

Questionnaire Consumer Survey

S0.1. Do you wish to take part in this survey?

1. Yes
2. No

If code 1 ('yes') – continue with survey

If code 2 ('no') – thank and terminate.

S0. How often, if at all, do you personally use the Internet?

Single answer

1. Daily
2. Weekly
3. Monthly
4. Less often than once a month
5. Never
98. Don't know (do not prompt)
99. Refusal (do not prompt)

If codes 4-99, thank and terminate

S1. Gender

Single answer

(Do not ask – mark as appropriate)

1. Male
2. Female

S2. How old are you?

.... Years old

99. Refusal (do not prompt)

If refusal (code 99) – prompt “and can you tell me which of the following age categories you belong to”?

1. 18-20
2. 21-30
3. 31-40
4. 41-50
5. 51-60
6. 61-70
7. 70+
99. Refusal (do not prompt)

If code 99, thank and terminate

S3. In which region of [COUNTRY] do you live?

To be adapted by country

99. Refusal (do not prompt)

If code 99, thank and terminate

S4. What is your postal code?

..... (insert postal code)

99. Refusal (do not prompt)

The following questions are about your internet use habits

[1 | All] Q3. How often do you personally use the Internet for each of the following activities?

Single answer for each

1. Daily
2. Weekly
3. Monthly
4. Less often than once a month
5. Never
98. Don't know (do not read out)
99. Refusal (do not read out)

1. Reading and writing emails
2. Social networking (for example, Facebook or Twitter)
3. Searching for information and prices of products and services
4. Purchasing products or services
5. Selling products or services
6. Checking the balance on your bank account
7. Making money transfers

[1 | All] Q16. To which extent do you agree or disagree with each of the following statements.

Please indicate your answer by selecting a number from 0 to 10, where **0 corresponds to Strongly Disagree** and **10 corresponds to Strongly Agree**

Single answer for each

98. Don't know (do not prompt)
99. Refusal (do not prompt)

1. I think online shopping is more convenient than going to a physical store
2. I can save money by purchasing products and services online (rather than from stores).
3. I can save time by purchasing products and services online (rather than from stores).
4. I enjoy shopping for products in physical stores.
5. I find the process of purchasing goods and services online complicated.

The following questions are about purchasing goods and services online

[Shoppers] Q5a. How much money have you spend personally for the following products and services during the last 12 months?

Single answer for each

1. Nothing
2. 1 – 25€
3. 26 – 100€
4. 101 – 500€
5. 501 – 1000€
6. More than 1000€
98. Don't know (do not read out)
99. Refusal (do not read out)

1. Clothing/footwear/accessories
2. Books
3. Other entertainment products (such as films, music,, or video games)
4. Computer software (including Apps)
5. Event tickets (sports, entertainment etc.)
6. Second hand products from online marketplaces (such as ebay)

Single answer for each

[Shoppers] Q5b. Now thinking about more expensive products. How much money have you spend personally for any of the following products and services during the last 12 months?

1. Nothing
2. 1 – 100€
3. 101 – 500€
4. 501 – 1001€
5. 1001 – 5000€
6. More than 5000€
100. Don't know (do not read out)
101. Refusal (do not read out)

7. Electronics (e.g. computers, tablets, mobile phones, computer hardware, camera etc.)
8. Furniture and household articles
9. Travel tickets or vacation packages (such as flights, hotels, tours etc.)
10. Other products/services

[Shoppers] Q14. To which extent do you agree or disagree with each of the following statements. Please indicate your answer by selecting a number from 0 to 10, where **0 corresponds to Strongly Disagree** and **10 corresponds to Strongly Agree**

Single answer for each

1. I often buy products from websites I have not heard of before.
2. I prefer buying products from familiar, trusted websites.
3. I generally avoid purchasing products and services from online shops in other countries.
4. It has happened that I cancel an online purchase during the ordering process, due to security concerns.
5. I avoid shopping at online market places
6. If possible I avoid payment methods

Only to those who never make any online purchases (code 4-99 for all items in Q5)

The following questions are about your attitude concerning purchasing goods and services online

[1|All] QXX. To which extent do you agree or disagree with each of the following statements.

Please indicate your answer by selecting a number from 0 to 10, where **0 corresponds to Strongly Disagree** and **10 corresponds to Strongly Agree**

6. I often find a product I like online, and then purchase it in the physical shop.
7. Returning items bought online is difficult.
8. I find it difficult to find the products/services I am looking for online.
9. I think online shopping is more convenient than going to a physical store
10. I enjoy shopping for products in physical stores.
11. I like to test/try products before purchasing them.
12. I can save money by purchasing products and services online (rather than from stores).
13. I can save time by purchasing products and services online (rather than from stores).
14. I find the process of purchasing goods and services online complicated.

