



Online Safety and Security

Consumer Survey Findings



**Consumer
Protection**



This document was prepared by Colmar Brunton on behalf of CERT NZ, Consumer Protection, and The Ministry of Business, Innovation and Employment.

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March 2021

Disclaimer

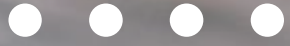
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Background and objectives



BACKGROUND

- This research is the result of a partnership between CERT NZ and the Consumer Protection team.
- CERT NZ works to provide New Zealanders with information and advice to improve cyber security resilience.
- The Consumer Protection team supports New Zealanders to shop with confidence and be aware of their consumer rights.
- CERT NZ and the Consumer Protection team have partnered to work on a joint campaign initiative that focussed on building cyber security confidence and capability among New Zealanders and those who shop online.

OBJECTIVES

Research objectives include understanding consumers':

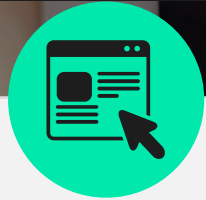
- Online shopping behaviour,
- Knowledge of consumer rights,
- Perceptions of cyber security and risk,
- Awareness and frequency of cyber security behaviours,
- Experience of cyber security attacks, and
- Knowledge of where to get information about cyber security.



Methodology



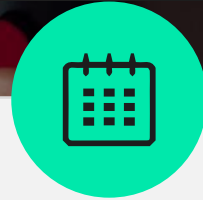
METHODOLOGY



An online survey was run across two waves. The first wave serves as a benchmark while the second wave enables a comparison with the benchmark results.

Comparisons have been made between results for questions asked in both the pre and post survey waves.

We also undertake analysis at the total level (i.e. combining the pre-wave and post-waves). This provides greater statistical power to determine how different groups of consumers feel and act around cyber security and online commerce.



PRE - WAVE

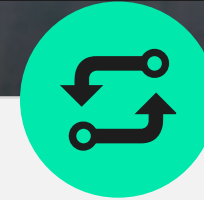
Sample size:
n=1,001

Fieldwork dates:
3 July to 12 July, 2020

POST - WAVE

Sample size:
n=1,001

Fieldwork dates:
30 November to 13 December, 2020



Results have been weighted to be representative of the New Zealand population aged 18+ in terms of age within gender, ethnicity and region.

Both changes between survey waves and subgroup differences are reported if they are statistically significant at the 95% confidence level.

The maximum margins of error associated with the results are shown below. These assume a survey result of 50%, as a result moves closer to 0% or 100% the margin of error decreases.

Total	±2.2%
PRE - WAVE	±3.1%
POST - WAVE	±3.1%

Survey respondents were sourced from Colmar Brunton's online panel. Broadly speaking these results can be seen as representative of online consumers (aged 18+), as opposed to all New Zealanders.

Executive summary



Executive summary

Perceptions of risk

- 60%** ...of consumers are very concerned about the security of their online personal and payment information
- 23%** ...think it's very likely this information will be compromised in the next year
- 21%** ...have experienced a cyber attack in the past year

Knowledge of cyber security

45%

...have a good understanding of cyber security

47%

...are very confident they can keep their personal information secure

Online shopping behaviour



Knowledge of consumer rights



Three in seven consumers (43%) feel they know a lot or a moderate amount about their consumers rights when shopping online.

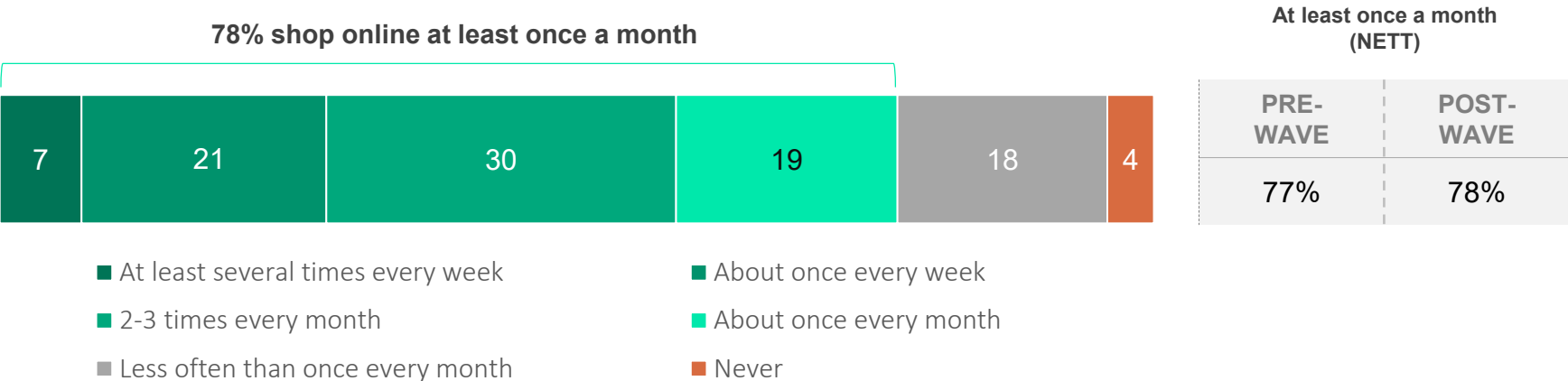
Online shopping habits and knowledge



Frequency of online shopping

Online shopping is widespread across New Zealand. Over three quarters of respondents have shopped online on a monthly basis over the last six months. Given this survey was completed via an online panel, these findings can be seen as representative of New Zealanders who are online consumers, as opposed to the wider population.

Frequency of online shopping in last six months %

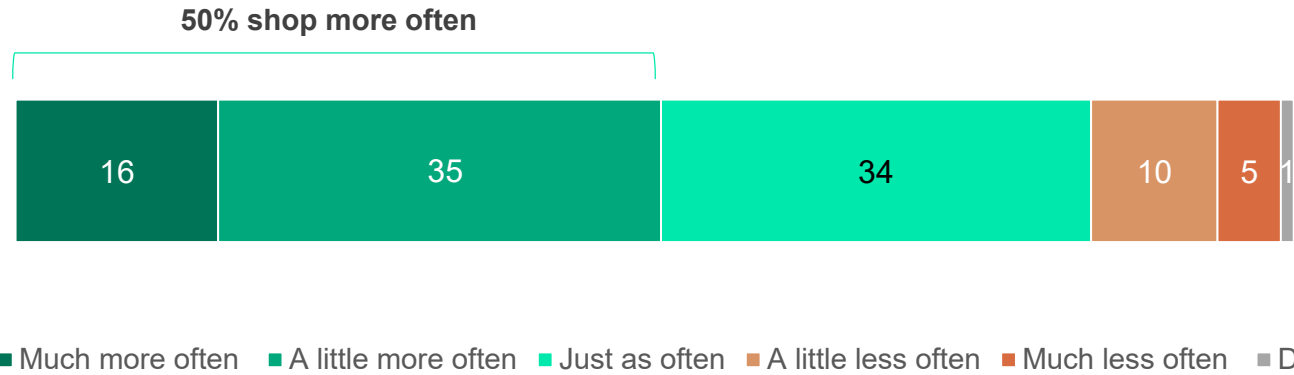


Base: All respondents (Total n=2,002; Pre-wave n=1,001; Post-wave n=1,001)
 Source: B1. How often, if at all have you bought something online in the last 6 months?

Frequency of online shopping compared to last year and expected frequency of future online shopping

The popularity of online shopping is continuing to build. Half of those who shop online say they are doing this more often than last year. The frequency of online shopping compared to the same time last year rose between the pre and post waves. Over the next six months, just over a quarter of those who shop online expect to shop more often.

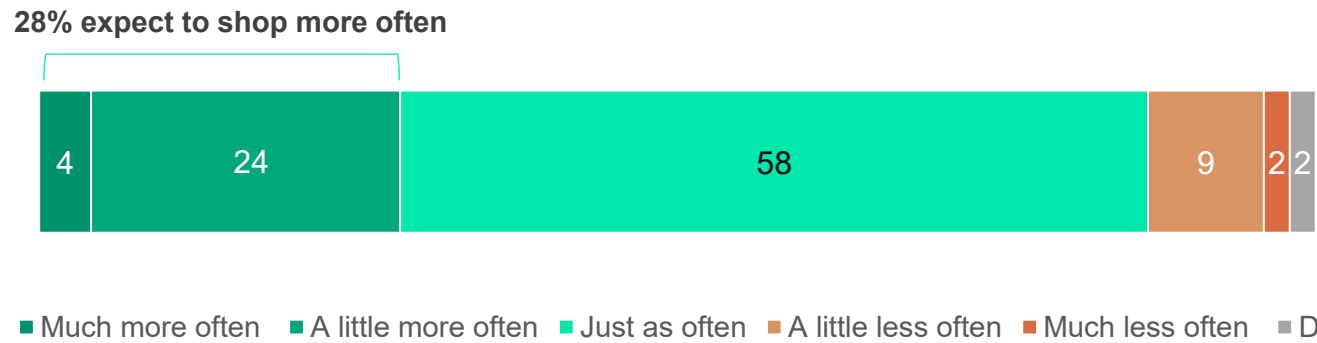
Frequency of online shopping compared to the same period last year %



Shop more often (NETT)

PRE-WAVE	POST-WAVE
47%	▲ 54%

Expected frequency of online shopping over the next six months %



Expect to shop more often (NETT)

PRE-WAVE	POST-WAVE
28%	28%

▲▼ denotes results that are significantly higher or lower in the post-wave compared to pre-wave results

Frequency of online when shopping – Demographic analysis

	% Average	<u>Higher</u> among the following groups:
Shop online on a weekly basis	28	Those aged 30 to 49 (37%) - particularly women under 50 (40%); Those with a household income over \$100,000 (32%); Those with a university degree (32%).
Shop online more often than last year	50	Women (53%) – particularly women under 50 (57%); Wellington residents (57%); Those with a household income over \$100,000 (57%); Those with a university degree (54%).
Expect to shop online more often over the next six months	28	Men (31%) – particularly men under 50 (34%); Asian (38%); Maori (33%); Those with a household income over \$100,000 (33%); Those with a university degree (32%).

