

# Living Secure

A global survey showcasing  
the **digital moments** that  
matter most **in 2023**



# CEO Welcome

Today almost everything we do is digital; we shop, exercise, work, socialize, relax and unwind, and all whilst being connected. So, when considering cyber security, our role becomes much more about securing digital moments than devices.

To help consumers fully protect their digital lives, we need to truly understand these moments. Only by immersing ourselves in people's lives and experiences can we give them the sense of security they need and deserve. It's this goal which has driven us to commission this important piece of research.

The 'Living Secure' survey collects insight from 7,000 people, in selected regions around the world, enabling us to create a comprehensive overview of digital moments in 2023.

The results of this survey are illuminating. They illustrate the online activities that make us feel vulnerable; they reveal the digital moments we value the most, and they highlight that social interactions are as important as they've ever been, even when they're taking place in the digital world.



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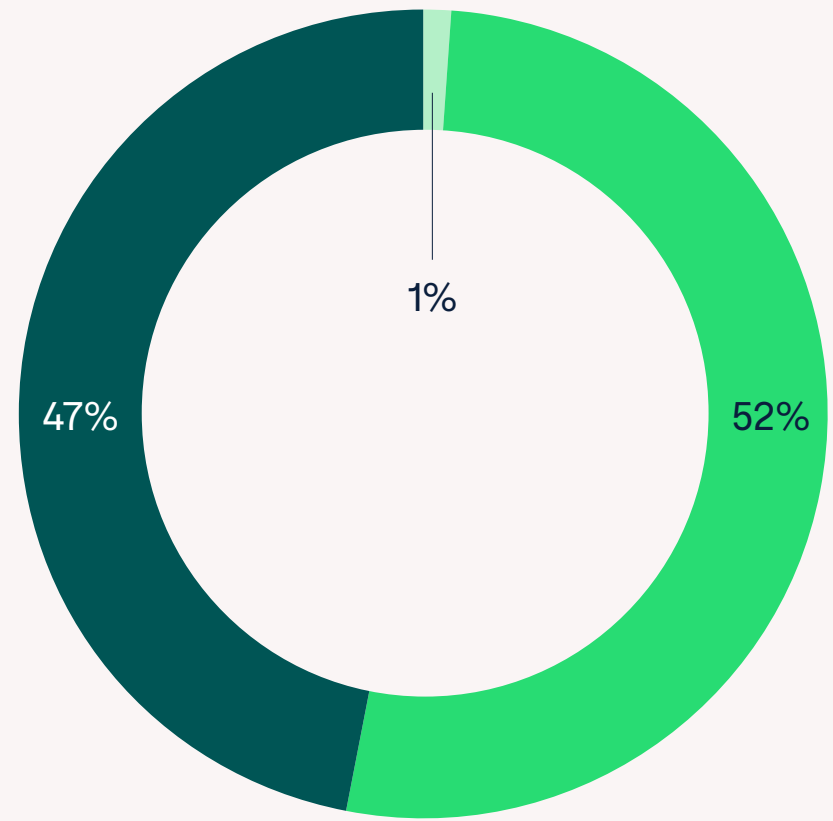
# Who we surveyed

Our lives are now punctuated by digital moments, whether that's sending emails, dating, working, or buying goods online. And to underscore how digitally connected our lives have become, the 'Living Secure' survey reveals the importance and impact of these moments.

According to our data, respondents spend an average of eight hours a day online (that's a third of their lives). This is more time than most people spend sleeping. And this data also shows that our digital experience is consistently split in half, between work and leisure.

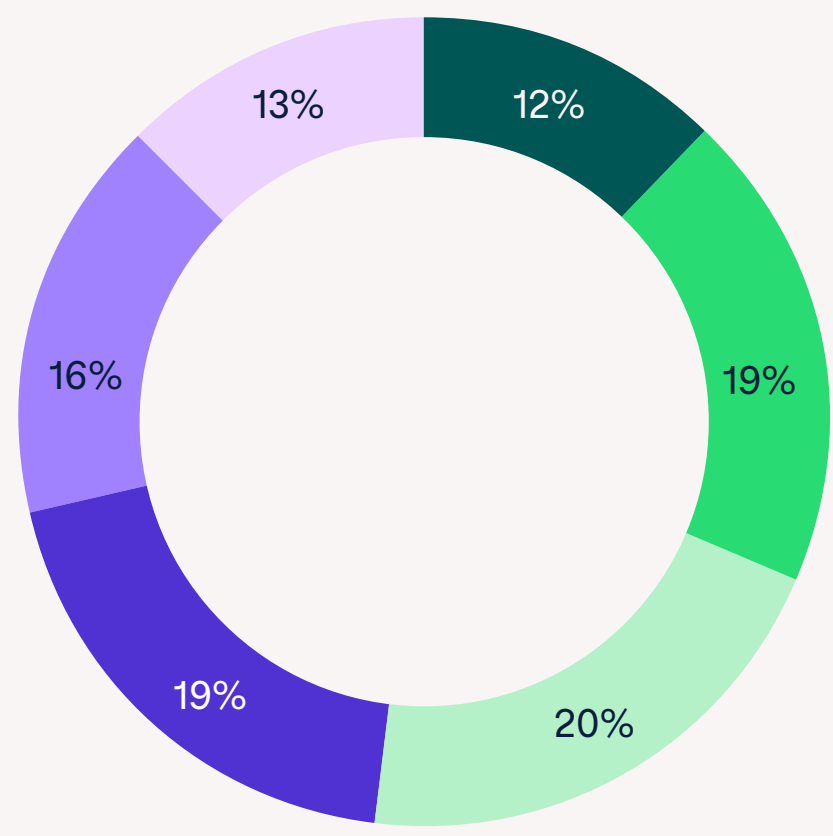
This increase in the amount of time we spend in the digital world has built up a tremendous amount of personal data, which our survey shows is incredibly important to people, illustrated by the fact that a majority of respondents around the globe (57%) said they would rather have their car stolen than their identity (see page 5).

However, despite the importance that digital moments occupy in our lives, the overwhelming majority of respondents (66%) said that they found cyber security too complex, with 51% responding that they had no idea if their devices were protected or not; an interesting statistic, given that 74% say they use security products on their computer (see page 5), suggesting a need for better education around cyber security.



