

1st Annual Identity Theft Resource Center "Consumer Internet Transaction Concerns" Survey

Results Overview



Date: 6/14/2010 11:56 AM PST
 Responses: Completes
 Filter: No filter applied

1. Which of the following have you done at least once in the past 30 days? (Check as many as apply):

Make a purchase on the Internet		279	56%
Paid a bill on the Internet		283	57%
Accessed my back account on the Internet		304	61%
I do not shop, pay bills, or conduct bank transactions online		81	16%

2. What is your age?


18-24		64	13%
25-34		89	18%
35-44		113	23%
45-54		87	17%
55-65		74	15%
Over 66		72	14%
Total		499	100%

3. What is your gender?






Male		235	47%
Female		262	53%
Total		497	100%

4. In which region do you reside?


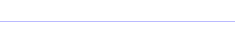


Northeast		111	23%
Southeast		115	23%
Midwest		140	28%
Southwest		54	11%

West		72	15%
Total		492	100%






5. What is your annual household income

Less than \$30,000		167	34%
\$30,000 to \$59,999		158	32%
\$60,000 to \$89,999		93	19%
\$90,000 to \$120,000		48	10%
More than \$120,000		30	6%
Total		496	100%

6. What is your level of education?

High School graduate		278	56%
4 year college graduate		151	31%
Graduate Degree		56	11%
Doctorate		9	2%
Total		494	100%

7. How concerned are you about the safety of the personal identifying and financial information you provide when shopping, paying bills or banking on the Internet?







Extremely concerned		142	29%
Very concerned		134	27%
Somewhat concerned		155	31%
Not very concerned		43	9%
Not at all concerned		19	4%
Total		493	100%

8. Insert the number that best describes your level of concern about each of the events described below




Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Extremely concerned	Very concerned	Somewhat concerned	Not very concerned	Not at all concerned
Having my credit card information stolen	158 32%	123 25%	150 30%	38 8%	30 6%
Having my Password stolen	132 26%	120 24%	152 30%	74 15%	21 4%




Having my Username stolen	102 21%	113 23%	167 34%	91 18%	24 5%
Receiving emails that contain links that send me to the wrong (phishing) site	140 28%	133 27%	131 26%	69 14%	25 5%
Receiving emails from sources I do not know	134 27%	114 23%	135 27%	69 14%	41 8%
Having merchants lose my personal and financial information in a data breach	198 40%	129 26%	106 21%	47 9%	16 3%

9. Which of the following describes actions you regularly take to reduce the chances of your personal identifying and financial information being stolen?







I always check the URL of links I receive in emails before clicking on them		273	58%
I regularly change my passwords		167	35%
I use low limit credit cards when transacting on the Internet		110	23%
I never use a payment method that allows access to my bank account		194	41%
I use a service that makes my identity anonymous when transacting online		97	21%
I use a service that provides replacement credit cards I am not liable for		87	18%

10. Which of the following describes the actions you believe you would most likely take if you were to find out your sensitive personal identifying information (name, billing address, username, password, email address) had been stolen in a breach of a database? (check the box for as many as apply):

If it was a shopping site, I would stop purchasing at that website		366	73%
If it was a bill pay site, I would stop paying bills at that website		340	68%
If it was a bank site I would stop online banking at that site		330	66%

If it was a bank site, I would stop all banking at that bank		228	46%
I would tell my friends about what had happened at that web site		337	68%
Having my info stolen in a database breach wouldn't change anything I do		53	11%

11. If your sensitive identifying and financial information was stolen in a data breach which of the following would you expect the merchant, bank or bill pay site to do? (please check all that apply)

Inform me of the breach with 24 hours		54	11%
Inform me of the breach and give me advise about what I should do		65	13%
Tell me specifically what personal and financial information was stolen		53	11%
Tell me if my information was fraudulently used		17	3%
Offer to pay for any costs I may incur as a result of the breach		75	15%
Reimburse me for any losses I may incur as a result of the breach		234	47%
Total		498	100%

12. How interested would you be in using a service that made it possible for you to shop, pay bills, and bank on the Internet without ever having to reveal any of your personal identifying or financial information at a cost of not more than \$10 per month? (Choose the ONE answer that best describes how interested you would be in using such a service).

Extremely interested		52	10%
Very interested		62	12%
Moderately interested		146	29%
Not very interested		122	24%
Not at all interested		116	23%
Total		498	100%