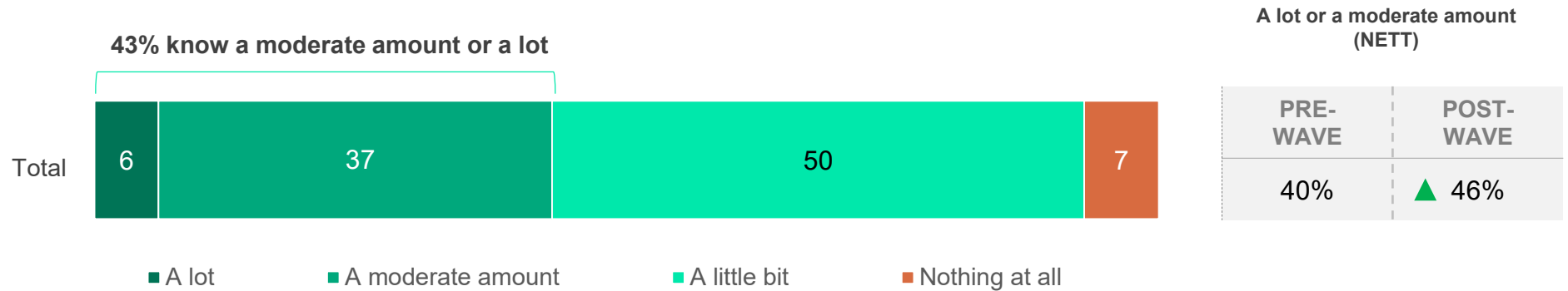
Base: Those who shop online (Total n=1,911; Pre-wave n=954; Post-wave n=957)

Source: B2. Compared to this time last year, how often do you shop online? | B3. And how often do you expect you will shop online over the next 6 months?

Knowledge of consumer rights when shopping online

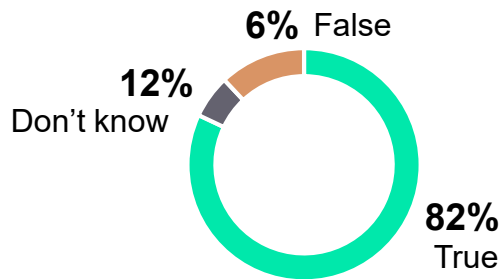
Less than half of those who shop online believe they know a lot or a moderate amount about their consumer rights when shopping online (although consumers feel they have a stronger knowledge of their rights following the campaign). However, it is clear that consumers are struggling to understand some of the specifics – only 50% of consumers correctly believe they do not have the same rights shopping online from an overseas business as they do with a NZ business.

Perceived knowledge of consumer rights when shopping online %

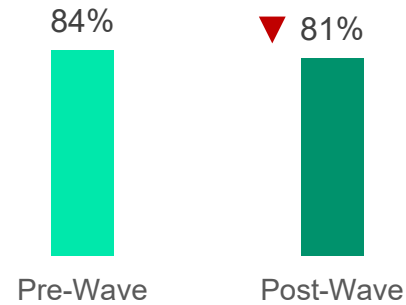


I have the same consumer rights when purchasing online from a New Zealand business as I do when purchasing from a physical shop

[TRUE]

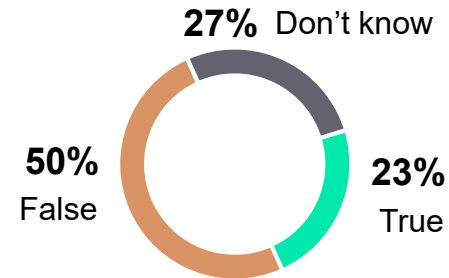


% CORRECT

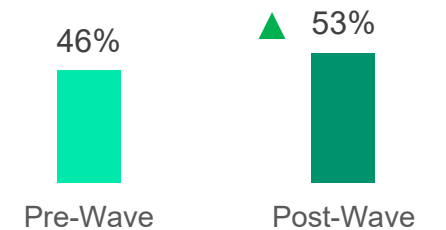


I have the same consumer rights when purchasing from a New Zealand business online as I do when purchasing from an overseas business online

[FALSE]



% CORRECT



▲▼ denotes results that are significantly higher or lower in the post-wave compared to pre-wave results

Knowledge of consumer rights when shopping online – Demographic analysis

	% Average	<u>Higher</u> among the following groups:
Proportion of consumers who believe they know a lot or a moderate amount about their consumer rights when shopping online	43	Men (47%) – particularly men under 30 (52%); Women aged 65+ (55%); Those with a household income over \$100,000 (47%); Those who shop online on a weekly basis (48%).
Proportion of consumers who believe it's true that they have the same consumer rights when purchasing online from a New Zealand business as they do when purchasing from a physical shop	82	New Zealand European (84%); Women aged 50 to 64 (87%). Note, the following groups are more likely than average (6%) to believe this is false : Asian (10%); men under 30 (10%); Auckland residents (8%).
Proportion of consumers who believe it's false that they have the same consumer rights when purchasing online from a New Zealand business as they do when purchasing from a physical shop	50	Men (54%); Those with a household income over \$100,000 (57%); Those with a university degree (55%). Note, the following groups are more likely than average (23%) to believe this is true : Those under 30 (27%); Asian (30%); Those who do not speak English as their main language (30%).

Base: Those who shop online (Total n=1,809; Pre-wave n=853; Post-wave n=956)

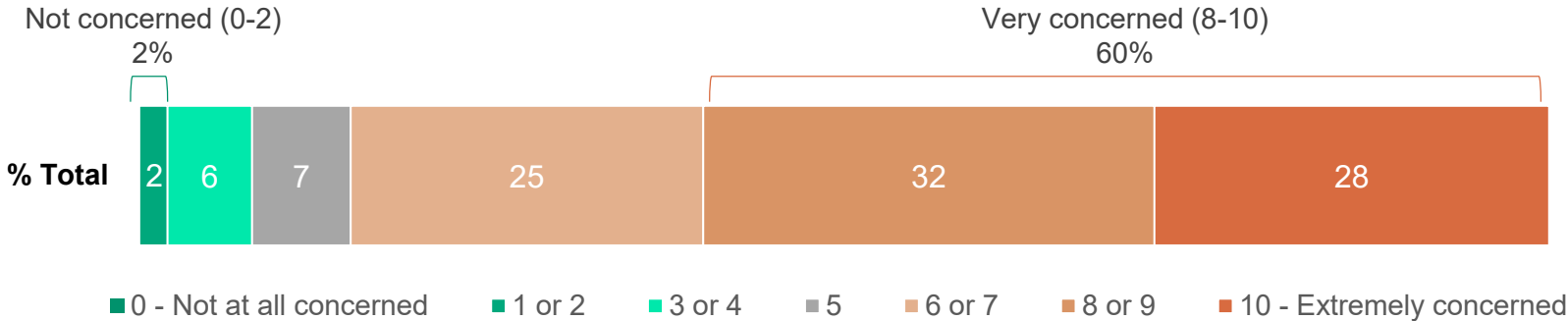
Source: D6. Thinking again about online shopping, how much do you feel you know about your rights as a consumer when shopping online? | D7. To the best of your knowledge, are each of the following statements true or false?

Perceptions of cyber security



Consumers' concerns about the security of their online information

Six in ten consumers are very concerned about the safety and security of their online personal and payment information. This did not shift between the two waves.

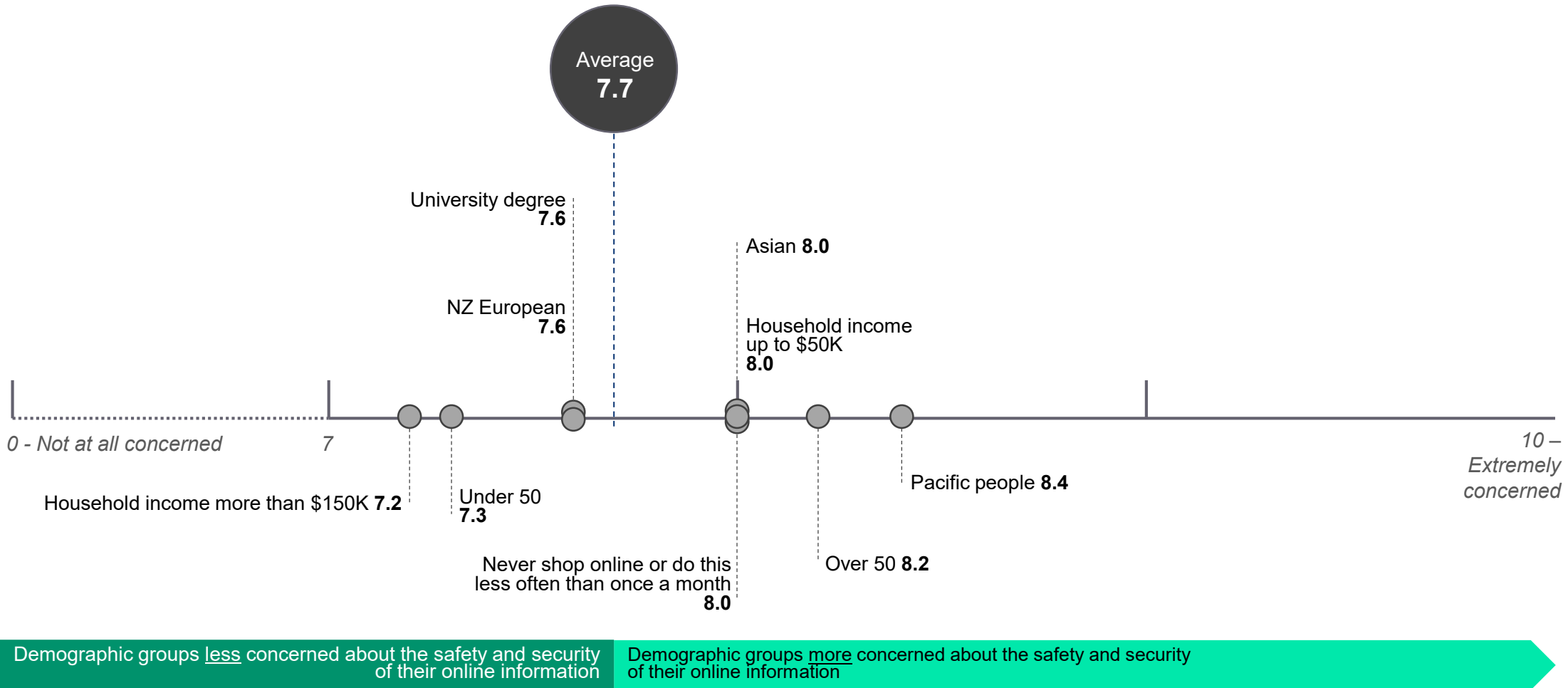


VERY CONCERNED (8 TO 10 NETT)	
PRE-WAVE	POST-WAVE
61%	60%

Base: All respondents (Total n=1,979; Pre-wave n=989; Post-wave n=990), excluding don't knows.
 Source: D2a. In general, how concerned or not are you about the safety and security of your personal and payment information online?