**Gender**

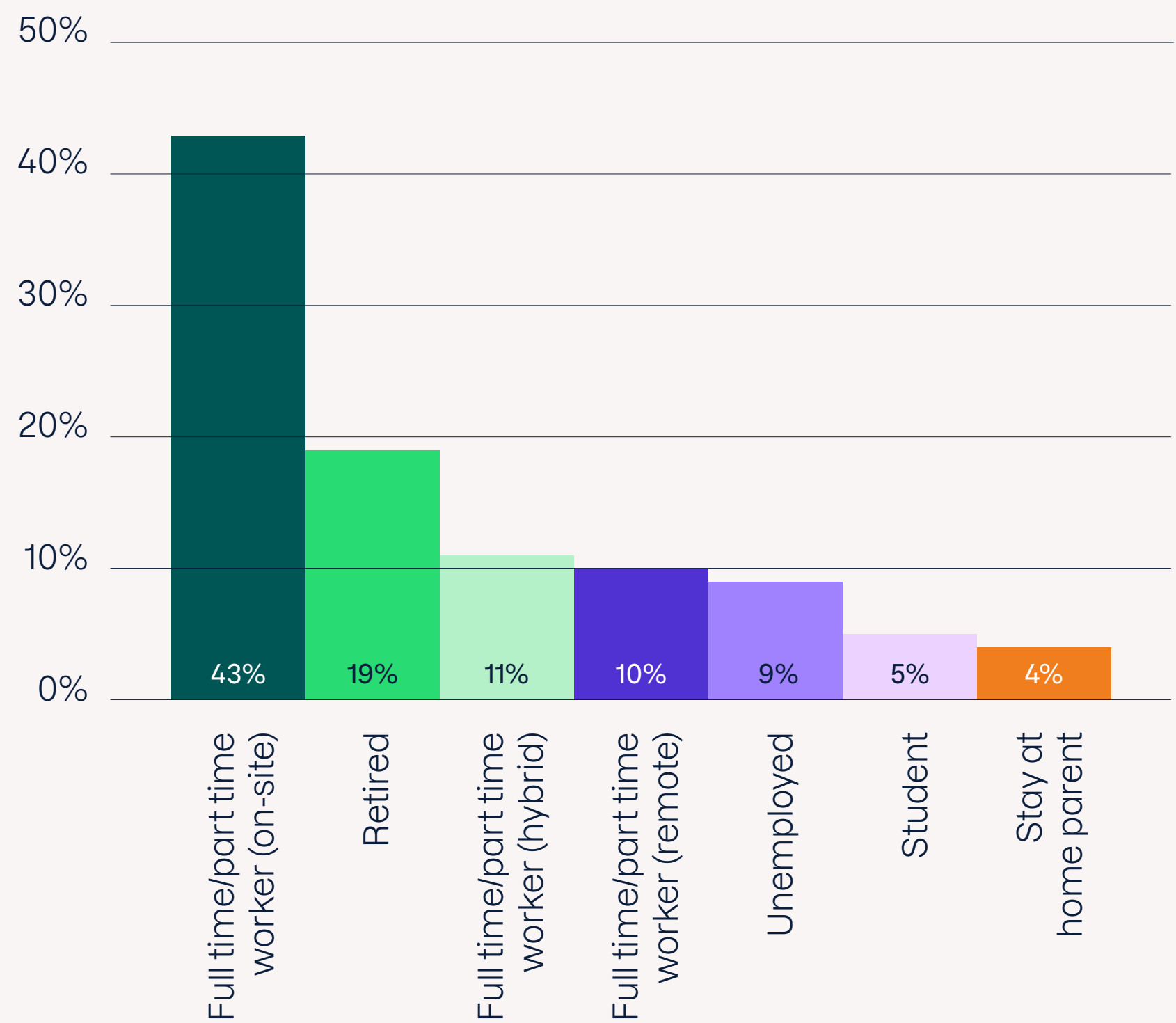
Male Female Other/Prefer not to say



**Age (years)**

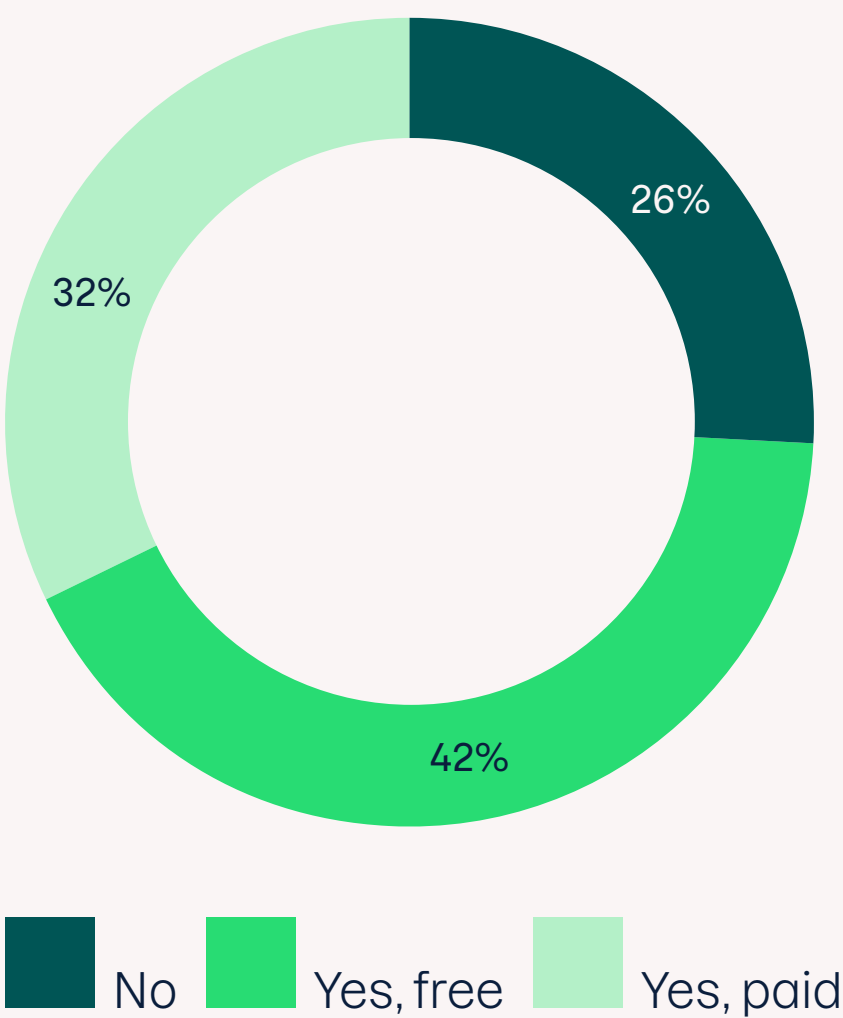
18-24 25-34 35-44 45-54 55-64 65-74

**Occupation**



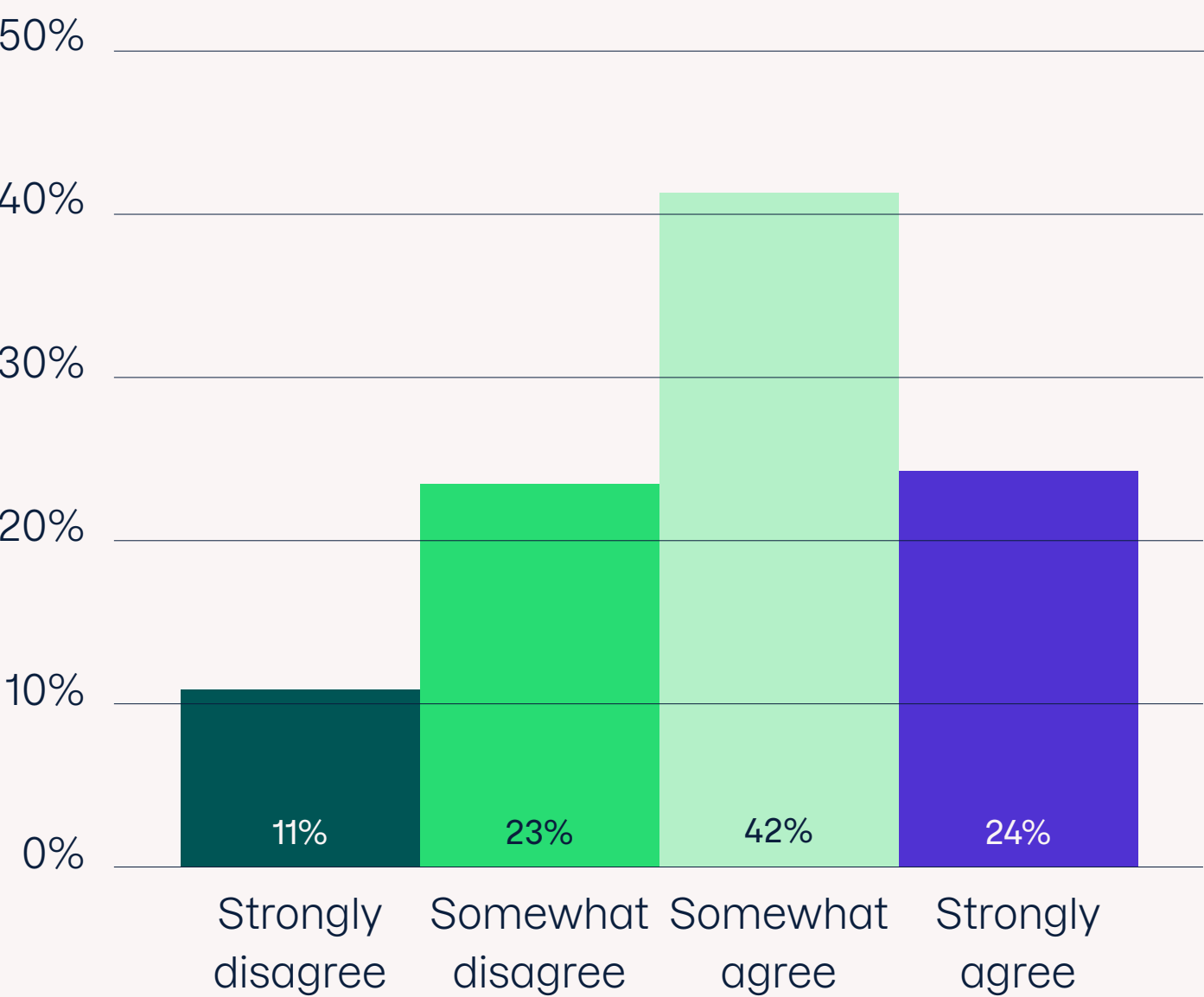
### Free vs paid security

We asked: “Do you have an internet security product in use?”



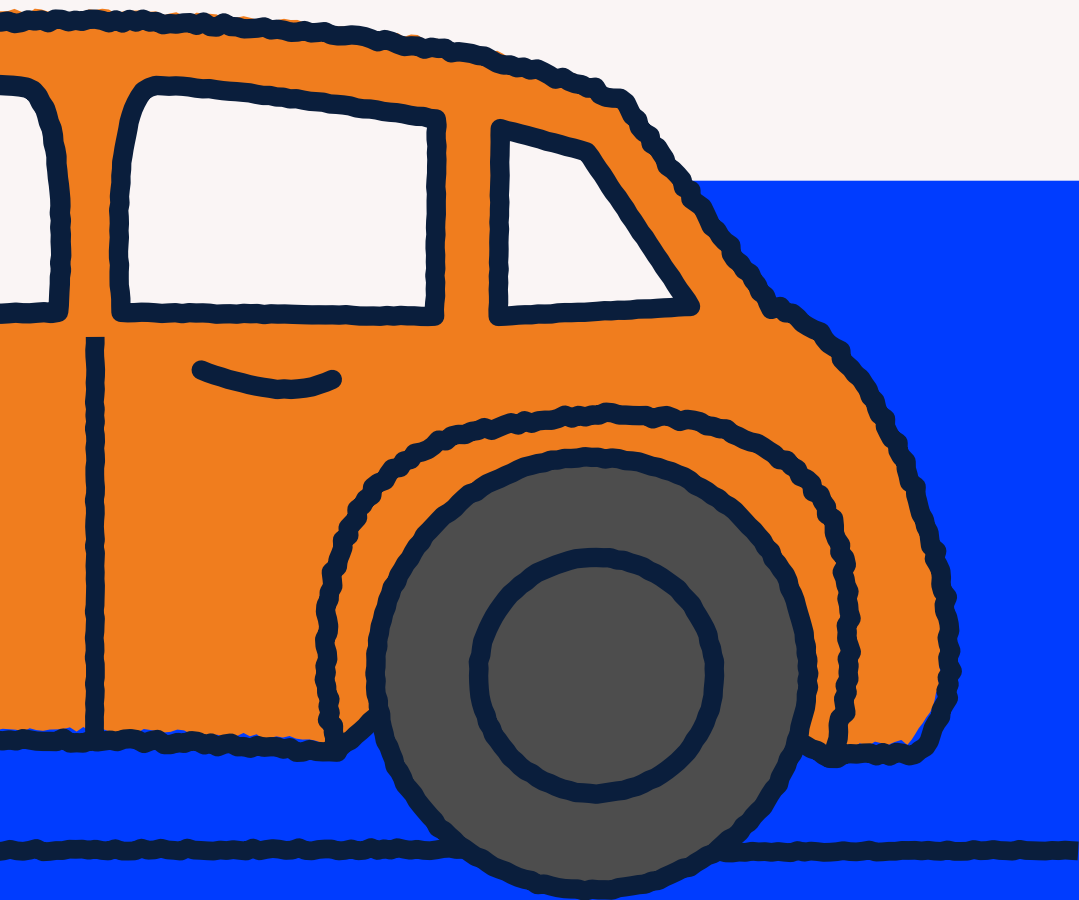
### A need for simpler cyber security

We asked people whether they agreed with the statement: “I find cyber security too complex.”

