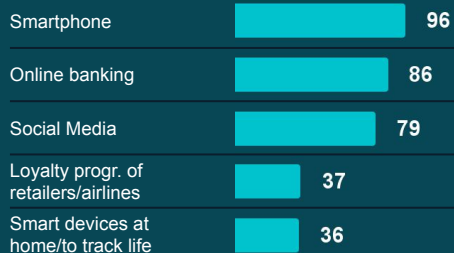
## Age



## Current occupation



## Usage of services & devices



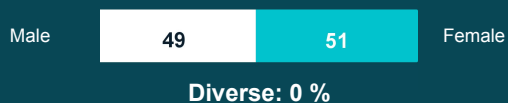
## Online shopping frequency



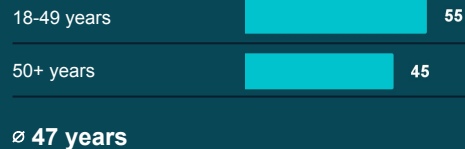
# Lowest digitalization

in %

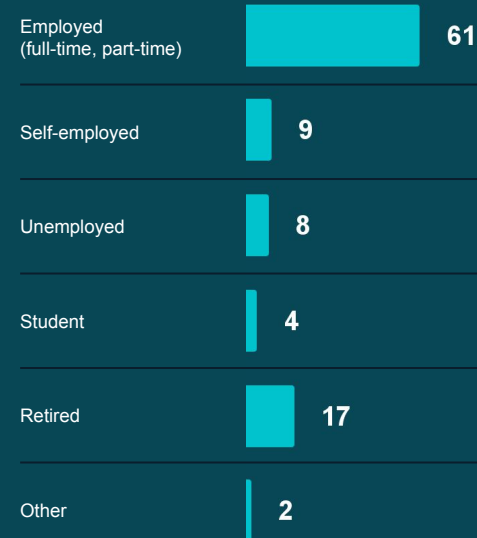
## Gender



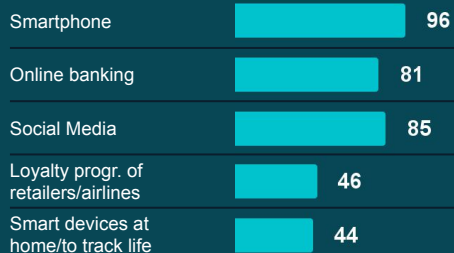
## Age



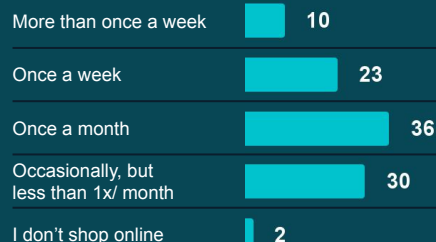
## Current occupation



## Usage of services & devices



## Online shopping frequency



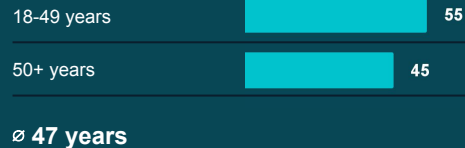
# Non-EU markets

in %

## Gender



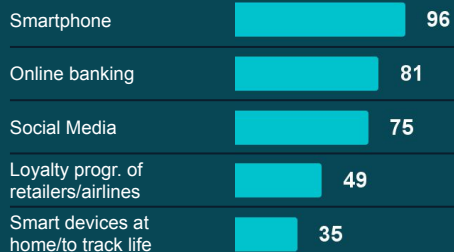
## Age



## Current occupation



## Usage of services & devices



## Online shopping frequency

