

## YouGov Survey Results

Sample Size: 2130

Fieldwork: 17th - 18th March 2011

On average how many times a month, if at all, do you pay for goods/ services online?

	Total	Gender		Age					Social Grade		Region						
	Base	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland
Unweighted Base	2130	996	1134	184	283	330	359	974	1273	857	473	338	215	262	541	114	187
<b>All GB Adults</b>	2130	1022	1108	256	345	398	385	746	1172	958	524	349	204	273	488	106	185
Never	5%	4%	6%	4%	4%	3%	6%	6%	4%	7%	5%	4%	5%	5%	6%	4%	5%
Less than once a month	25%	25%	24%	23%	13%	18%	27%	32%	23%	26%	24%	23%	24%	25%	26%	21%	26%
1 or 2 times a month	32%	31%	32%	33%	36%	27%	29%	33%	31%	32%	33%	30%	38%	29%	30%	31%	30%
3 or 4 times a month	20%	20%	20%	22%	25%	25%	20%	15%	21%	19%	21%	21%	18%	21%	20%	13%	21%
5 or 6 times a month	9%	10%	9%	7%	11%	11%	11%	7%	11%	7%	7%	11%	9%	8%	9%	12%	10%
7 or 8 times a month	3%	3%	3%	6%	1%	5%	2%	3%	3%	3%	3%	4%	1%	3%	3%	6%	3%
9 or 10 times a month	3%	3%	3%	2%	3%	4%	3%	1%	3%	2%	1%	3%	4%	3%	4%	2%	2%
More than 10 times a month	4%	5%	3%	2%	7%	7%	2%	3%	5%	3%	4%	4%	1%	7%	3%	9%	4%

Would being able to see your account balance/ funds included in the process of making a purchase online make you more or less likely to complete the purchase?

	2029	957	1072	176	272	319	341	921	1227	802	451	326	203	249	512	109	179
Unweighted Base	2029	957	1072	176	272	319	341	921	1227	802	451	326	203	249	512	109	179
<b>All GB Adults Who Have Bought Goods Online</b>	2023	981	1042	246	332	385	360	699	1128	895	497	335	194	260	457	103	176
Much more likely	8%	8%	8%	8%	9%	9%	7%	7%	7%	9%	7%	7%	8%	12%	8%	12%	4%
A little bit more likely	15%	16%	14%	22%	20%	14%	16%	11%	14%	16%	16%	16%	12%	19%	12%	13%	18%
Neither more nor less likely	56%	57%	54%	40%	49%	57%	61%	62%	60%	51%	58%	56%	56%	49%	59%	51%	56%
A little bit less likely	7%	5%	8%	17%	9%	7%	3%	4%	6%	7%	6%	6%	8%	7%	6%	8%	8%
Much Less likely	6%	5%	7%	3%	6%	6%	5%	7%	7%	5%	7%	5%	5%	7%	6%	7%	4%
Don't know	9%	8%	9%	10%	7%	8%	9%	10%	7%	11%	7%	10%	12%	6%	10%	9%	11%

Certain methods of online payment include a processing fee/ surcharge... Does this ever discourage you from using these online payment methods?

	2029	957	1072	176	272	319	341	921	1227	802	451	326	203	249	512	109	179
Unweighted Base	2029	957	1072	176	272	319	341	921	1227	802	451	326	203	249	512	109	179
<b>All GB Adults Who Have Bought Goods Online</b>	2023	981	1042	246	332	385	360	699	1128	895	497	335	194	260	457	103	176
Yes, this discourages me a lot	56%	56%	55%	43%	51%	56%	61%	59%	58%	53%	60%	54%	56%	57%	55%	47%	50%
Yes, this discourages me a little	31%	30%	32%	39%	37%	32%	27%	27%	32%	30%	28%	32%	31%	32%	32%	35%	33%
No, this doesn't discourage me	4%	4%	5%	2%	6%	5%	4%	4%	3%	5%	2%	5%	8%	4%	4%	3%	7%
Not applicable – I don't use any method of payment were a processing fee/ surcharge is added	8%	8%	8%	10%	5%	5%	7%	10%	7%	9%	8%	8%	4%	7%	8%	9%	9%
Don't know	1%	2%	1%	6%	1%	1%	1%	0%	0%	2%	2%	1%	-	0%	1%	7%	1%

Sample Size: 2130  
Fieldwork: 17th - 18th March 2011

Total	Gender		Age					Social Grade		Region						
Base	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland

To what extent do you agree or disagree with the following statement? I am concerned about security when paying for goods/ services online