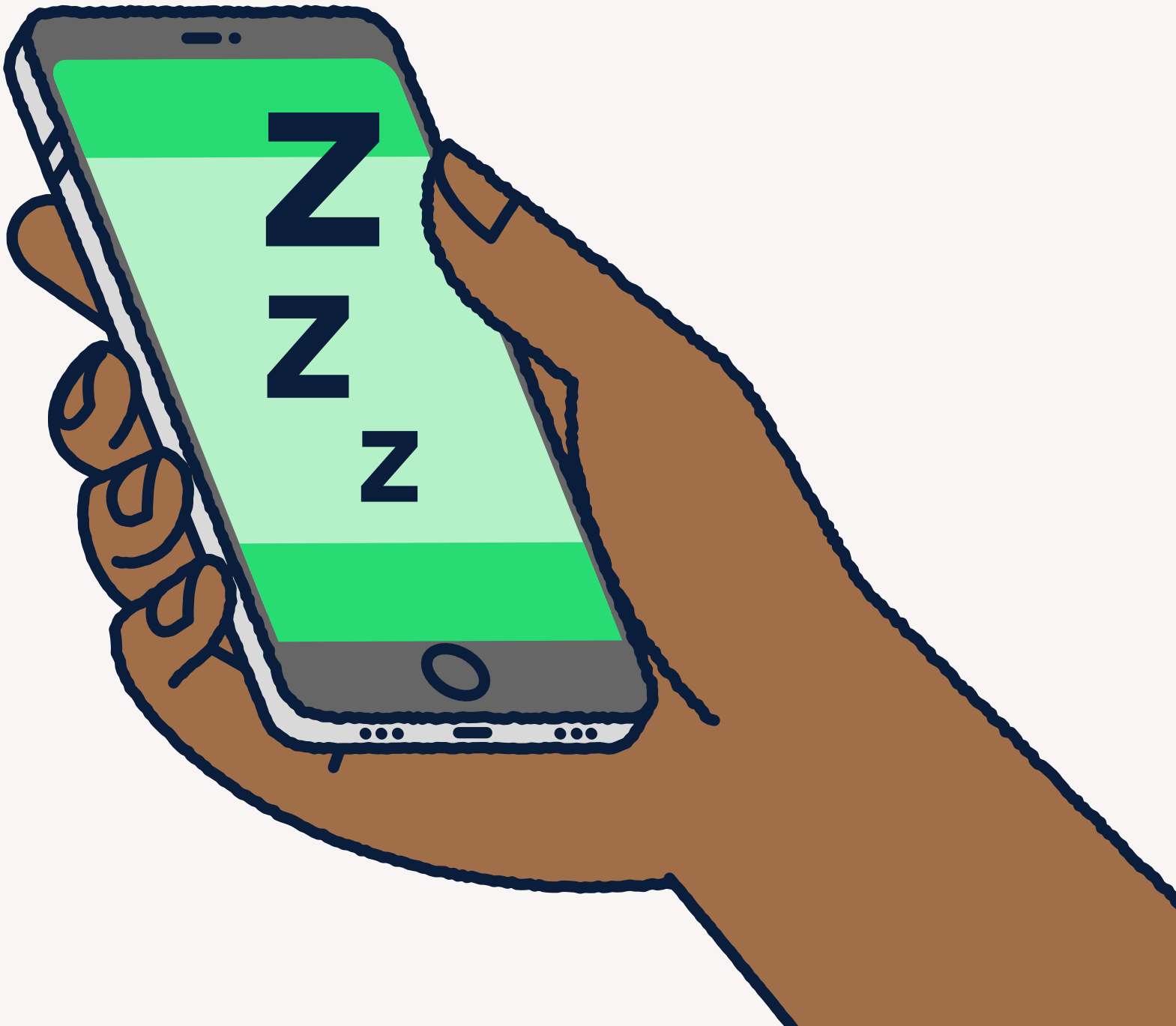


People spend an average of **8 hours online** every day. More time than most of us spend sleeping.\*

\*According to [UK YouGov data](#) from 2022, 70% of people sleep for seven hours or less.



**57%** would rather have their car stolen than their identity.



# Digital moments

The top 20 most important online activities from the 'Living Secure' survey (see page 7) represent the digital moments that play the most crucial role in our lives.

Our data reveals that people place particular importance on digital activities that affect their finances, with 'paying bills' being the second most important task, 'finance and banking' appearing in third place, and 'online shopping' taking fifth place. And this survey data indicates that the online activities we deem the most important are also the ones that—as a general rule—have the most potential for financial loss, and therefore require the most security when undertaking them.

Alongside finance-related tasks, communication was the topic that respondents prioritized. Sending and receiving emails was recorded as the most important task that people undertake. With sending and receiving text messages taking the fourth spot in our list.

After communication and finance, another theme that emerged as important to our respondents was entertainment, with watching TV and movies online, streaming music, playing games, and watching short videos all appearing in the top 20.

And these findings reveal that—when it comes to the online activities that we place the most importance on—matters of money, personal communication, and entertainment take center stage.

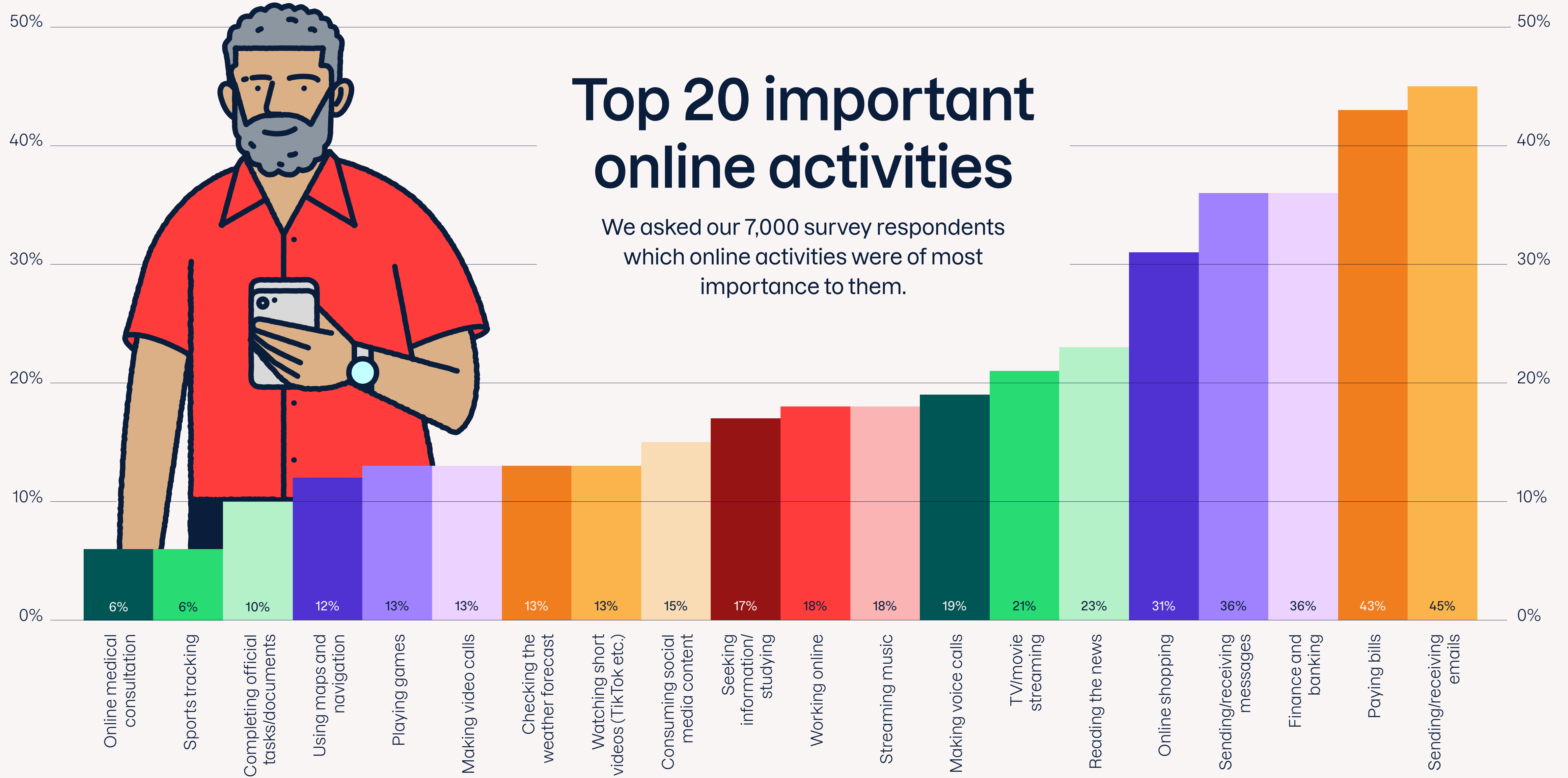


**Almost half said the top activity they do online is send or receive emails.**



# Top 20 important online activities

We asked our 7,000 survey respondents which online activities were of most importance to them.



