

# 2024 Consumer Cybersecurity Assessment Report

*Conducted by Censuswide for Bitdefender from December 2023  
through January 2024 on 7,335 general consumers across the UK,  
US, Germany, Spain, France, Italy, and Australia.*



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## Summary

Managing up to 10 accounts per capita, a quarter of netizens admit to experiencing at least one security incident in the last 12 months. Almost half have faced a scam attempt via text, but rely on their phone to make sensitive transactions. And, while many say they fear hackers are after their credit card, they do little to protect it.

Our behavior regarding cybersecurity doesn't always match our stated fears and concerns. Bad actors increasingly exploit complacency around cybersecurity, threatening our security and privacy online.

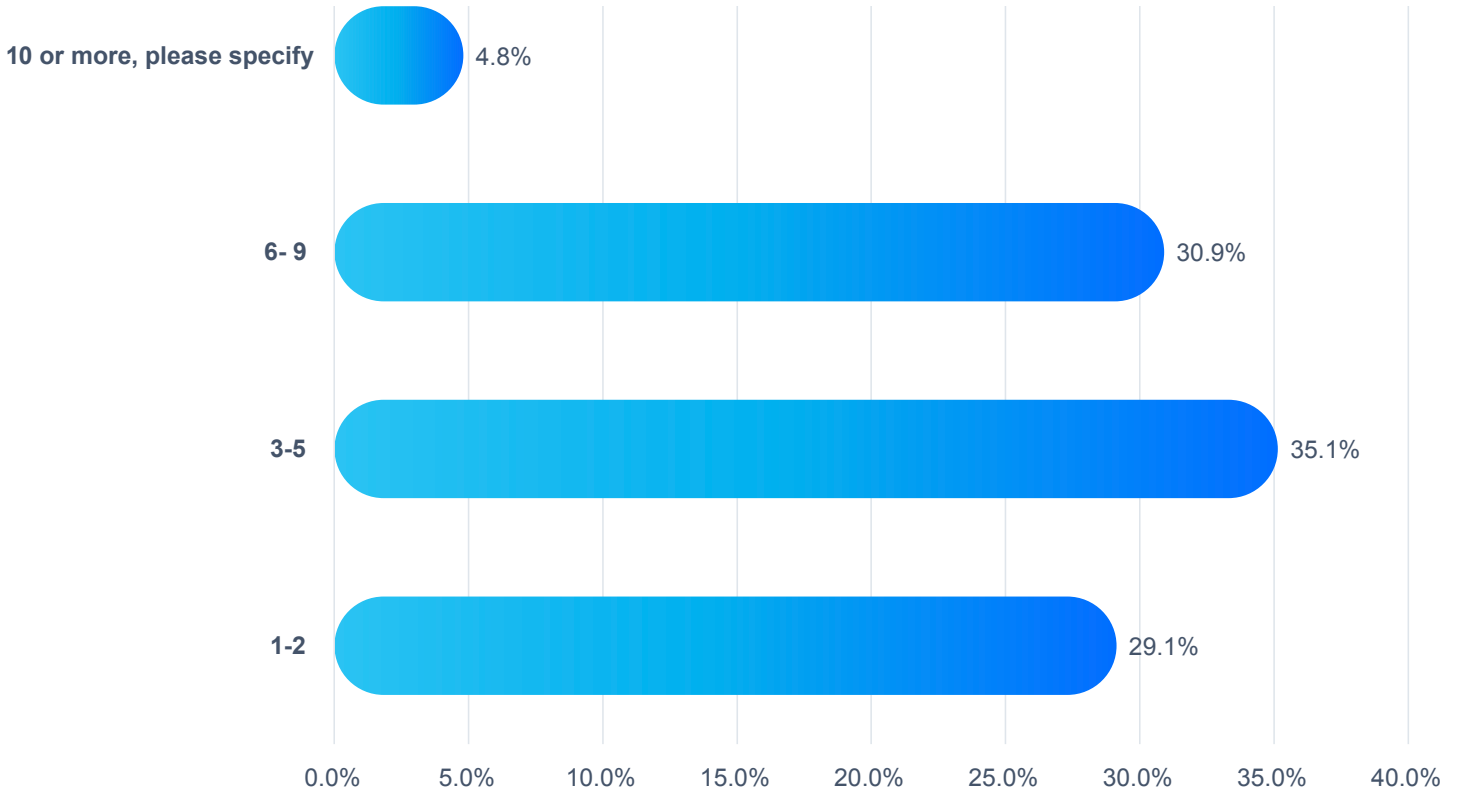
Bitdefender commissioned Censuswide to gauge consumers' mindset on cybersecurity across three continents. 7,335 respondents aged 16 to 55+ from the US, UK, Germany, Spain, France, Italy and Australia shared their experiences, fears and concerns about the current digital landscape and cybercrime – from phishing, data exposure and malware, to SMS scams, artificial intelligence, and children's safety online. The survey and analysis took place from December 2023 through January 2024 and here is what was found:

## Key findings

- ↳ Consumers manage on average between 5 and 9 accounts online
- ↳ A quarter of netizens have experienced at least one security event in the past year
- ↳ SMS scams are the most abundant threat consumers faced in the past 12 months
- ↳ Respondents who say they can recognize a scam are more likely to have experienced a security incident. But those who cannot recognize scams likely have experienced one without knowing
- ↳ Australians report the most run-ins with cybercrime, at 12% above the overall average
- ↳ Australian and Spanish consumers were the most likely to use their phones for sensitive transactions, with 85.34% and 83.87% of participants offering a definite “yes.”
- ↳ Malware infections reports were highest amongst those aged 35 – 44, suggesting this demographic is more inclined to download unofficial software, or pirated content
- ↳ People's biggest concern is hackers accessing their finances, yet many use their phone for sensitive transactions while exercising poor security practices at the same time
- ↳ Almost a quarter don't know they can buy mobile security
- ↳ Password management remains one of consumers' weakest points, with more than a third saying they write down their passwords, and almost a fifth using the same password for three or more accounts
- ↳ Half of respondents use a VPN, but more than a quarter of those (27%) use it for non-typical reasons, like finding location-based deals or steaming content not available in their region
- ↳ The vast majority of people are concerned by the security and privacy implications of AI technology, and about children's safety online

# How many online accounts do you have?

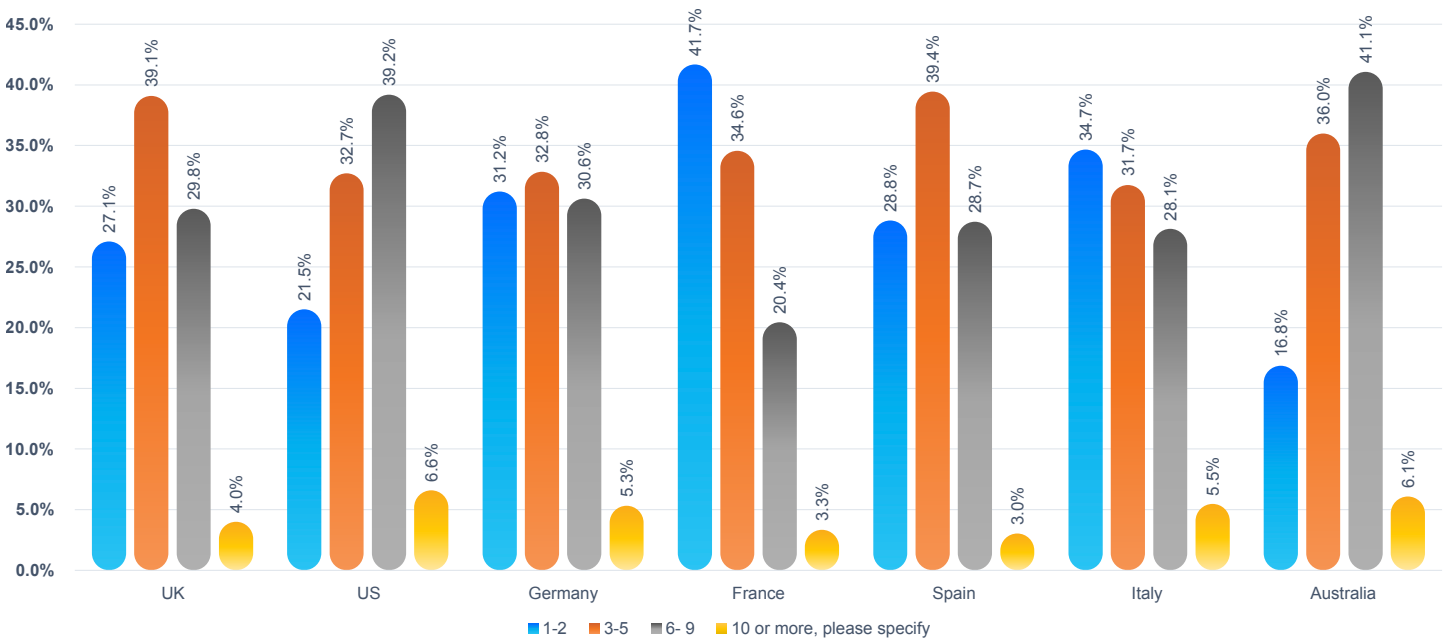
How many online accounts do you have?



Netizens today manage multiple online accounts to communicate, pay bills, socialize, shop online, make reservations, etc. Respondents are most likely to have 3-5 online accounts (35%), though a sizeable proportion (31%) have 6 or more.

Australia leads, with 47% stating they have between 6 and 10 (or more) accounts, followed closely by the US, at 45.8%.

## How many online accounts do you have? (by region)

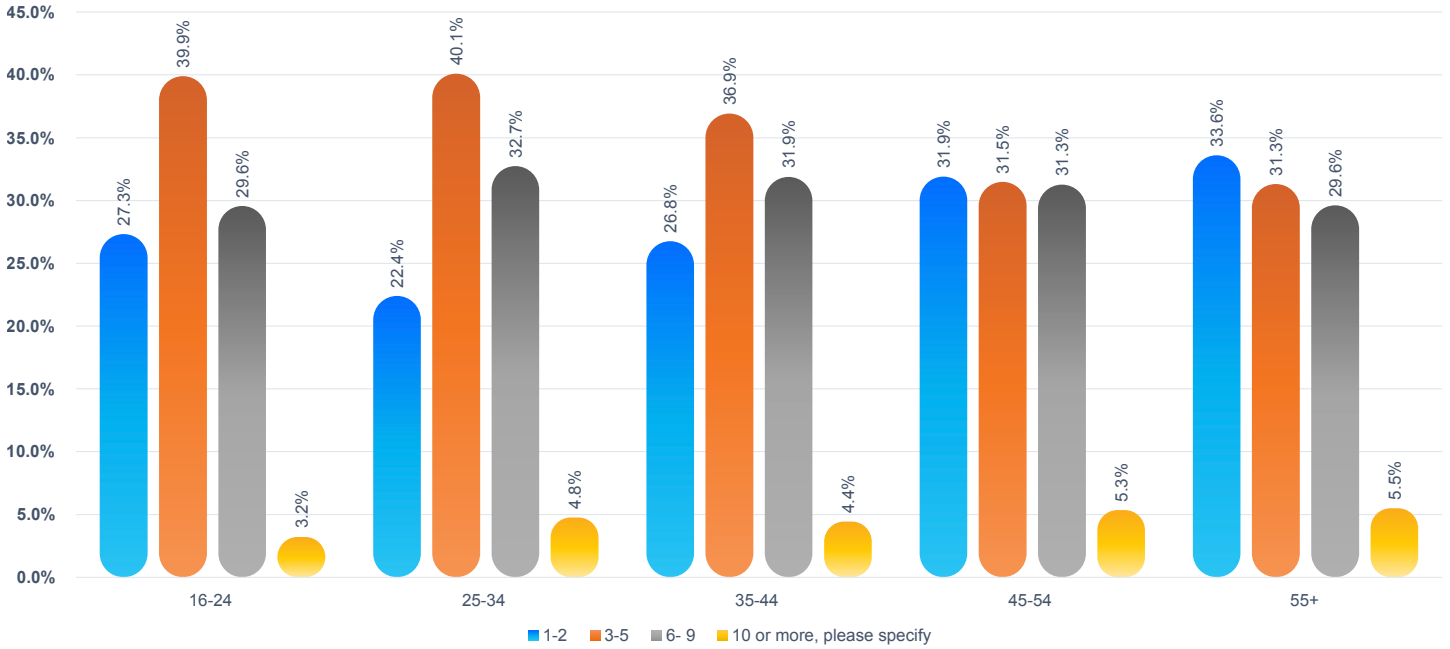


Respondents likely considered only the accounts they use regularly – like social media, music & video streaming, utilities, etc. – not so much the ones they’ve created on a whim, to enjoy a quick service or for a one-off purchase, and forgot about. Unless we go to the trouble of manually deleting unused accounts, they linger on the internet for years. It’s important for e-citizens to consider this in a

time when data breaches have become a daily occurrence – especially if they give in to the convenience of using a single password for multiple accounts.

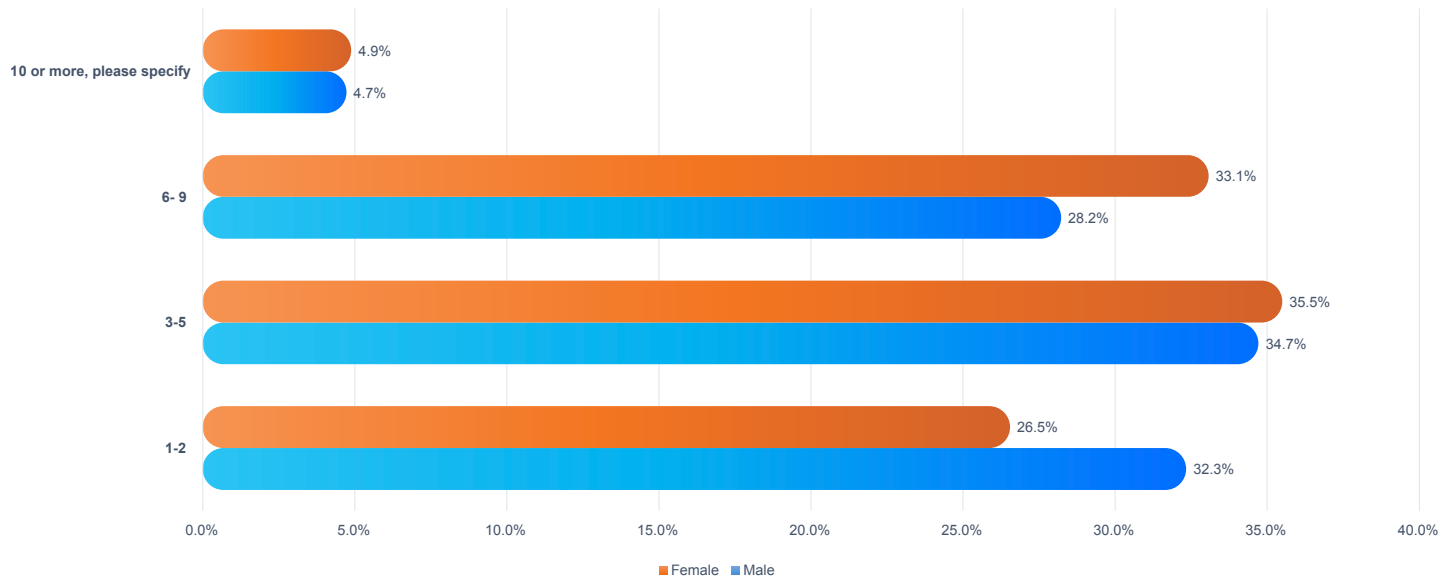
The results are fairly consistent across most age groups, but as respondents get older they seem rack up more accounts online. Those in their 40s and 50s are the most likely to say they have 10 or more accounts.

### How many online accounts do you have? (by age)



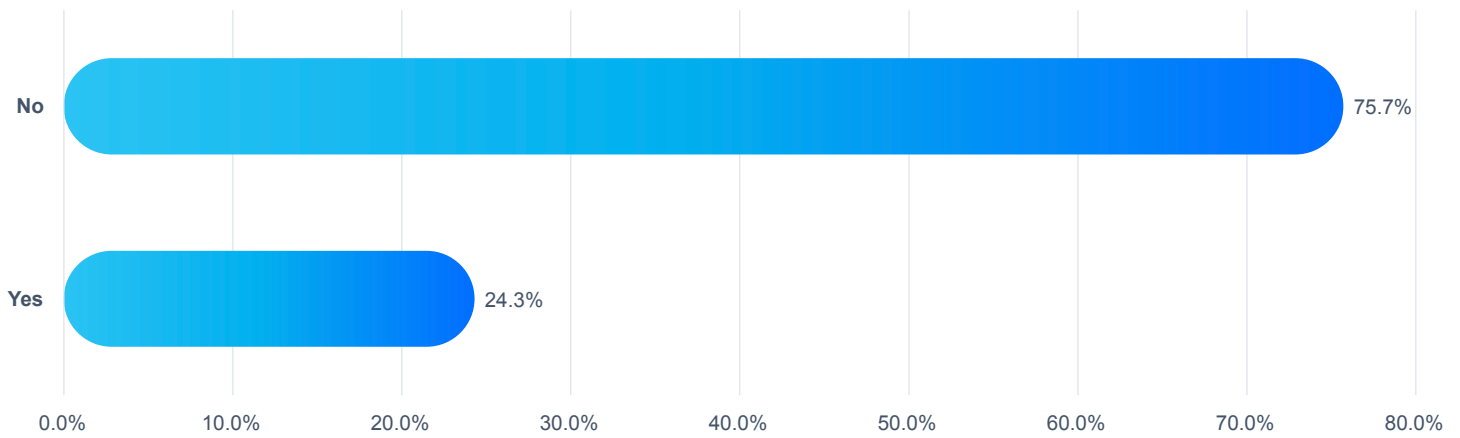
The results are also consistent across male and female users, with only a few differences. While men tend to have slightly fewer accounts than women, both genders seem to average out at the 10-or-more mark.

### How many online accounts do you have? (by gender)



# Have you experienced one or more security incidents in the last 12 months?

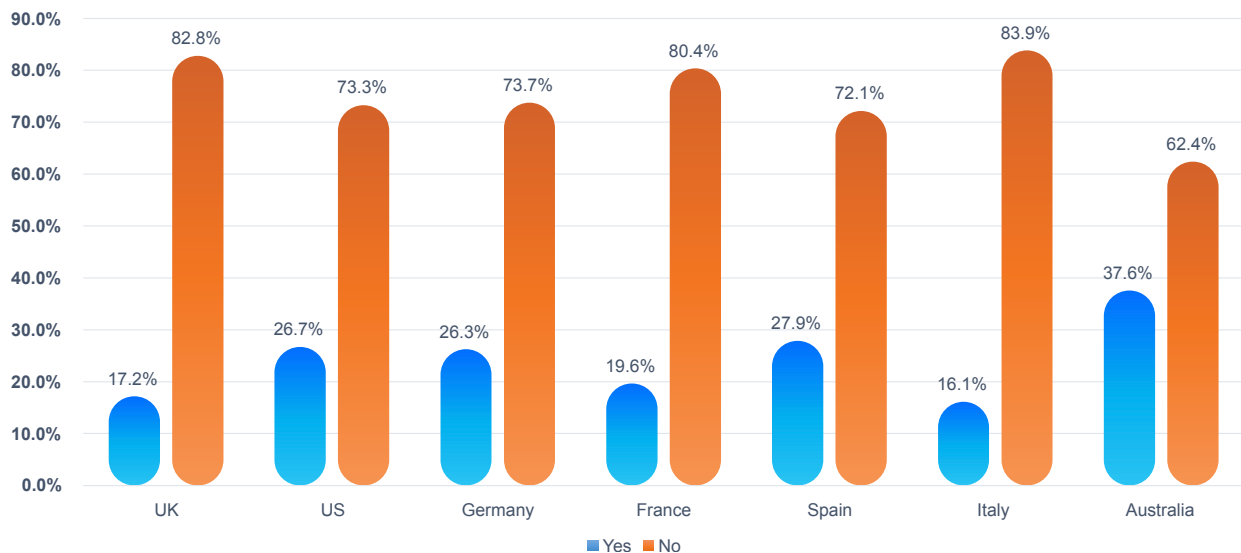
Have you ever experienced one or more security incidents in the last 12 months?



With netizens managing up to 10 or more online accounts, it's perhaps no surprise that nearly a quarter (24.3%) said they experienced at least one security event over the last 12 months.