[Non-shoppers] Q17. Which are the main reasons for which you do not purchase any goods and services online? Please name up to three reasons, in order of their importance (starting with the most important, and ending with the least important).

Several answers possible – do not prompt

1. I do not know how to
2. The process is too complicated
3. I prefer trying/testing products before purchasing them
4. I enjoy shopping in 'physical' stores more
5. Prices are more difficult to compare online
6. Products are more expensive if purchased online
7. It is difficult to find the products and services I am looking for
8. Fear of having my products getting lost in the delivery process
9. Fear of products/services being different than advertised
10. Risk of damaged/defective products
11. Uncertainty about return policy
12. Fear of products/services being delivered later than foreseen
13. Uncertainty about security of my personal information.

To all

The following questions are about online banking

Q20. To which extent do you agree or disagree with the following statements about online banking? By online banking we mean checking the balance on your account online, or making online money transfers.

Please indicate your answer by selecting a number from 0 to 10, where **0 corresponds to Strongly Disagree** and **10 corresponds to Strongly Agree**

.....

Single answer for each

1. Don't know (do not prompt)
2. Refusal (do not prompt)
3. Not applicable (do not prompt)

1. I find it easy to use the Internet for online banking.
2. I can save money by using online banking
3. I can save time by using online banking
4. I trust my bank's online security measures.
5. I am worried about the security of my personal information when using online banking.
6. I am more worried about the security of my information when using online banking from a mobile phone than from a computer.
7. Online banking can be complicated.
8. Using online banking for paying bills is more convenient than going to the branch.

If code 1-4 in items 5 or 6 of Q3, go to Q19.1. Else go to Q19.2

[Bankers] Q19.1. Thinking of all bank transactions you have made during the past 12 months, what proportion of them would you say were conducted online?

Single answer

1. Fewer than half
2. Half or more
3. All/nearly all
98. Don't know (do not prompt)
99. Refusal (do not prompt)

Only to those who do not use online banking (code 5-99 in items 5 and 6 of Q3)

[Non-bankers] Q19.2. Which are the main reasons for which you do not use online banking? By online banking we mean checking the balance on your account online, or making online money transfers (e.g. to friends, family, for paying bills etc.). Please name up to three reasons, in order of their importance (starting with the most important, and ending with the least important).

Several answers possible – do not prompt

1. I do not know how to
2. The process is too complicated
3. I enjoy going to the 'physical' branches
4. Online banking is more expensive than offline banking
5. I did not find products and services I am looking for
6. Uncertainty about security of my personal information
7. Afraid that my account becomes compromised
8. Other

To all

The following questions are about Internet security measures

[1|All] Q21. How informed do you consider yourself to be about each of the following:

Single answer for each

1. I have heard about it and know what it is
2. I have heard about it but I don't know what it is
3. I have never heard about it
4. Refusal (do not prompt)

1. Firewall
2. Malware
3. Quantum Security
4. [DE] "Bundesamt für Sicherheit in der IT" BSI (national example for government body aiming at informing the public about cybercrime)
5. BitCoin

[1|All] Q22. Generally speaking, how worried are you that one of the following things happens to you? Please indicate your answer by selecting a number from 0 to 10, where **0 corresponds to Not worried at all** and **10 corresponds to Very worried**.

.....

Single answer for each

1. Don't know (do not prompt)
2. Not applicable (do not prompt)
3. Refusal (do not prompt)

1. Falling for phishing emails (that is, an email which directs you to a fraudulent website where your personal details, such as password or credit card number are requested).
2. Having viruses/malware on your computer
3. Someone accessing documents, photos or other information which is stored on your computer
4. Someone gaining access to your social networking account password (e.g. Facebook, Google +)
5. Someone getting access to your email password
6. Someone getting access to one of your online shopping accounts (e.g. Amazon)
7. Someone getting access to your online bank account password
8. Someone getting access to your bank card security numbers.
9. Someone getting access to your PayPal password.
10. Someone getting access to your cloud storage account (e.g. Dropbox etc.)

[1|All] Q23. Thinking of the past 5 years, have you ever personally experienced any of the following?