	Unweighted Base	2029	957	1072	176	272	319	341	921	1227	802	451	326	203	249	512	109	179
<b>All GB Adults Who Have Bought Goods Online</b>	<b>2023</b>	<b>981</b>	<b>1042</b>	<b>246</b>	<b>332</b>	<b>385</b>	<b>360</b>	<b>699</b>	<b>1128</b>	<b>895</b>	<b>497</b>	<b>335</b>	<b>194</b>	<b>260</b>	<b>457</b>	<b>103</b>	<b>176</b>	
Strongly agree	21%	19%	23%	16%	13%	21%	22%	27%	22%	21%	23%	19%	23%	24%	17%	21%	23%	
Agree	48%	47%	48%	44%	49%	50%	47%	47%	50%	45%	49%	47%	42%	51%	51%	45%	38%	
Neither agree nor disagree	17%	17%	17%	18%	22%	16%	16%	15%	16%	19%	14%	16%	22%	15%	16%	20%	26%	
Disagree	12%	13%	11%	18%	14%	11%	13%	9%	11%	13%	11%	16%	11%	9%	14%	11%	11%	
Strongly disagree	1%	2%	1%	2%	1%	2%	2%	1%	2%	1%	1%	1%	1%	2%	2%	2%	2%	
Don't know	0%	1%	0%	2%	1%	0%	0%	-	0%	1%	0%	1%	-	-	0%	1%	1%	

As an estimate, how many times, if any, in the past year (i.e. since March 2010) have you abandoned an online purchase (i.e. started the payment process and then decided against it) due to concerns about the security of paying online?

	Unweighted Base	2029	957	1072	176	272	319	341	921	1227	802	451	326	203	249	512	109	179
<b>All GB Adults Who Have Bought Goods Online</b>	<b>2023</b>	<b>981</b>	<b>1042</b>	<b>246</b>	<b>332</b>	<b>385</b>	<b>360</b>	<b>699</b>	<b>1128</b>	<b>895</b>	<b>497</b>	<b>335</b>	<b>194</b>	<b>260</b>	<b>457</b>	<b>103</b>	<b>176</b>	
Never	40%	41%	39%	37%	37%	37%	42%	44%	41%	39%	38%	43%	43%	35%	43%	36%	39%	
1 or 2 times	39%	36%	42%	37%	39%	40%	42%	38%	40%	39%	41%	36%	31%	46%	41%	36%	37%	
3 to 5 times	11%	12%	10%	11%	12%	12%	8%	11%	11%	11%	10%	11%	13%	12%	9%	15%	14%	
6 to 10 times	3%	4%	2%	4%	4%	4%	3%	2%	3%	3%	3%	3%	4%	3%	3%	1%	2%	
More than 10 times	1%	2%	1%	2%	2%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	-	0%	
Don't know	6%	6%	6%	9%	6%	6%	4%	4%	4%	8%	7%	5%	8%	2%	3%	12%	7%	

Which TWO, if any, of the following payment methods do you think are MOST secure when paying with them online? (Please tick up to two options)

	Unweighted Base	2029	957	1072	176	272	319	341	921	1227	802	451	326	203	249	512	109	179
<b>All GB Adults Who Have Bought Goods Online</b>	<b>2023</b>	<b>981</b>	<b>1042</b>	<b>246</b>	<b>332</b>	<b>385</b>	<b>360</b>	<b>699</b>	<b>1128</b>	<b>895</b>	<b>497</b>	<b>335</b>	<b>194</b>	<b>260</b>	<b>457</b>	<b>103</b>	<b>176</b>	
Credit Cards	43%	46%	41%	29%	49%	49%	43%	42%	49%	35%	40%	42%	49%	39%	44%	42%	52%	
Bank Debit Cards	20%	23%	18%	29%	18%	18%	20%	20%	17%	24%	21%	19%	21%	22%	19%	20%	22%	
PayPal	62%	58%	66%	68%	64%	59%	62%	61%	61%	63%	63%	66%	58%	56%	63%	56%	66%	
Online Direct Debit (e.g. a monthly payment set up to be paid directly from your bank account, etc.)	20%	21%	20%	15%	18%	19%	20%	24%	20%	21%	19%	22%	22%	22%	21%	20%	17%	
Prepaid Card (i.e. a credit card with a limit based on the security deposit that the account holder has paid)	14%	13%	14%	14%	12%	14%	17%	12%	14%	13%	13%	14%	9%	16%	14%	18%	13%	
None of these	3%	4%	3%	2%	4%	3%	2%	4%	2%	4%	4%	2%	2%	3%	3%	3%	3%	
Don't know	6%	5%	7%	10%	6%	5%	6%	6%	6%	7%	6%	8%	5%	6%	7%	9%	4%	