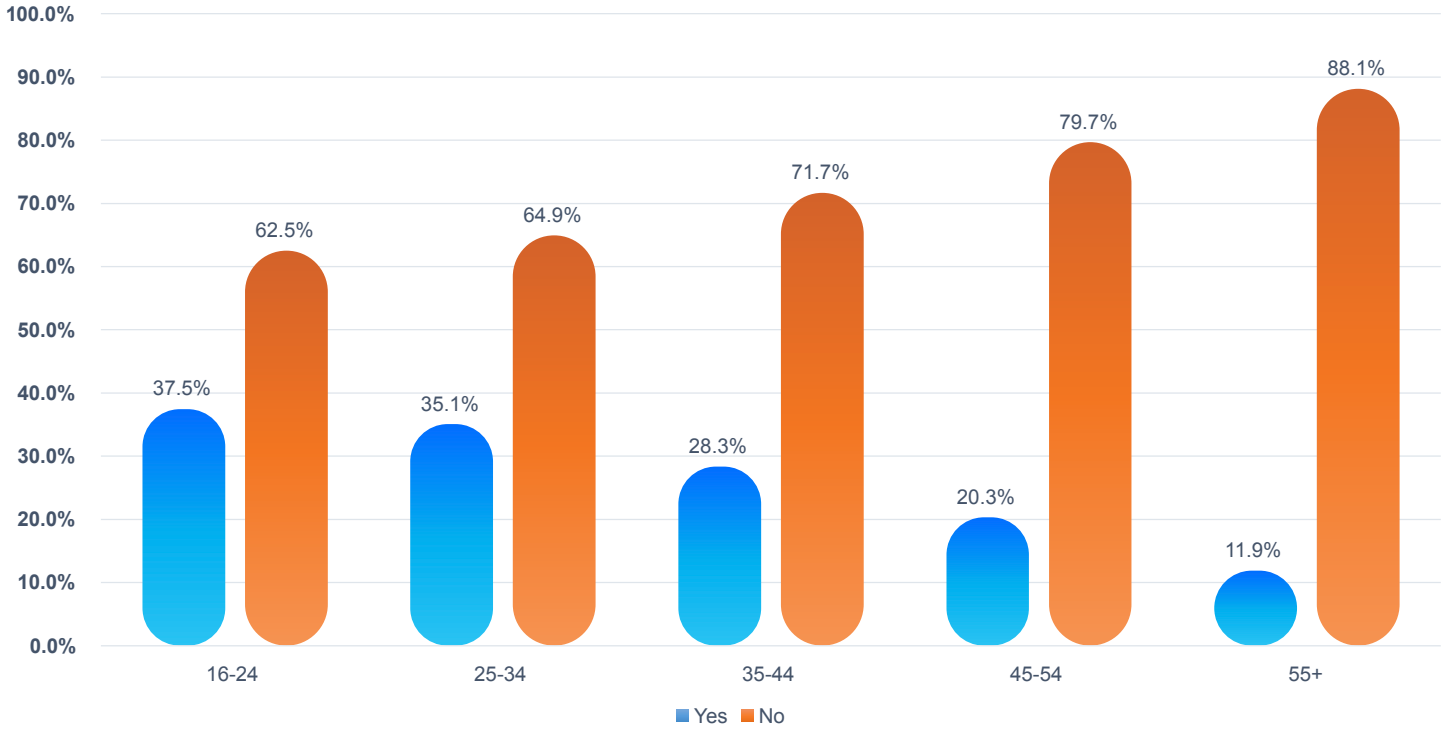
Australians reported the most run-ins with cybercrime, at 37.6%, or 12% above the overall average, followed by Spain (27.9%), US (26.7%), Germany (26.3%), France (19.6%), UK (17.2%), and Italy (16.1%). 2023 saw quite a few data breaches in Australia, which lends support to it leading the pack in consumer-reported incidents (more on this later in this report).

## Have you experienced one or more security incidents in the last 12 months (by region)



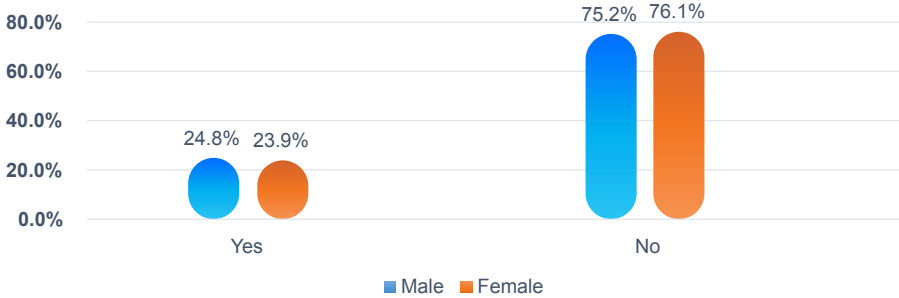
Looking at individual age groups, the results suggest that, as respondents get older, they are less likely to experience, or to know they have experienced, a security incident. We expand on this later as well, when we ask participants how apt they consider themselves in recognizing a scam.

### Have you experienced one or more security incidents in the last 12 months? (by age)



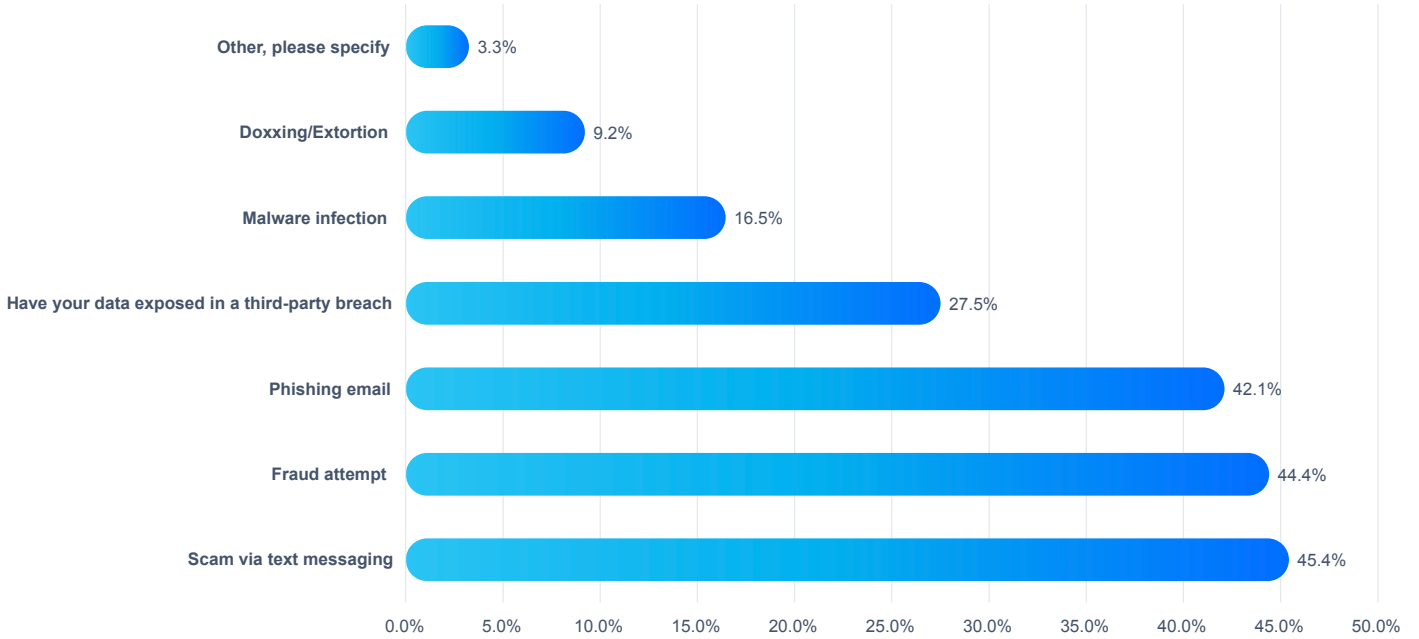
The genders are tied in reports of having experienced / not experienced a security event in the past year.

### Have you experienced one or more security incidents in the last 12 months? (by gender)



# What kind of security incident(s) have you experienced?

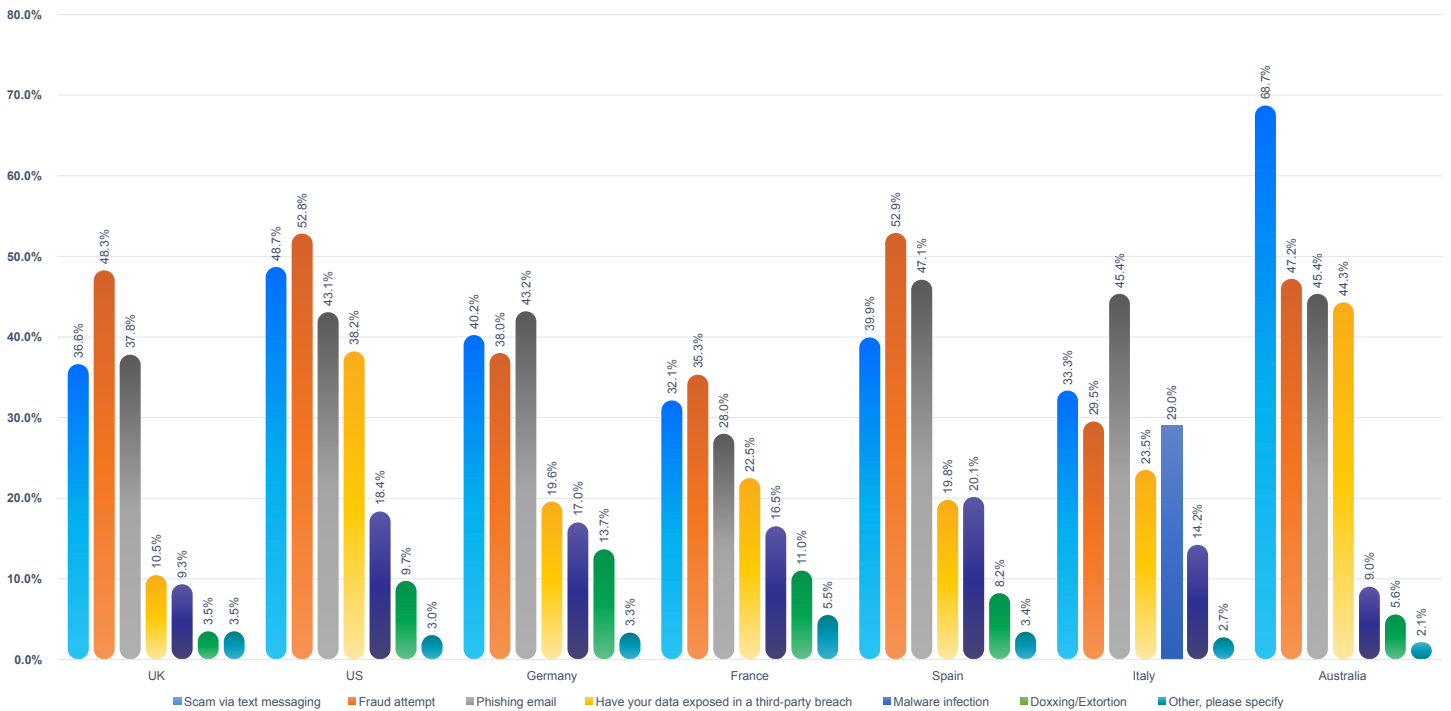
What kind of security incident(s) have you experienced?



We asked respondents who experienced a security incident to identify exactly what type of threat they dealt with, and choose all that applied to them.

SMS scams (45.4%) came out on top as the most common security event experienced by consumers, followed closely by fraud attempts (44.4%) and phishing emails (42.1%). Data exposure accounted for 27.5% of the reported incidents, followed by malware infection at 16.4% and doxxing at 9.2%.

## What kind of security incident have you experienced? (by region)





Spanish and US respondents cited the most fraud attempts, at 53% each. Phishing attempts were reportedly highest in Spain, Australia, Italy, Germany and the US, with a 46% share on average.

Incidents involving data exposure from a breach were mostly highlighted by respondents in Australia, at 44.3%, [reflecting the multitude of breaches incurred by Australians in recent times](#).

In a typical attack, threat actors steal customer data, then extort the victim company promising to keep it private. However, more often than not, the data gets sold to fraudsters who craft clever scams using the very names, phone numbers and emails of those caught up in the breach.

It's not a coincidence, then, that Australians also reported the highest rate of SMS scams of all the regions surveyed, at 68.7% (23% more the combined average).

Run-ins with malware and extortion were mostly reported in Italy and Germany.

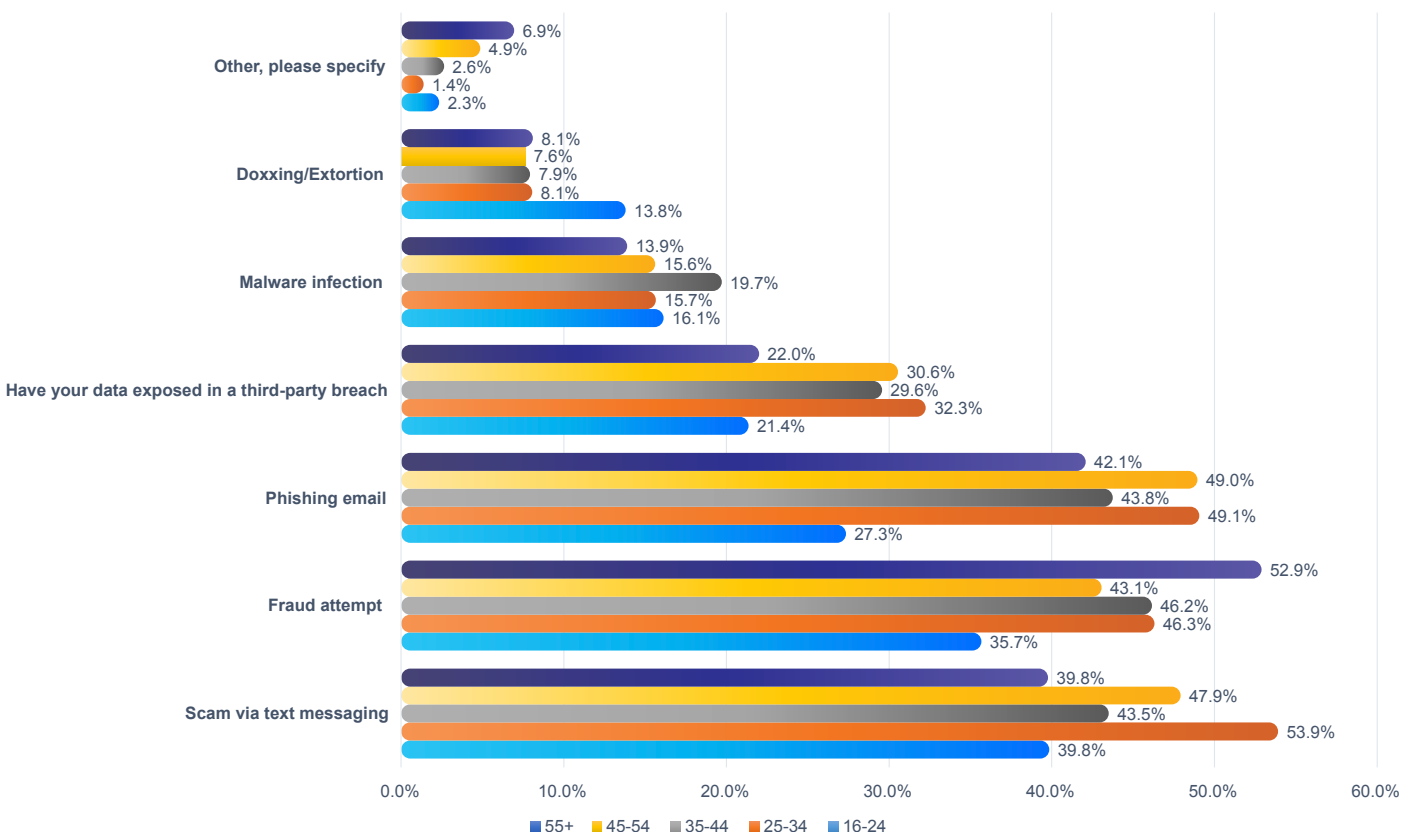
Most age groups reported the same relative experience with each individual threat, with slight discrepancies.

Encounters with text messaging scams were mostly reported by consumers 25 to 34 years old (53.9%).

Reports of fraud were highest amongst the older age groups, with those 55 and older reporting the most such incidents (52.9%).

Malware infections were reported to be highest amongst those aged 35 – 44, suggesting that this demographic is more inclined to access contentious websites, download pirated content (a typical avenue to get infected with malware), or sideload software from unofficial app stores.

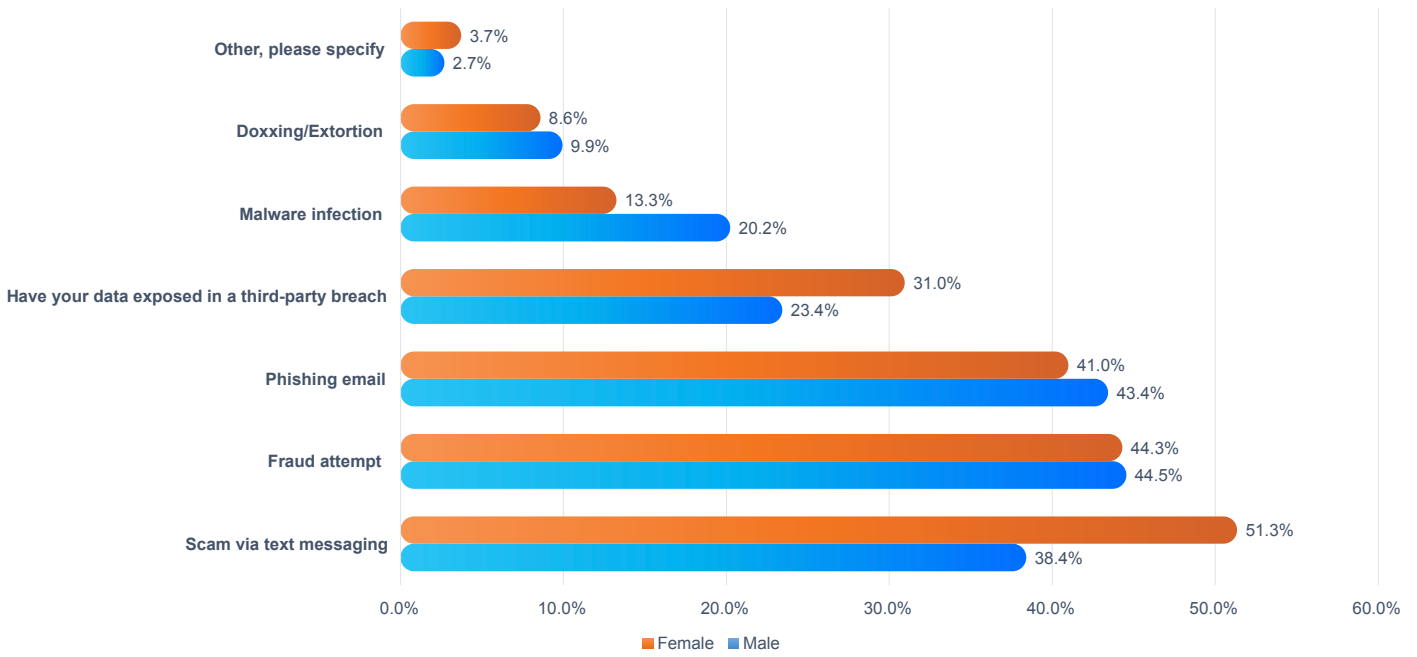
### What kind of security incident(s) have you experienced? (by age)



Women reported encountering more text messaging scams than men (51.3% vs. 38.4%), and the same with data exposure from a breach (30.9% vs. 23.4%).

Men, on the other hand, experienced more events related to phishing (43.4% vs. 41%) and malware (20.2% vs. 13.2%).

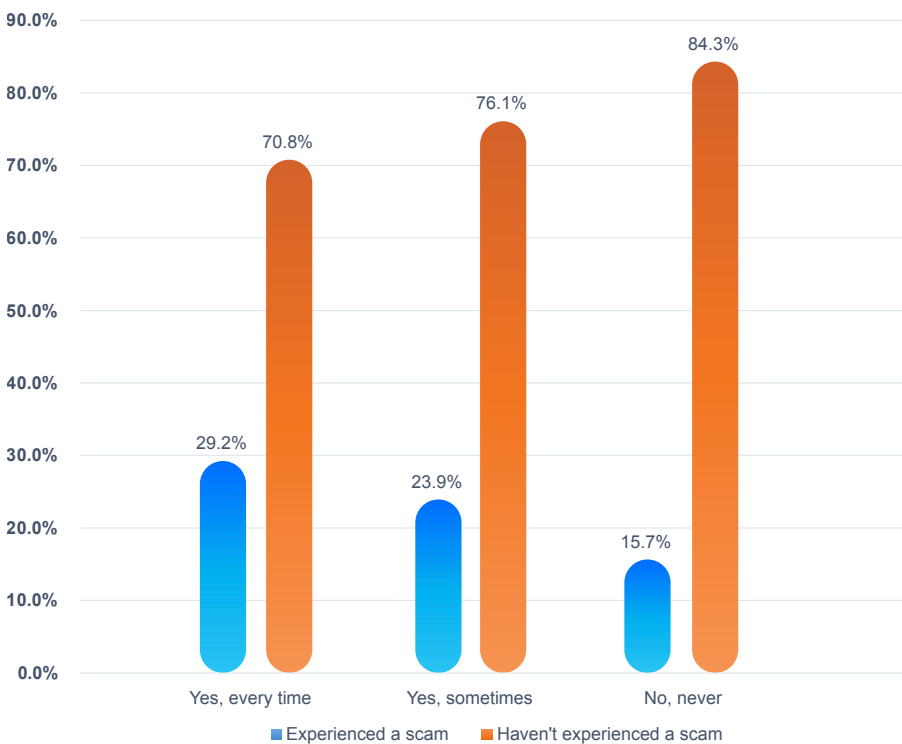
## What kind of security incident(s) have you experienced? (by gender)



[Bitdefender research](#) indicates that scams via text are becoming more frequent and harder to detect, prompting the need for [dedicated scam detectors](#).

