

PUBLIC OPINION SURVEY DIGITAL FRAUD

APRIL 2024

GRAPH REPORT 03 MAY 2024

INTRODUCTION



THE SURVEY WAS CONDUCTED BY NORSTAT FINLAND OY AND CARRIED OUT IN TWO PARTS WITH DIFFERENT SAMPLES

Digital fraud – Questions ‘Have you ever fallen victim to digital fraud?’ and ‘Which channels have you been defrauded in?’

The target group of the survey consisted of Finns aged 18 to 79 years living in mainland Finland. The survey respondents were interviewed by Norstat Finland between 19 and 24 April 2024. The final sample consisted of 5,532 respondents. The data was weighed in relation to the population of Finland in terms of gender, age and place of residence to be representative of the entire population aged 18 to 79 years. More detailed background information is provided in the graphs of the report.

The question ‘Have you ever fallen victim to digital fraud?’ was posed to all survey participants. The follow-up question ‘Which channels have you been defrauded in?’ was posed only to those who responded ‘yes’ to the previous question.

Margin of error +/- 1.4%.

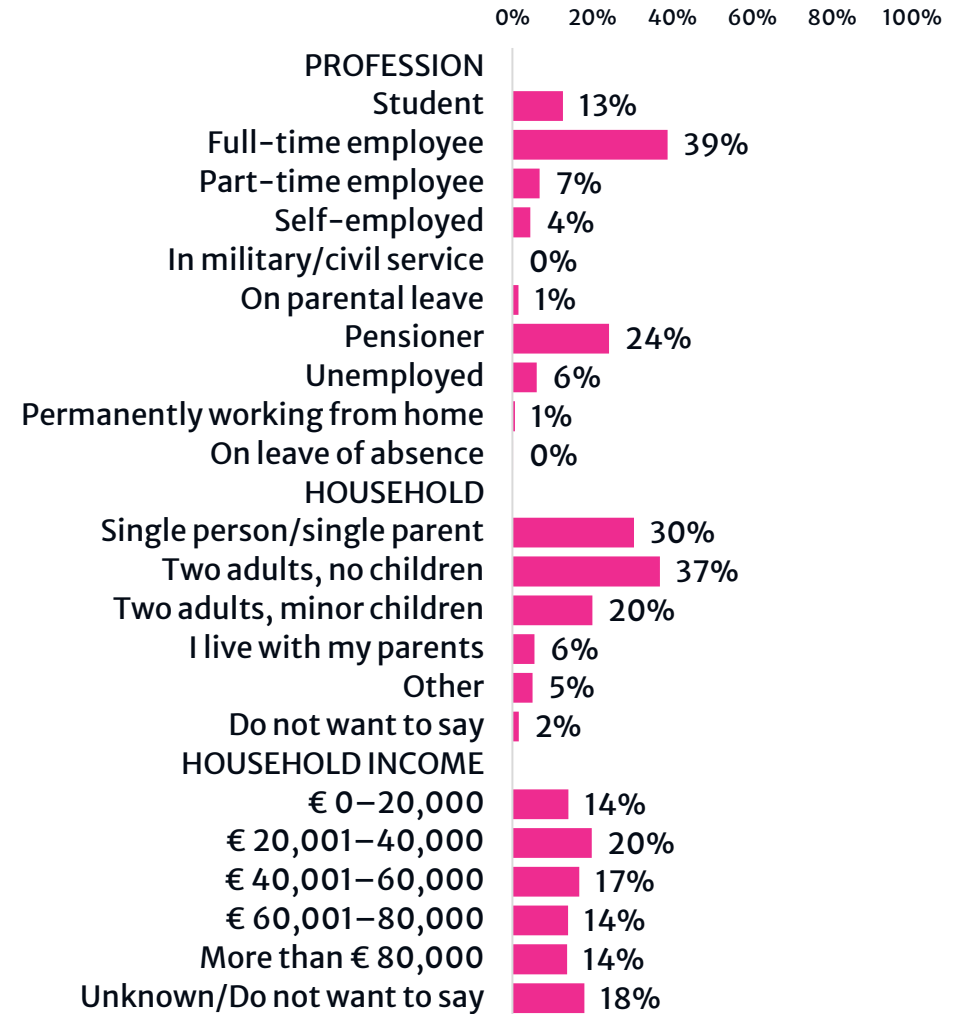
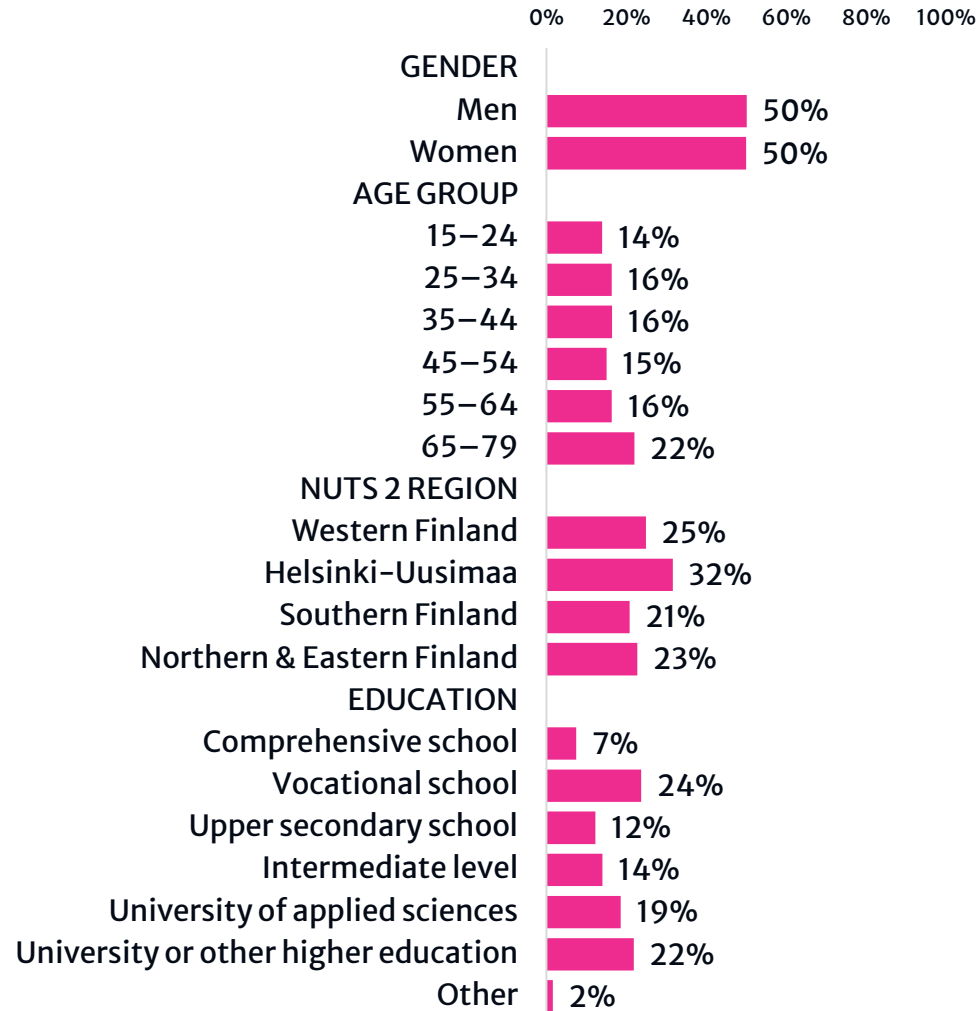
Digital fraud – Other questions

The target group of the survey consisted of Finns aged 18 to 79 years living in mainland Finland. The sample was created using quota sampling, which grouped respondents by age, gender and their NUTS 2 region. More detailed background information is provided in the graphs of the report.

This part of the survey was conducted between 16 and 26 February 2024. The final sample consisted of 2,011 respondents.

The survey results are shown primarily as percentage distributions and averages. The background variables have been cross-tabulated. The frequency distribution of each variable was assessed with the chi-squared test and the T-test.

SAMPLE STRUCTURE, N=5532





HAVE YOU FALLEN VICTIM TO DIGITAL FRAUD?