1. Yes
2. No
3. Don't know (do not prompt)
4. Refusal (do not prompt)

Several answers possible

1. Products or services which you have purchased online not being delivered
2. Products which you have purchased online being defective
3. Products or services which you have purchased online being of lower quality than advertised
4. Someone getting access to your online shopping account (e.g. Amazon etc.), to buy something in your name.
5. Someone getting access to your bank account password (to buy something in your name, take money from your account, open a credit etc.)
6. Someone getting access to your bank card security numbers (to buy something in your name, take money from your account, open a credit etc.)
7. Someone getting access to your PayPal password, to buy something in your name.
8. Someone extorting money from you to recover an account or access to your computer
9. Transferring money to a fraudulent website after falling for phishing emails (that is, an email which directs you to a fraudulent website where your personal details are requested).

If code 1-3 in Q23, go to Q32B. else go to Q33

[1|Victims] Q32B. : And thinking of all these experiences you have just mentioned, how much money, if any at all, would you say you have lost due to these incidents during the past 5 years?

.... Euro – **interviewer, record exact number, and recode into categories**

1. 0 (I have not lost any money)
2. 1-10 Euro
3. 11-50 Euro
4. 51-100 Euro
5. 101-200 Euro
6. 201-500 Euro
7. 501-1000 Euro
8. 1001-5000 Euro
9. 5001-10000 Euro
10. More than 10000 Euro
98. Don't know
99. Refusal

[1|Victims] Q24. Thinking of these things you have listed, which of these was the most serious incident during the past 5 years? (by “serious” we mean the one which had the strongest impact on you, whether financial, personal, social or other).

Single answer

List: things selected in previous question.

[1|Victims] Q25. Thinking back at this incident, how did this impact you?

Several answers possible

1. I have lost money
2. It has caused me professional problems
3. It has caused me social/personal problems
4. It cost me time to deal with the problem
5. Other
6. Don't know
7. Refusal

If code 1 in q25 - financial loss

[1|Victims] Q26a. How much money would you say you have lost due to this incident altogether (including fees you may have had to pay, etc.)?

..... Euro – **interviewer, record exact number, and recode into categories**

Single answer – do not prompt

11. 1-10 Euro
12. 11-50 Euro
13. 51-100 Euro
14. 101-200 Euro

- 15. 201-500 Euro
- 16. 501-1000 Euro
- 17. 1001-5000 Euro
- 18. 5001-10000 Euro
- 19. More than 10000 Euro
- 100. Don't know
- 101. Refusal

[1|Victims] Q27. Have you reported the incident to anyone? If so, who?

Several answers possible

- 1. I have not reported the incident
- 2. Your Internet service provider
- 3. Your personal bank
- 4. Your insurance company
- 5. If shopping issue: The shop/retailer where you have purchased the product
- 6. Friend/family member/colleague
- 7. The police
- 8. Other
- 9. Don't know (do not prompt)
- 10. Refusal (do not prompt)

[1|Victims] Q28. Would you say that right now..

Single answer

- 1. The problem is fully solved
- 2. The problem is partially solved
- 3. The problem is unsolved
- 4. Problem too recent to be solved
- 5. Don't know (do not prompt)
- 6. Refusal (do not prompt)

if 1, 2 in q28

[1|Victims] Q30. And how long did it take until the problem got solved (please think of the total time period it took until the problem was solved).

Single answer – do not prompt

- 1. Less than one hour
- 2. One hour to less than two hours
- 3. Two hours to less than 5 hours
- 4. 5 hours to less than 12 hours
- 5. 12 hours to less than 2 days
- 6. 2 days to less than one week
- 7. One week to less than 2 weeks
- 8. 2 weeks to less than one month
- 9. One month to less than 2 months
- 10. Two months to less than three months

11. Three months to less than six months
12. Six months or more
13. The problem is still not solved
14. Don't know
15. Refusal

[1|Victims] Q29. How much time have you spent trying to solve the problem (please think of the total number of hours you have personally spent):

Single answer

1. Less than 1 hour
2. 1 hour to less than 10 hours
3. 10 to hours to less than 20 hours
4. 20 hours or more
5. I have not tried to solve the problem
6. Don't know
7. Refusal

If financial loss

[1|Victims] Q31. To what extent were you able to get your money back?

Single answer

1. Less than 25%
2. 25% to less than 50%
3. 50% to less than 75%
4. 75% to less than 100%
5. 100% or more
6. I was not able to recover any of the money so far
7. Don't know (do not prompt)
8. Refusal (do not prompt)

If financial loss

[victims] Q31.1. And still thinking about this incident, who do you think should be/should have been in charge of compensating you for the money you have lost?

Several answers possible – do not prompt

1. Your Internet service provider
2. Your personal bank
3. Your insurance company
4. Paypal
5. A website/shop (e.g. Amazon etc.)
6. The police
7. Other
8. Don't know (do not prompt)
9. Refusal (do not prompt)

[victims] Q31.2. And who do you think is mainly responsible for protecting you from this type of incidents?