## How likely are you to recognize a scam?

### How likely are you to recognize a scam?



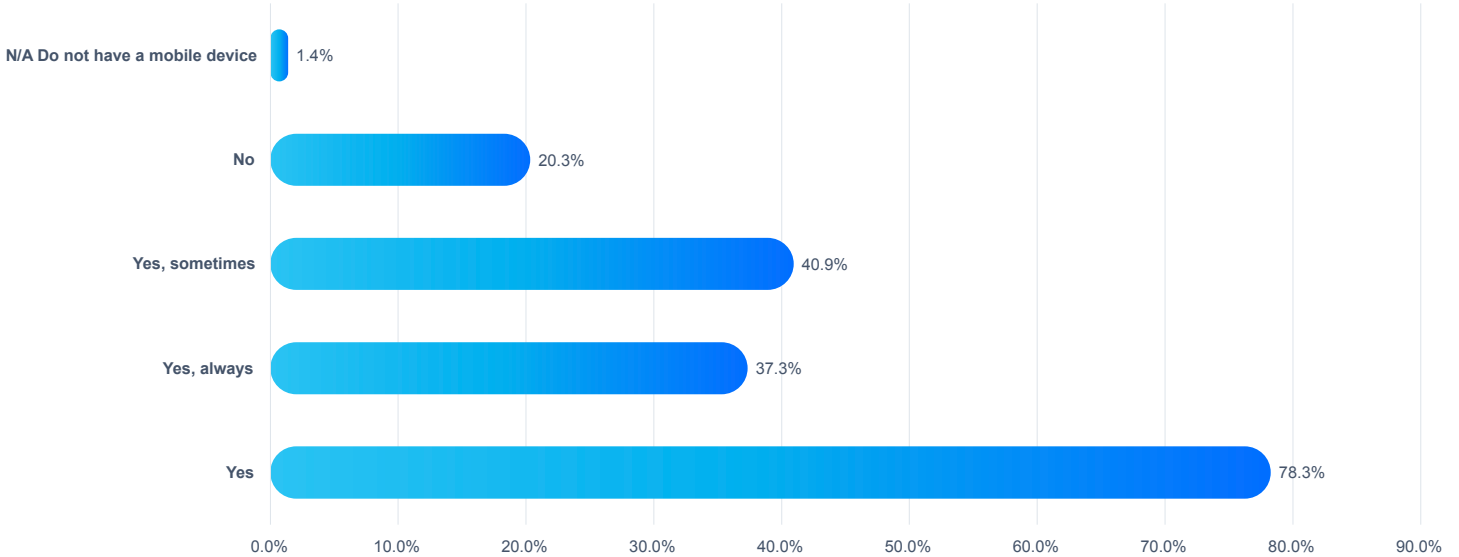
Respondents who say they can recognize a scam are more likely to have experienced a security incident (29%), than those who don't always (24%) or never (16%) recognize scams. This might indicate that those who can't recognize a scam have experienced one without knowing.

## Do you use your mobile device to conduct sensitive transactions?

Participants were asked whether they used their smartphone to do banking, access healthcare data, manage investments, trade crypto – in general, to manage important data and/or conduct sensitive transactions.

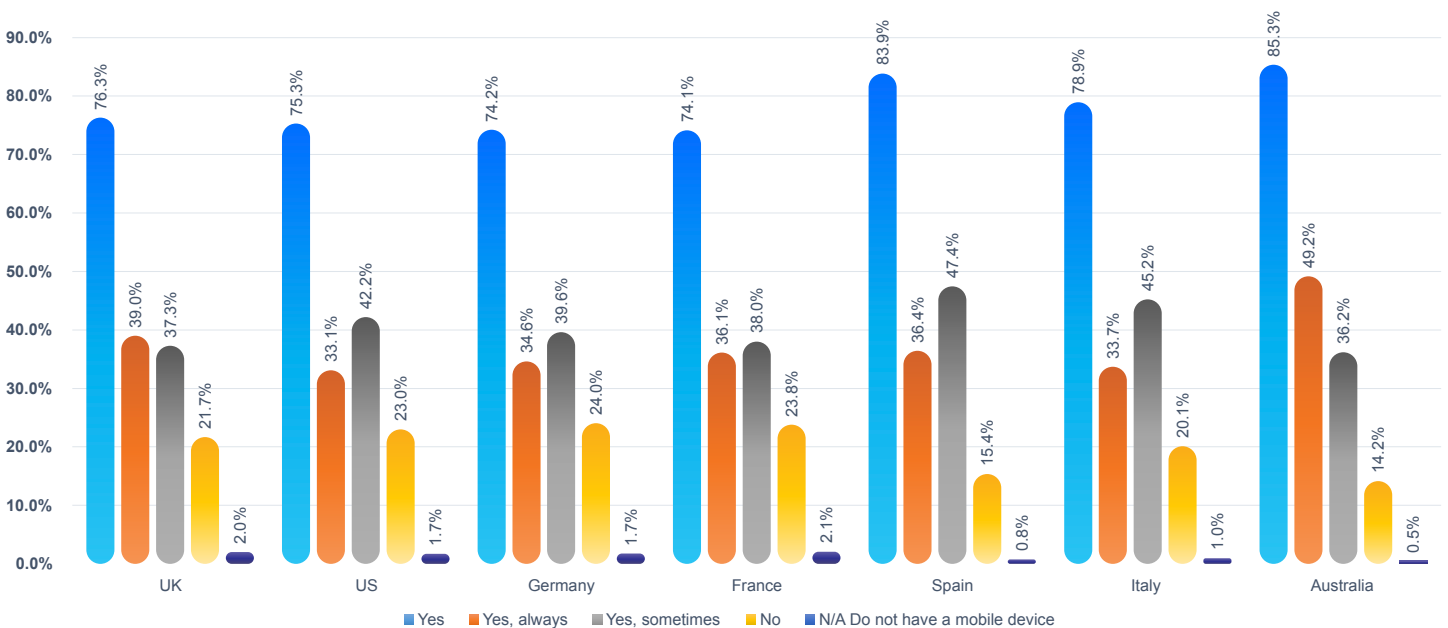
Almost 4 in 5 (78.3%) said they use their mobile device to do so, with 37.3% stating they always do so and 41% saying “sometimes.” Only a fifth (20.3%) said they don’t use a mobile device to manage sensitive data or conduct transactions.

### Do you use your phone to conduct sensitive transactions?



Australian and Spanish consumers were the most likely to use their phones for sensitive transactions, with 85.3% and 83.9% of participants giving a definite “yes.”

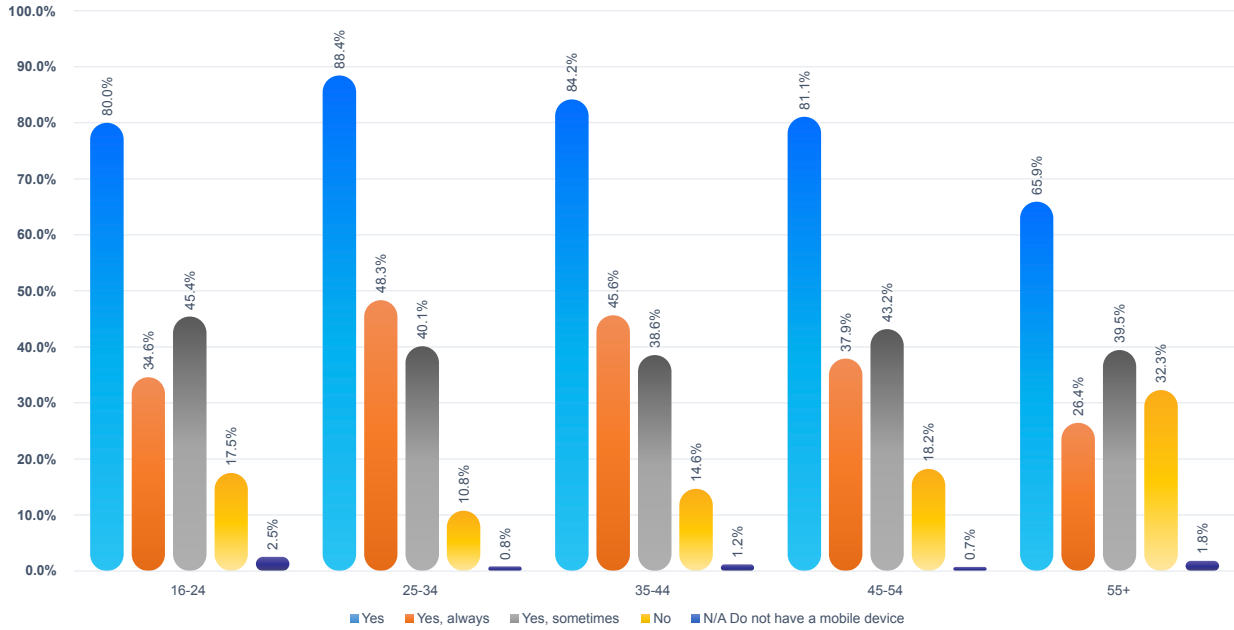
### Do you use your phone to conduct sensitive transactions? (by region)



Millennials are more inclined to use their smartphone to manage finances and pay bills than older generations. Almost 9 in 10 (88%) respondents aged 25-34 said they use their mobile device to conduct sensitive transactions such as banking, accessing investment accounts, crypto, healthcare etc., compared to 66% of respondents aged 55+ who said the same.

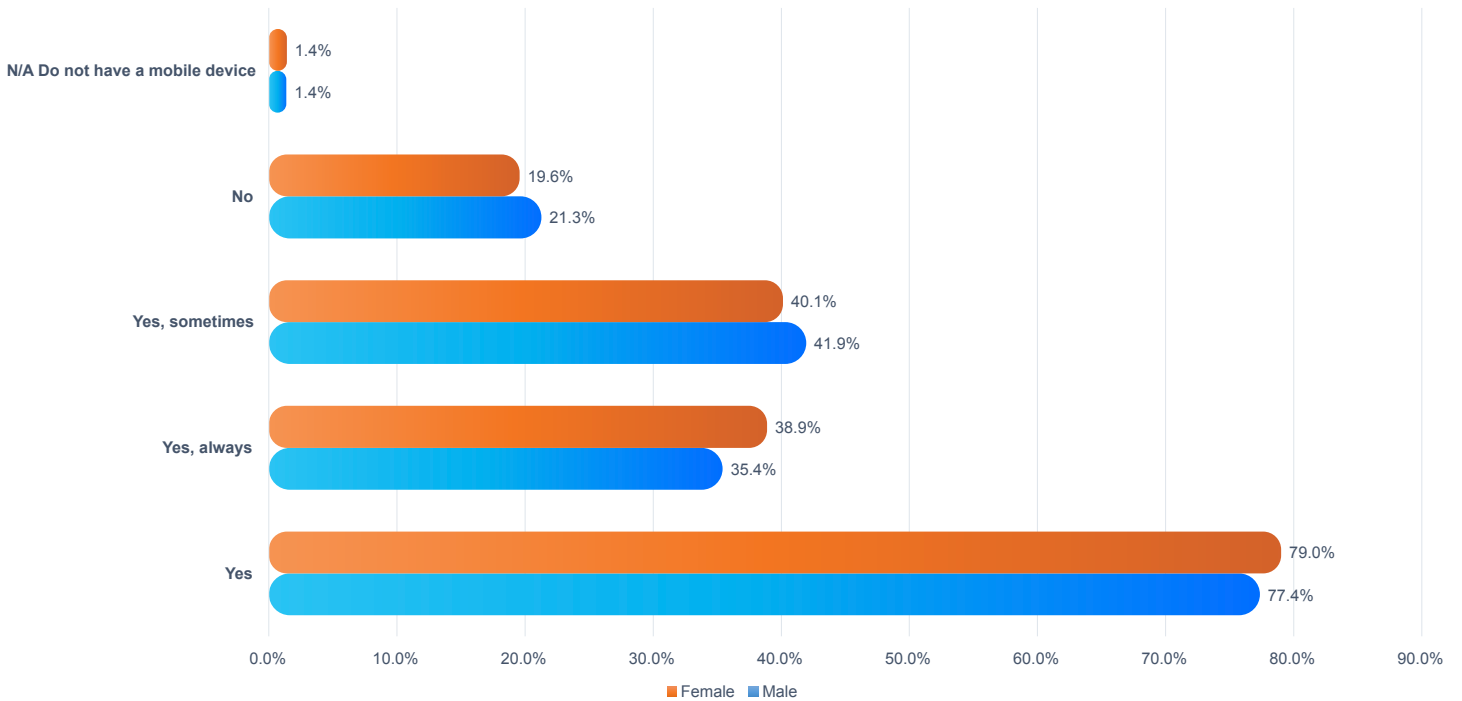
These findings are at odds with some of the responses later in the survey. People’s highest concern in relation to cybercrime, as we later reveal, is hackers accessing their finances. Yet the vast majority of respondents casually manage finances on their phones while at the same time failing to exercise adequate security practices.

### Do you use your phone to conduct sensitive transactions? (by age)



The attitude towards conducting sensitive transactions on the phone is virtually the same among both men and women.

### Do you use your phone to conduct sensitive transactions? (by gender)

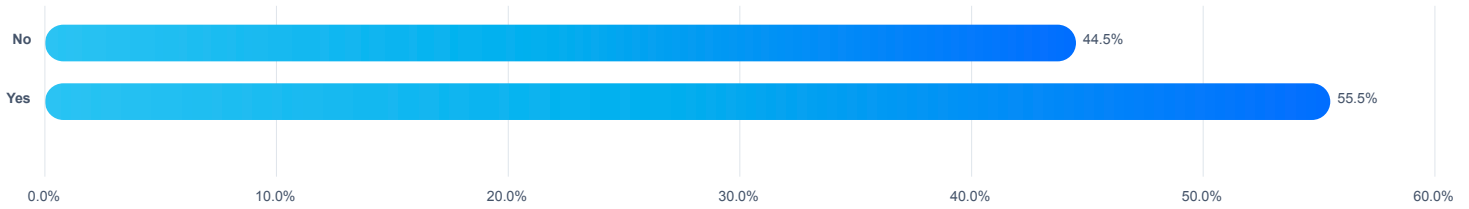


## Do you use a mobile security solution?

Participants were asked whether they use a dedicated security solution, such as an antivirus, on their mobile device. Surprisingly, over half of respondents (55.5%) said they did so.

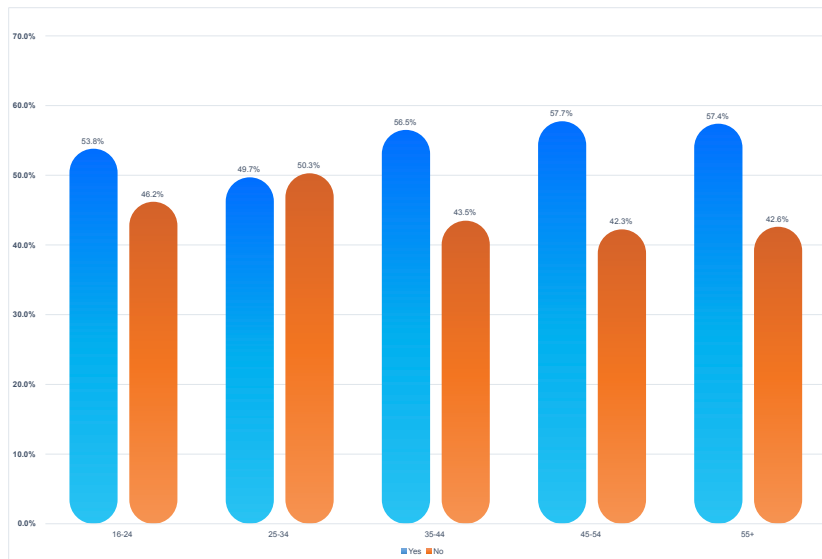
The numbers seem encouraging. Digital citizens today are certainly aware that cybercrime has long moved past the traditional PC to other devices. However, it's not a certainty that those 55.5% actually have active protection on their devices. Many Android smartphones vendors pre-install "security," but these solutions typically expire after a trial period. And many users likely postpone their purchase, forget, or refuse to buy altogether. In fact, many users aren't even aware they can buy security on their phone, as we later reveal.

### Do you use a security solution on your phone?



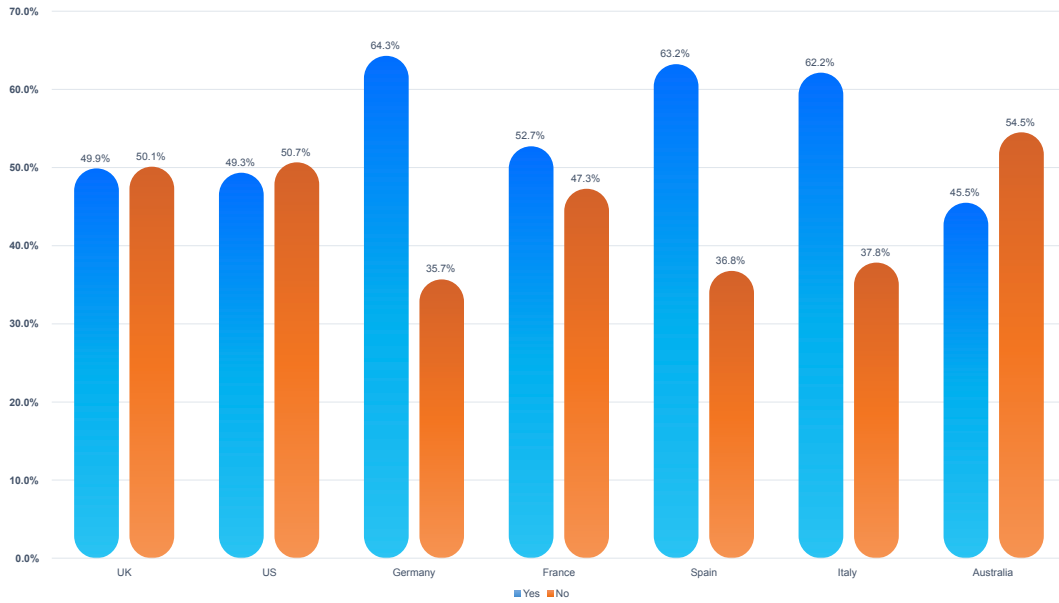
Just over 3 in 5 (61%) of all respondents use a mobile security solution for their Android, in contrast to 34% who said the same for their iPhone. A fifth (19.9%) of Android tablet users use a security solution compared with 13.5% of iPad users.

### Do you use a security solution on your phone? (by age)



Germany ranks highest among mobile security users, with a 64.3% adoption rate amongst its citizens.