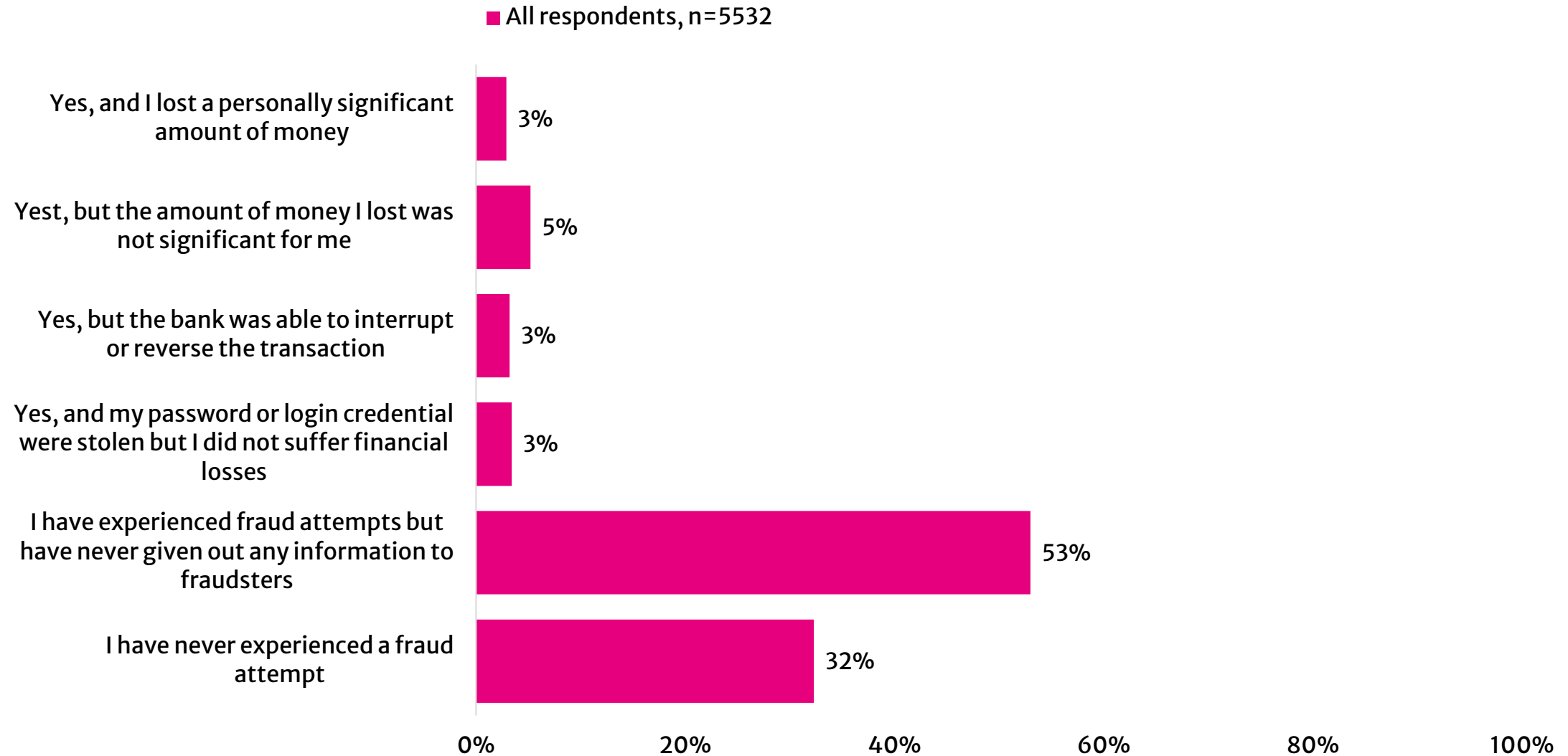
RESPONSE OPTIONS

1. Yes, and I lost a personally significant sum of money
2. Yes, but the sum of money I lost was not significant for me
3. Yes, but the bank was able to interrupt or reverse the transaction
4. Yes, and my password or login credentials were stolen but I did not suffer financial losses
5. I have experienced fraud attempts but have never given out any information to fraudsters
6. I have never experienced a fraud attempt

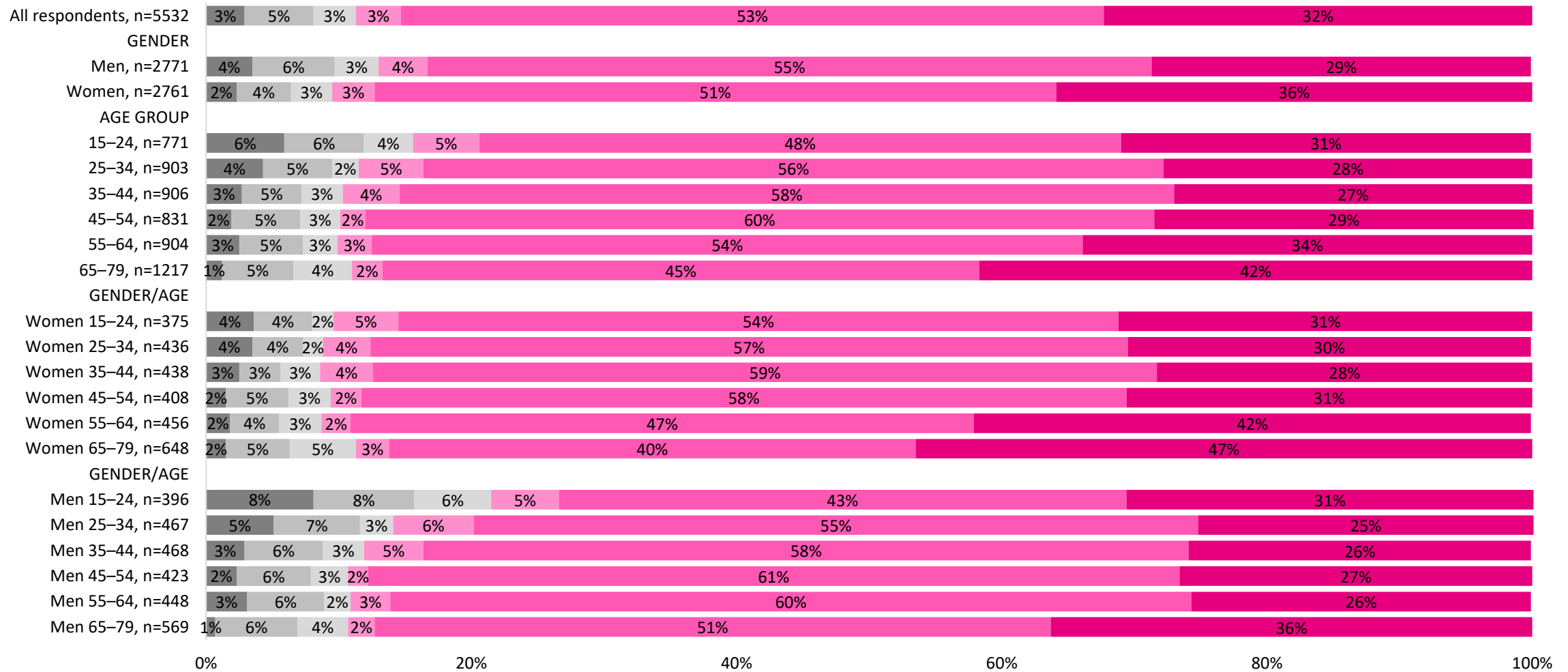


Nearly 70% have experienced digital fraud or the attempt of digital fraud

Subset: All respondents. April 2024



Digital fraud targets all age groups



- Yes, and I lost a personally significant amount of money
- Yes, but the amount of money was not personally significant
- Yes, but the bank was able to interrupt or reverse the transaction
- Yes, and my password or login credentials were stolen but I did not suffer financial losses
- I have experienced fraud attempts but have never given out any information to fraudsters
- I have never experienced a fraud attempt



WHICH CHANNELS HAVE YOU BEEN DEFRAUDED IN?