Single answer – randomise items

1. Your country government
2. Your bank
3. Your Internet Service Provider
4. Websites you are purchasing from
5. Your insurance company
6. Software manufacturers
7. Yourself
8. Other

[1|Victims] Q32. Have you done any of the following, as a consequence of this incident?

Single answer for each

1. Yes
 2. No
 3. Not applicable
-
1. You have closed your PayPal account
 2. You stopped online banking
 3. You stopped online purchasing
 4. You try to avoid using online banking
 5. You try to avoid doing online purchasing
 6. You only purchase from familiar/well-known websites (EBay, Amazon etc.)
 7. You cancelled a purchase during the ordering process
 8. Other
 9. None of these
 10. Don't know
 11. Refusal

The following questions are about Internet security measures

To all:

[1 | All] Q33. Do the following statements apply to you:

1. Yes
2. No
3. Don't know
4. Not applicable

Single answer for each

1. I use one and the same password for all/most of my accounts (e.g. email, social networking, e-commerce websites etc.)
2. I use a different password for each of my accounts
3. I change my password(s) regularly
4. I use a password manager software or service
5. I avoid storing passwords in my browser
6. I do not open emails from people I don't know
7. I have anti-malware software installed on my computer (this includes anti-virus, spyware protection, firewall)
8. I am able to protect my computer from malware.
9. I have anti-malware software installed on my smartphone
10. I avoid storing personal information (files, photos etc.) on the cloud.
11. I keep informed about news and developments regarding Internet security measures
12. I feel safe when I go online
13. During the past 5 years, I have already had malware/viruses on my computer

[1 | All] Q35. Overall, during the past 5 years, how much money would you say you have spent on protective software (anti-malware for computer/smartphone, password manager etc.)?

.... Euro – **interviewer, record exact number, and recode into categories**

Single answer – do not prompt

1. 0 (I have not spent any money on protective software)
2. 1-10 Euro
3. 11-50 Euro
4. 51-100 Euro
5. 101-200 Euro
6. 201-500 Euro
7. 501-1000 Euro
8. 1001-5000 Euro
9. 5001-10000 Euro
10. More than 10000 Euro
102. Don't know
103. Refusal

[2|All] Q35a. And now, thinking of the past 12 months, how much time did you spend on buying, installing, learning defense technology/skills in the last year?

Single answer

1. Less than 1 hour
2. 1 hour to less than 10 hours
3. 10 to hours to less than 20 hours
4. 20 hours or more
5. No time at all
6. Don't know
7. Refusal

[All] Q.36 Please indicate the likelihood that you would engage in each of the following activity or behaviour. Please indicate your answer by selecting a number from 0 to 10, where **0 corresponds to Very Unlikely** and **10 corresponds to Very Likely**

1. 0 – very unlikely
2. 10 –very likely
3. Not applicable (do not prompt)
98. Don't know (do not prompt)
99. Refusal (do not prompt)

1. Revealing a friend's secret to someone else
2. Moving to a city far away from your extended family
3. Leaving your young children alone at home while running an errand
4. Walking home alone at night in an unsafe area of town
5. Not returning a wallet you found that contains € [or £ or kr.] 200
6. Driving a car without wearing a seat belt

Socio-demographic questions

S5. What is the highest level of education you have achieved?

Single answer

S6. Are you currently..

Single answer

1. Married/living as a couple
2. Widow(er)/divorced/separated
3. Single

S7. Are there any children living with you in your household?

Single answer

.... Children

S8. And including yourself, how many people aged 18 and older live in your household?

Single answer

.... People

S9. Are you currently...

Single answer

1. Working full time
2. Working part time
3. Responsible for taking care of affairs at home
4. Without any current occupation, not working
5. Student
6. Retired
7. Not in paid employment because of long term illness or disability
8. Seeking work
98. Don't know (do not prompt)
99. Refusal (do not prompt)

S11. Which of the following best describes the area where you live?

Single answer

1. A big city
2. The suburbs or outskirts of a big city
3. A town or a small city
4. A country village

5. A farm or home in the countryside
6. Other
98. Don't know (do not prompt)
99. Refusal (do not prompt)

S12. Which of the following comes closest to how you feel about your household's income nowadays?

Single answer

1. Living comfortably on present income
2. Coping on present income
3. Finding it difficult on present income
4. Finding it very difficult on present income
98. Don't know (do not prompt)
99. Refusal (do not prompt)