Consumers' concerns about the security of their online information – Demographic analysis

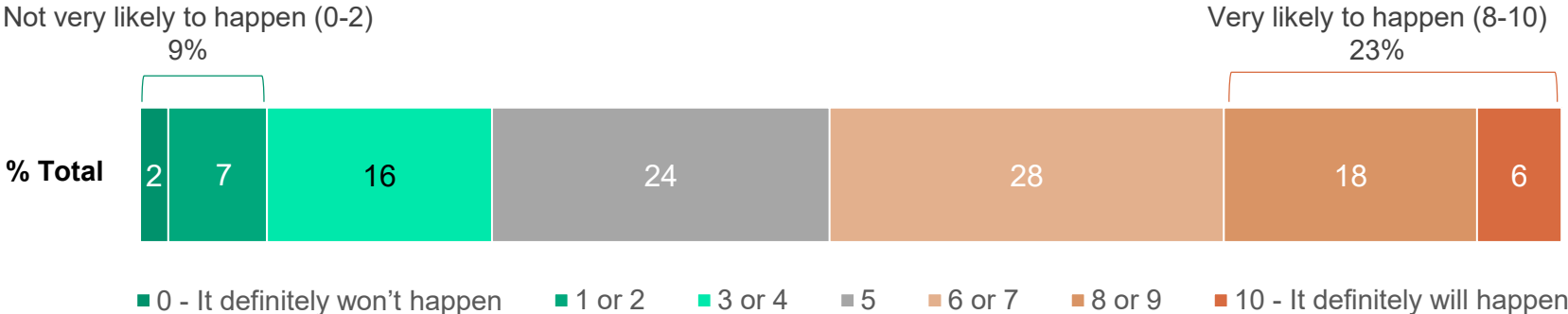
Concern about the safety and security of online personal and payment information is higher among Pacific peoples, Asians, those aged over 50, those with a household income up to \$50K and those who never shop online or only shop online infrequently.



Base: All respondents (Total n=1,979; Pre-wave n=989; Post-wave n=990), excluding don't knows.
 Source: D2a. In general, how concerned or not are you about the safety and security of your personal and payment information online?

Consumers' perceived risk of their online information being compromised

While consumers express concern over the security of their online information, they are less likely to think their own personal data or payment information will be breached. Just under a quarter (23%) of consumers think it is very likely that the safety and security of their online personal and payment information will be compromised over the next year.

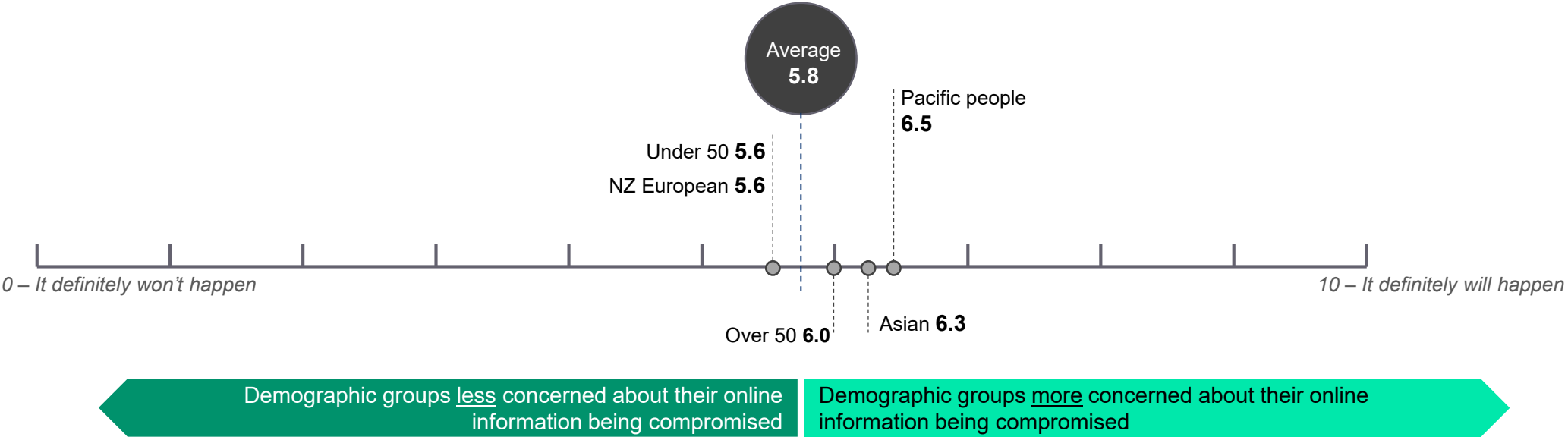


VERY LIKELY TO HAPPEN (8 TO 10 NETT)	
PRE-WAVE	POST-WAVE
23%	24%

Base: All respondents (Total n=1,763; Pre-wave n=883; Post-wave n=880), excluding don't knows.
 Source: D3. In your opinion, how likely is it that the safety and security of your personal and payment information stored online will be compromised over the next year? By compromised, we mean it is hacked, stolen, or shared with unauthorised persons or organisations without your agreement.

Consumers' perceived risk of their online information being compromised – Demographic analysis

Many of those groups who express greater levels of concern about the safety and security of their online personal and payment information also express greater levels of concern about the likelihood of this information being compromised. This perceived risk is higher among Pacific peoples, Asians and those aged over 50.



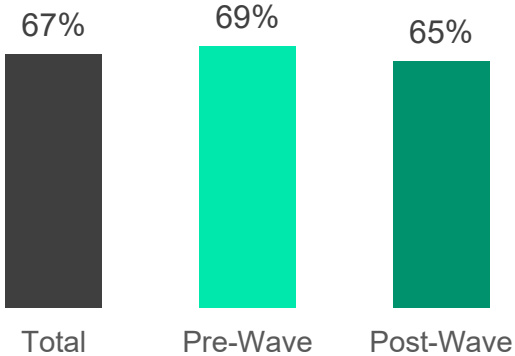
Base: All respondents (Total n=2,002; Pre-wave n=1,001; Post-wave n=1,001)
Source: D3. In your opinion, how likely is it that the safety and security of your personal and payment information stored online will be compromised over the next year? By compromised, we mean it is hacked, stolen, or shared with unauthorised persons or organisations without your agreement.

Concern about specific online risks

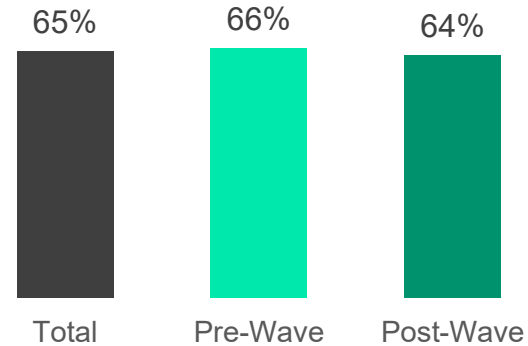
Consumers are concerned about being scammed while shopping online and with businesses and social media sites keeping their personal or payment information secure. Just over six in ten consumers are very concerned about these risks. Again there is little difference in levels of concern between the two waves.

% VERY CONCERNED (8 TO 10 NETT)

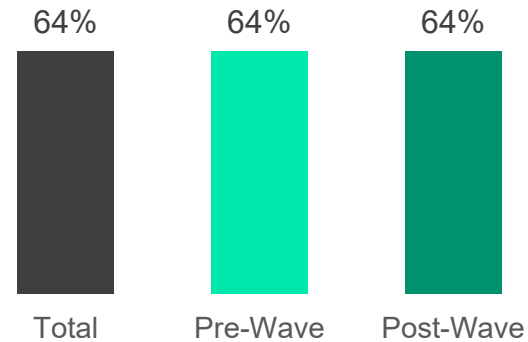
Businesses keeping your payment information safe and secure online
(e.g. your bank account details, payment card details)



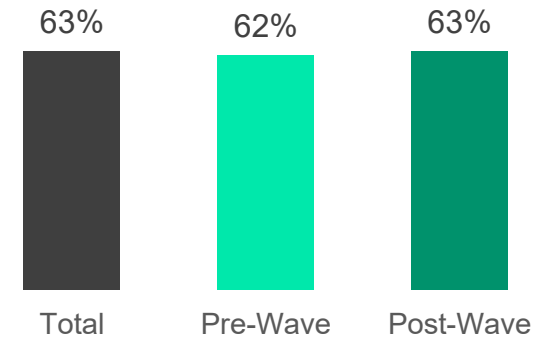
Being ripped off or scammed by a business when shopping online



Social media sites/apps keeping your personal information safe and secure
(e.g. your name, contact details, date of birth, email address and passwords)



Businesses keeping your personal information safe and secure
(e.g. your name, contact details, date of birth, email address and passwords)



82% of consumers are very concerned about at least one of these online risks – 71% are very concerned about two or more of these risks and 46% are concerned about all of these online risks.