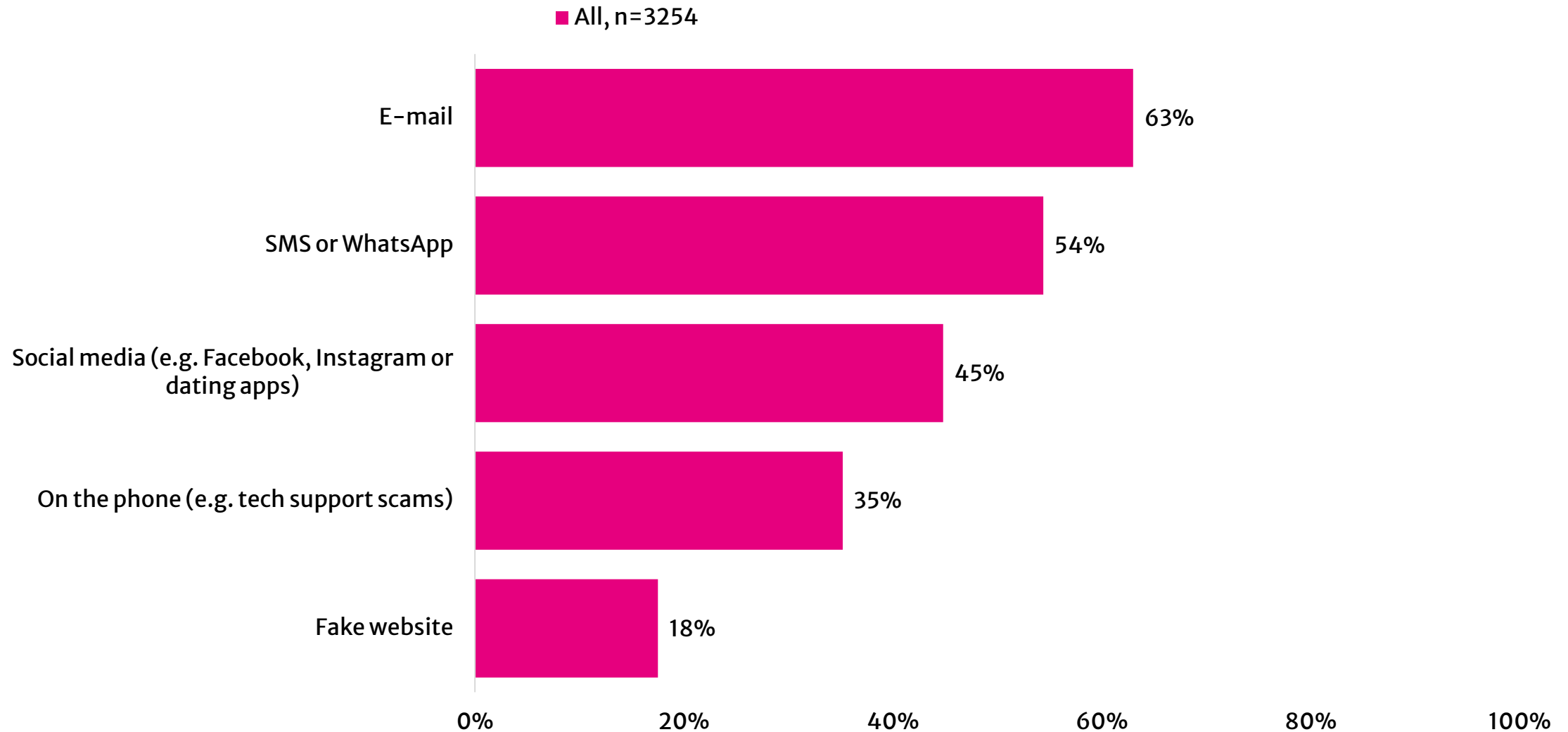
RESPONSE OPTIONS

1. E-mail
2. SMS or WhatsApp
3. On the phone (e.g. tech support scams)
4. Social media (e.g. Facebook, Instagram or dating apps)
5. Fake website



E-mail is the most common means of fraud

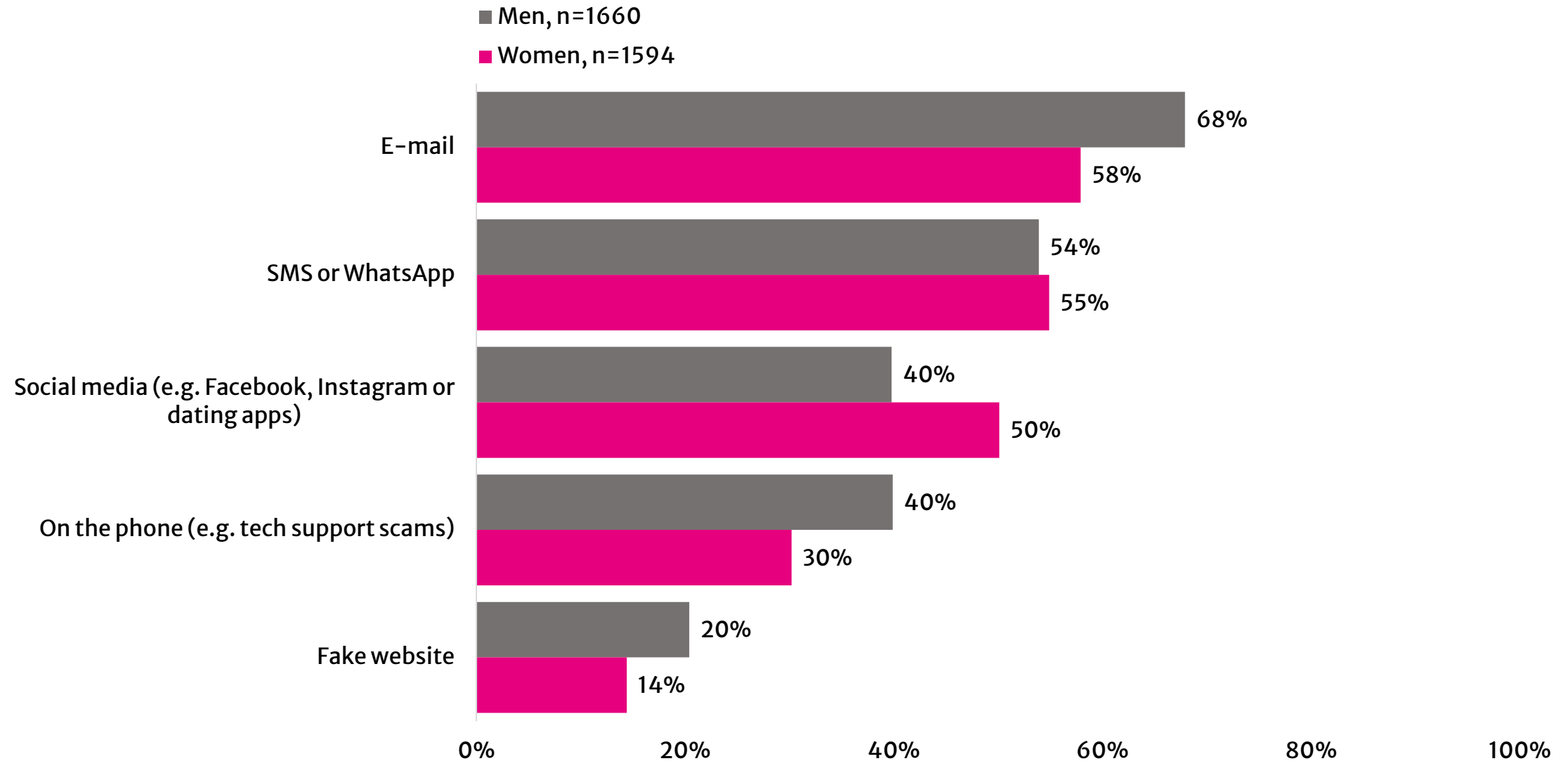
Subset: Respondents who had fallen victim to digital fraud. April 2024





E-mail is the most common means of fraud

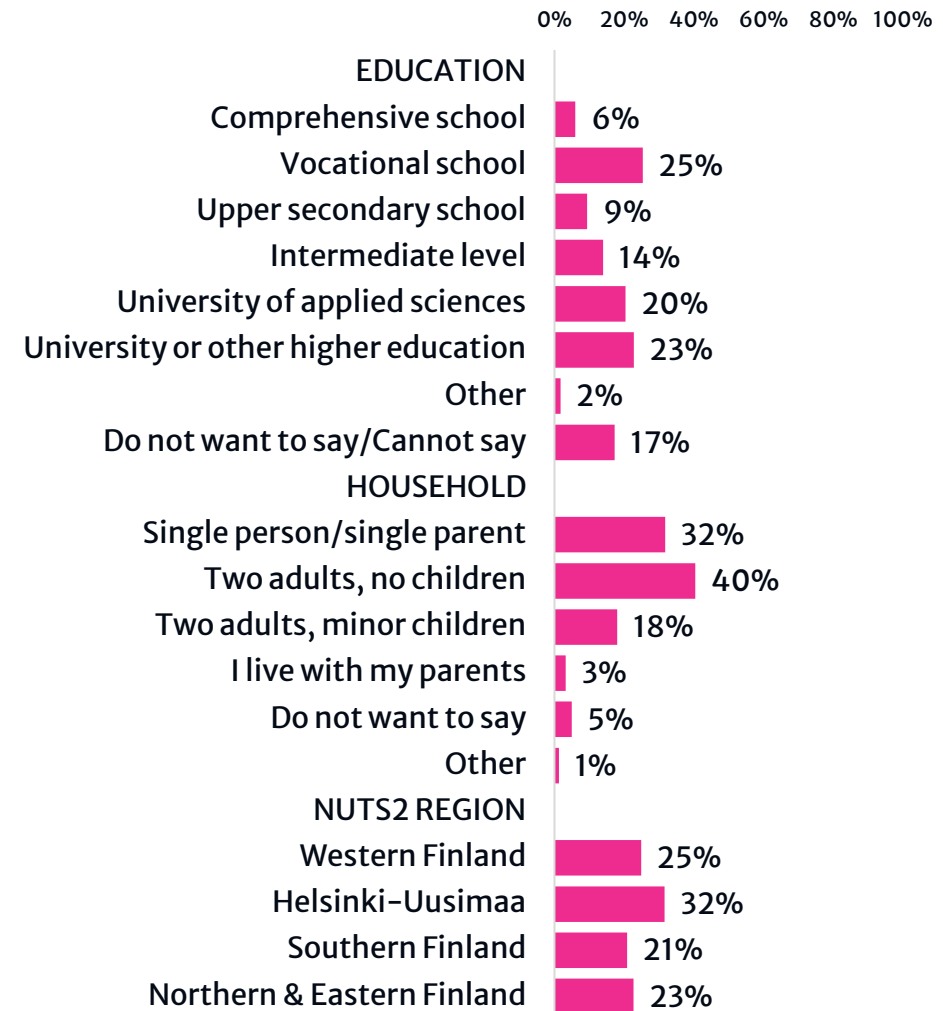
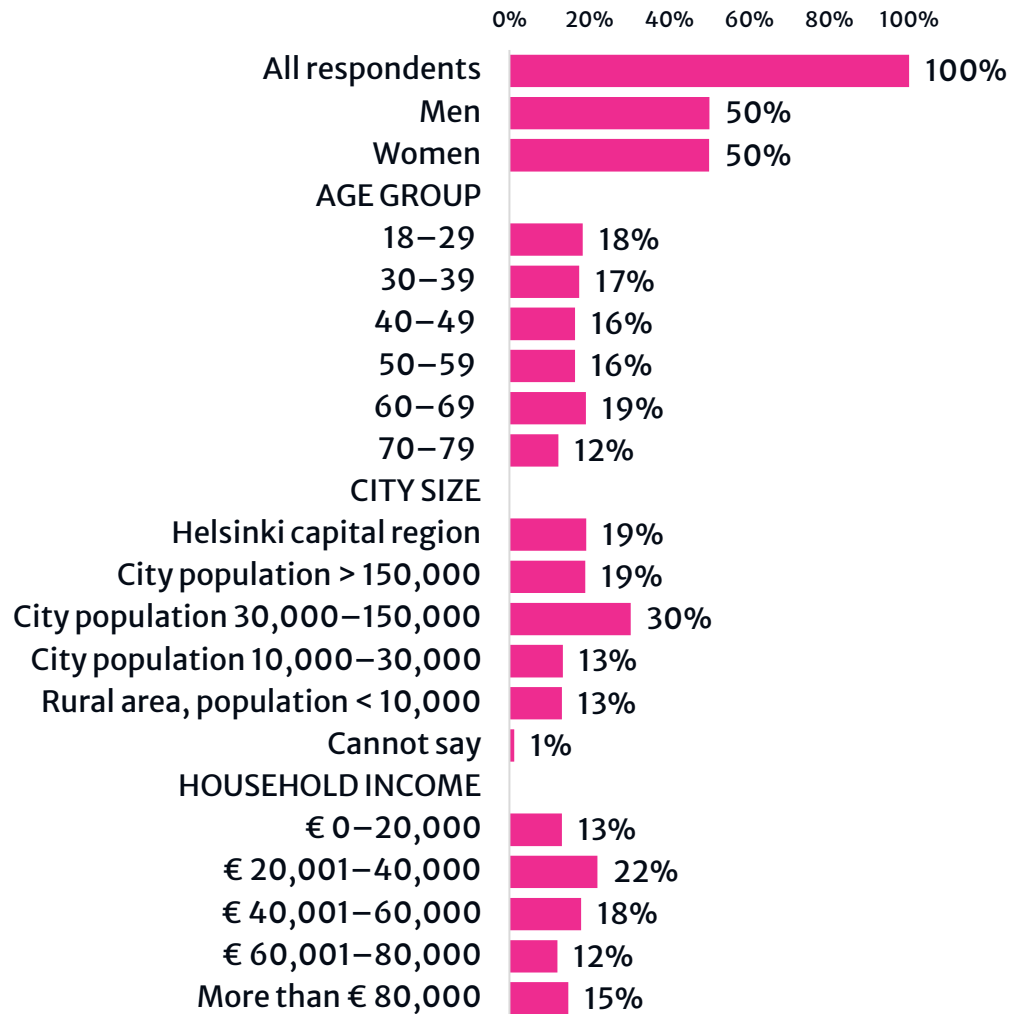
Subset: Respondents who had fallen victim to digital fraud. April 2024