# Trust in 2023

Our survey data revealed that a large proportion of respondents have concerns about online security. And nearly seven out of 10 (69%) respondents in our target countries say that they don't know who to trust online (65% in the UK, 66% in Germany, and 68% in Finland).

Similarly, 70% of respondents agreed that they "worry about their family's online safety." In addition, the majority of users in every country surveyed (other than the UK) said they have no idea if their devices are secure (in the UK, 48% agreed with this sentiment).

The data also indicates that some respondents may have fallen victim to digital scams in the past. And more than a quarter of people (27%) agreed that they "think they've fallen for a digital scam in the past 12 months." Additionally, 64% agreed that they "think their cyber threat risk is going to increase next year."

But when it comes to knowledge and awareness about online security, the results are mixed. A significant number of respondents (60%) agreed that they "don't know how to identify a legitimate online shop," and 51% agreed that they "have no idea if their devices are secure." And considering that 79% said that they "enable two-factor authentication when available," and 70% said they "find it easy to spot scams and digital threats", there is clearly confusion amongst respondents about their online protection.

## How people feel about security

We asked people to provide us with responses to the following statements.

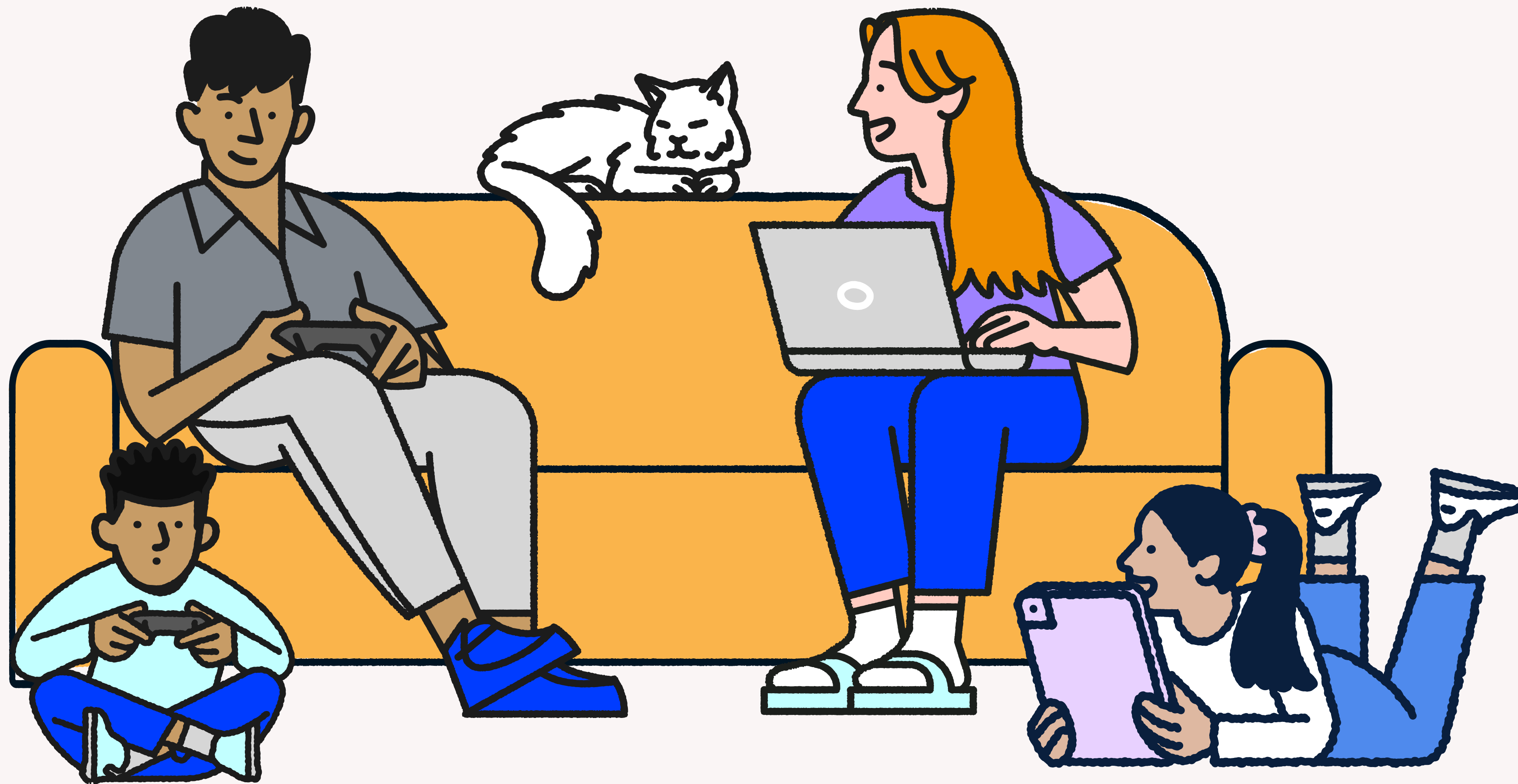


69% feel they don't know who to trust online.





# 75% of respondents worry about their **own safety** online.



# “

## EXPERT INSIGHT

We observe different forms of scamming attempts every day at F-Secure. Avoid clicking on links directly in emails, direct messages or text messages. Keep devices updated, use strong passwords and multifactor authentication to protect your online identity.

**Laura Kankaala**, Threat Intelligence Lead.

# Moments of vulnerability

We asked people to tell us how vulnerable they felt when taking part in different online activities (see page 11). And our data revealed that people are most concerned about their vulnerability while using online dating apps, with 42% of respondents indicating that they felt vulnerable when looking for love online. Elsewhere, 35% of respondents said that gambling online made them feel vulnerable, and 29% of respondents said creating social content was an activity that heightened their vulnerability.

With regards to other activities, around a quarter of respondents felt vulnerable while consuming social media content, playing games, online shopping, paying bills and working online. And 25% of respondents felt vulnerable when managing their smart home devices.

Activities like watching short videos, streaming music and audiobooks, and news reading had slightly lower scores, with 15-20% of people indicating that they felt vulnerable during these activities.

Our results show that people are most concerned about activities that are related to social and personal aspects of their lives, like dating, gambling, and creating social content, as well as activities that involve personal information sharing, such as online shopping, paying bills and working online.