▲▼ denotes results that are significantly higher or lower in the post-wave compared to pre-wave results

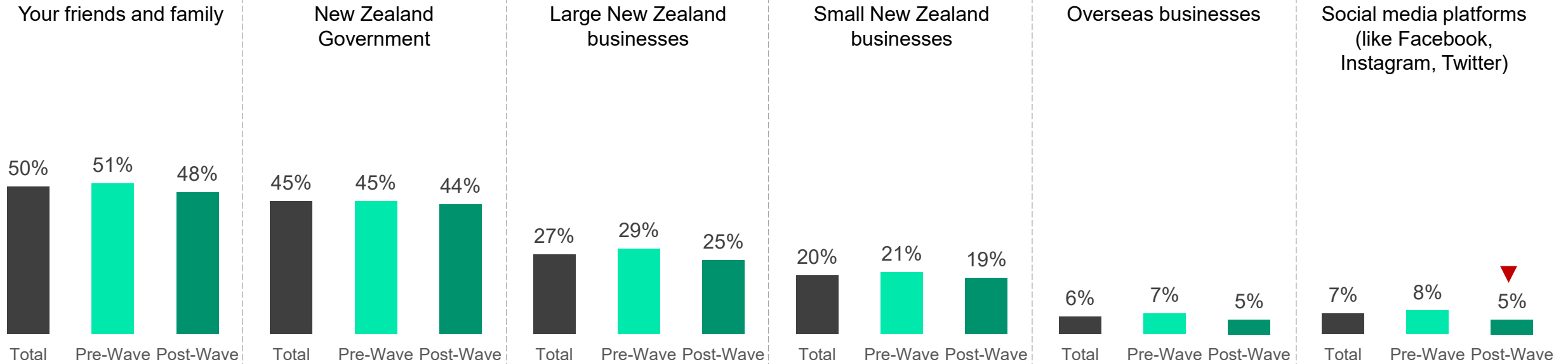
Concern about specific online risks – Demographic analysis

	<i>% Very concerned (8-10 nett)</i>	Concern is <u>higher</u> among the following groups:
Businesses keeping your payment information safe and secure online	67	Those aged 50+ (77%); Those who never shop online or do so less often than monthly (75%); North Island residents, excluding Auckland and Wellington (70%)
Being ripped off or scammed by a business when shopping online	65	Pacific peoples (76%); Those aged 50+ (72%); Those who never shop online or do so less often than monthly (71%); Asian (70%); Women (69%)
Social media sites/apps keeping your personal information safe and secure	64	Pacific peoples (77%); Those aged 50+ (74%); Those who never shop online or do so less often than monthly (70%); Those with a household income under \$50K (68%)
Businesses keeping your personal information safe and secure	63	Pacific peoples (73%); Those aged 50+ (73%); Those who never shop online or do so less often than monthly (69%)
% of consumers very concerned about all four of these online risks	46	Pacific peoples (60%); Those aged 50+ (58%); Those with a household income under \$50K (53%); Those who never shop online or do so less often than monthly (56%)

Trust in various agencies keeping personal and payment information secure online

Consumers place the most trust in friends and family, and the Government, to keep their online information secure. Consumers are least trusting of overseas businesses and social media platforms. Trust in social media platforms declined between the pre and post waves.

% TRUST QUITE A LOT (8 TO 10 NETT)



▲▼ denotes results that are significantly higher or lower in the post-wave compared to pre-wave results

Base: All respondents (Total n=2,002; Pre-wave n=1,001; Post-wave n=1,001)

Source: D4. How much do you trust each of the following to keep your personal and payment information safe and secure online?

Trust in various agencies – Demographic analysis

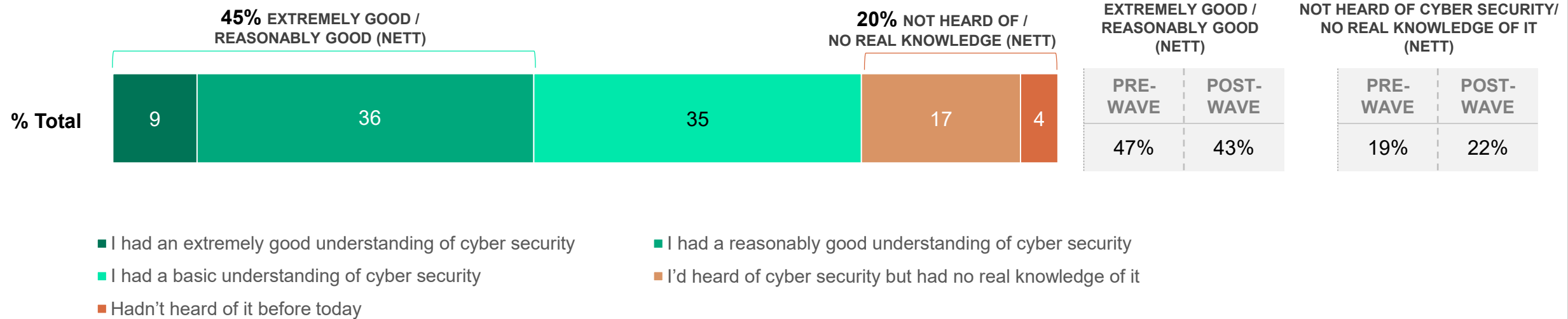
	<i>% Trust quite a lot (8-10 nett)</i>	Trust is <u>lower</u> among the following groups:
Your friends and family	50	Men (45%); Maori (42%); Pacific peoples (38%); Those who have a university degree (46%)
New Zealand Government	45	Those aged under 30 (40%); Pacific peoples (36%)
Large New Zealand businesses	27	Maori (21%)
Small New Zealand businesses	20	
Overseas businesses	6	Women (4%), NZ European (4%)
Social media platforms	7	NZ European (5%); Those aged 65+ (4%)

Base: All respondents (Total n=2,002; Pre-wave n=1,001; Post-wave n=1,001)

Source: D4. How much do you trust each of the following to keep your personal and payment information safe and secure online?

Perceived understanding of cyber security

Just under half (45%) of consumers believe they have an extremely good or reasonably good understanding of cyber security. The difference in consumer understanding between the pre-wave and post-wave is not statistically significant.

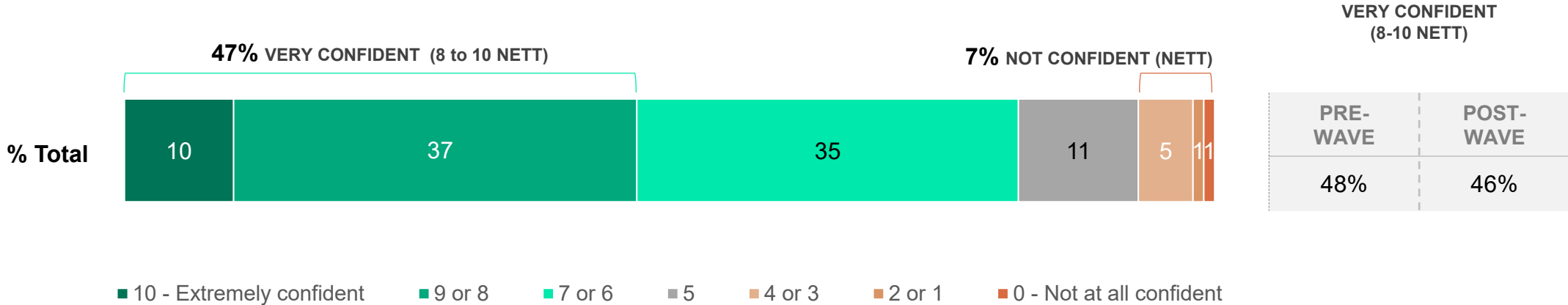


The following demographic groups have less of an understanding of cyber security than average. This means they more likely than average (20%) to not have heard of cyber security or to say they have no real knowledge of it:

- Those who never shop online (39%)
- Those who have no educational qualification or whose highest qualification is secondary school level (32%)
- Māori (29%)
- Those with a household income under \$50,000 (29%)
- Those who do not speak English as their main language (28%)
- Women (24%, particularly women aged 65+ – 37%)
- North Island residents who don't reside in Auckland or Wellington (23%)

Confidence in ability to keep own personal and payment information secure online

Less than half (47%) of consumers are very confident in their own ability to keep their online personal and payment information secure.



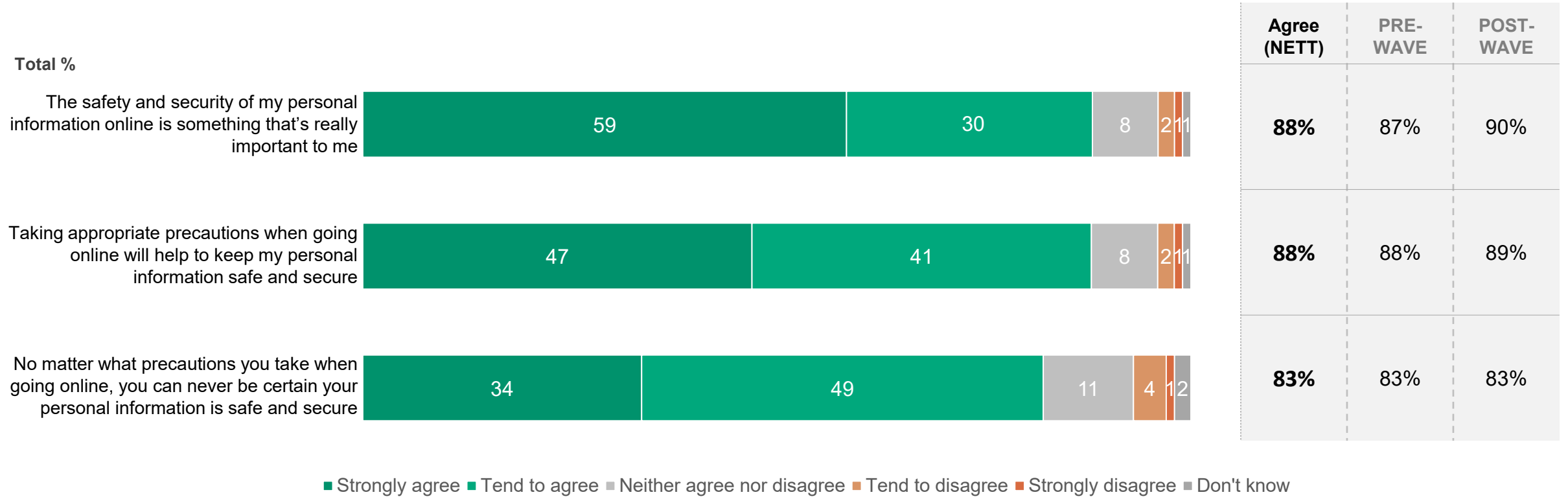
The following demographic groups are less confident than average in their ability to keep their information secure online. This means they are more likely than average (7%) to rate their confidence between 0 and 4:

- Men aged 65+ (12%)
- Māori (11%)
- Those who do not have a qualification or whose highest education level is secondary school (10%).

Base: All respondents (Total n=1,957; Pre-wave n=978; Post-wave n=979), excluding don't know
 Source: D5. How confident are you in your own ability to keep your personal and payment information safe and secure online?

Cyber security: motivations to act

Consumers hold contradictory beliefs around cyber security. On the one hand, most consumers consider the safety of their online personal information to be important and agree that taking precautions will help keep this information secure. On the other, consumers also tend to think that no matter what precautions they take, you can never be certain your personal online information is secure.