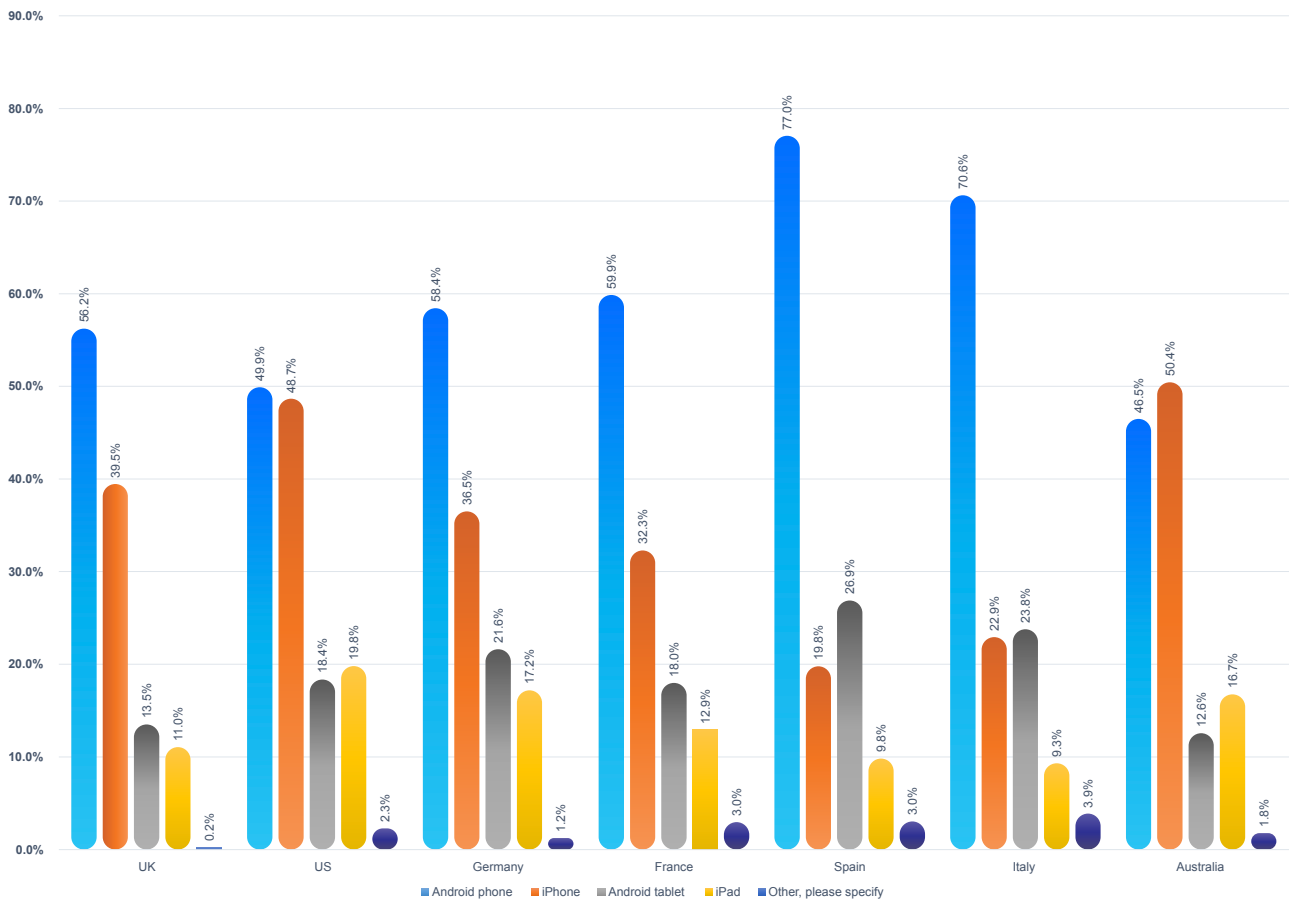
## Do you use a security solution on your phone? (by region)



Australia stands out again, this time with over half of iPhone owners using a security solution on their Apple iPhone - 30% above the combined average.

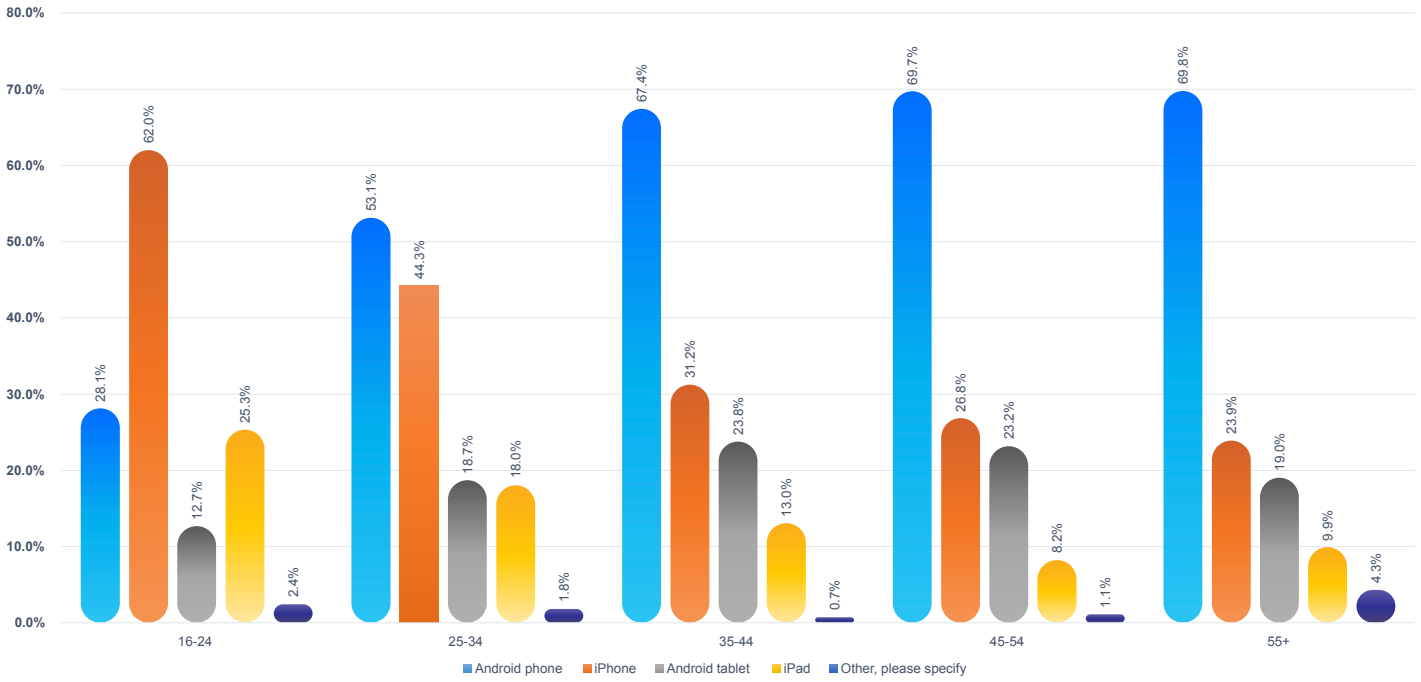
Nearly 4 in 5 Spaniards use security on their Android phone, compared to just half of respondents in the US who said the same.

## If yes, for which device do you use a security solution? (by region)



Nearly 3 in 5 respondents aged 45-54 (58%) and 55+ (57%) use a mobile security solution on their mobile devices. Half of those aged 25-34 said the same.

### If yes, for which device do you use a security solution? (by age)



Interestingly, 62% of respondents aged 16-24 use mobile security on their iPhone (27.8% above the average), while 24% of those aged 55+ said the same. This indicates the younger iPhone generation is more likely to use a security app.

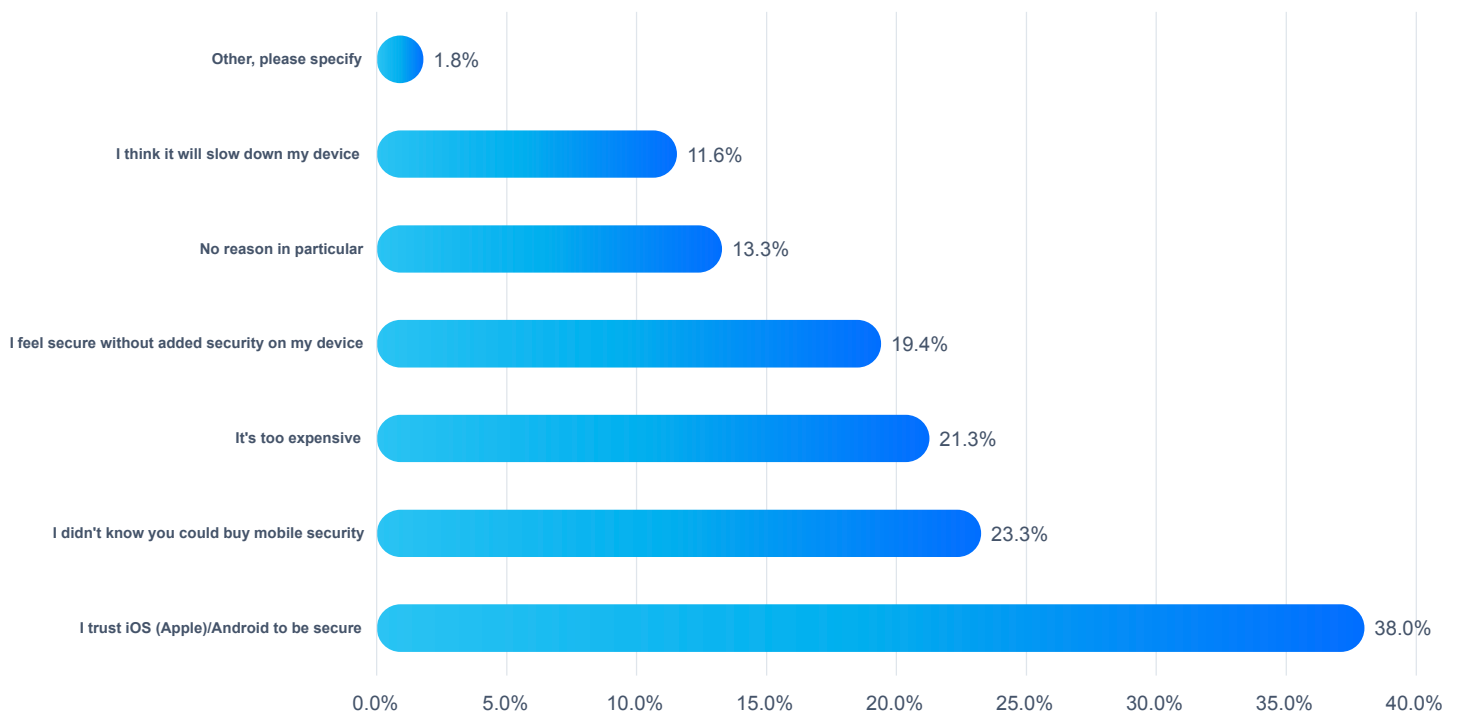
### If you don't use a mobile security solution, why not?

Of those who shun mobile security solutions, the top cited reason is they trust their vendor to handle the problem (38%). In second place, 23.2% said they didn't know they could buy mobile security.

Over a fifth (21.3%) are well aware they can buy security on their phone but feel it's too expensive. And 19.4% feel secure without added security on their device.

13.3% admitted they had no reason in particular to ignore mobile security. 11.55% entertain the idea that such a solution will slow down their phone.

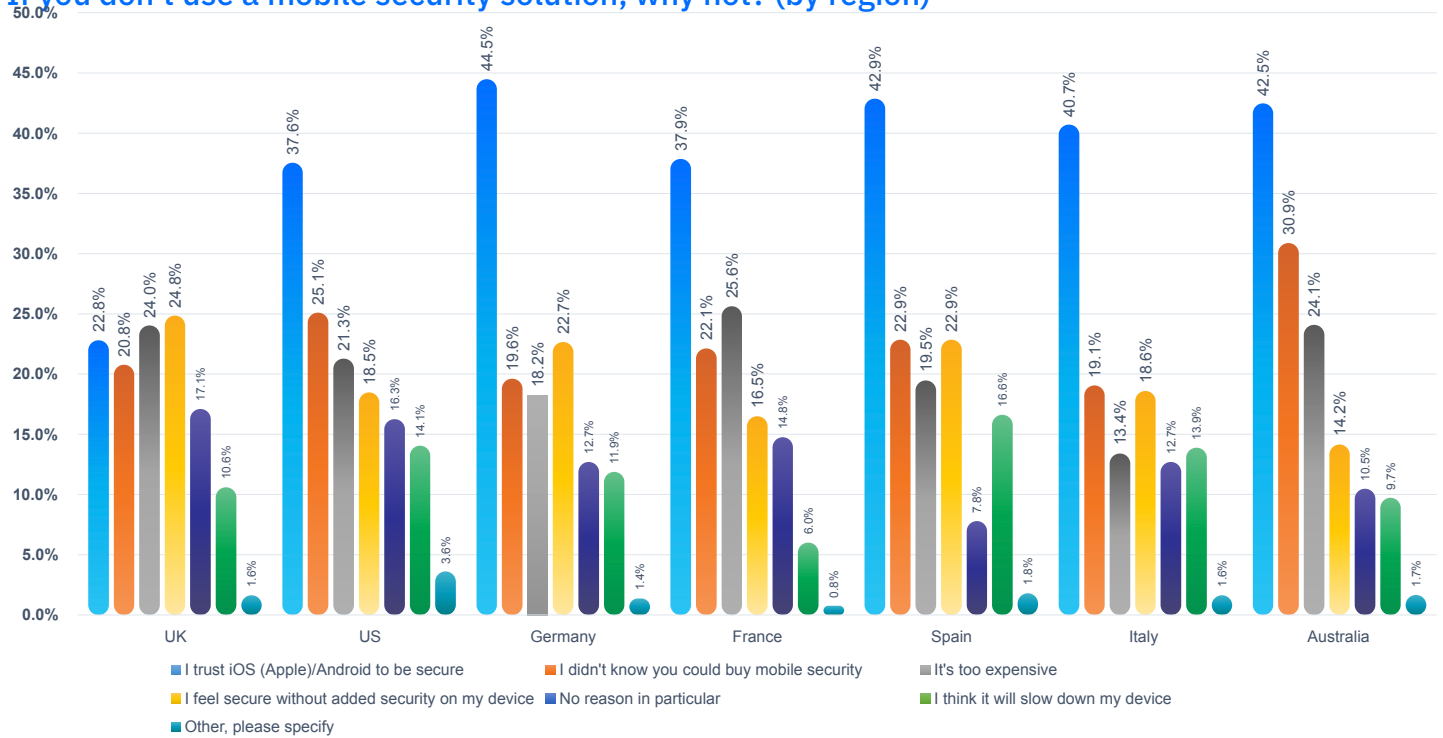
### If you don't use a mobile security solution, why not?



Germany at 44% is 6% above the overall average in terms of trusting iOS and Android to keep them safe from cyber threats, while the UK is far less trusting, at 23%, or 15% below the average.

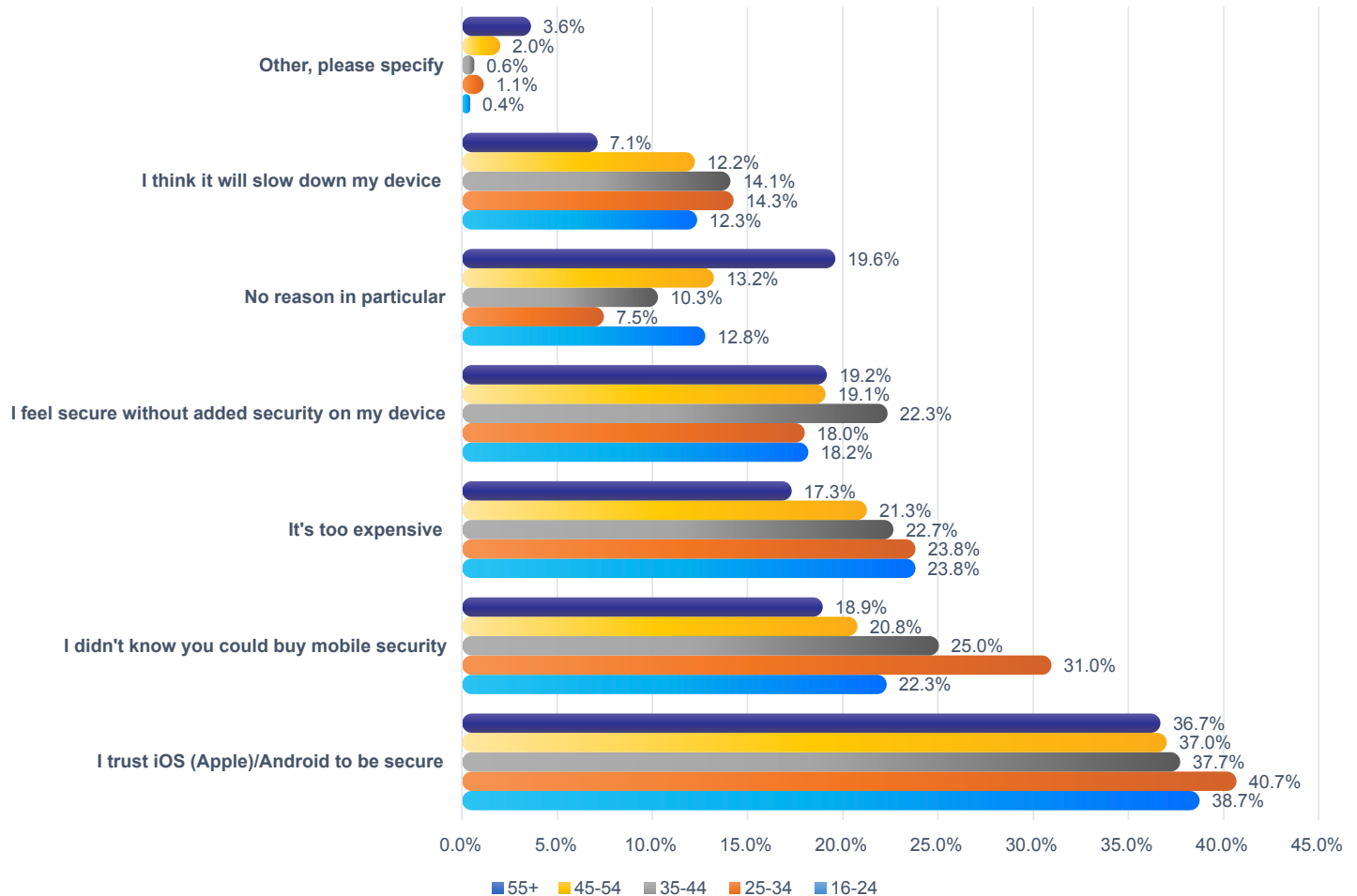
3 in 10 Australian respondents claim they didn't know they can buy mobile security, so they don't use such a tool. 19% of Italians said the same.

### If you don't use a mobile security solution, why not? (by region)



3 in 10 respondents aged 25-34 say they didn't know you could buy mobile security. Around a fifth of those aged 55+ said the same.

### If you don't use a mobile security solution, why not? (by age)

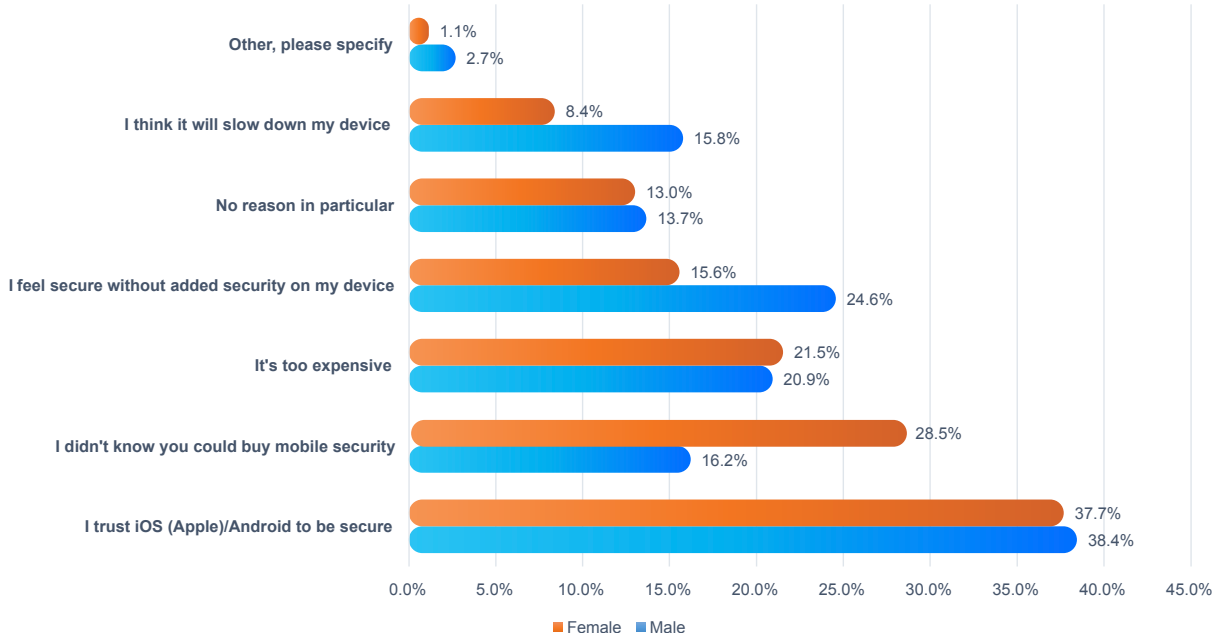




There are also a few noticeable discrepancies between men and women’s perception regarding mobile security. For instance, males are more inclined than females to feel secure without added security on their device (24.6% versus 15.6%). At the same time, males are also more convinced that installing a security app will slow down their device (15.8% males versus 8.4% females), likely adding to their reluctance.

Women seem less aware they can buy a mobile security solution, with 28.5% of females making this statement versus 16.2% of males.