**Around a quarter  
felt vulnerable while  
playing games.**

# “

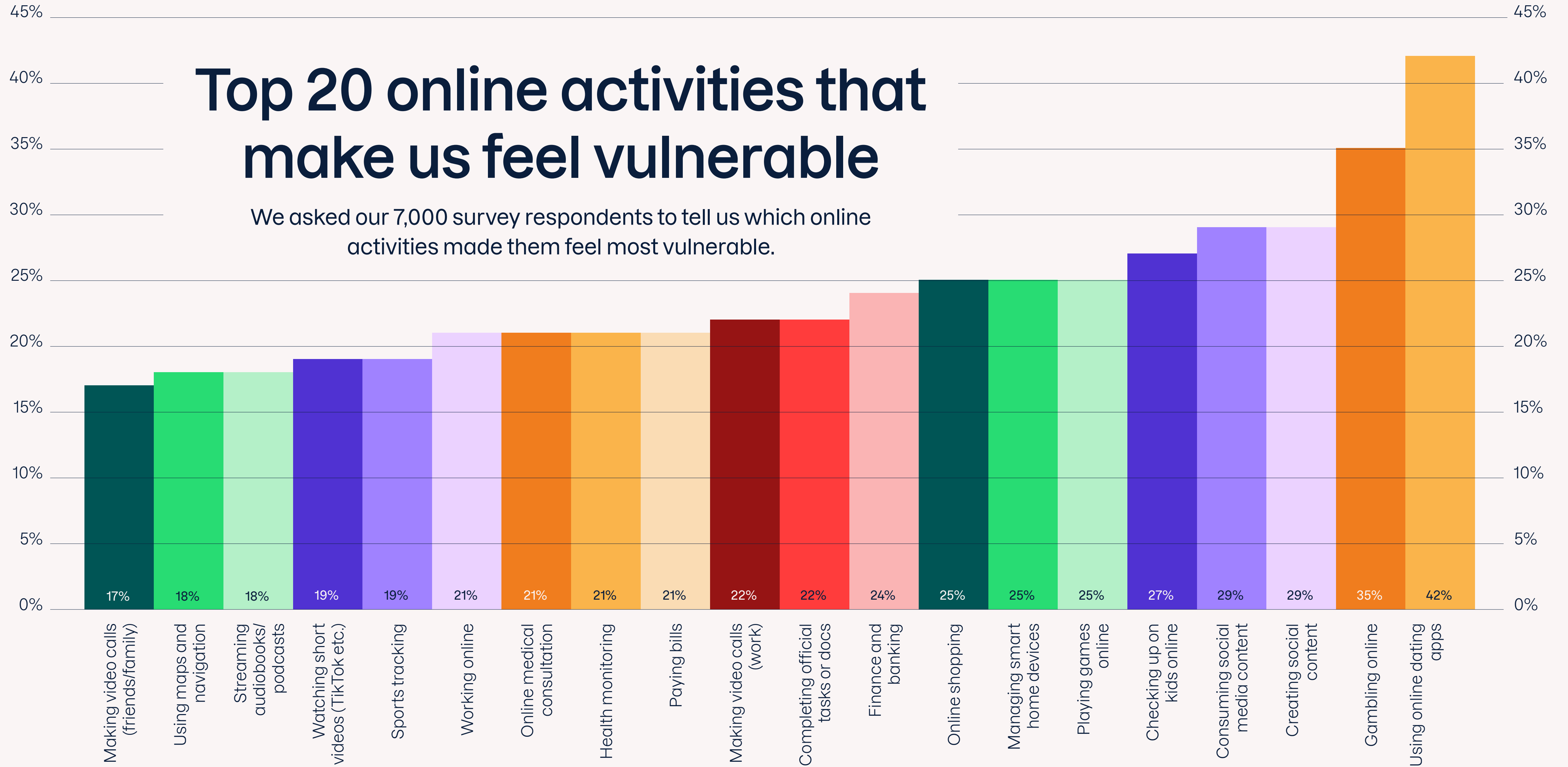
## EXPERT INSIGHT

Criminals commonly use social media and dating apps to reach us. Dating apps are a lucrative ground for cyber criminals to exploit. With “pig butchering scams”, where victims are lured to invest all of their money in fake crypto investment opportunities, on the increase. These types of scams leverage social media and dating apps, using stolen photos of attractive people to lure in victims.

**Laura Kankaala, Threat Intelligence Lead.**

# Top 20 online activities that make us feel vulnerable

We asked our 7,000 survey respondents to tell us which online activities made them feel most vulnerable.





# What we value and protect

According to our data, the most important items on people’s devices either capture or enable personal connections. Around half of our respondents named photos and contact details as the items they would miss most on their phones if they were to lose them (see opposite), over passwords and login credentials.

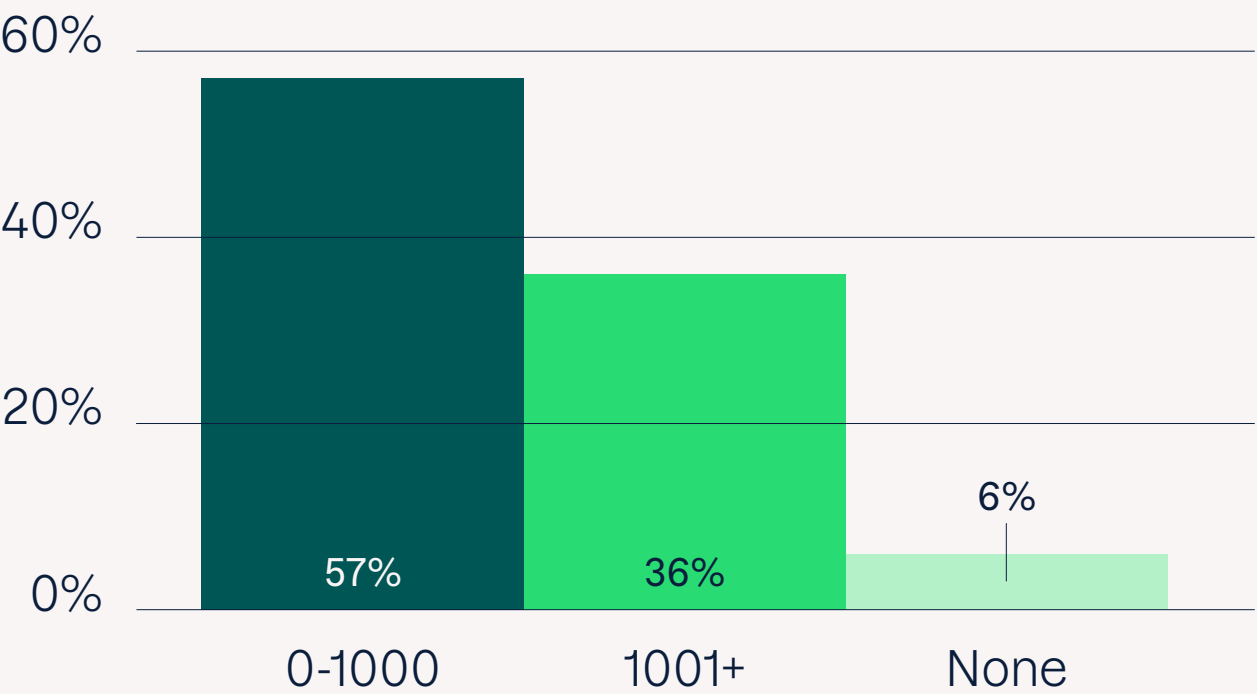
Worries about preserving photos make sense when you consider the abundance of images many carry in their pockets. More than one-third of respondents (36%) have more than 1,000 images on their mobile devices.

And what’s saved on a phone is worth more than the actual device to many users (see page 13). Nearly seven out of 10 people (69%) say the data currently saved on their phones is worth €501 or more and a majority (52%) say the contents of their phones is worth €1,001 or more. With one in 12 saying their data was “priceless”. And 57% of people even said they valued their data more than their car. (See page 5.)

This considerable value people assign to their photos (and data generally) is supported by the fact that almost seven in 10 people back up their photos, and almost eight out of 10 (79%) say they enable two-factor authentication when available (see page 8), which is one of the best tactics for avoiding account takeovers and identity theft.

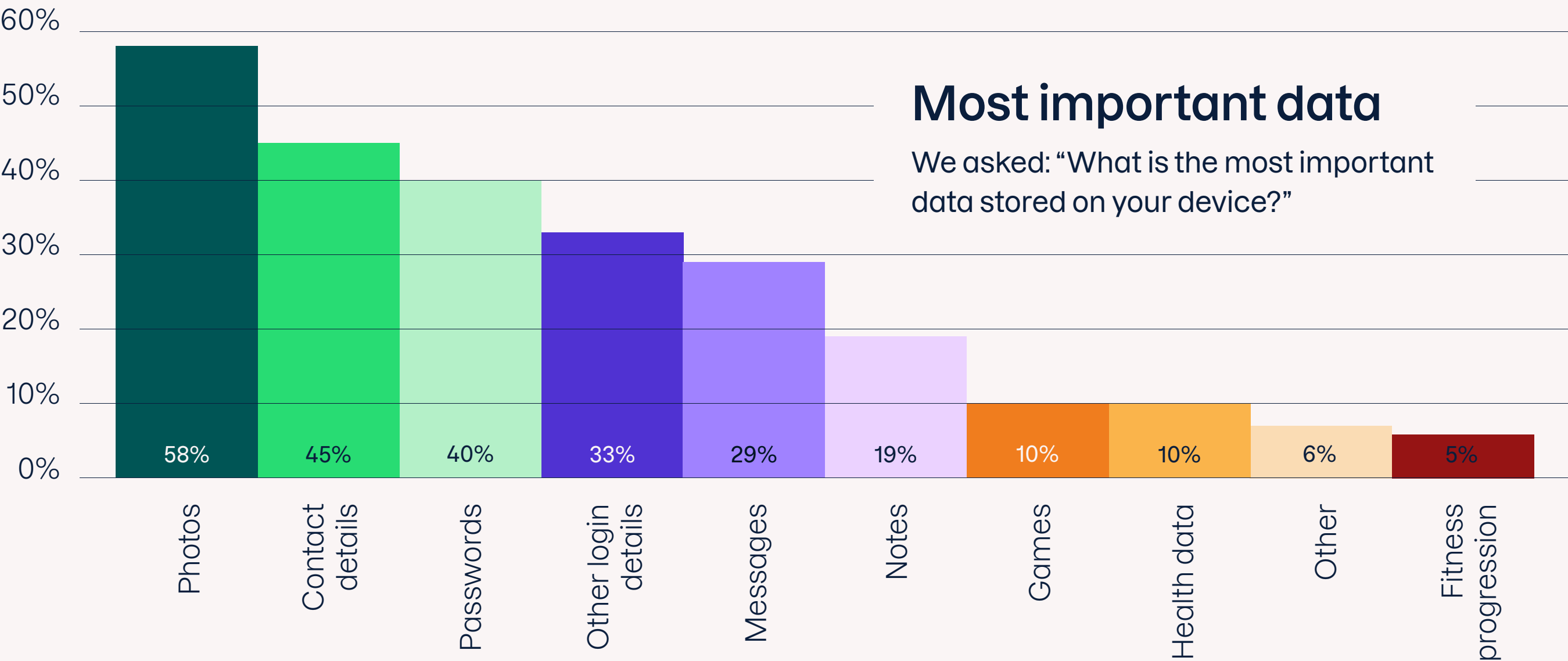
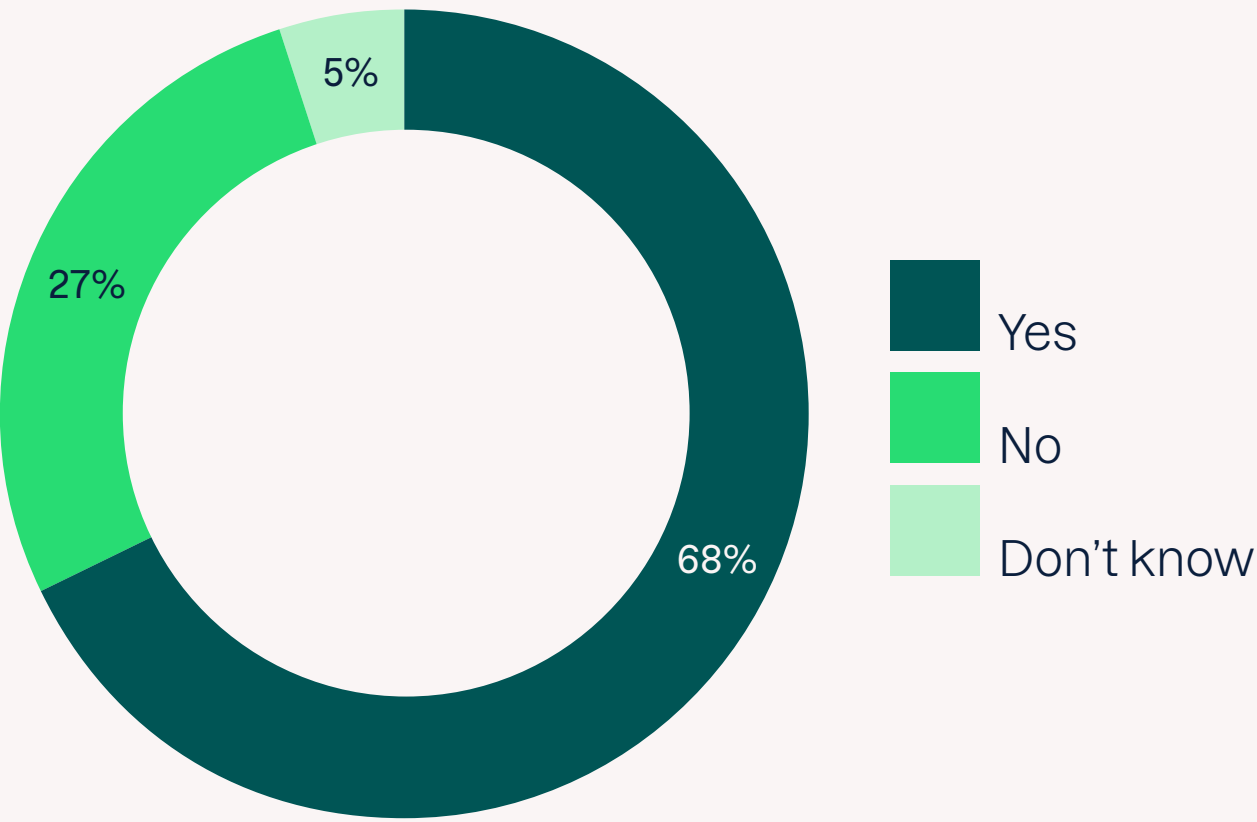
## Photos on our devices