▲▼ denotes results that are significantly higher or lower in the post-wave compared to pre-wave results

Base: All respondents (Total n=2,002; Pre-wave n=1,001; Post-wave n=1,001)

Source: C5. Now that you're aware of some steps you can take to keep your personal and payment information safe and secure online, how much do you agree with each of the following statements?

Cyber security: motivations to act – Demographic analysis

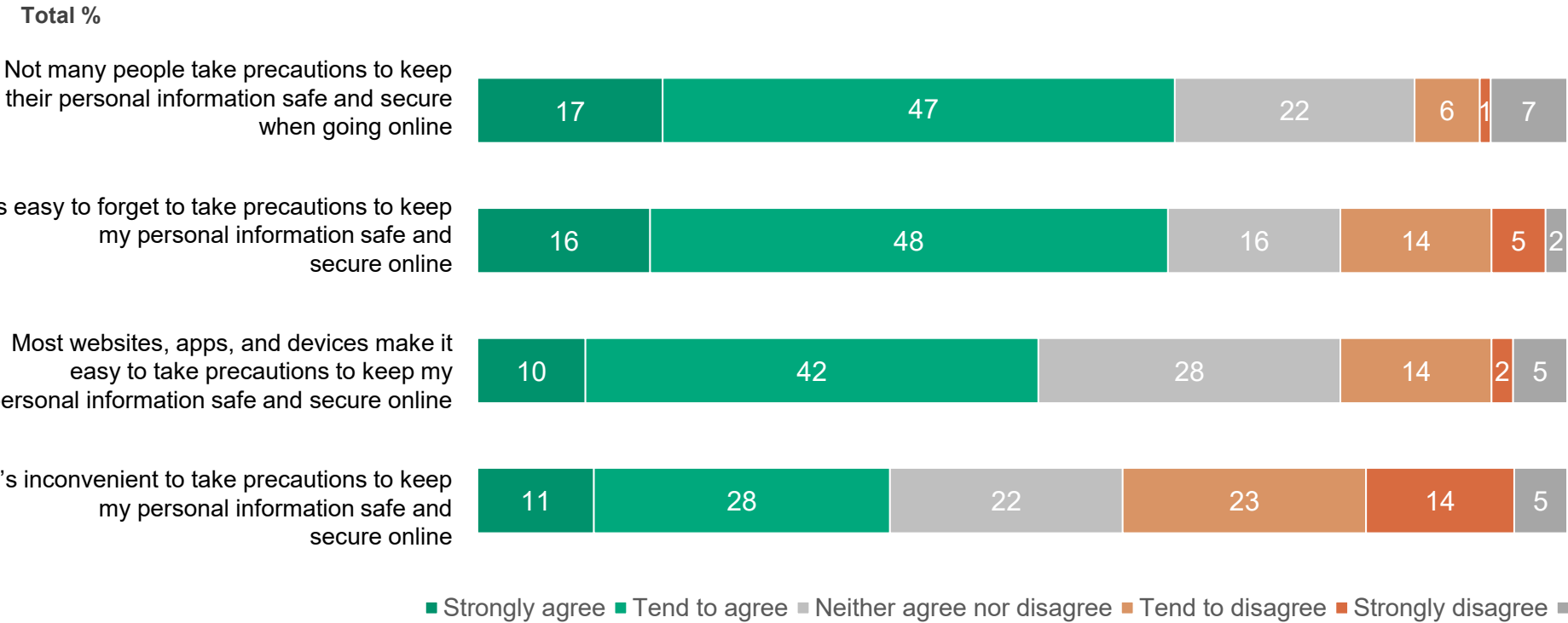
	<i>% Agree (nett)</i>	Motivation to act is <u>lower</u> among the following groups:
The safety and security of my personal information online is something that's really important to me	88	Men (87% - particularly men under 30 81%); Auckland residents (86%)
Taking appropriate precautions when going online will help to keep my personal information safe and secure	88	Men under 30 (81%); Asian (84%)
No matter what precautions you take when going online, you can never be certain your personal information is safe and secure	83	Men under 30 (77%)

Base: All respondents (Total n=2,002; Pre-wave n=1,001; Post-wave n=1,001)

Source: C5. Now that you're aware of some steps you can take to keep your personal and payment information safe and secure online, how much do you agree with each of the following statements?

Cyber security: influences on action

There are some notable attitudes that act as barriers to action on cyber security. It is not established as a social norm (we do not believe others keep their information safe and secure). It's also seen as easy to forget to take action, and only half feel that online agents make it easy for them. Consumers are more polarised about whether it is inconvenient to take such precautions.



Agree (NETT)	PRE-WAVE	POST-WAVE
64%	64%	64%
63%	65%	62%
52%	51%	53%
39%	40%	38%

▲▼ denotes results that are significantly higher or lower in the post-wave compared to pre-wave results

Base: All respondents (Total n=2,002; Pre-wave n=1,001; Post-wave n=1,001)

Source: C5. Now that you're aware of some steps you can take to keep your personal and payment information safe and secure online, how much do you agree with each of the following statements?

Cyber security: influences on action – Demographic analysis

	<i>% Agree (nett)</i>	Demographic differences
Not many people take precautions to keep their personal information safe and secure when going online	64	Agreement is higher among: Asian (74%); Those with a university degree (68%); Men (66% particularly men under 30 70%)
It's easy to forget to take precautions to keep my personal information safe and secure online	63	<i>No demographic differences</i>
Most websites, apps, and devices make it easy to take precautions to keep my personal information safe and secure online	52	Agreement is <u>lower</u> among: Men (50% - particularly men over 50 45%); Those who never shop online or do so less often than monthly (47%).
It's inconvenient to take precautions to keep my personal information safe and secure online	39	Agreement is higher among: Asian (48%); Men (45%); Those with a household income over \$100,000 (44%); Those aged 30 to 49 (43%); Those with a university degree (43%)

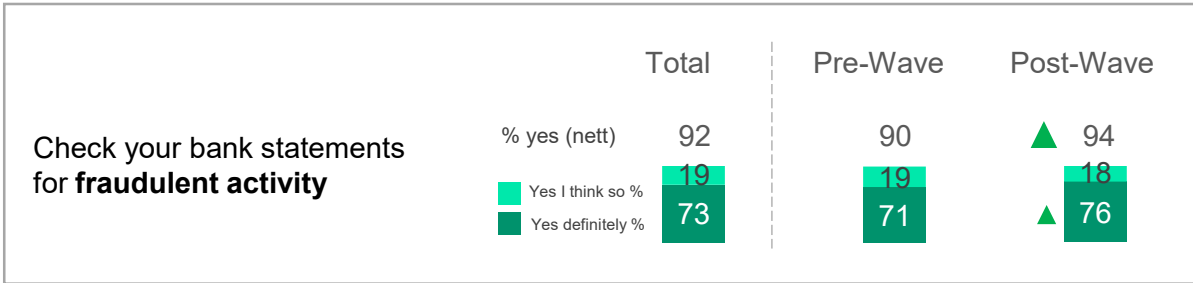
Base: All respondents (Total n=2,002; Pre-wave n=1,001; Post-wave n=1,001)
 Source: C5. Now that you're aware of some steps you can take to keep your personal and payment information safe and secure online, how much do you agree with each of the following statements?

Cyber security behaviour

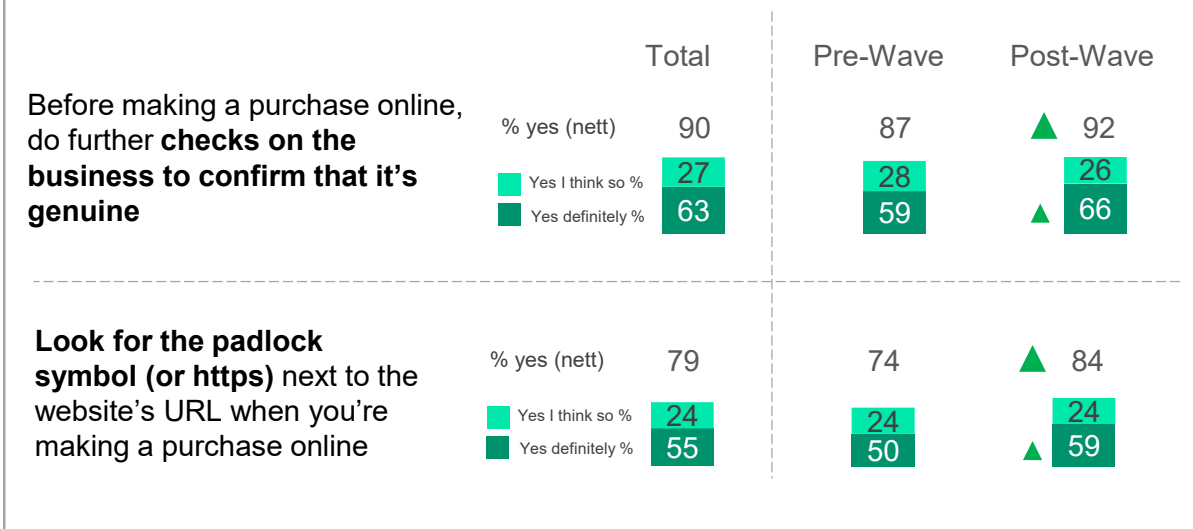


Awareness of protective behaviours to keep personal information secure online (1)