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SAMPLE STRUCTURE, N=2011





DO YOU KNOW WHAT YOU SHOULD DO IF YOUR PERSONAL DATA FALLS INTO THE WRONG HANDS?

1. Yes, I know what to do
2. Yes, I am relatively sure I know what to do
3. I am unsure of what I should do
4. I have no idea what I should do
5. Cannot say

HOW WELL DO YOU BELIEVE YOU ARE ABLE TO IDENTIFY DIGITAL FRAUD?

1. I can easily identify all kinds of scams and fraud
2. I can identify it quite well, but some scams can slip by
3. I am not good at identifying scams and have to be very careful
4. I cannot tell if I'm being scammed or not

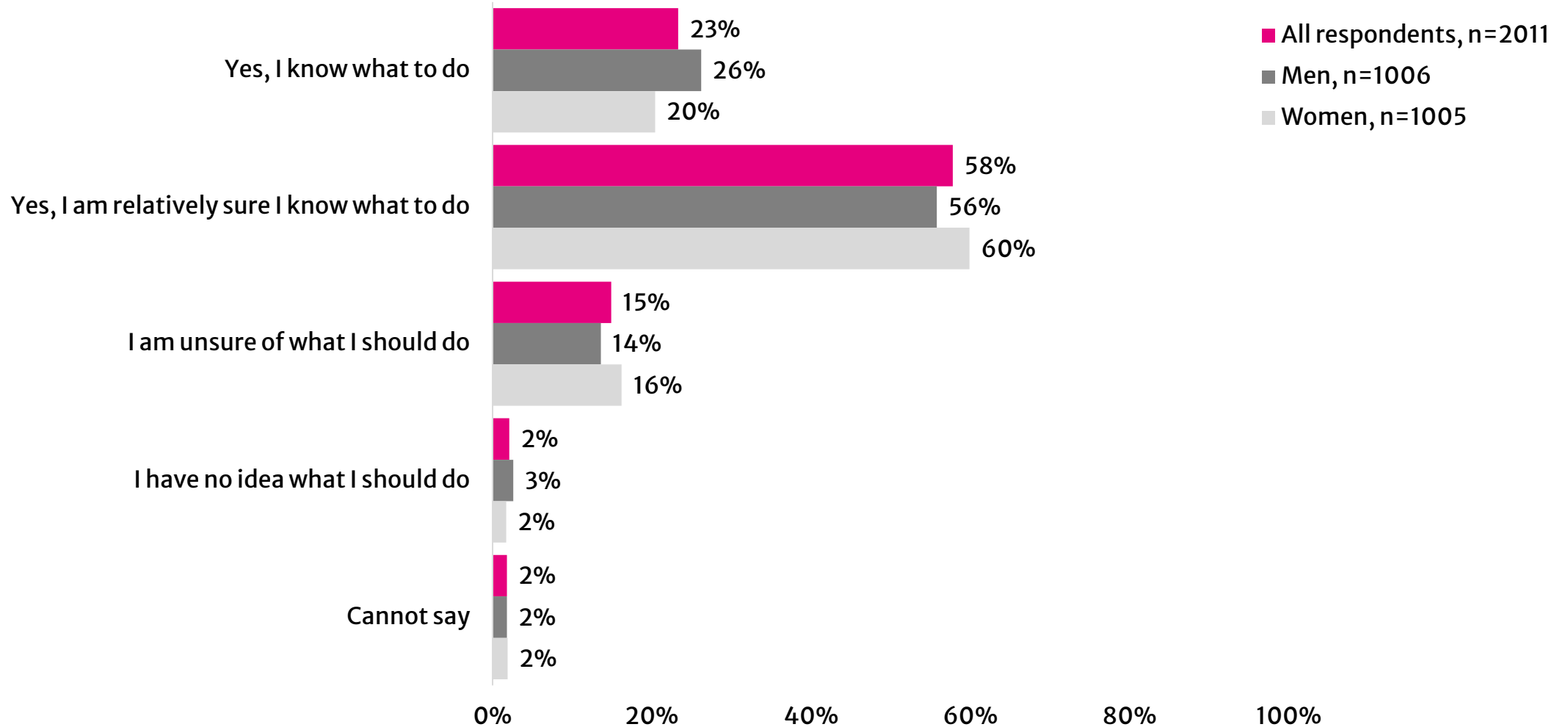
DO YOU USE DIGITAL SERVICES (E.G. ONLINE SHOPPING, ONLINE PAYMENTS) LESS THAN YOU USED TO DUE TO THE INCREASED VOLUME OF DIGITAL FRAUD?

1. Yes
2. Cannot say
3. No

Most Finns are relatively sure they know what to do if their personal data falls into the wrong hands