We asked: “How many photos do you have on your smartphone?”



## Backing up photos

We asked: “Do you back up the photos taken on your device?”

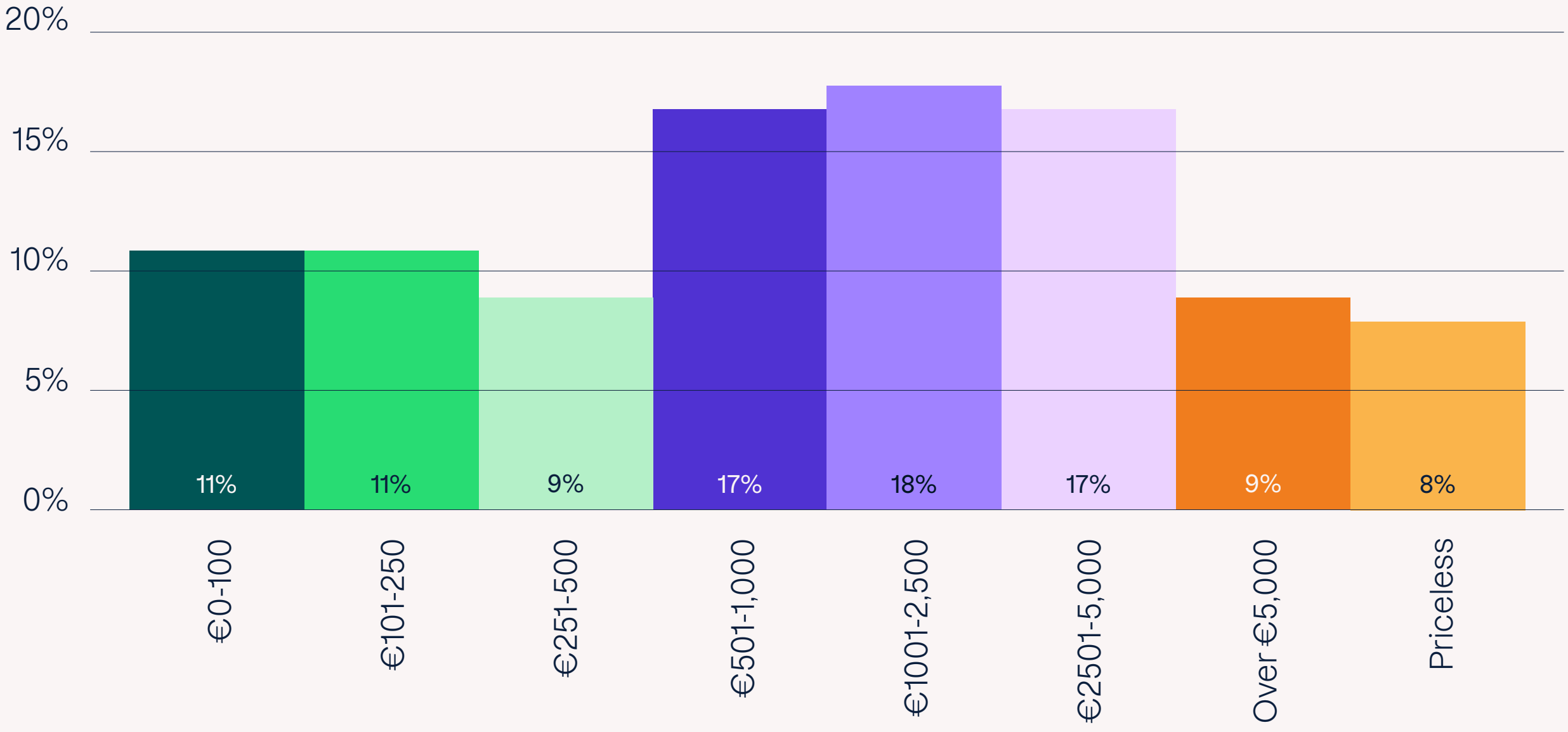


## Most important data

We asked: “What is the most important data stored on your device?”

# The price we put on our data

We asked: “What price would you put on the data currently stored on your phone (important work files, personal photographs of family and friends, all your contacts etc.)?”



**38% of people have shared digital login details in the past (Netflix, Facebook etc.)**



## EXPERT INSIGHT

Backing up pictures to cloud services, for example iCloud or Google Drive, is easy and in many cases it can be set to be done automatically. However, be sure to protect your cloud accounts with strong unique passwords, Multifactor authentication and—especially in the case of iCloud—avoid answering truthfully to security questions that allow recovery of your account.

**Laura Kankaala**, Threat Intelligence Lead.

# Family focus

Parents with children residing in the home rely on the internet and their devices more than other adults. These 'connected parents' report spending 10 hours a day online, two hours or 25% more online than those who reside without children. Notably, those two hours are spent either on work or study. And half of all parents (50%) report having more than 1,000 photos on their smartphones, which is nearly twice as many as adults who don't reside with their children (29%).