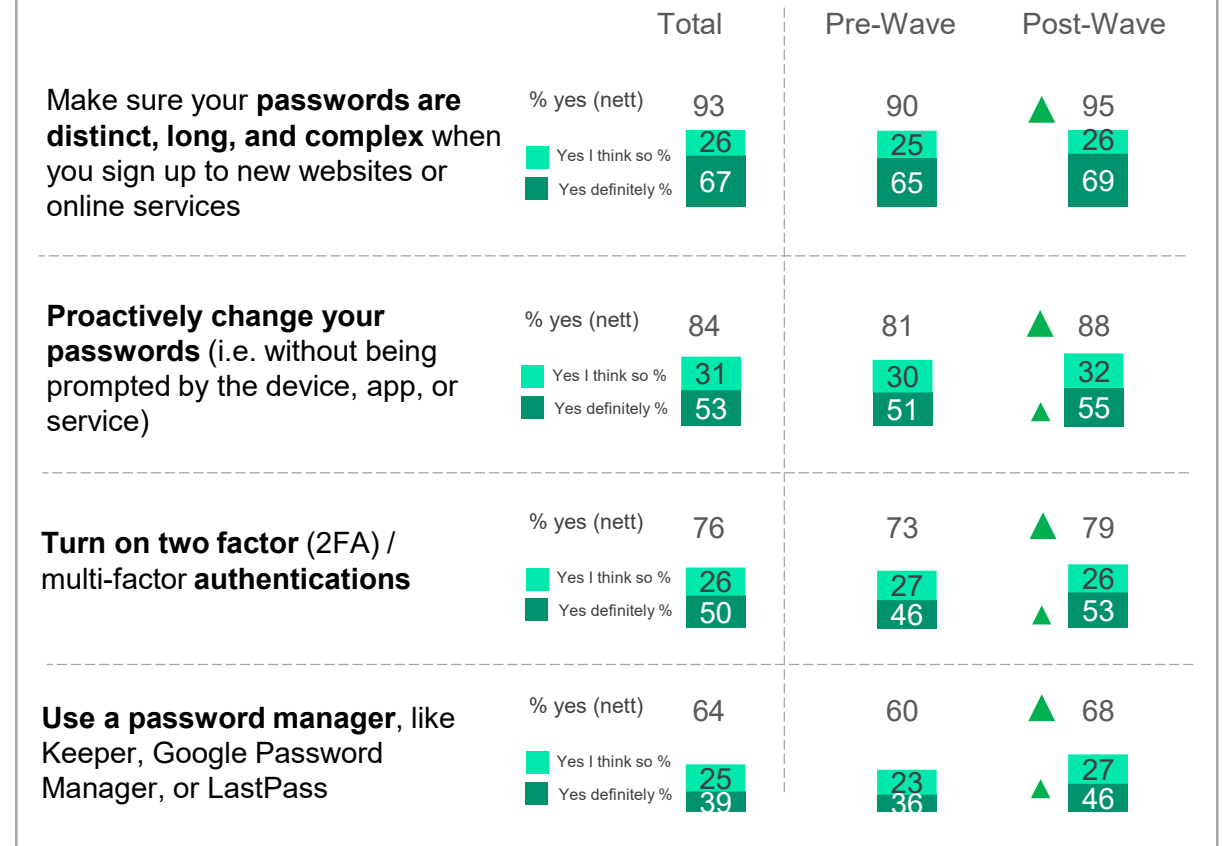
Knowledge about online security behaviour such as checking bank statements and taking password and online shopping precautions has risen following the campaign.



Online shopping precautions¹



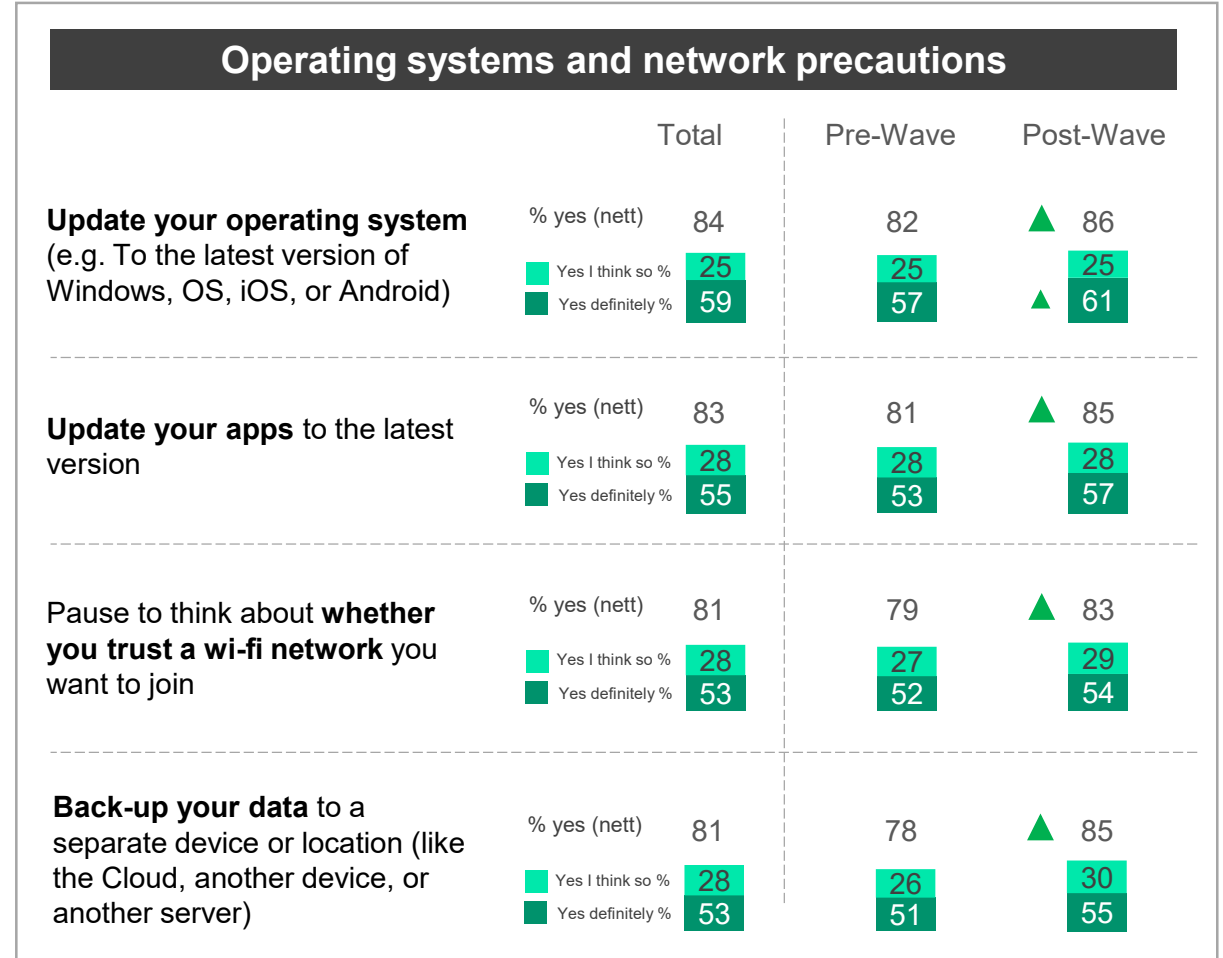
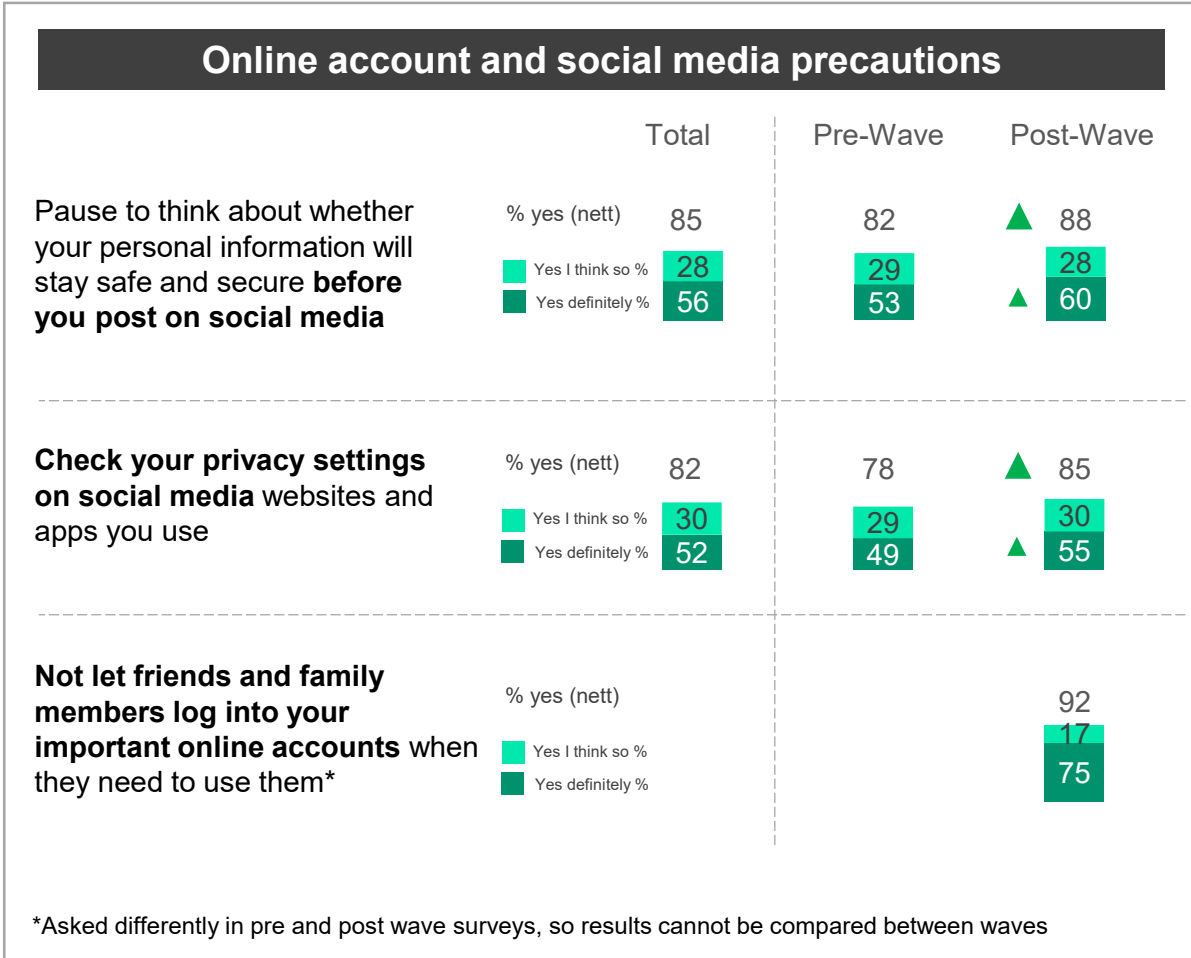
Password precautions



▲▼ denotes results that are significantly higher or lower in the post-wave compared to pre-wave results

Awareness of protective behaviours to keep personal information secure online (2)