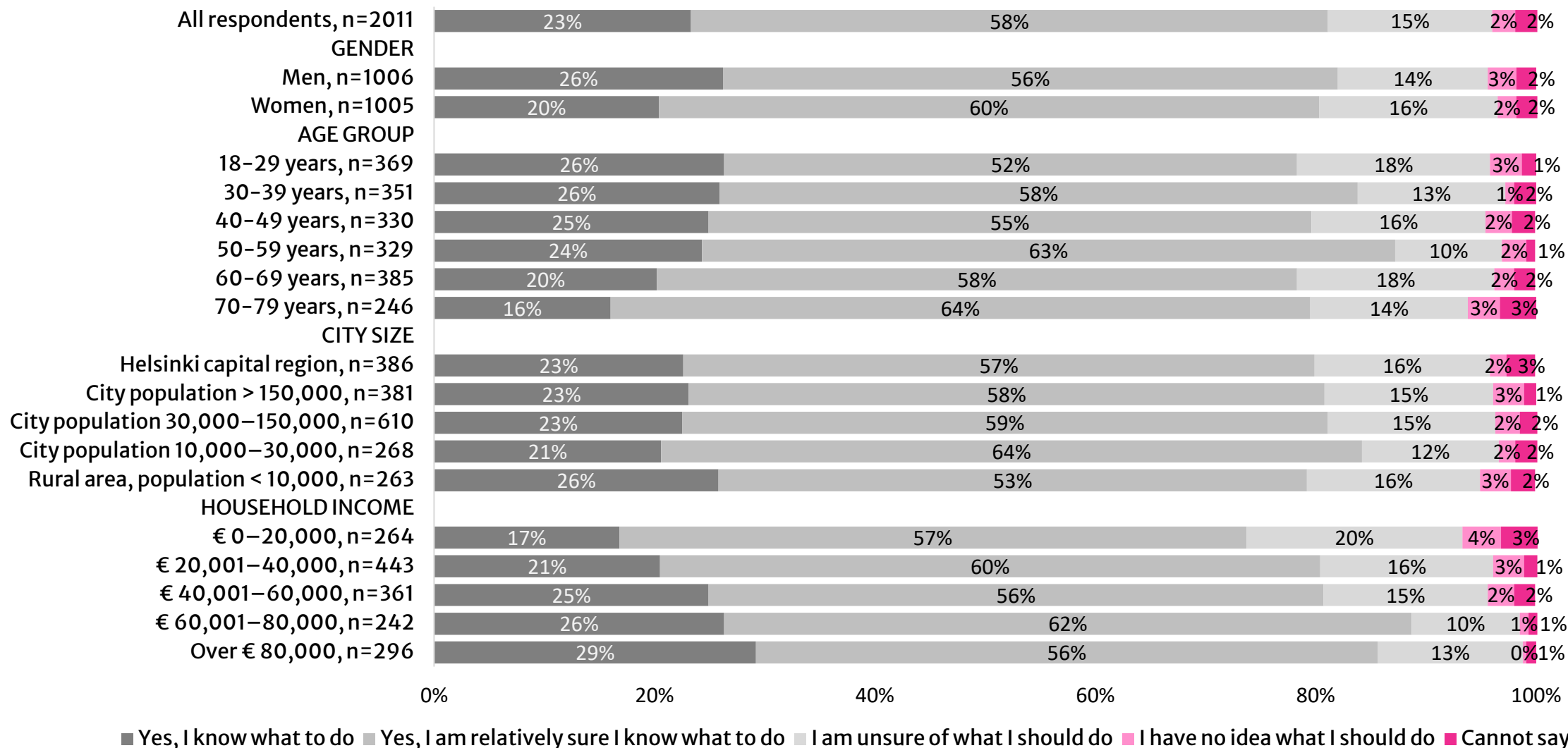
All respondents. February 2024, n=2011



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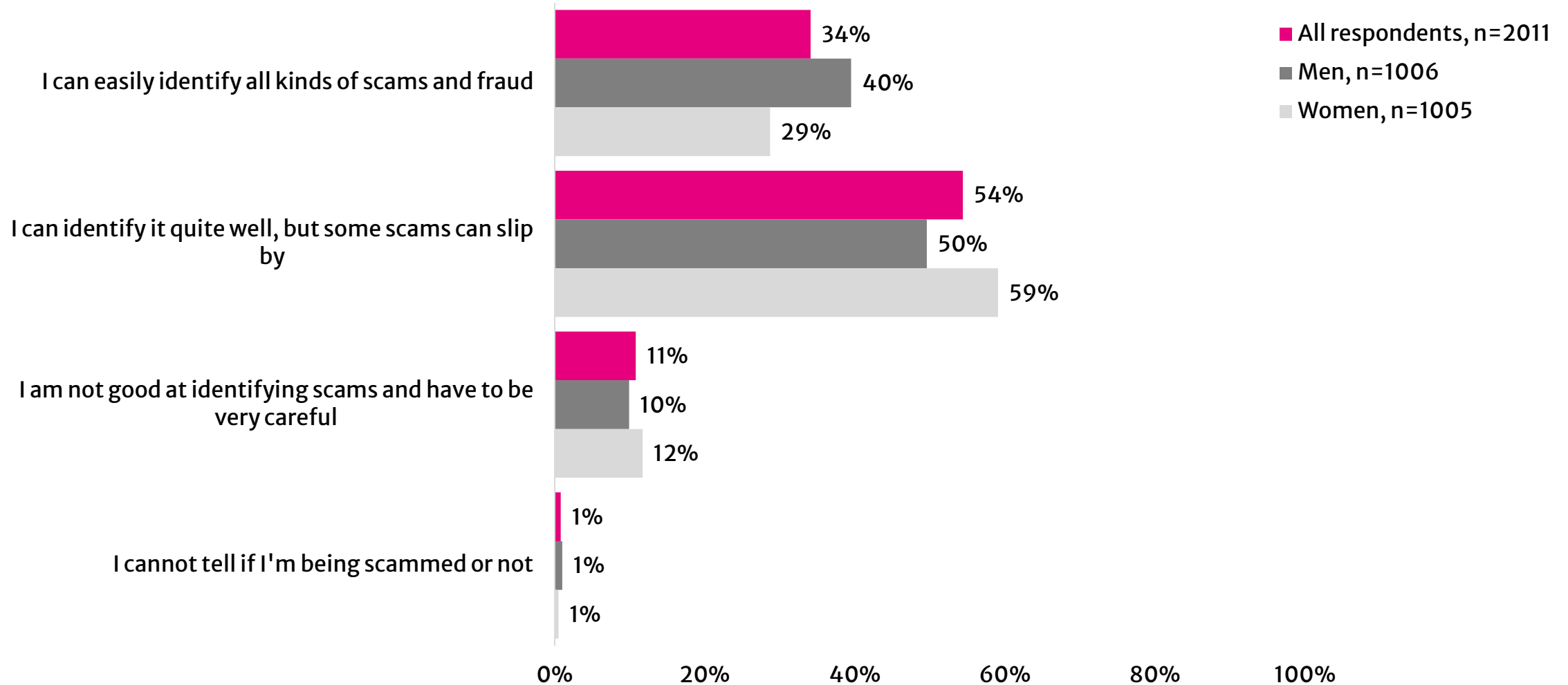
All respondents. February 2024, n=2011