### If you don’t use a mobile security solution, why not? (by gender)

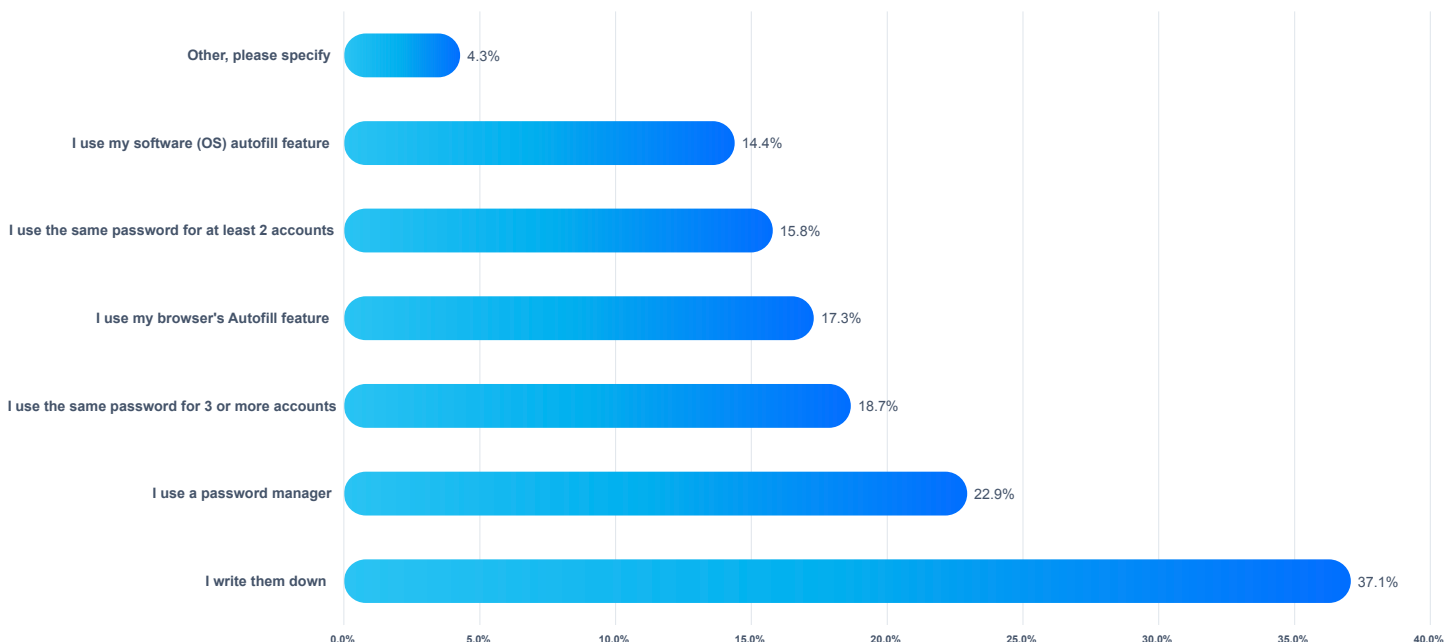


## How do you manage your passwords?

Password management remains one of consumers’ weakest points, with 37% of netizens writing down their passwords, 18.7% using the same password for three or more accounts, and 15.8% using the same password for at least two accounts.

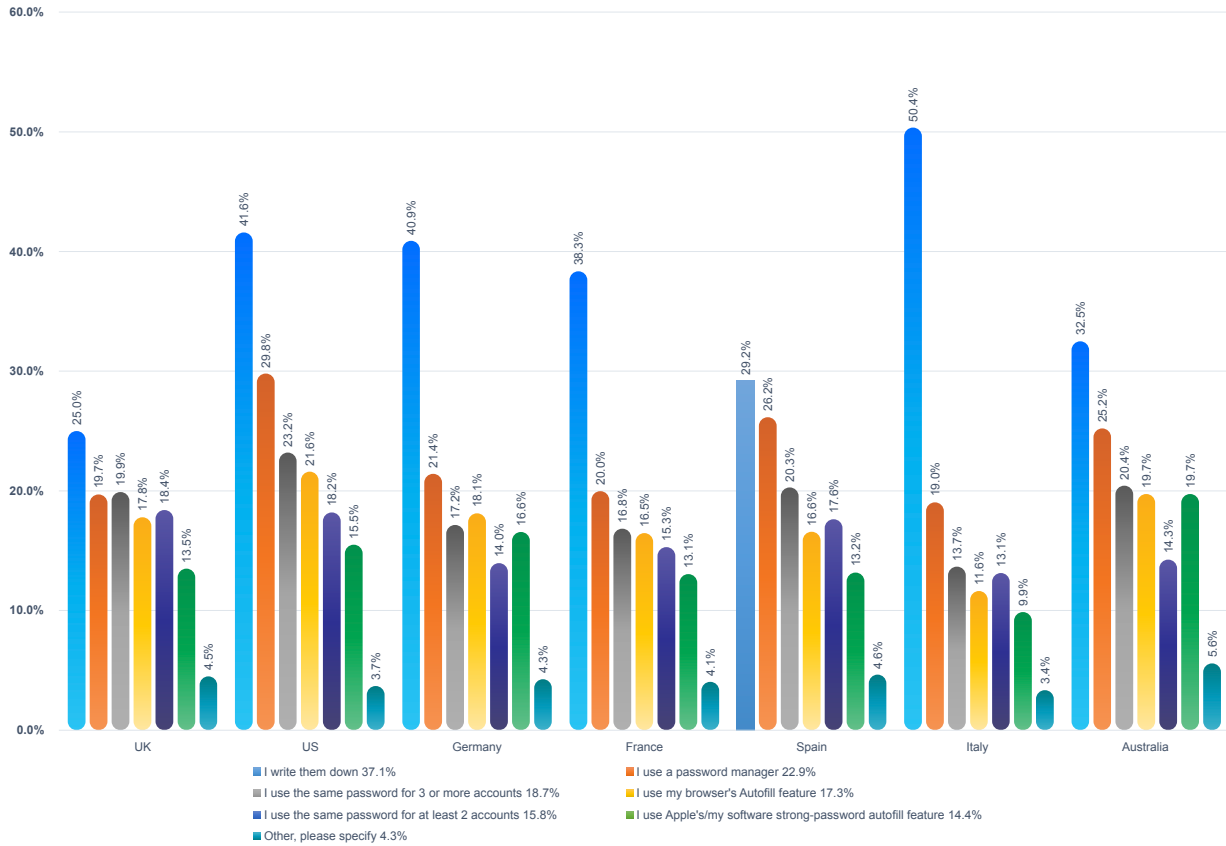
Only around a fifth (23%) of respondents said they use a password manager – a recommended practice. An average 16% of online users rely on the autofill feature provided by their browser and/or operating system, which is not ideal, but still much better than writing down passwords in plain text. Using autofill also makes it easier to manage unique passwords for different accounts – again, a recommended practice.

### How do you manage your passwords?



Half of Italian consumers write down their password (13% higher than the total average), followed by the US at 41.6%, and Germany at 41%. US consumers are the most likely to use the same password for 3 or more accounts at 23.2%, followed by Australia (20.4%) and Spain (20.2%).

## How do you manage your passwords? (by region)



The key takeaway remains that writing passwords down (a poor practice) is the most likely way respondents manage their passwords. In fact, respondents of all regions, genders, and age groups exhibit almost the same tendencies in password management – regardless of whether they recognize scams or not.

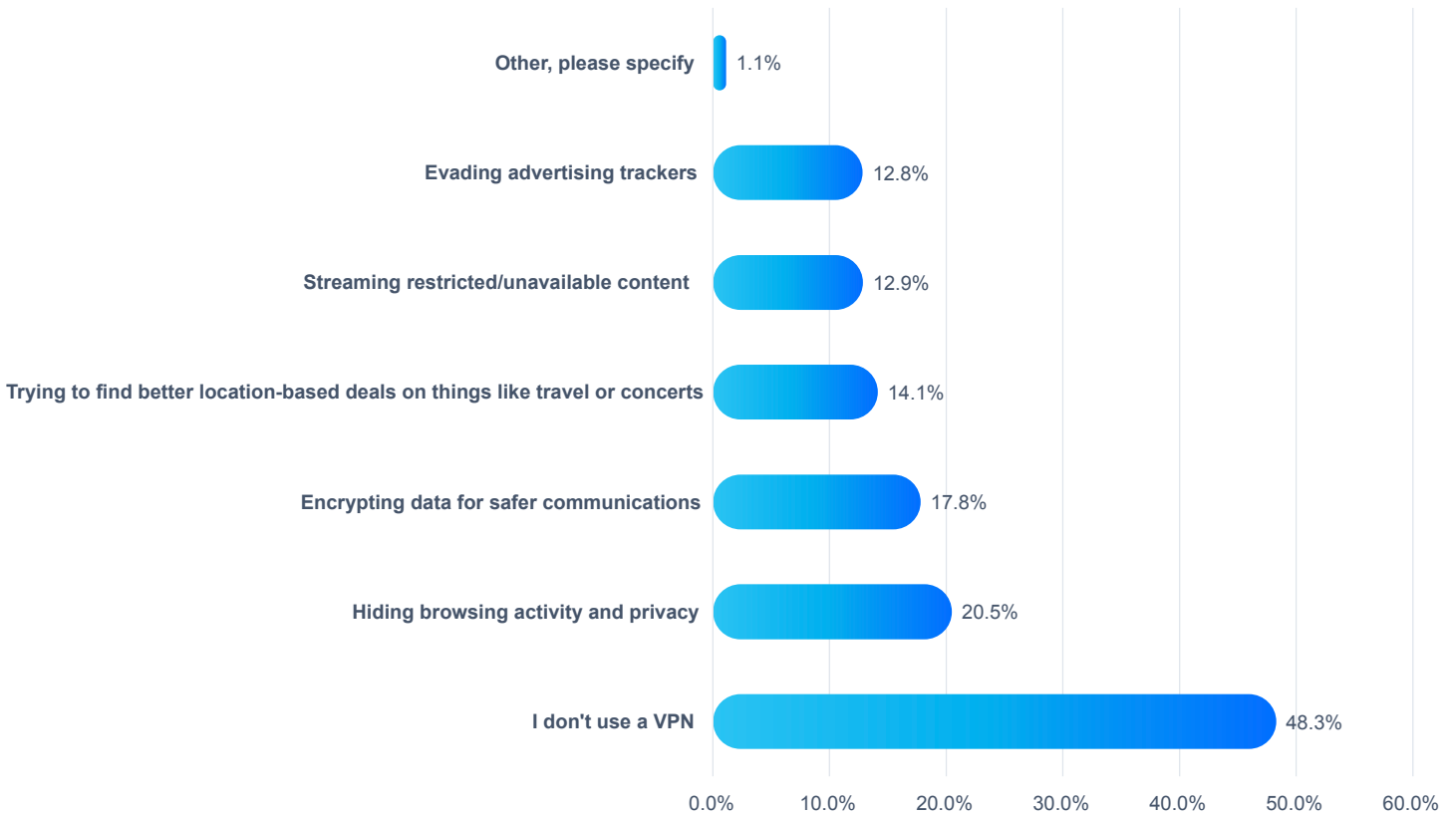
## For what purpose do you use a Virtual Private Network (VPN)?

Before answering what they use VPN for, a good proportion of respondents (48.3%) straight out said they didn't use one at all.

Of those who do use VPN, more than a quarter (27%) say it's for finding location-based deals or steaming content not available in their region.

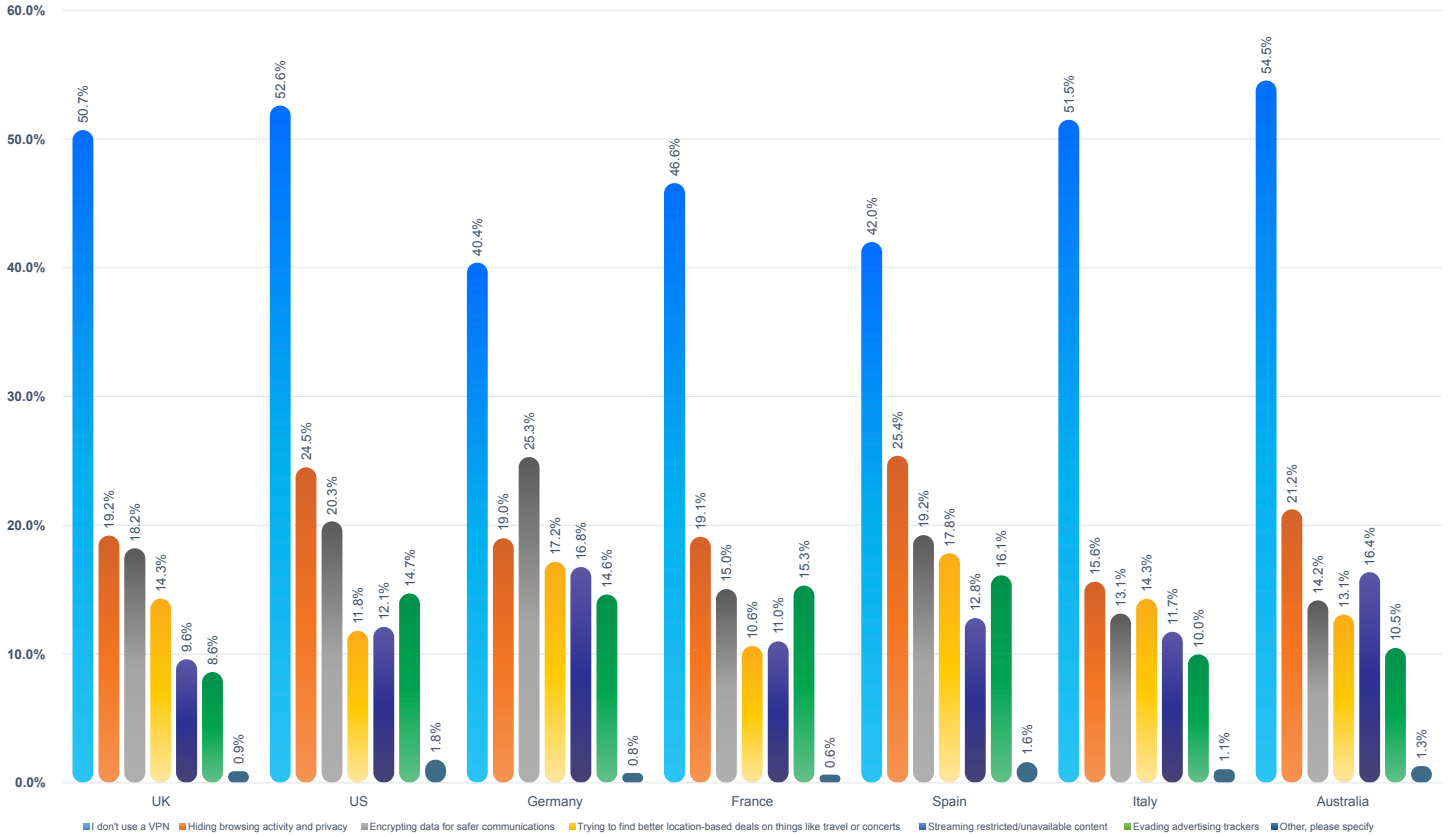
Encouragingly, many consumers understand the wide range of benefits VPN has to offer: a fifth (20.5%) switch it on to hide their browser activity and protect their privacy; 17.8% use it to encrypt communications; and 12.8% are drawn to its ability to thwart advertising trackers.

### For what do you use a Virtual Private Network?



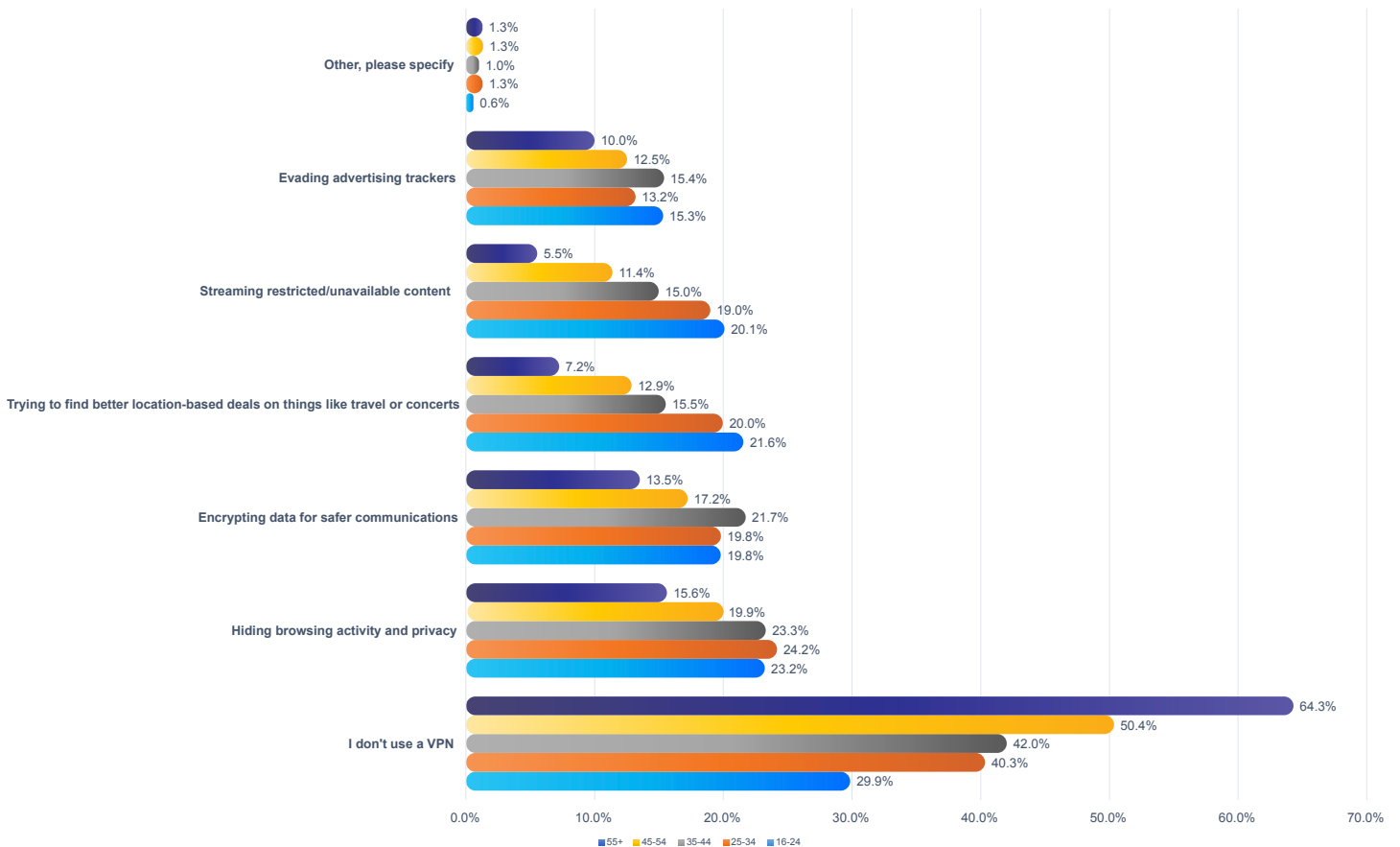
A quarter (25%) of respondents in Germany use a Virtual Private Network (VPN) to encrypt data for safer communications, while just over 1 in 8 (13%) respondents in Italy said the same.

## For what do you use a Virtual Private Network? (by region)



Unsurprisingly, a majority (64%) of respondents aged 55+ do not use a VPN, whereas only 30% of respondents aged 16-24 say the same.

## For what do you use a Virtual Private Network? (by age)

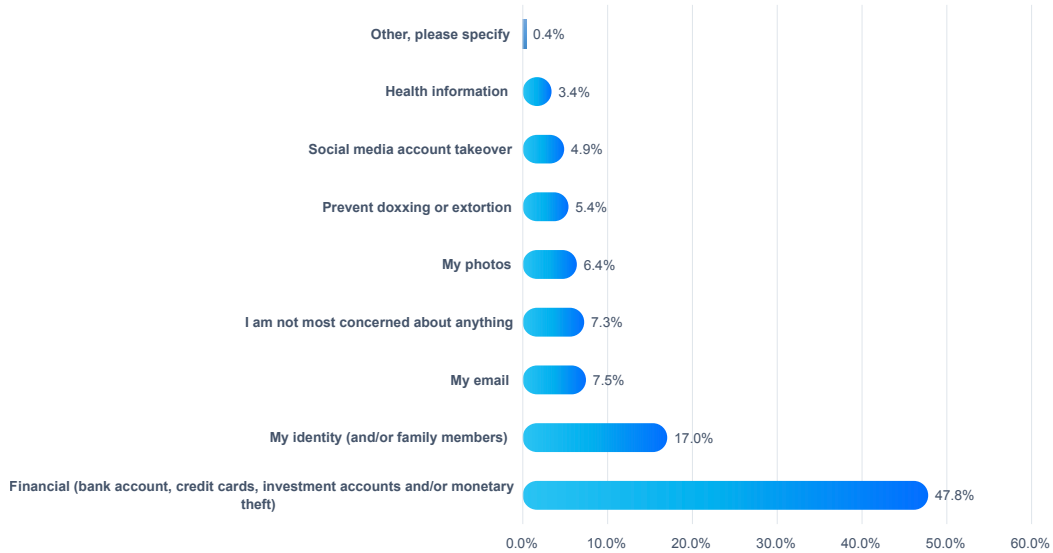


# What are you most concerned about protecting from a hacker?

We asked our participants: “When it comes to what matters most to you online what are you most concerned about protecting from a hacker, if anything?” Respondents had no multiple choice option, meaning they had to pick the one thing they were most scared to lose to hackers.