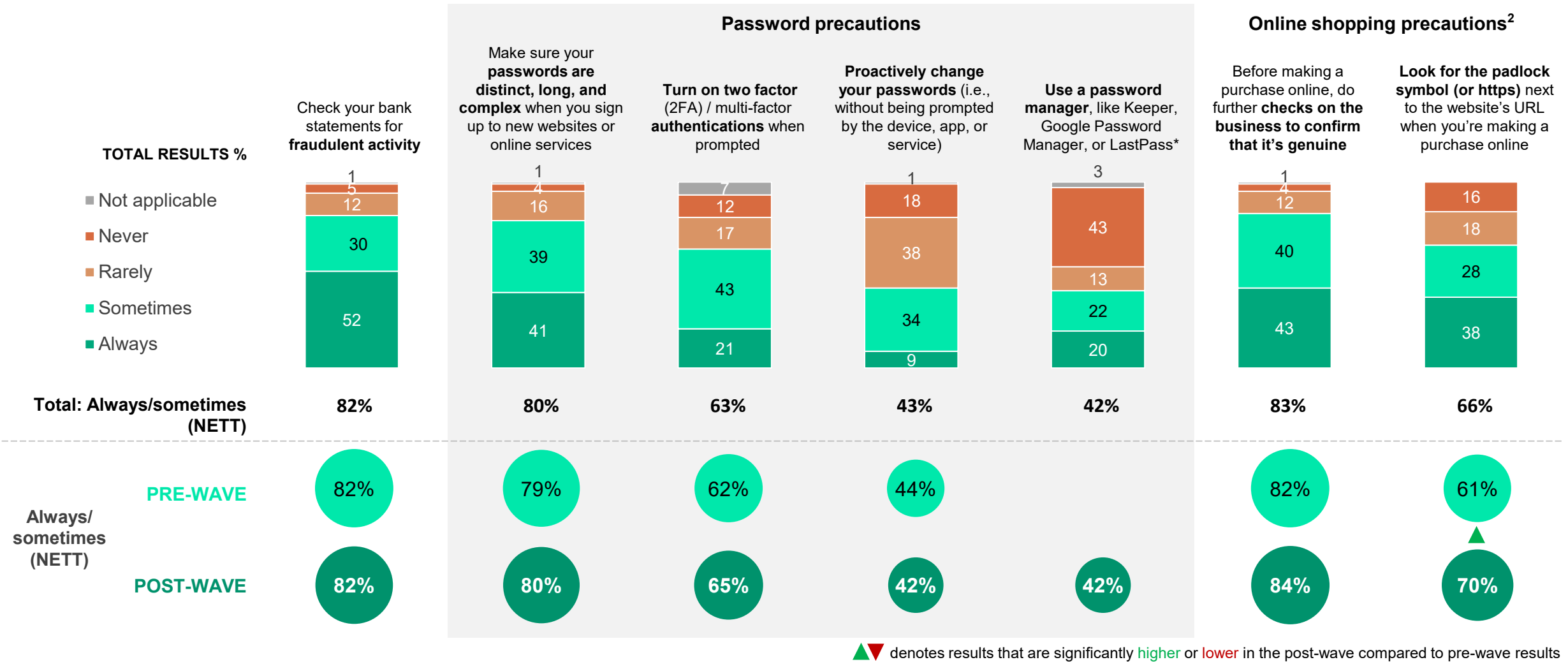
Following the campaign, knowledge has also risen in terms of taking precautions with online accounts and social media as well as when using networks and operating systems.



▲▼ denotes results that are significantly higher or lower in the post-wave compared to pre-wave results

Frequency of protective behaviours to keep personal information secure online (1)

When shopping online consumers report being more likely to do further checks on the business than they are to look for the padlock symbol when purchasing. While four in five consumers say they make sure passwords are distinct, long and complex, they are less likely to proactively change their passwords or use a password manager.

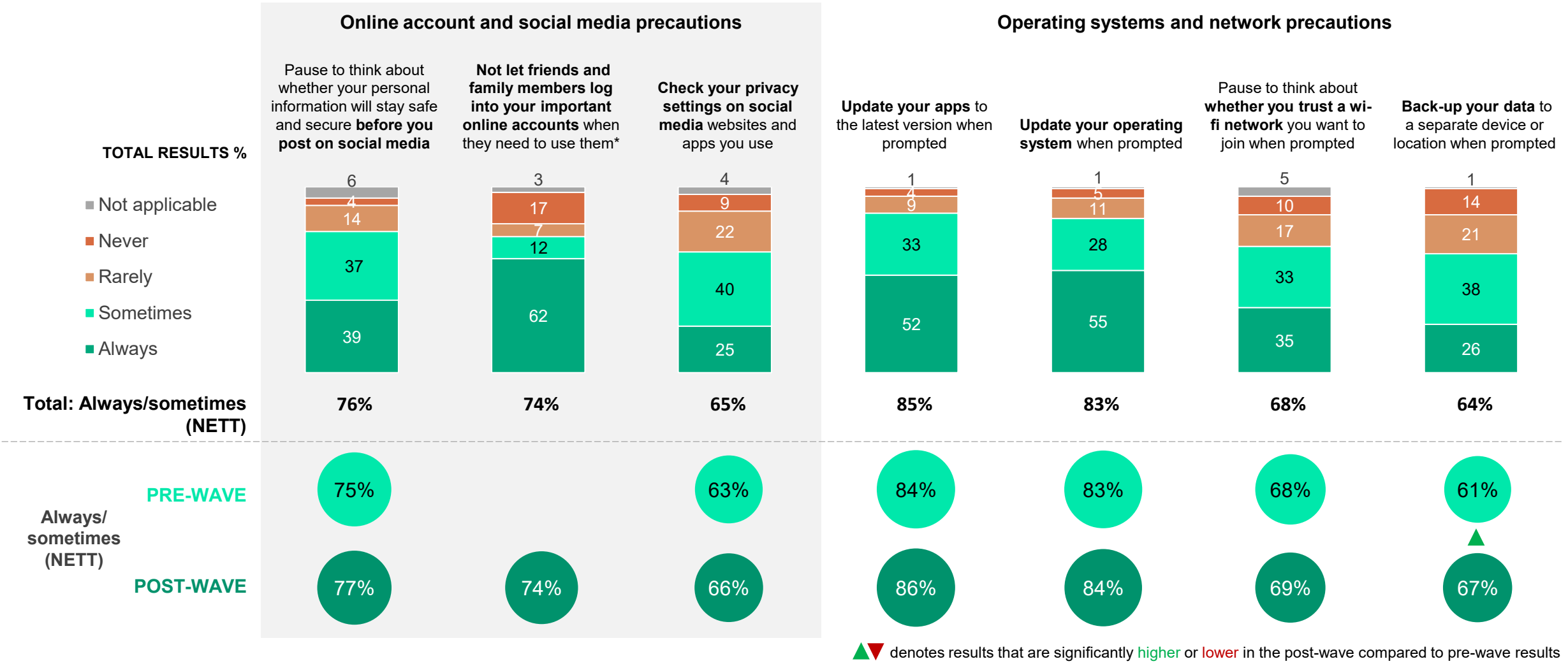


*Asked differently in pre and post wave surveys, so results cannot be compared between waves

Base: All respondents (Total n=2,002; Pre-wave n=1,001; Post-wave n=1,001) | ² Those who shop online (Total n=1,911; Pre-wave n=954; Post-wave n=957)
 Source: C1. How often, if at all, do you take the following actions? | C2. Which, if any, of the following actions do you take when prompted?

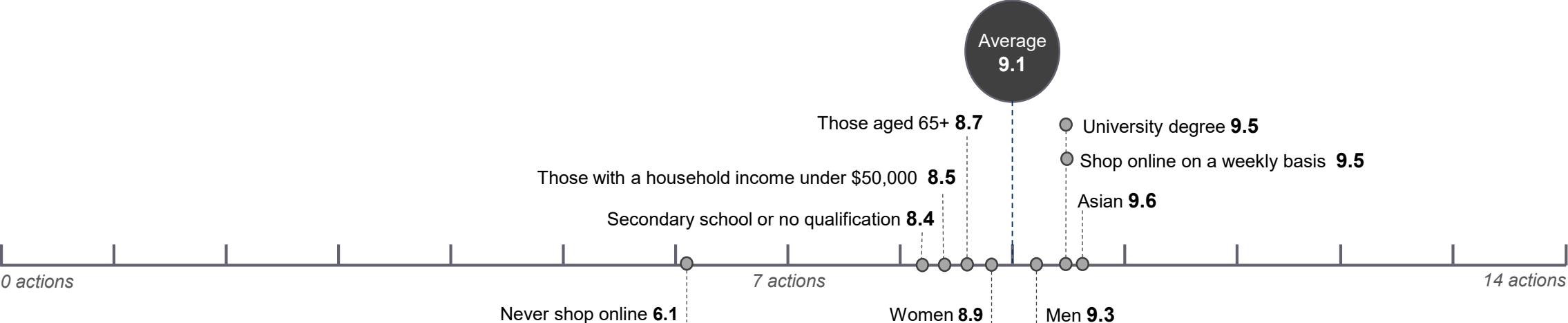
Frequency of protective behaviours to keep personal information secure online (2)

The frequency of updating apps and operating systems when prompted is high among consumers but they are less likely to think about whether they trust a wi-fi network, or back-up their data to a separate device.



*Asked differently in pre and post wave surveys, so results cannot be compared between waves
 Base: All respondents (Total n=2,002; Pre-wave n=1,001; Post-wave n=1,001)
 Source: C1. How often, if at all, do you take the following actions? | C2. Which, if any, of the following actions do you take when prompted?

Average number of protective behaviours taken always/sometimes – Demographic analysis



Demographic groups who take fewer protective actions on a regular basis | Demographic groups who take more protective actions on a regular basis

*This includes consumers aware of any of the following: Fraud Awareness Week, Cyber Smart Awareness Week or who have seen the Buy Smart Online campaign.
 Base: All respondents (Total n=2,002; Pre-wave n=1,001; Post-wave n=1,001)
 Source: C1. How often, if at all, do you take the following actions? | C2. Which, if any, of the following actions do you take when prompted?