Most Finns are fairly sure they are able to identify digital fraud

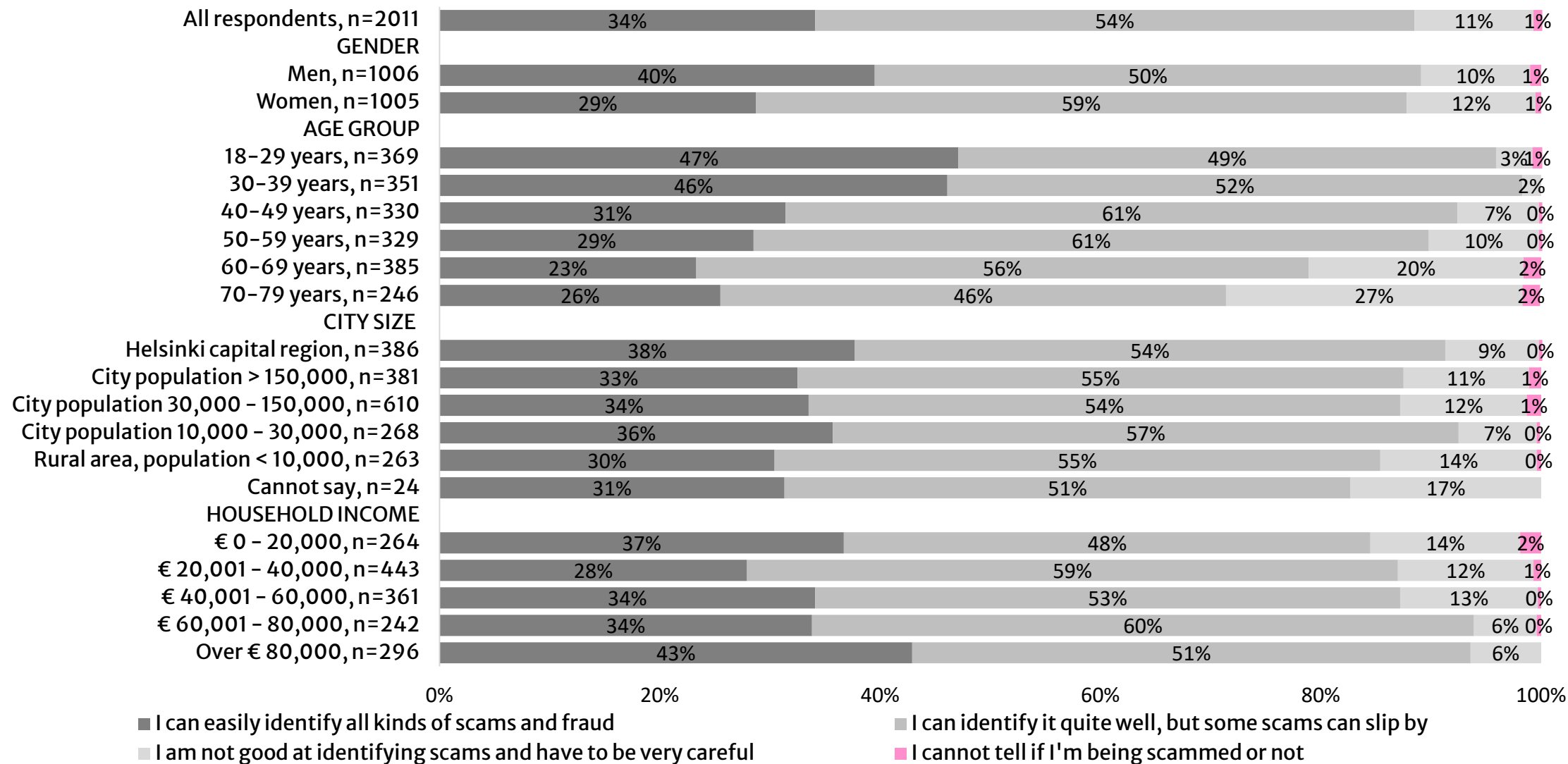
All respondents. February 2024, n=2011



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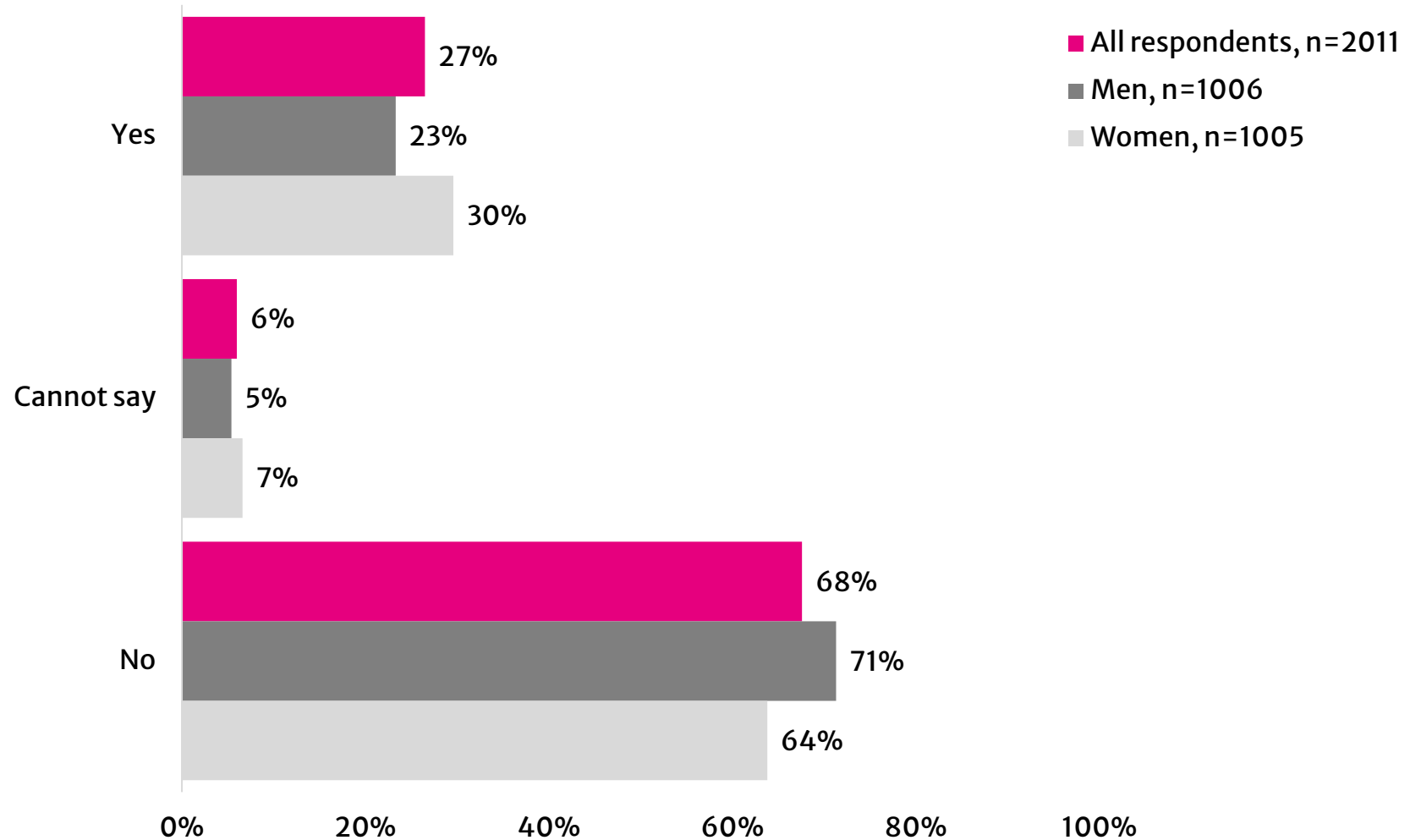
All respondents. February 2024, n=2011



More than a quarter of Finns use digital services (e.g. online shopping, online payments) less than they used to because they are afraid of fraud attempts



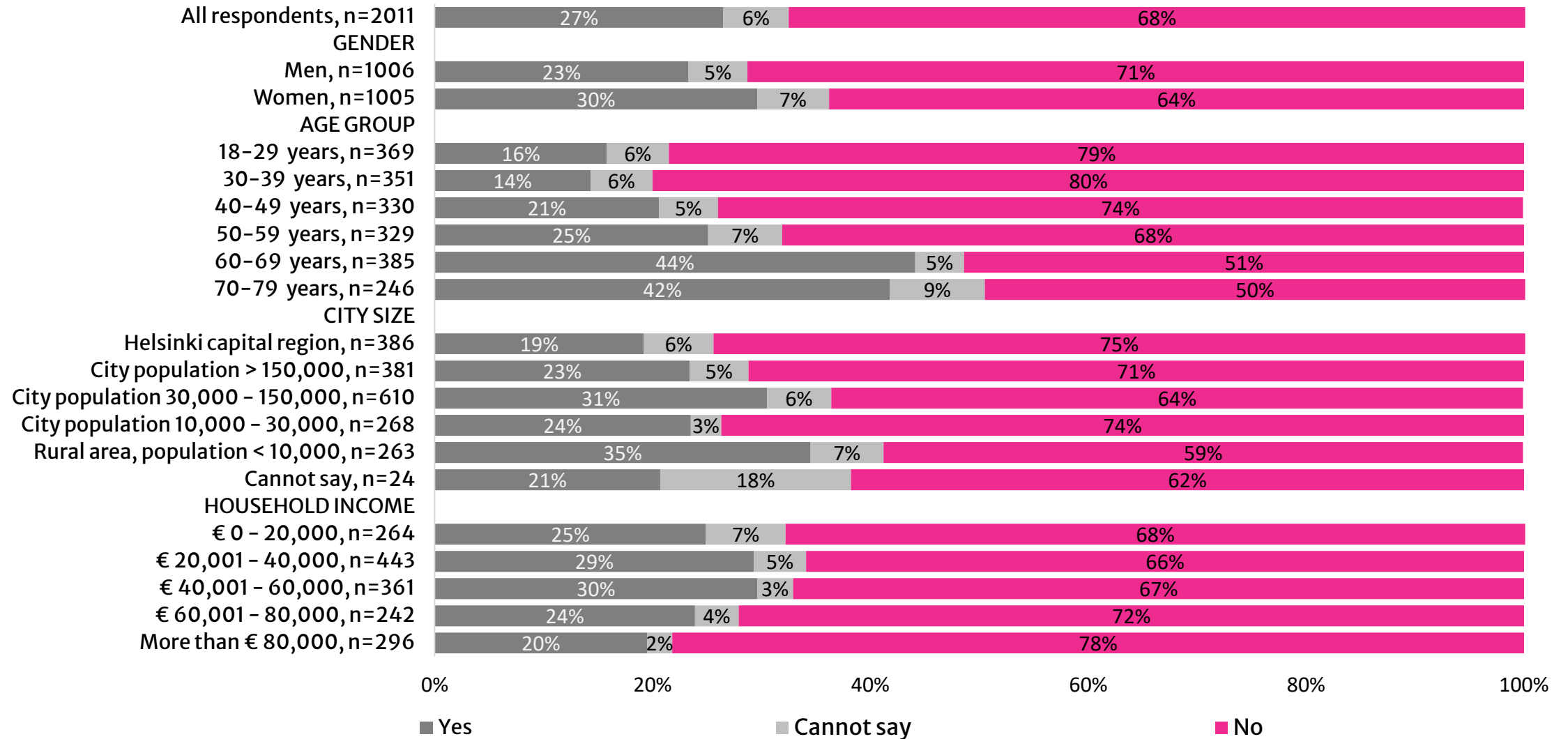
All respondents. February 2024, n=2011



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All respondents. February 2024, n=2011





FAKE WEBSITES CAN USUALLY BE RECOGNISED BY LOOKING AT THEIR URL ADDRESS. EACH WEBSITE HAS A UNIQUE URL. DO YOU KNOW HOW TO CHECK THE SAFETY OF LINKS YOU'VE RECEIVED THROUGH E-MAIL, INSTANT MESSAGING OR SIMILAR?

1. Yes, I know how to check the safety of links and do so on a regular basis
2. Yes, I know how to check the safety of links but don't do it
3. No, I don't know how to check the safety of links and don't do it

HOW DO YOU ACCESS YOUR ONLINE BANK?