Financial information was cited by most respondents, at 47.8%, followed by identity theft (17%), email (17%), photos (6.4%), doxxing / extortion (5.4%), account takeover (4.9%), health information (3.4%), and other (0.4%).

## What are you most concerned about protecting from a hacker? (choose one)

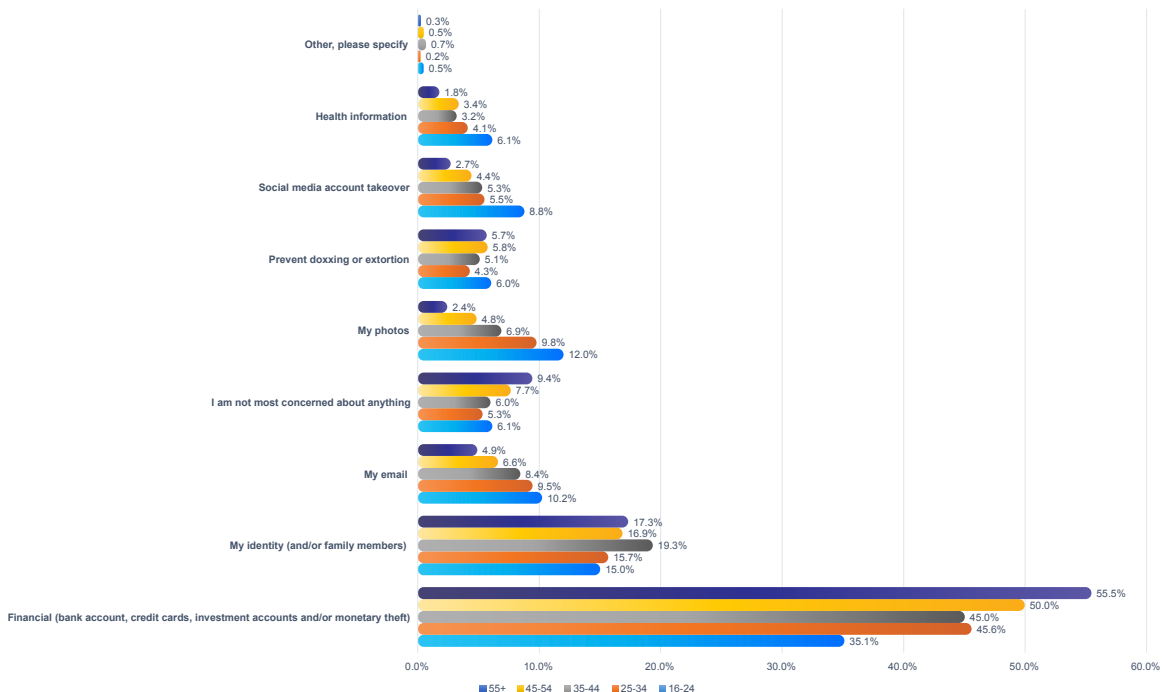


It might appear interesting that health information – among the most attractive data for cybercriminals to buy and sell – came in almost dead last. It’s equally curious that hackers stealing personal photos only scared a small fraction (6.37%) of respondents. Apparently, when participants in this instance were restricted to only picking one option that scared them most, losing their savings to hackers became a much scarier prospect than having a few selfies leaked.

Looking at different age groups, the younger generations worry slightly more about having their photos stolen – but still wouldn’t cite it as their biggest fear.

Over half of respondents aged 55+ said, when it comes to what matters most to them online, they are most concerned about protecting the “financial” area (bank account, credit cards, investment accounts and/or monetary theft) from a hacker – in contrast to over a third (35%) of those aged 16-24 who said the same.

## What are you most concerned about protecting from a hacker? (by age)

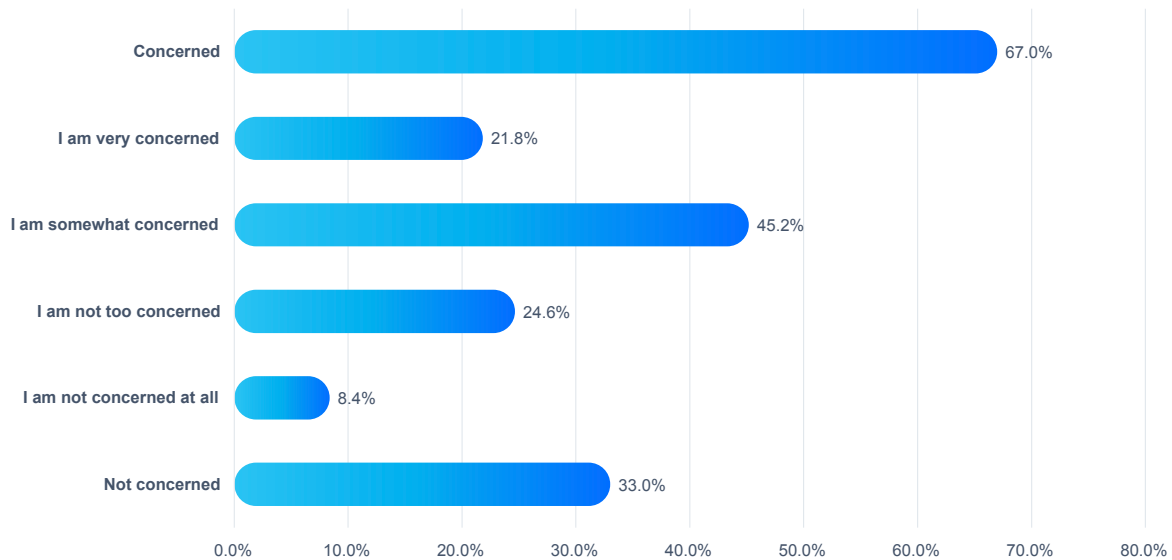


# How concerned are you about the security and privacy Artificial Intelligence?

It's no secret that consumers today worry about the safety implications of AI. Whether they fear losing their job to a robot, having their intimacy compromised by a smart device, or suffering physical damage due to a malfunctioning AI, most people reject the notion of a world ruled by machines.

Our survey, however, only touched on the security and privacy aspects around AI. We asked participants: "How concerned, if at all, are you about the security and privacy of Artificial Intelligence?"

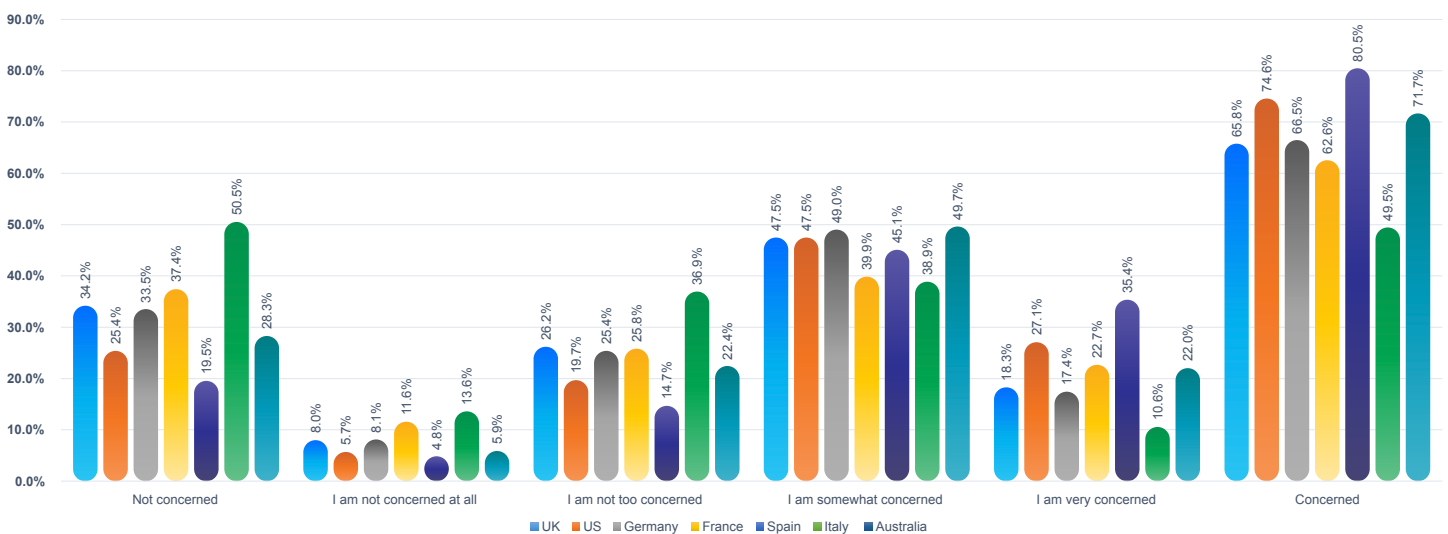
## How concerned are you about Artificial Intelligence?



Not surprisingly, the vast majority said they were either concerned or very concerned by the security and privacy implications of AI. Only 8.4% said they weren't concerned at all.

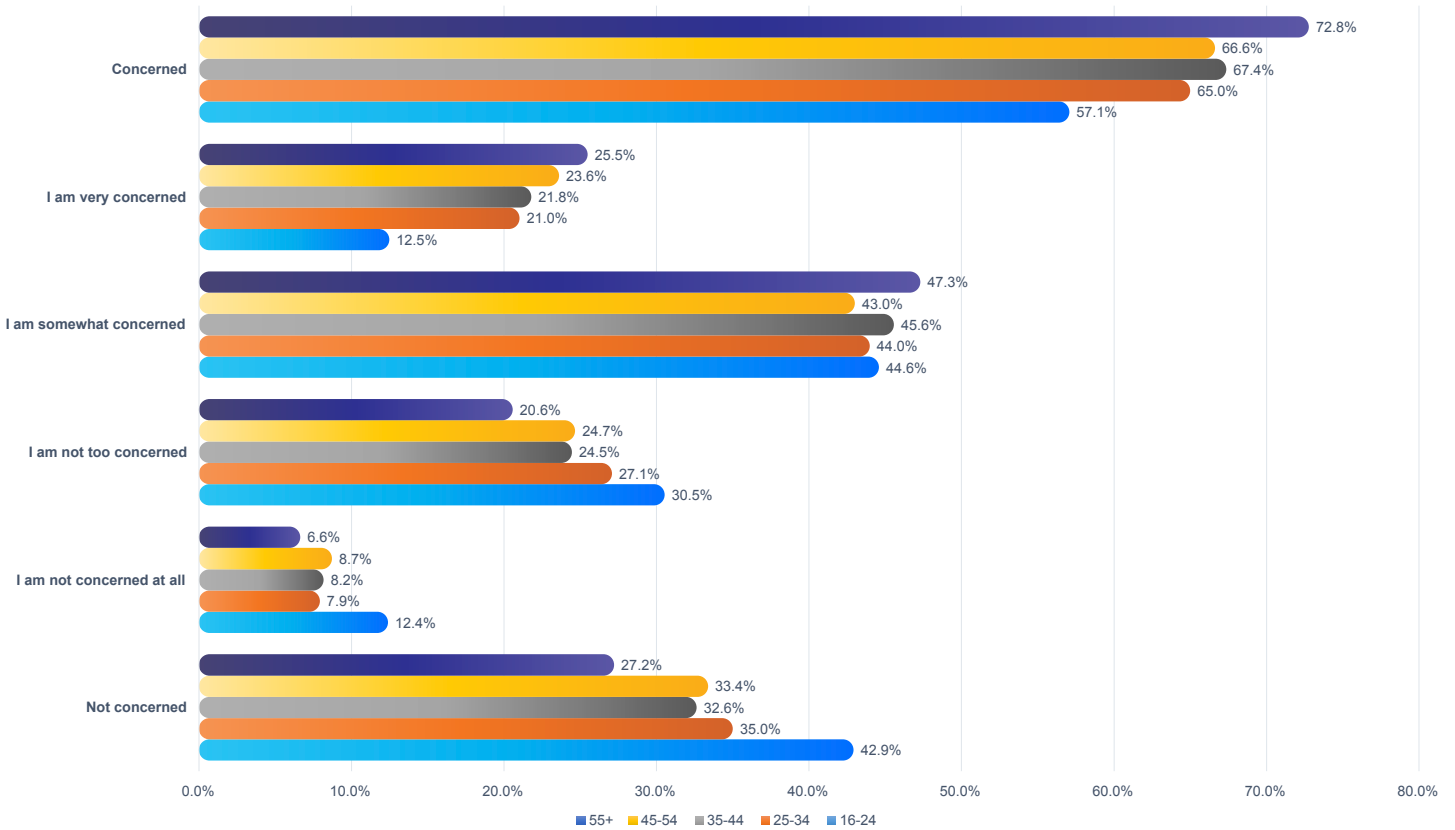
Spain came in as the most concerned, at 80%, in contrast to only 49% in Italy. Conversely, Italy also has the most respondents to have no qualms with AI, with most Italians saying they weren't concerned about it.

## How concerned are you about Artificial Intelligence? (by region)



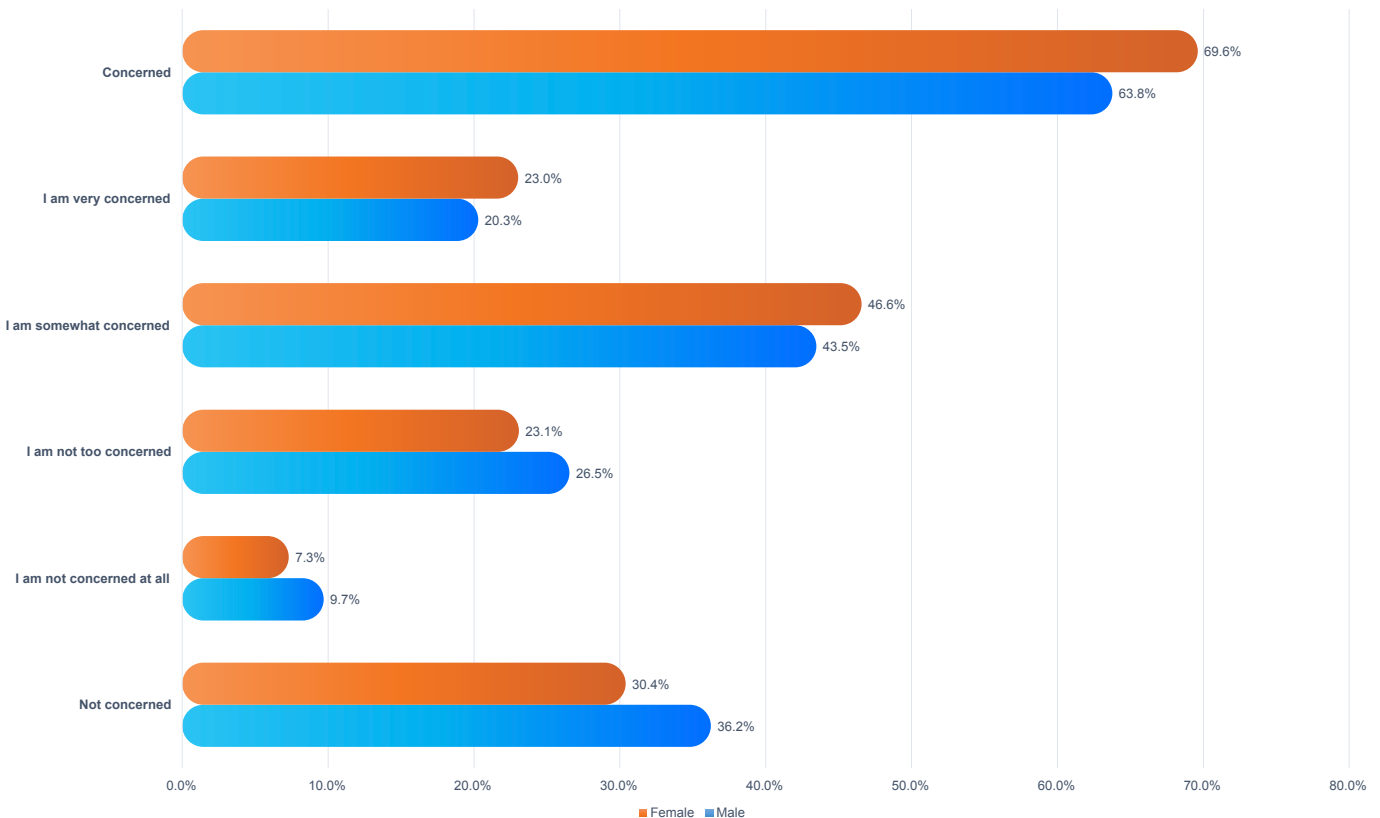
Worldwide, the older generation seems more concerned about the privacy and security implications surrounding AI technology. Over 7 in 10 (73%) respondents aged 55+ are concerned, compared to 57% of respondents aged 16-24 who said the same.

### How concerned are you about Artificial Intelligence? (by age)



Almost 70% of females are concerned about the security and privacy aspects of AI, some six percentage points above the male demographic.

### How concerned are you about Artificial Intelligence? (by gender)



AI’s privacy dilemma rests on a handful of key issues. Businesses are increasingly gobbling up user data to feed their machine-learning models and optimize user profiling and ad targeting. This has raised serious concerns about data storage, usage, and access. Where is

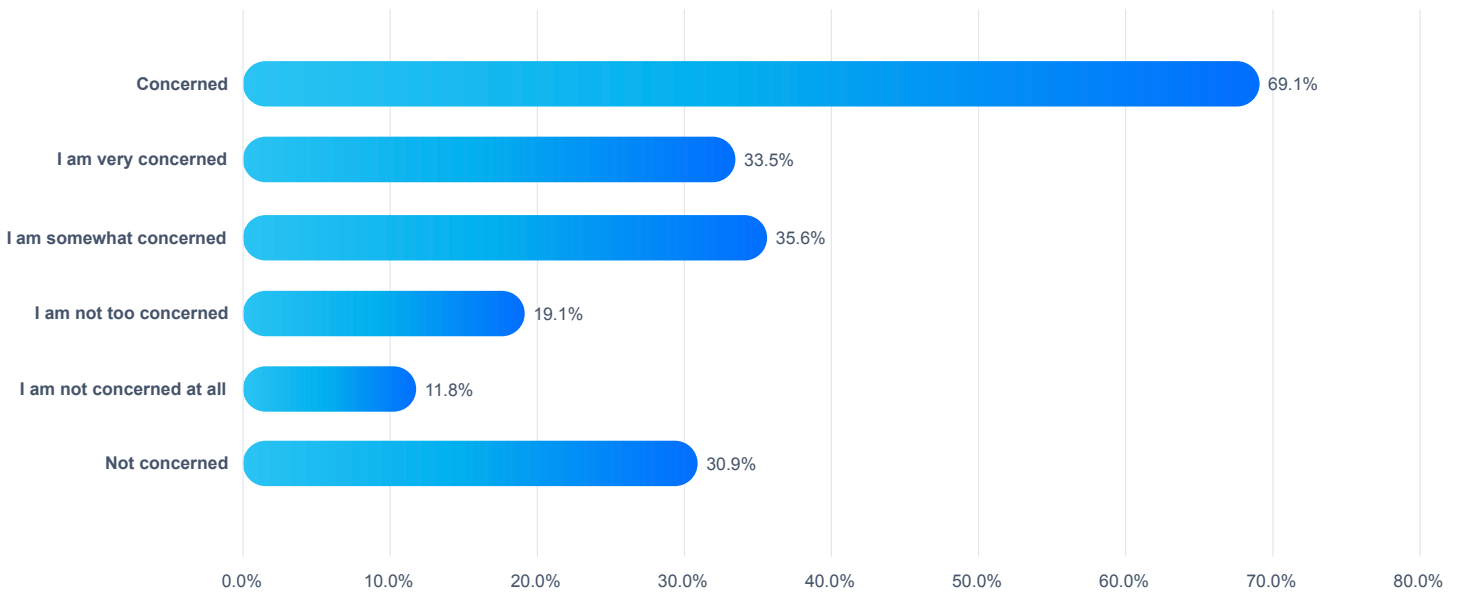
this data coming from? Where is it stored? Who can access it? And under what circumstances? Traditional data protection laws are, unfortunately, not yet equipped to fully answer these questions.