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Total	Gender		Age					Social Grade		Region						
Base	Male	Female	18 to 24	25 to 34	35 to 44	45 to 54	55+	ABC1	C2DE	North	Midlands	East	London	South	Wales	Scotland

Have you ever been a victim of online financial fraud? (Please tick the option that BEST applies)

	2029	957	1072	176	272	319	341	921	1227	802	451	326	203	249	512	109	179
Unweighted Base	2023	981	1042	246	332	385	360	699	1128	895	497	335	194	260	457	103	176
All GB Adults Who Have Bought Goods Online	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	2%	0%	1%	2%	1%	1%	1%
Yes, and I lost large sums of money	15%	16%	14%	9%	16%	19%	15%	15%	17%	12%	15%	13%	12%	17%	17%	15%	14%
Yes, but my bank covered the costs	5%	5%	4%	3%	5%	7%	4%	5%	5%	5%	4%	4%	6%	4%	6%	2%	10%
Yes, but I lost a small amount of money only	67%	64%	69%	62%	63%	64%	68%	70%	67%	66%	67%	70%	71%	66%	64%	68%	60%
No, this has never happened to me, but it is something that concerns me	10%	11%	9%	19%	11%	8%	9%	8%	8%	12%	9%	11%	8%	10%	10%	9%	13%
No, this has never happened to me and doesn't concern me	3%	3%	2%	6%	3%	1%	3%	2%	2%	3%	3%	3%	2%	2%	2%	4%	2%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

In the past year (i.e. since March 2010), how many times, if at all, have you abandoned an online purchase due to the time or difficulty involved in the payment process or because you forgot your login info?

	2029	957	1072	176	272	319	341	921	1227	802	451	326	203	249	512	109	179
Unweighted Base	2023	981	1042	246	332	385	360	699	1128	895	497	335	194	260	457	103	176
All GB Adults Who Have Bought Goods Online	36%	32%	39%	38%	34%	33%	36%	37%	37%	34%	35%	37%	34%	33%	38%	31%	37%
1 to 2 times	20%	19%	20%	22%	20%	21%	17%	19%	22%	17%	18%	17%	20%	24%	19%	25%	19%
3 to 5 times	6%	6%	5%	3%	7%	8%	6%	4%	6%	5%	5%	5%	6%	7%	4%	6%	6%
6 to 10 times	3%	3%	3%	3%	4%	5%	3%	2%	4%	2%	3%	3%	4%	4%	3%	2%	1%
More than 10 times	31%	34%	28%	27%	27%	29%	32%	34%	28%	35%	33%	30%	31%	26%	32%	27%	35%
Not applicable – I have not abandoned any online purchases for these reasons in the last year	5%	6%	5%	7%	7%	4%	5%	4%	4%	7%	6%	7%	5%	5%	4%	9%	3%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Do you have access to your bank account online?

	2029	957	1072	176	272	319	341	921	1227	802	451	326	203	249	512	109	179
Unweighted Base	2023	981	1042	246	332	385	360	699	1128	895	497	335	194	260	457	103	176
All GB Adults Who Have Bought Goods Online	85%	85%	85%	77%	91%	89%	85%	83%	87%	83%	83%	85%	89%	84%	87%	84%	84%
Yes, I do	13%	13%	14%	17%	7%	11%	14%	17%	12%	15%	15%	12%	10%	14%	12%	14%	15%
No, I don't	1%	2%	1%	6%	2%	0%	1%	1%	1%	2%	2%	3%	0%	2%	0%	2%	1%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

How much more or less secure, if at all, would you feel if your bank provided a payment option that allowed you to pay for goods online directly from your online banking account, without sharing account information with the merchant?

	1736	824	912	140	252	285	291	768	1075	661	372	277	182	212	450	94	149
Unweighted Base	1723	834	888	190	302	344	308	579	981	741	413	285	174	219	398	86	148
All GB Adults Who Have Bought Goods Online and Have Access to an Online Bank Account	35%	35%	34%	32%	24%	38%	37%	38%	33%	37%	37%	39%	30%	31%	34%	28%	32%
A lot more secure	37%	37%	37%	42%	45%	35%	36%	33%	38%	36%	36%	37%	39%	36%	36%	38%	42%
A little more secure	16%	16%	16%	15%	17%	15%	15%	17%	17%	15%	14%	16%	20%	18%	15%	18%	14%
Neither more nor less secure	3%	3%	4%	3%	4%	5%	2%	2%	4%	2%	4%	2%	2%	4%	4%	6%	3%
A little less secure	2%	2%	2%	2%	3%	2%	1%	2%	2%	2%	1%	2%	3%	2%	2%	2%	1%
A lot less secure	7%	7%	8%	5%	7%	5%	8%	8%	7%	8%	8%	4%	6%	8%	8%	7%	8%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-