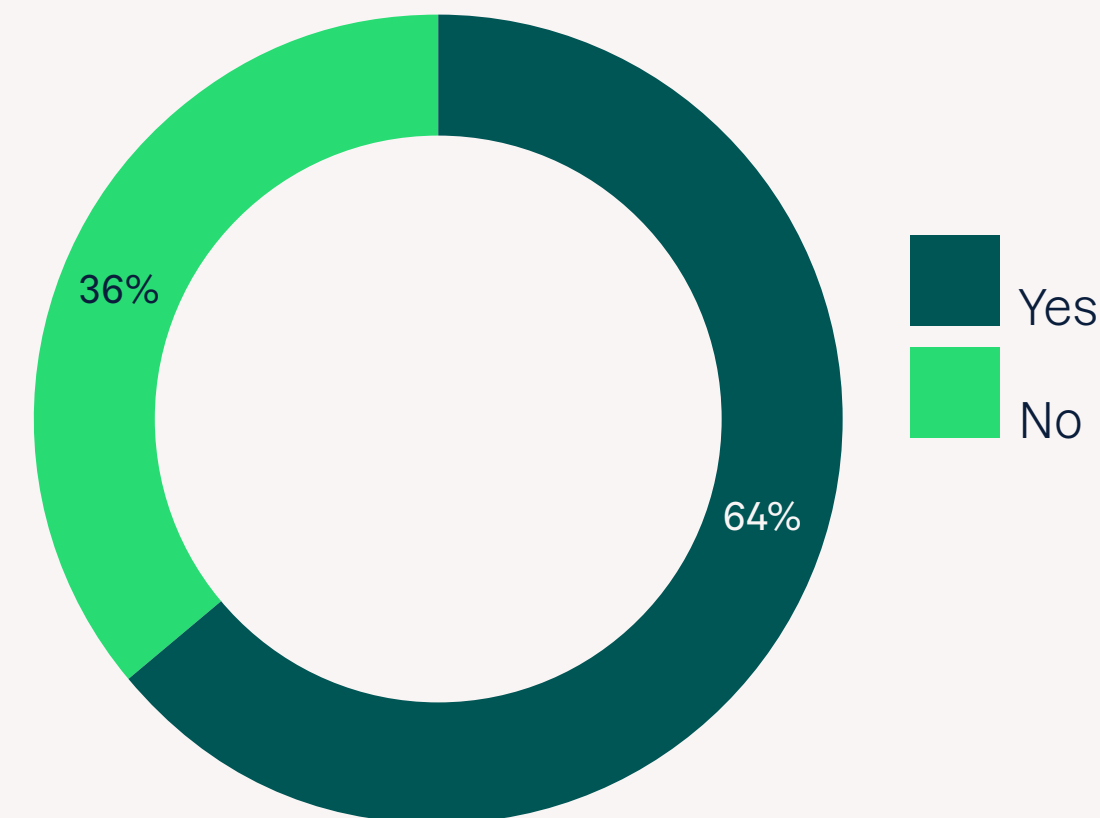
Connected parents also have considerable concerns about the safety of their children online. With 70% of parents saying that they worry about their child's social media activity, and 64% saying that they worry about their child's safety when they are playing video games.

General cyber security worries seem to increase when kids are in the home, too. With a greater number of people with children residing in their homes (34%) responding that they think they have fallen for a scam in the last 12 months (versus 21% for those with no children residing with them).

And, as we might expect to see, people with children residing with them also show greater online security concerns for their families in general, with 82% of adults who have children residing in their homes reporting that they worry about family safety, versus 63% for people that don't have kids residing with them (see page 15).

## Social media use amongst children

We asked: "Do kids residing in your home use social media?"

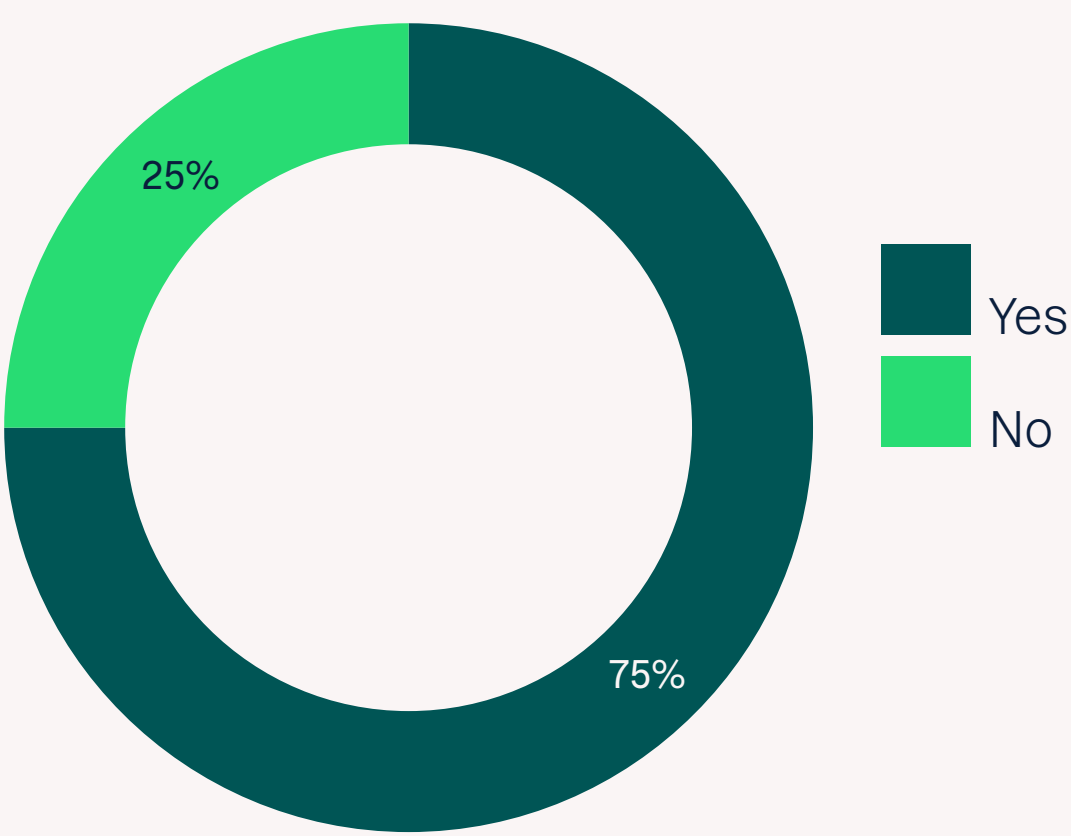


**70% of parents worry about the safety of their child's social media activity.**

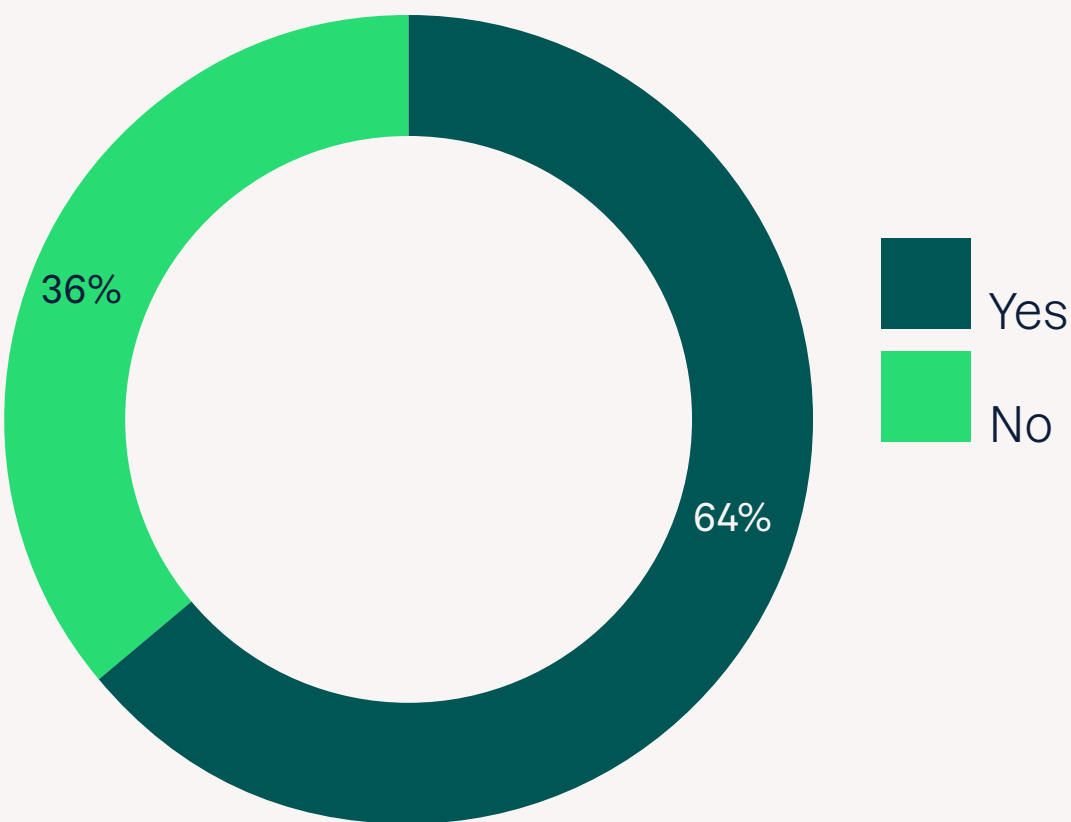


# Video gaming amongst children

We asked: "Do kids residing in your home play video games?"



We asked: "Do you worry about your kids being safe when gaming?"



# Worries about family safety

We asked who agreed with the statement: "I worry about my family's safety online."



## EXPERT INSIGHT

Scams can take place even in gaming platforms —especially online games. Oftentimes, in-game items can have 'real life' monetary value and stolen accounts or items can be sold for profit. Encourage and help children in setting up strong passwords and in case their accounts are compromised, aid them in the recovery process. In the case that any money has been lost, contact your bank and file a police report.