1. Through a search engine (Bing, Google, etc.)
2. Using a bookmark I created myself
3. By typing in the full URL address of the bank or online banking service in the browser's address bar
4. By starting to type in the URL of the bank or the online banking service and then clicking on the search engine's autocomplete suggestion

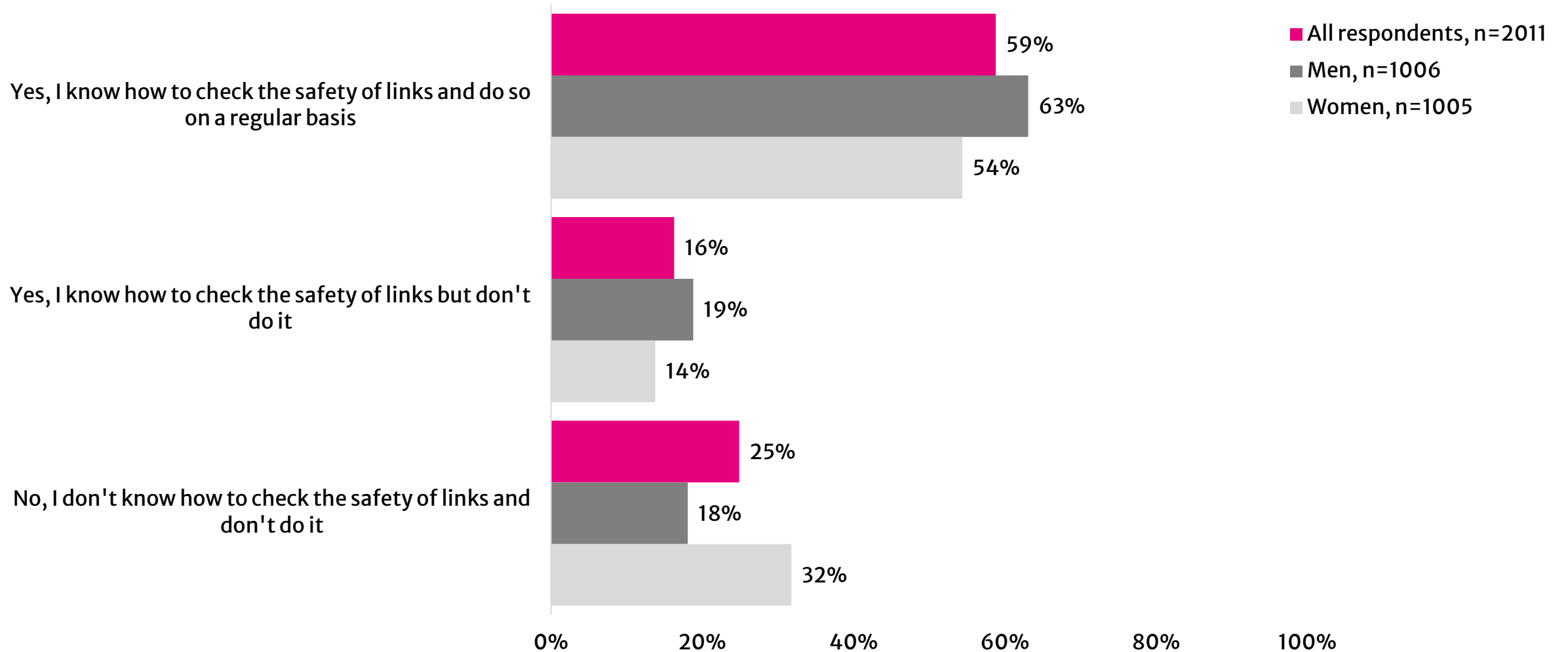
HAVE YOU EVER SENT MONEY TO SOMEONE YOU MET ONLINE BUT NEVER ACTUALLY MET FACE TO FACE?

1. Yes
2. Cannot say
3. No

About 60% of Finns say they check the safety of links received through e-mail, instant messaging, SMS etc.



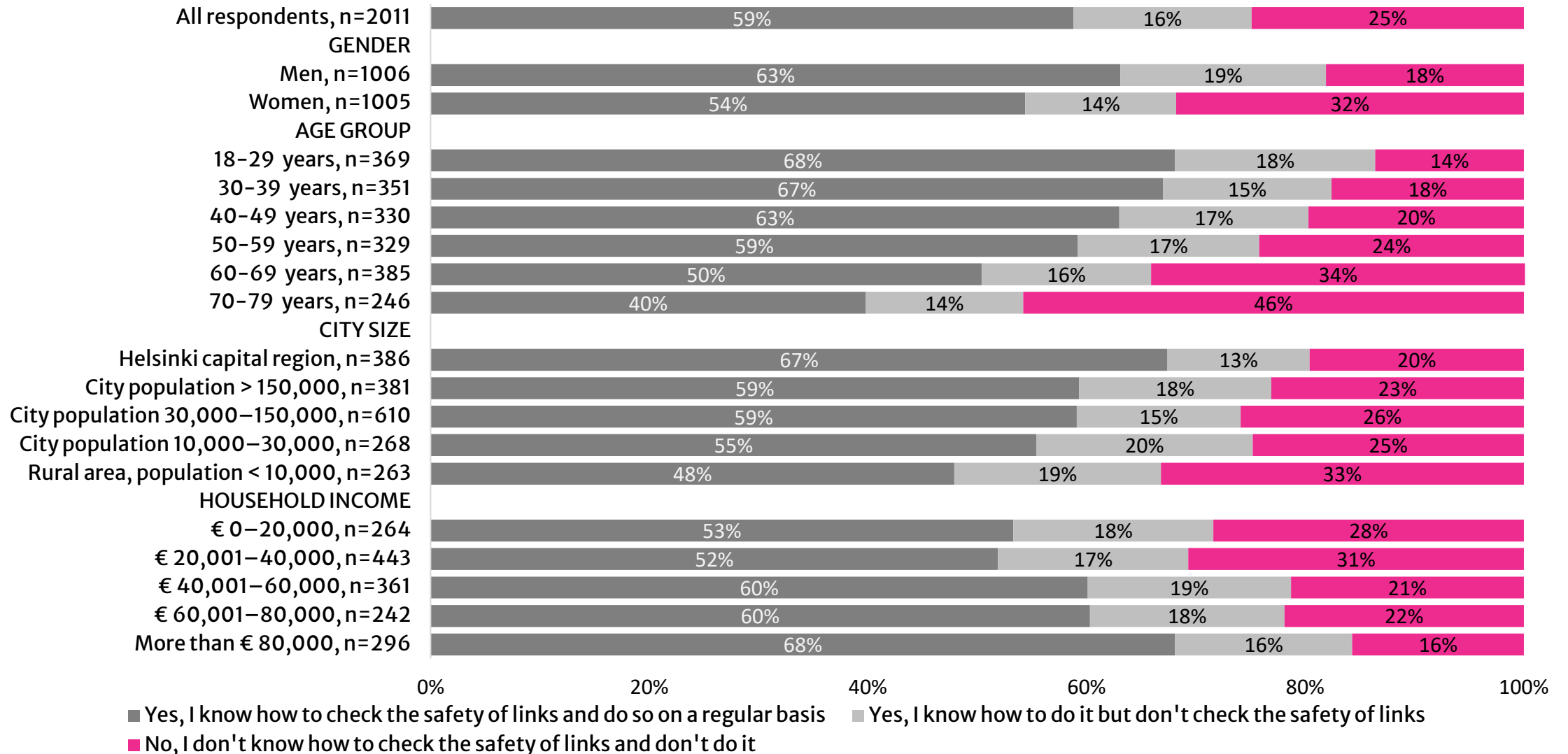
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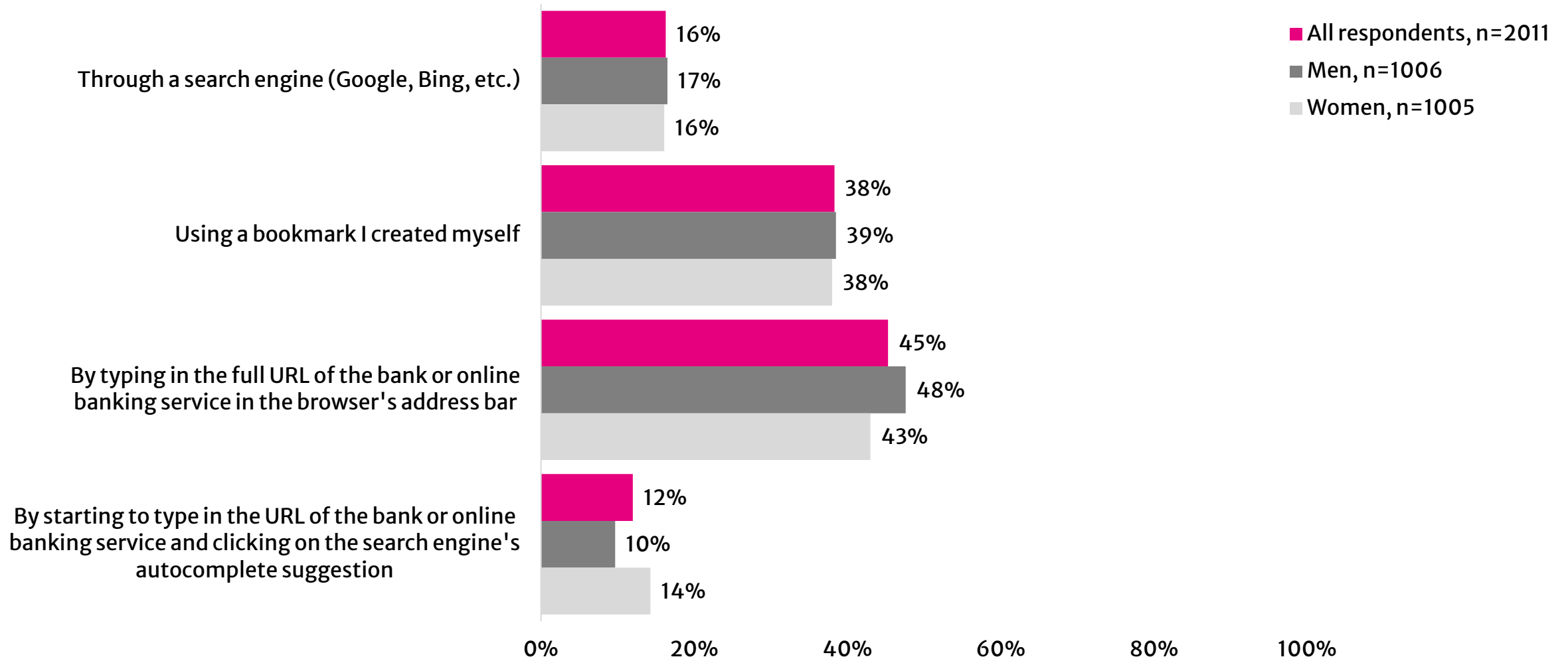
All respondents. February 2024, n=2011