## How concerned are you regarding children’s safety online?

Children today are exposed to a multitude of threats online, including cyberbullying, grooming, privacy issues, scams, inappropriate content, and last but certainly not least, too much screen time.

Most respondents know this, with around 70% saying they are concerned about children’s privacy and security online. A third said they are, in fact, very concerned. Only 19.1% said they are not too concerned, and 11.8% said they are not concerned at all.

### How concerned are you regarding children’s safety online?



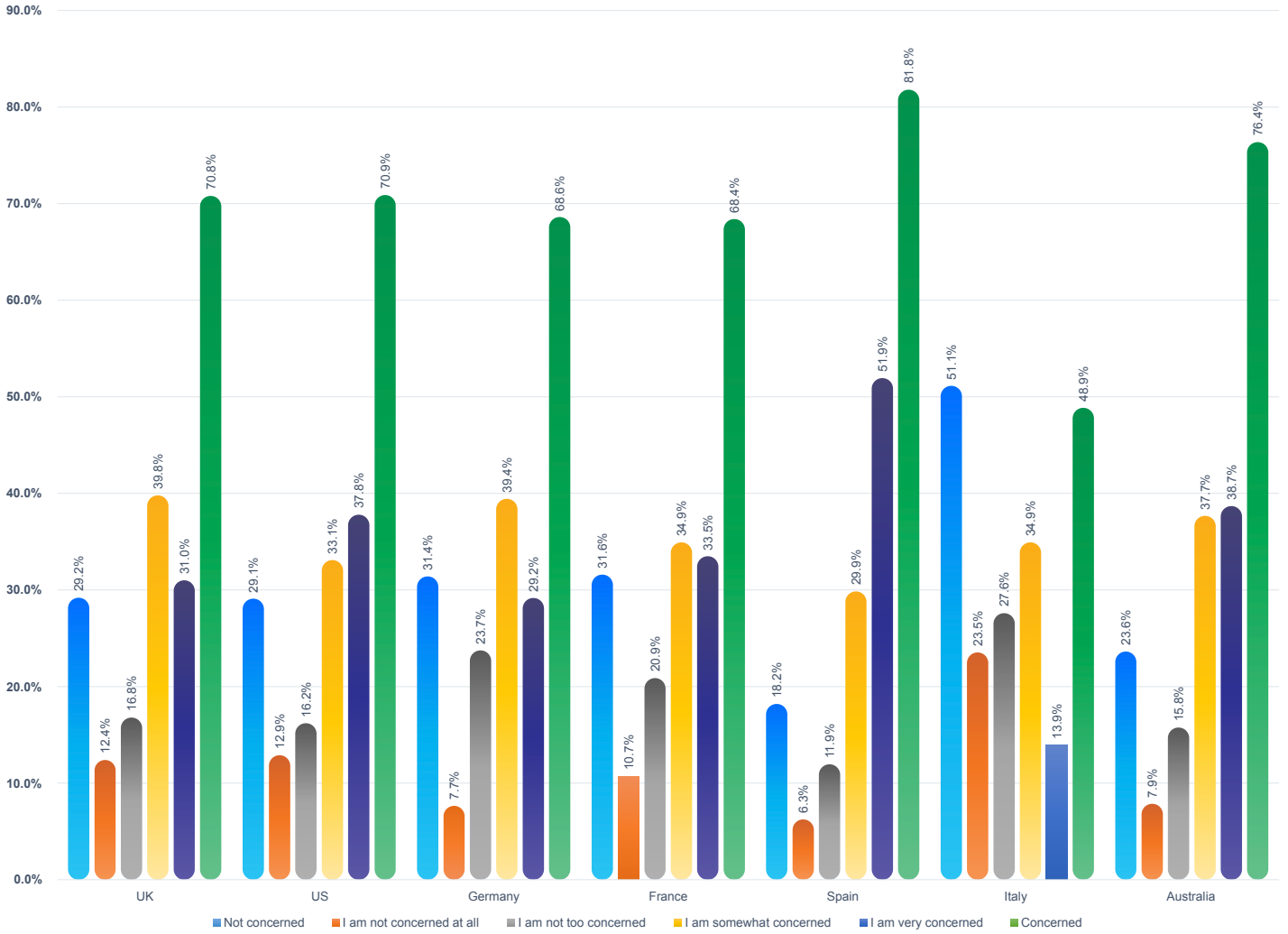
\*‘I am very concerned’ and ‘I am somewhat concerned’ answers combined.

\*\*‘I am not too concerned’ and ‘I am not concerned at all’ answers combined.



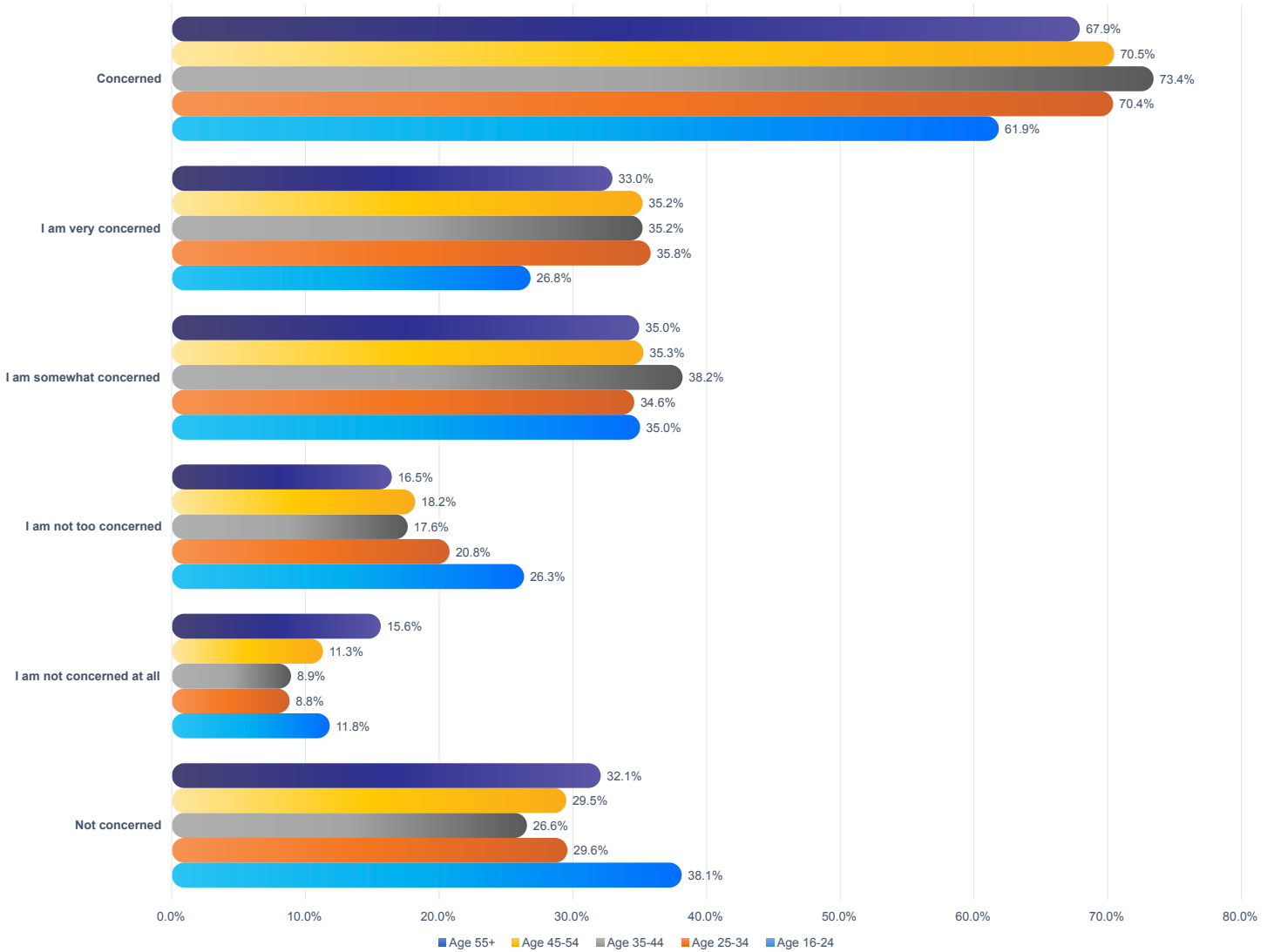
Spanish consumers worry most about children’s safety online, with 82% stating they were concerned and 51.9% saying they were very concerned. By contrast, only 48.9% of Italians said they were concerned, and only 13.9% stating they were very concerned.

### How concerned are you regarding children’s safety online? (by region)



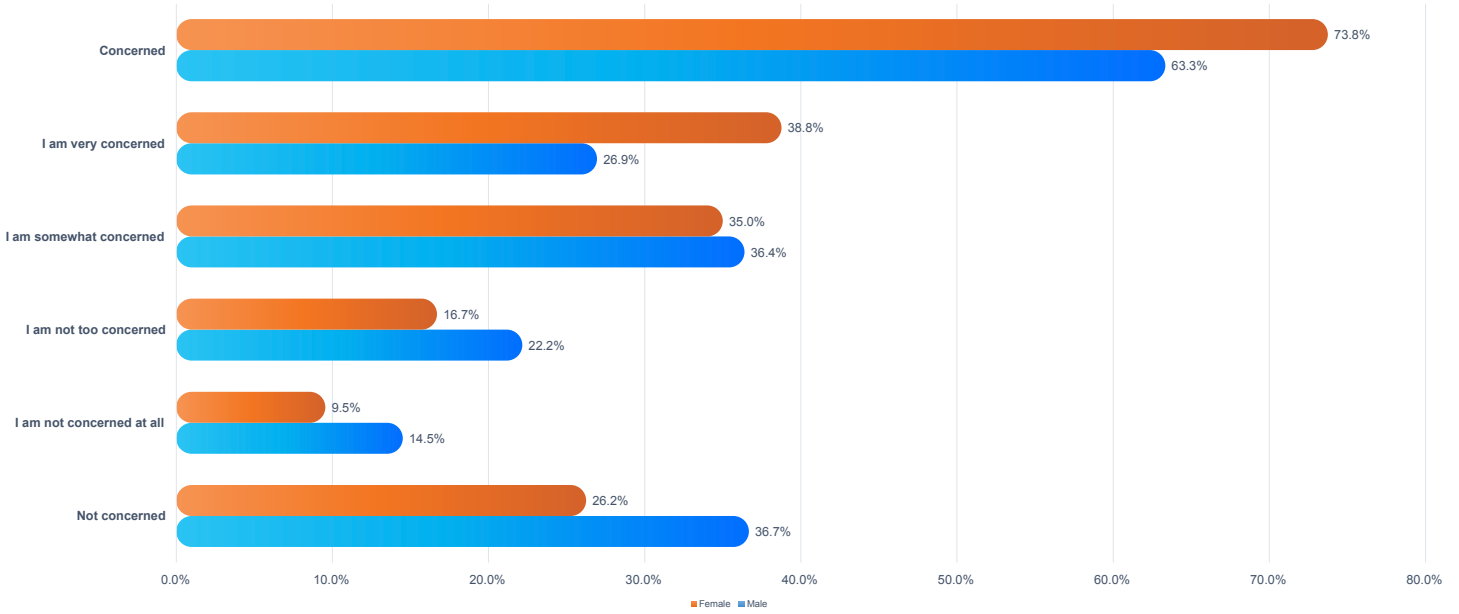
Not surprising, 73% of respondents aged 35-44 are concerned regarding children’s privacy/security online, but what is interesting is over 3 in 5 (62%) in the younger age category of 16-24 said the same.

### How concerned are you regarding children’s safety online? (by age)



Gender-wise, 73.7% of females are concerned about children’s safety online, versus 63.3% who said the same. At the other end of the spectrum, 36.7% of males claim they are not concerned over the issue, whereas only 26.2% of females said the same.

### How concerned are you regarding children’s safety online? (by gender)



\*‘I am very concerned’ and ‘I am somewhat concerned’ answers combined.

At the end of the day, most consumers worry about child online privacy across the board. As scams become harder to detect; as online gaming, chat, and social media activities are adopted by younger demographics; and with experts saying [13 is too early join social media](#) because “at that age children are still developing their identities,” the issue of internet safety for kids and teens is paramount.

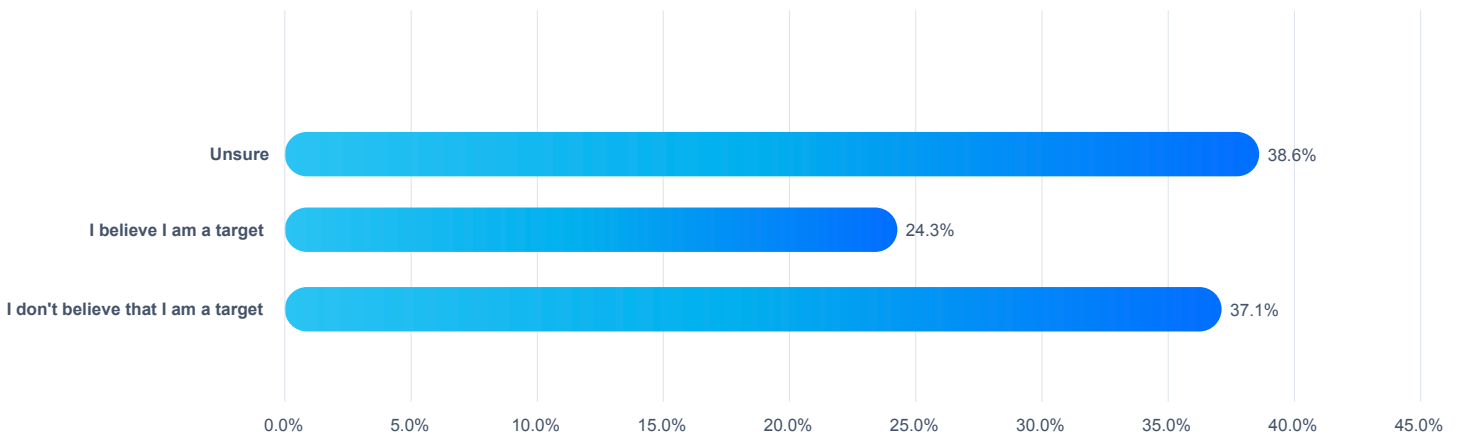
## Do you consider yourself a target for cybercriminals?

One doesn't have to be in the crosshairs to fall victim to a cyberattack. Most cybercriminal campaigns are indiscriminate. Attackers typically use the spray-and-pray tactic, capitalizing on leaked data or stolen information from data breaches. Understandably, consumers find it hard to realize exactly how, when, why, or if they are being targeted. Most of those surveyed (75.7%) stated that either they don't believe they are a target for cybercriminals or are unsure. Of that, 37.1% believe they are not a target. 24.2% said they did believe they are a target.

It's important to note that only a fraction of hacker attacks are indeed targeted – such as spyware directed at high-profile figures like politicians, free-speech advocates, dissidents, journalists, celebrities, etc.

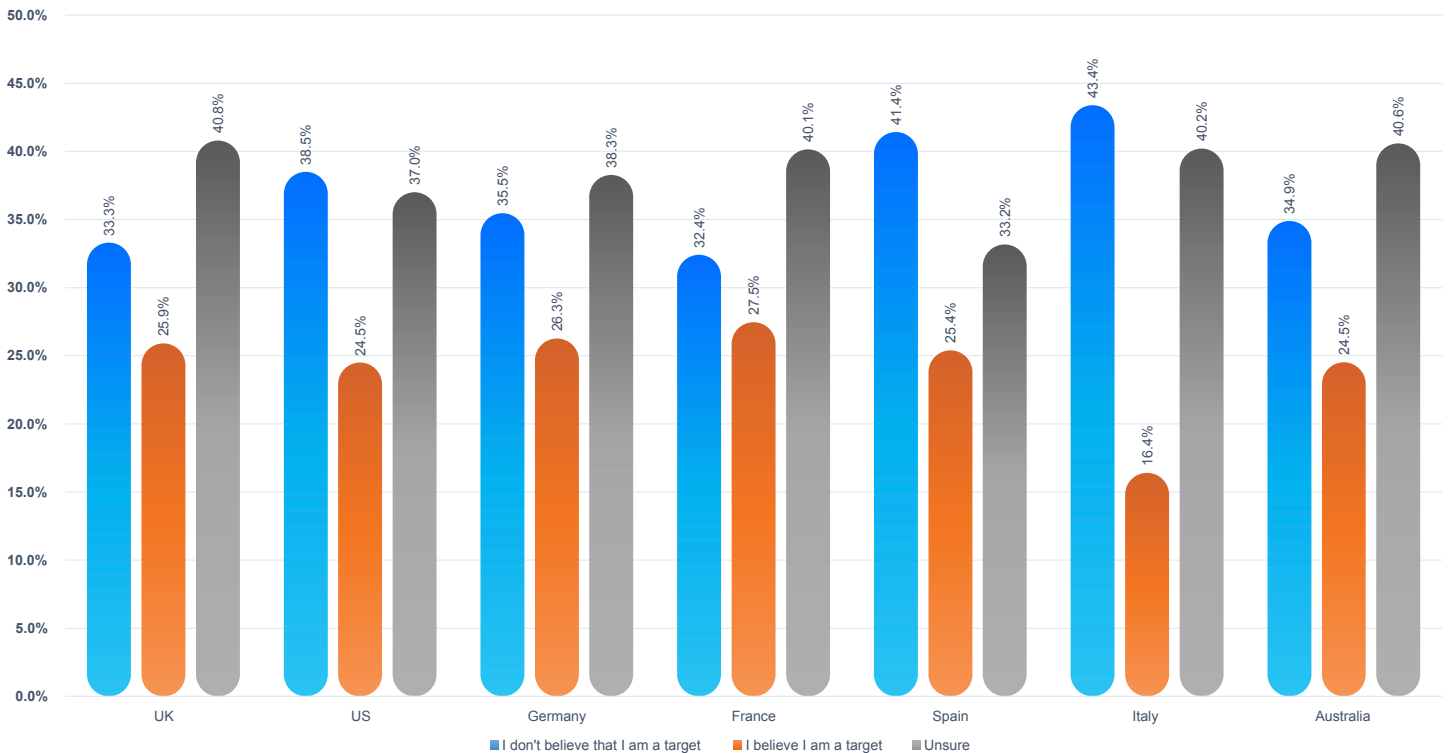
Targeting also occurs in social engineering campaigns, but mostly in the final stages of the attack, when the victim has already divulged access credentials or credit card information. But for the most part, regular consumers are not targeted individually by cybercriminals.

### Do you consider yourself a target for cybercriminals?



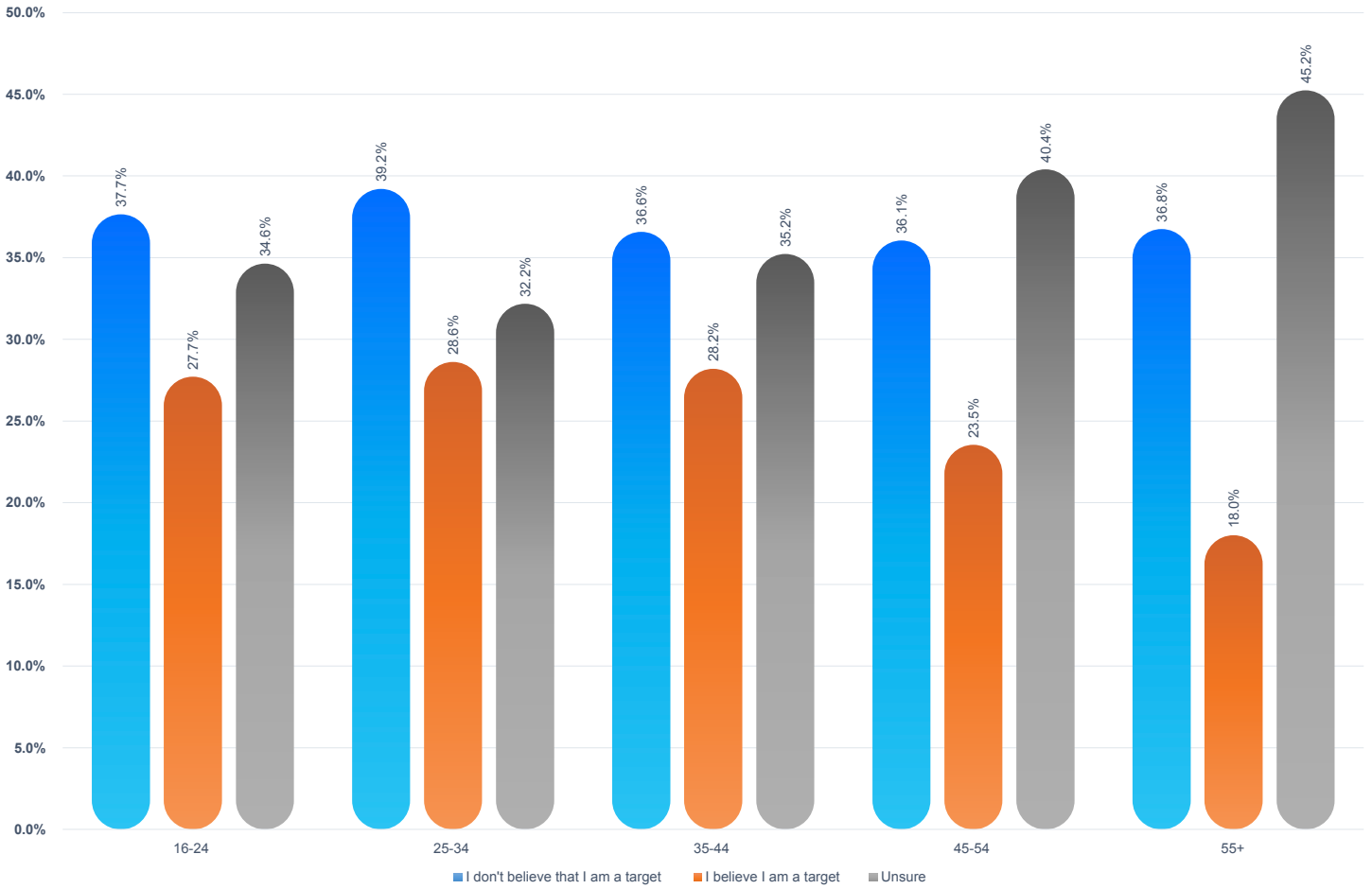
Italy and Spain had the highest percentage of respondents who believed they are not a target for cybercriminals at (43.4% and 41.4%).