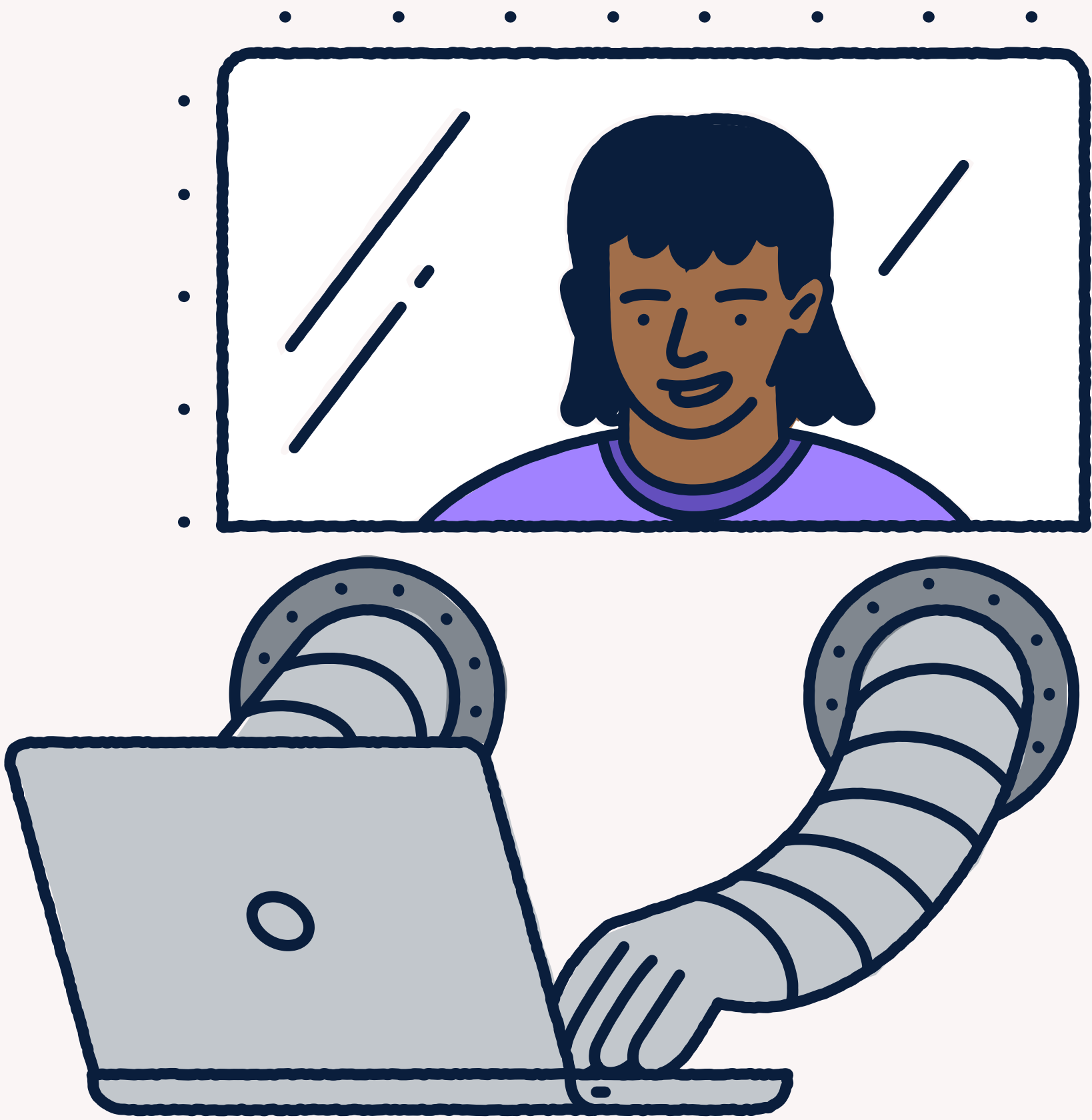
**Laura Kankaala**, Threat Intelligence Lead.

# Generational difference

Younger adults spend much longer online compared to older people. People between the ages 18 and 34 report spending almost half their day (11 hours) connected, with six hours spent on work and study, and five hours on leisure (32% more than people aged 35 and older). But, perhaps the most striking generational digital difference revealed in this data has to do with the way people communicate.

For the general population, sending and receiving emails is the digital activity respondents say is the most important to them, with 93% saying that they send or receive emails at least once a month. However, amongst internet users 18 to 34, messaging is regarded as the most important digital activity, and email drops to fourth place. More than six in 10 younger adults (61%) report sending a message daily, compared to 48% who send an email every day.

Another generational difference shows up in cyber security hygiene, with fewer people aged 35 and over (33%) compromising their password security by sharing login details to sites like Netflix or Facebook, compared to younger adults aged 18 to 24 (52%). And this more relaxed approach to sharing passwords indicates that extra time spent online doesn't make young adults more security conscious. In fact, it may have the opposite effect.



**52% of people aged 18 to 24 compromise password security.**

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## EXPERT INSIGHT

Anyone can fall victim to cyber crime, regardless of age or gender. Scams online take many forms—criminals can coerce victims to invest money in scam crypto opportunities, steal their banking credentials via malicious emails or phone calls, or even make them fall in love. Billions of euros are lost in scams worldwide, making cyber crime extremely profitable in the previous year as well as years to come.

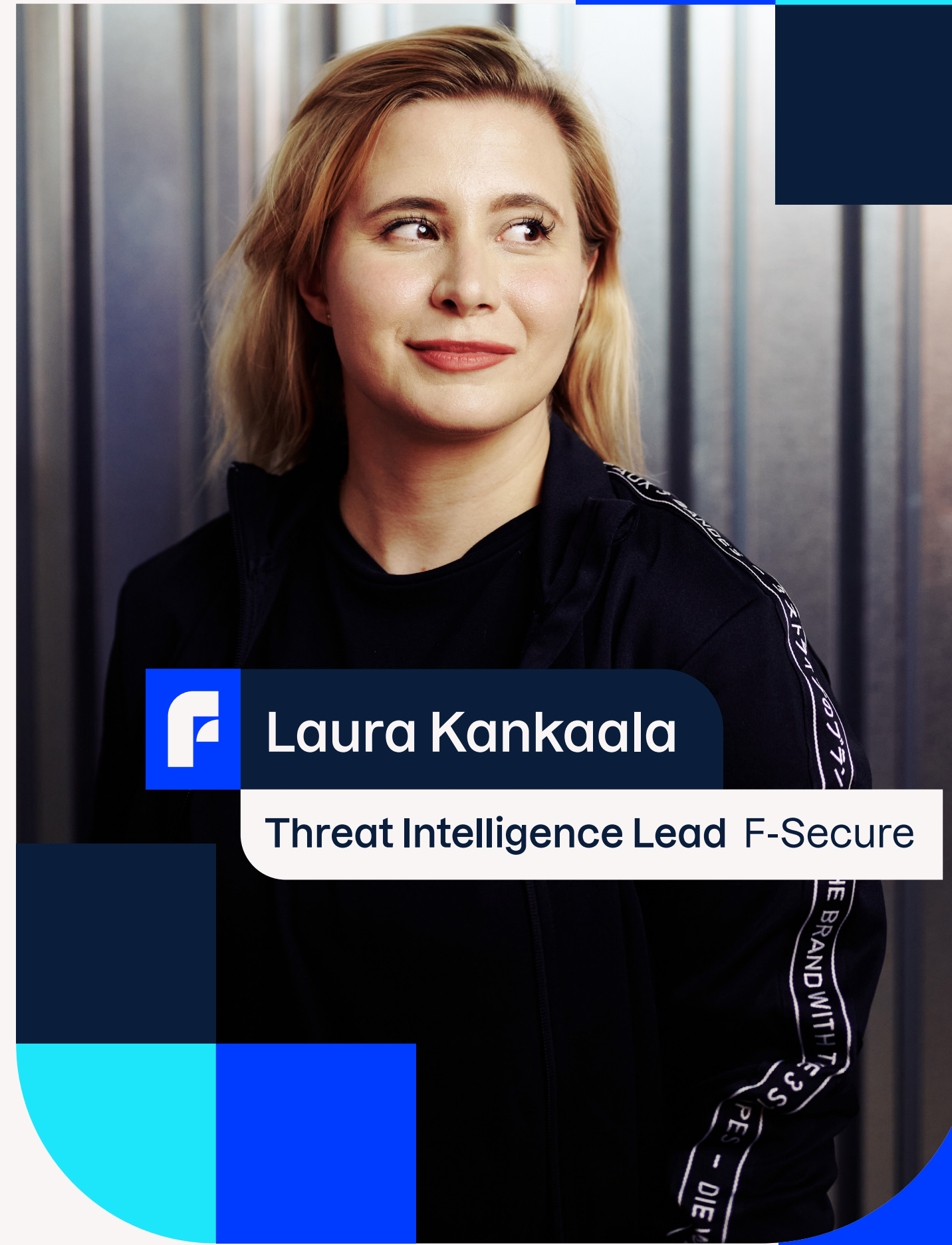
**Laura Kankaala**, Threat Intelligence Lead.



# Methodology

For the 'Living Secure' survey F-Secure wanted to study the importance and impact that digital moments have on our daily lives. The survey captures which activities are most important to us, it covers those which make us feel most vulnerable, and it highlights which digital moments we deem most important to protect.

The F-Secure consumer survey, 'Living Secure', was undertaken in December 2022. The online survey was conducted in cooperation with Dynata. And the total number of respondents was 7000, selected from seven countries: Brazil, Finland, France, Germany, Sweden, UK and USA (N = 1000/country, age 18-75 years).



## MEET THE EXPERT

Laura Kankaala is Threat Intelligence Lead at F-Secure. Kankaala studied at Finland's Turku University of Applied Sciences before working as a security consultant for companies such as KPMG and F-Secure. Kankaala is an active columnist, speaker, and podcaster, and she is a regular contributor to [F-Alert](#), F-Secure's monthly threat report.



# About F-Secure

F-Secure makes every digital moment more secure, for everyone. We deliver brilliantly simple, frictionless security experiences that make life easier for the tens of millions of people we protect and our 170 partners.

For more than 30 years, we've led the cyber security industry, inspired by a pioneering spirit born out of a shared commitment to do better by working together.

For more information visit [F-Secure today](#).