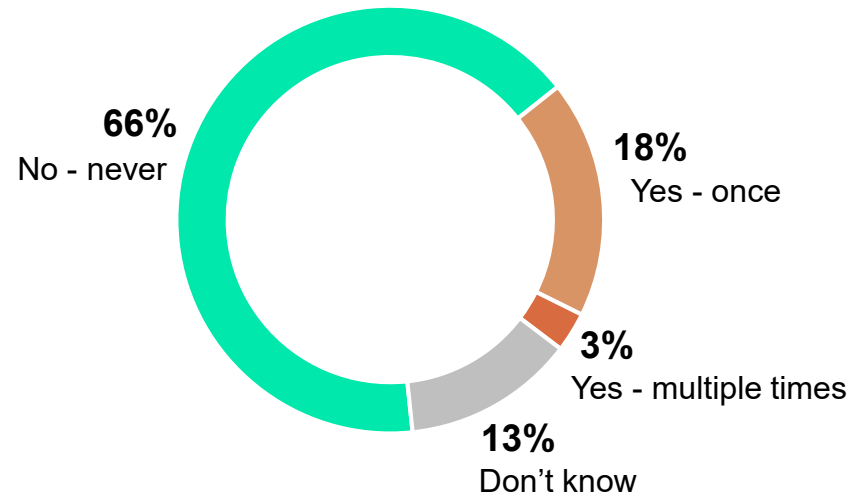
Experience of cyber security attack



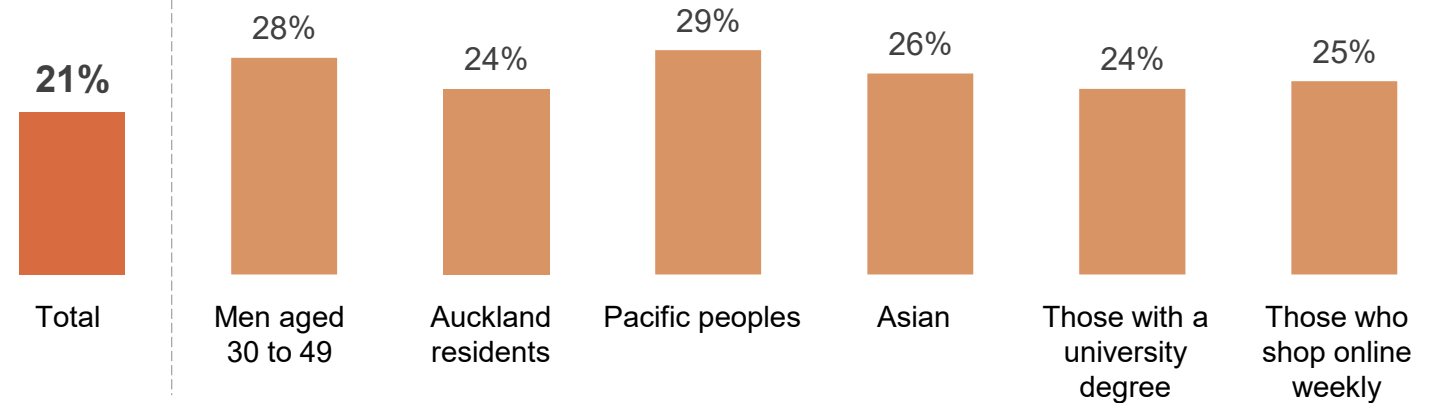
Experience of cyber attack in past 12 months

One in five (21%) consumers have experienced a cyber attack in the past year. Experience of a recent cyber attack is more common among men aged 30 to 49, those who live in Auckland, Pacific peoples and Asians, those with a university degree and those who shop online on a weekly basis.

Experienced cyber attack in past 12 months

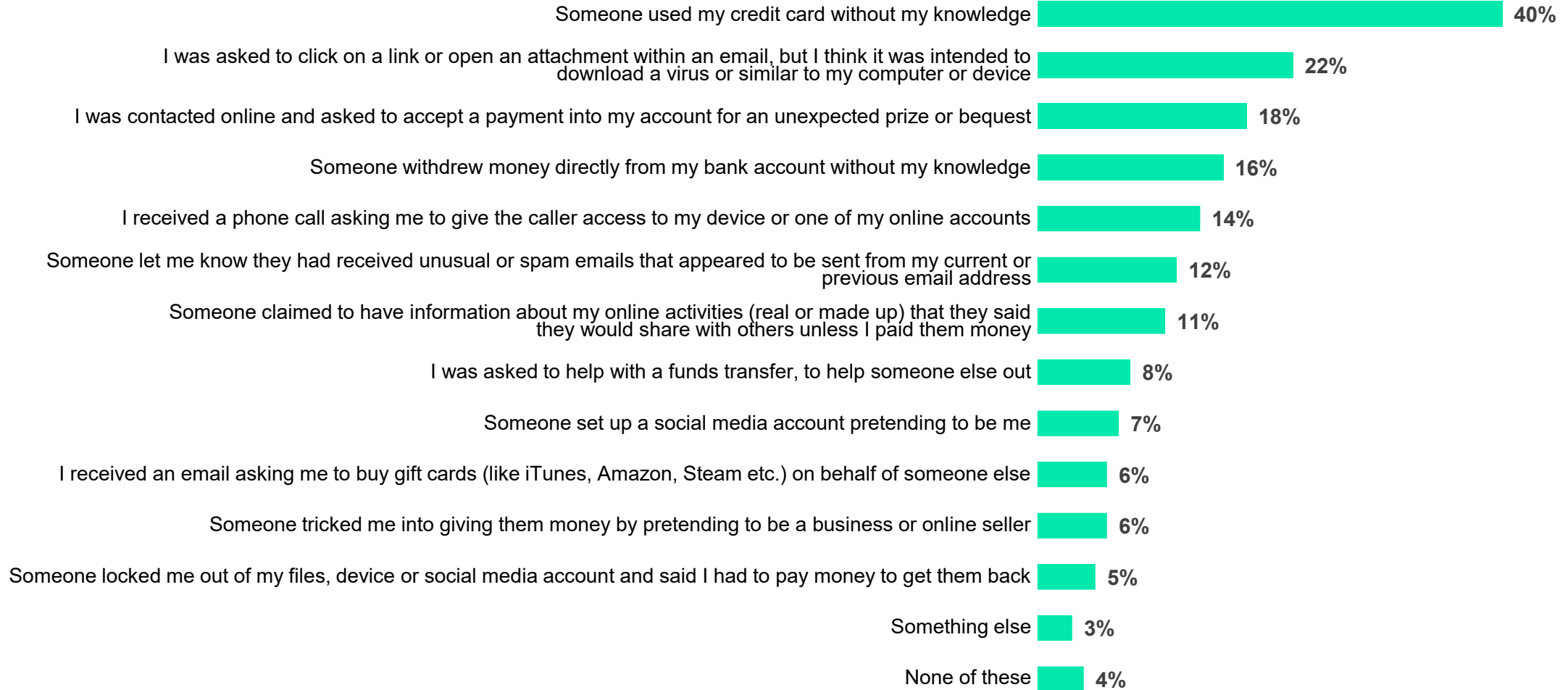


Demographic groups more likely to have experienced a cyber attack



Type of cyber attack experienced

The most common type of cyber attack consumers experience is someone using their credit card without their knowledge.

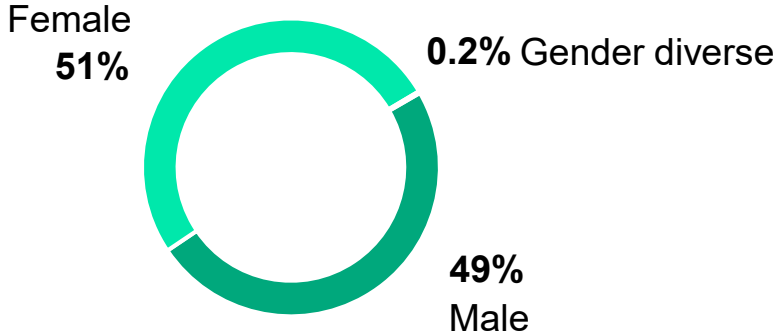


APPENDIX

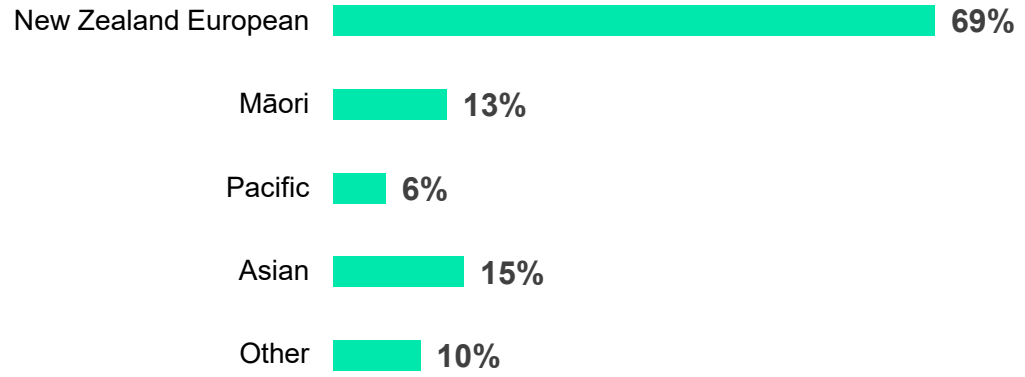


Sample Profile

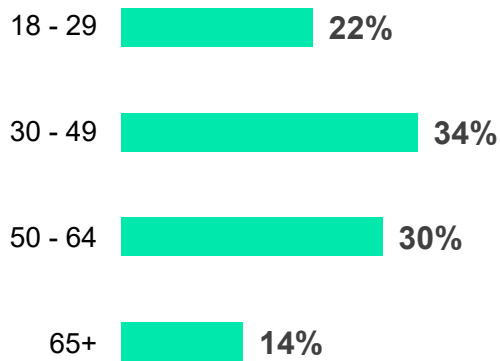
Gender



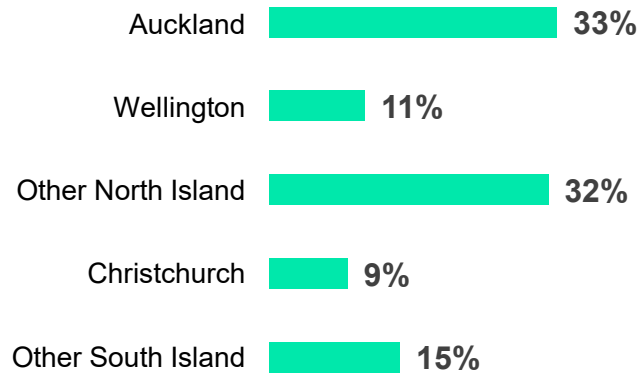
Ethnicity



Age



Region



Base: All respondents (n=2,002)
Source: A1. Are you...? | A2. Please type your age in the box below. | A3. Where do you live? | A4. Which of these ethnic groups best describe(s) you? Please select all that apply.