16% of Finns access their online bank through a search engine

All respondents. February 2024, n=2011





Especially the youngest access their online bank through a search engine

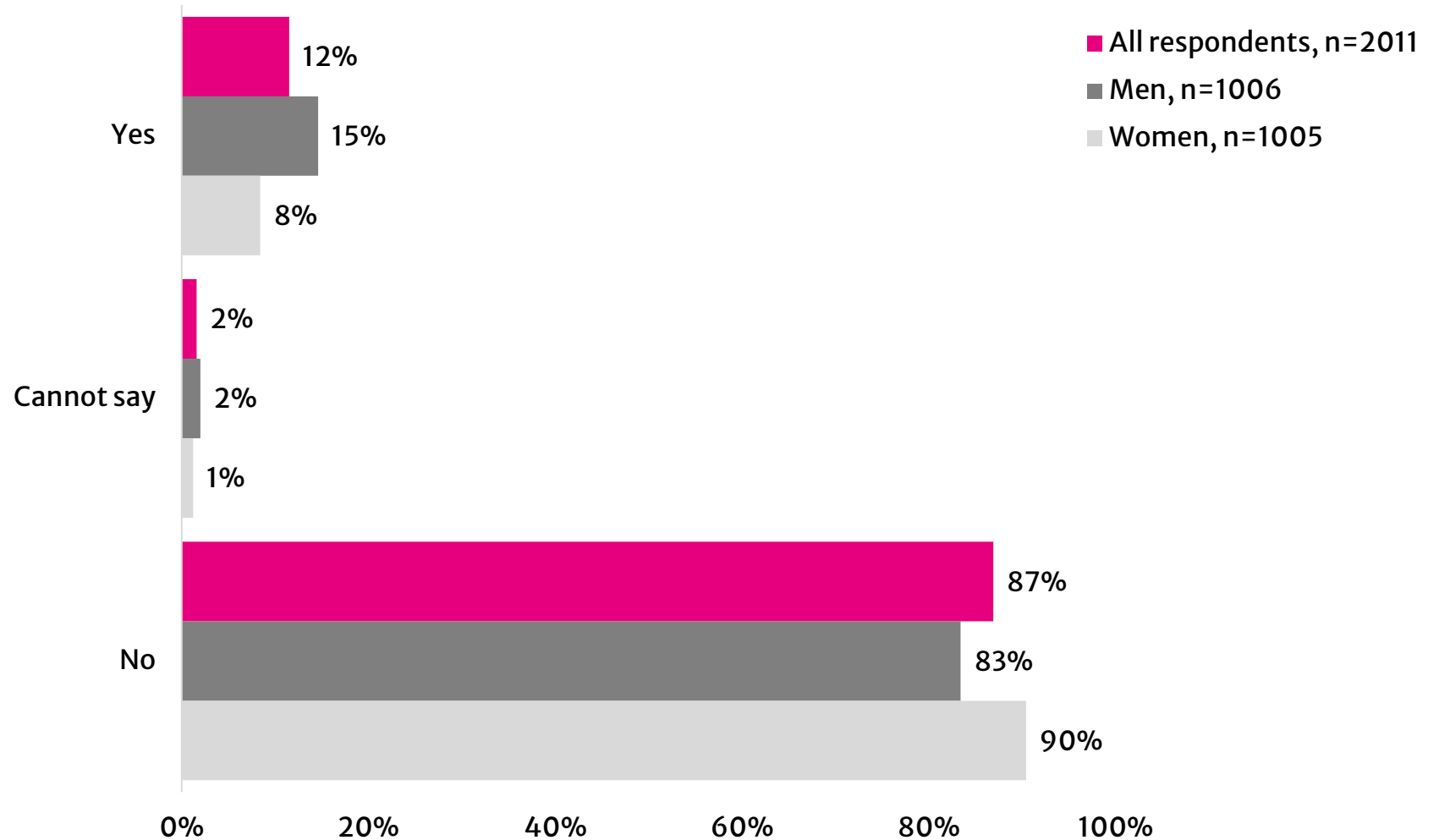
All respondents. February 2024, n=2011

	TOTAL	Gender		Age group					
		Men	Women	18-29	30-39	40-49	50-59	60-69	70-79
BASE	2011	1006	1005	369	351	330	329	385	246
By typing in the full URL address of the bank or online banking service in the browser's address bar	45%	48%	43%	39%	59%	51%	47%	35%	42%
Using a bookmark I created myself	38%	39%	38%	21%	27%	38%	43%	58%	45%
Through a search engine (Google, Bing, etc.)	16%	17%	16%	41%	14%	10%	11%	8%	12%
By starting to type in the URL address of the bank or online banking service and then clicking on the search engine's autocomplete suggestion	12%	10%	14%	19%	16%	14%	10%	6%	6%
TOTAL	112%	112%	111%	119%	116%	113%	110%	106%	104%

12% of Finns have sent money to a person who they met online but never actually met face to face



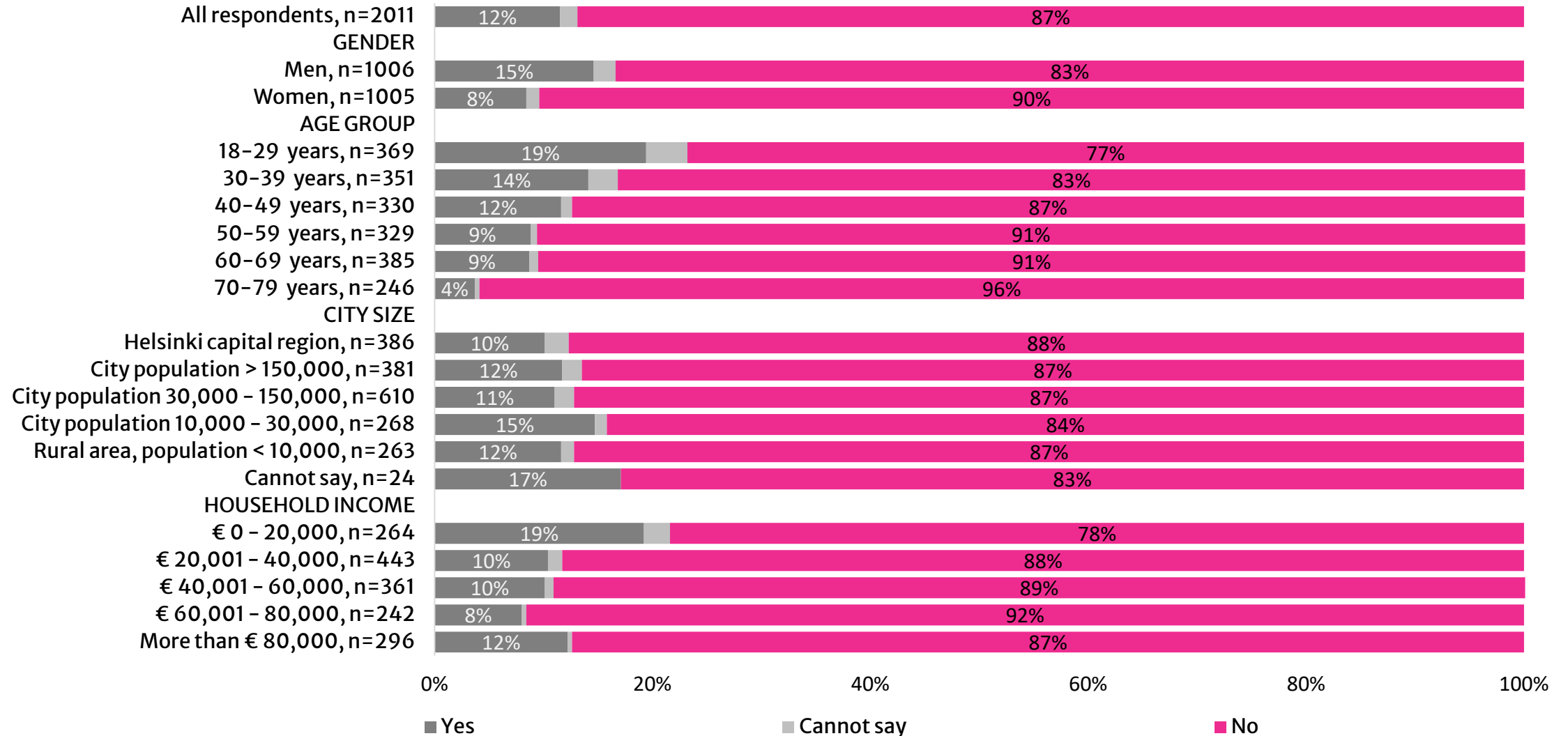
All respondents. February 2024, n=2011



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All respondents. February 2024, n=2011





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