### Do you consider yourself a target for cybercriminals? (by region)



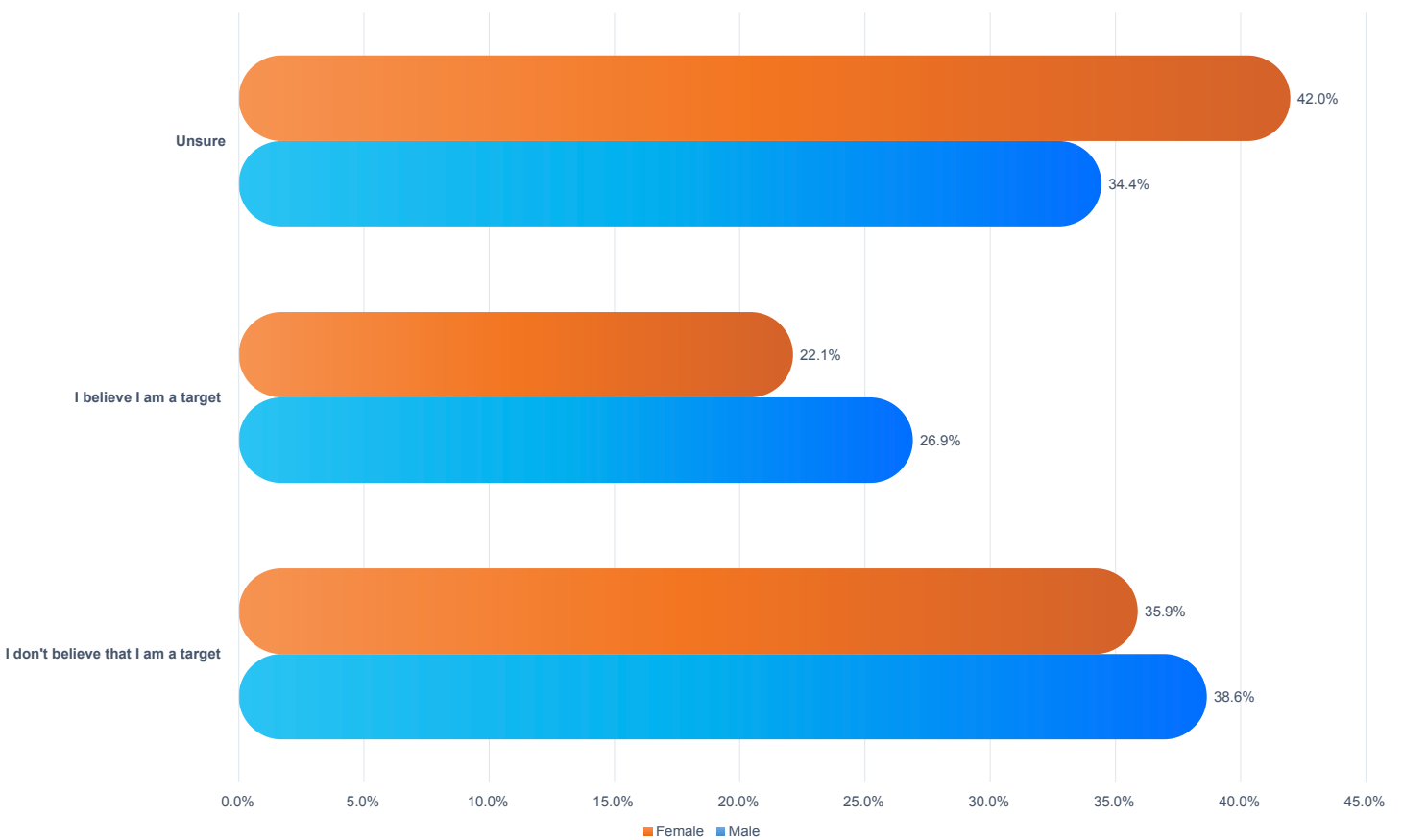
The younger age demographic of 16-24 and 25-34 had the highest percentage of those who believed they are not a target for cybercriminals, at 37.7% and 39.2%.

### Do you consider yourself a target for cybercriminals? (by age)



And males seem slightly more inclined than females to believe hackers are targeting them.

### Do you consider yourself a target for cybercriminals? (by gender)

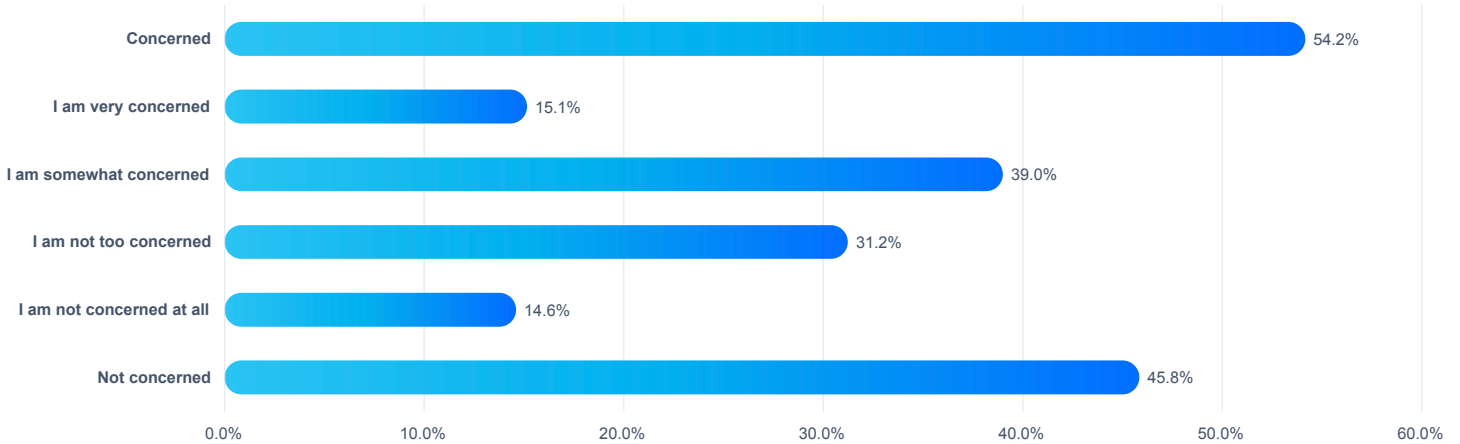


## How concerned are you about being doxxed?

Finally, we asked participants if they were concerned about being doxxed, which was explained as the search for and publishing of private or identifying information about an individual on the internet, typically with malicious intent.

More than half (54.2%) of those surveyed said they are concerned about being doxxed and, of those, 15.1% are very concerned. 45.8% are not concerned and, of those, 14.6% aren't concerned at all.

### How concerned are you about being doxxed?

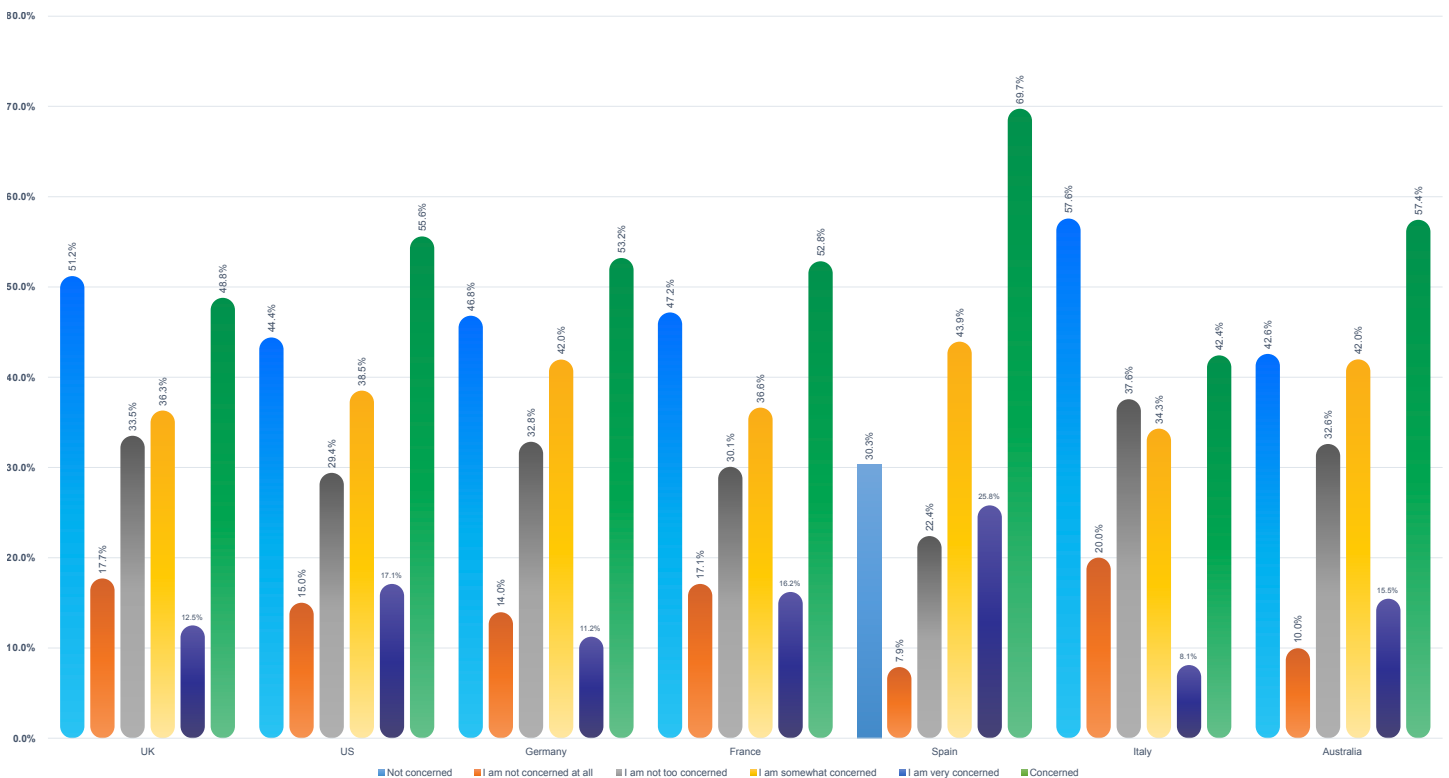


\*'I am very concerned' and 'I am somewhat concerned' answers combined.

Interestingly, the responses to this question do not coincide with a similar question "What are you most concerned about protecting from a hacker?" Preventing doxxing/extortion ranked low, at 5.4%, along with social media accounts (4.88%) and health information (3.9%) when compared to the top response of financial information (47.8%). Respondents are seemingly more concerned about being doxxed than actually preventing it.

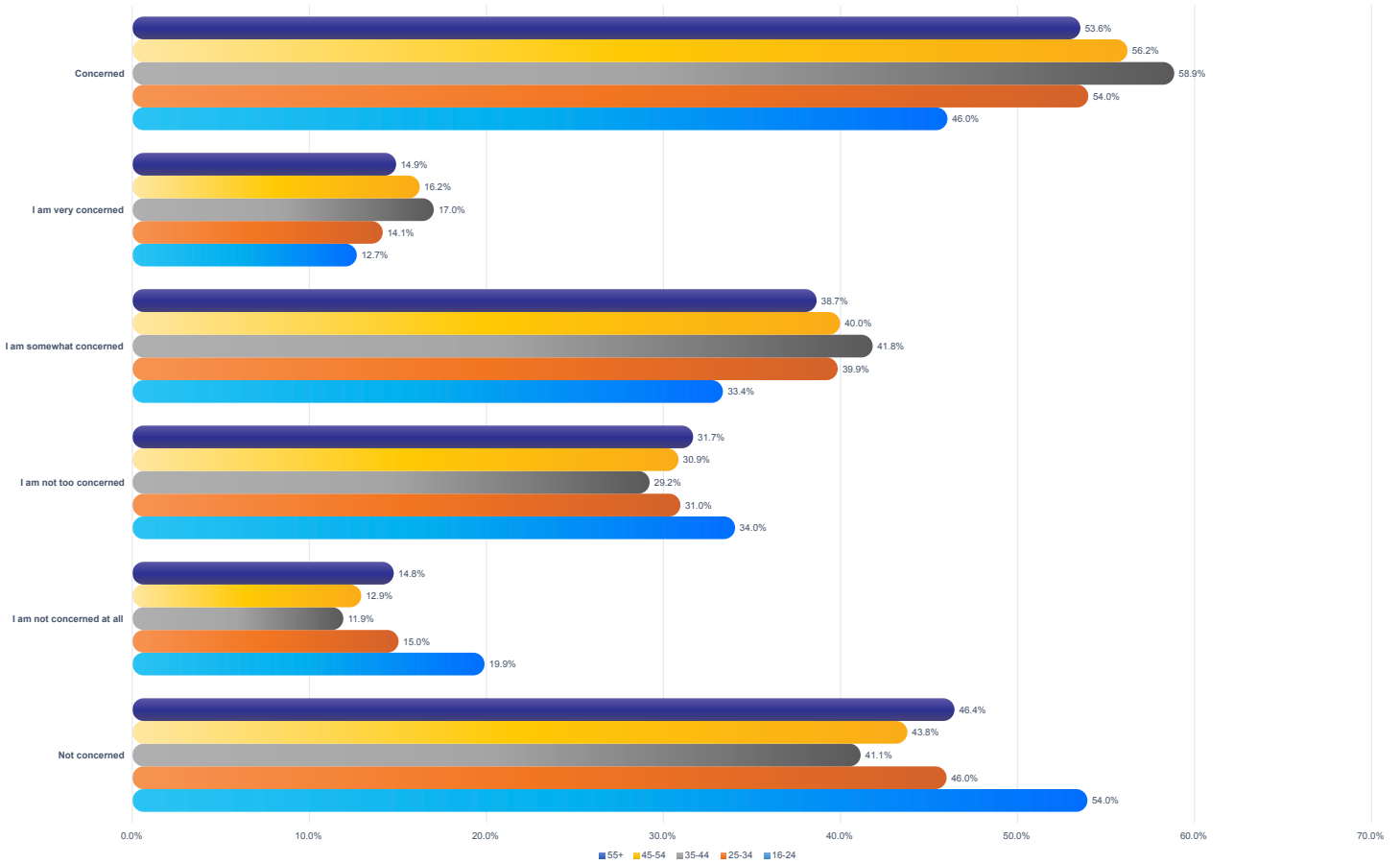
Respondents in Spain were most concerned about being doxxed (70%) while 42% respondents in Italy said the same.

### How concerned are you about being doxxed? (by region)



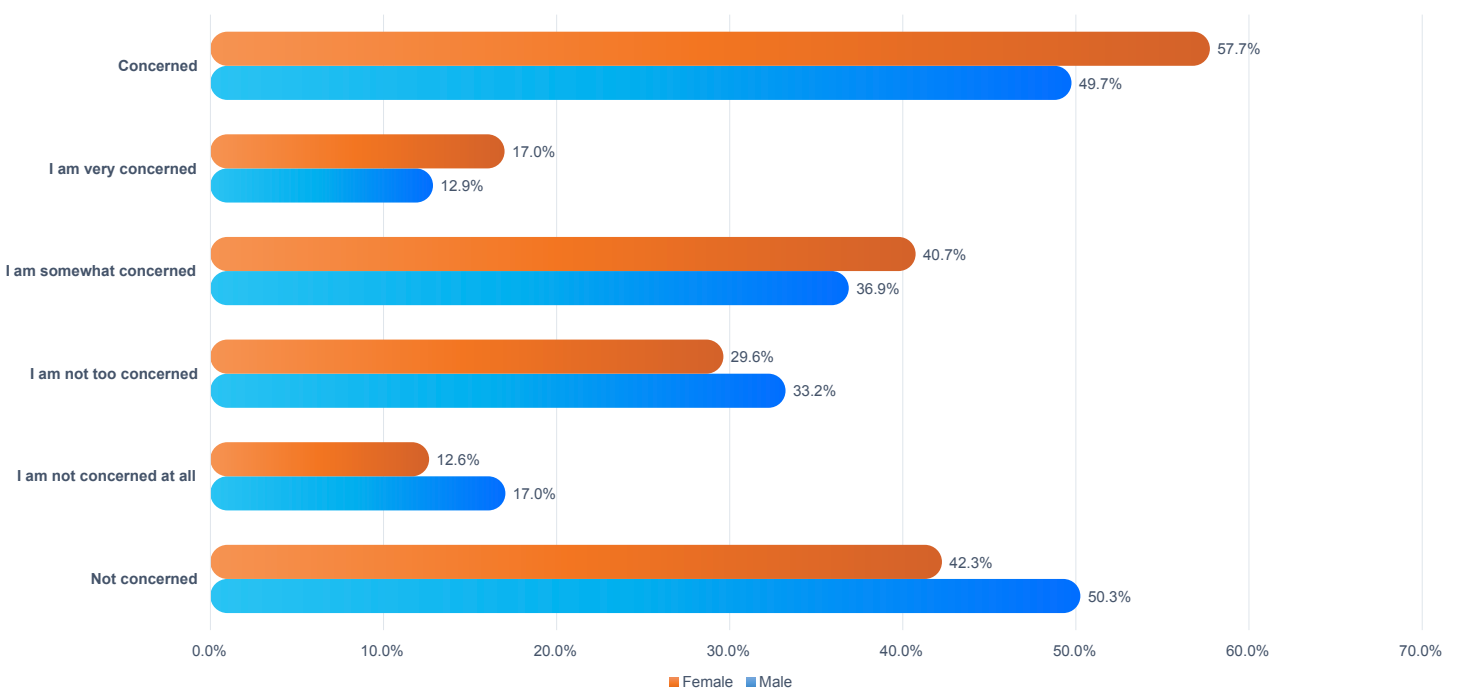
The results are similar across all age groups.

### How concerned are you about being doxxed? (by age)



Gender-wise, females (57.7%) seem more concerned about being doxxed than males (49.7%). Doxxing being a targeted action, the results somewhat contradict answers from a previous question about targeted hacker attacks, where males were actually more concerned than females that they might be targeted with malicious intent.

### How concerned are you about being doxxed? (by gender)



## Conclusion

The findings in this survey indicate that consumers across the globe are becoming increasingly aware of threats targeting them online, but that complacency and applying cybersecurity best practices remains major issues. For example, more than a third of consumers admit to writing down their passwords and half don't use a security solution on their mobile phones even though they conduct sensitive transactions with it.

Management of online accounts remains a problem, with more than a third of consumers admitting to writing down their passwords. Those who can recognize a scam are more likely to have experienced one, while those who can't recognize a scam have likely suffered one without knowing. And a quarter consider themselves a target for cybercriminals. In addition, most of the respondents surveyed are concerned with the rapid rise of AI and its implications for security and privacy.

As the attack surface continues to expand and cyberthreats become more sophisticated and frequent, consumers must apply basic precautions, common sense, and cybersecurity technologies to help protect their digital lifestyles. Bitdefender offers complete protection for Windows, Mac, iPhone, and Android against online threats including email and text messaging scams, malware, identity theft, threats to privacy and more. Learn more at <https://www.bitdefender.com/solutions/>.