



Media Literacy Matters

Online trust and privacy: People's attitudes and behaviour

Research Document

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Contents

Section		Page
1	Executive summary	1
2	Introduction	5
3	Measures of online trust and privacy	8
4	Is there a relationship between people's attitudes and their behaviour?	14

Table of Figures

Figure 1: Spectrum of possible responses relating to online trust and privacy	2
Figure 2: Broadband take-up 2005-2010 by age and gender	5
Figure 3: Broadband take-up 2005-2010 by socio-economic group and income	5
Figure 4: Online purchases and spend on online purchases June-November 2009	6
Figure 5: Transactions ever carried out by online users	8
Figure 6: Willingness to enter debit card details online	9
Figure 7: Levels of concern about security/fraud	10
Figure 8: Understanding what search engine results pages provide	11
Figure 9: Willingness to provide personal details	12
Figure 10: Willingness to provide personal details	13
Figure 11: Breadth of use	14
Figure 12: Relationship between breadth of use and attitudes/behaviour relating to online trust and privacy issues	15
Figure 13: Relationship between carrying out transactions and attitudes/behaviour relating to online trust and privacy issues	16
Figure 14: Relationship between "offline trust" and attitudes/behaviour relating to online trust and privacy issues	17
Figure 15: Relationship between confidence in judging online truthfulness and attitudes/behaviour relating to online trust and privacy issues	18
Figure 16: Relationship between concerns about privacy/security and attitudes/behaviour relating to online trust and privacy issues	20

Section 1

Executive summary

This report provides further analysis of Ofcom's Media Literacy Tracker data, in order to understand more about internet users' attitudes and behaviour in relation to online trust and privacy. The analysis was initially presented at a joint Ofcom/Oxford Internet Institute seminar held in October 2010.

It takes as its starting point a series of key benchmark measures in these areas from the Media Literacy Tracker (these findings can be found in more detail in the Adults' Media Literacy report 2010). It then examines the relationships between these responses, in other words whether people's attitudes and their actions are linked. For example, do people that have concerns in the areas of online privacy and security do less online, shop less, etc, than the online population as a whole? Or is it confidence online that is the key differentiator in the way different people use the internet?

The analysis indicates that confidence online is more likely than concerns over privacy and security to be associated with a range of attitudes and behaviour. The less confidence an online user says they have, the less likely they are to carry out a range of activities and transactions online, the less likely they are to make checks on websites, to use such websites for transactions, etc. If an online user has concerns about security/fraud issues, or personal privacy, they display few differences in other attitudes or behaviour from the UK online population as a whole.

In other words, according to our analysis, lower levels of confidence are a greater factor in the extent of people's online activity than concerns about privacy or security.

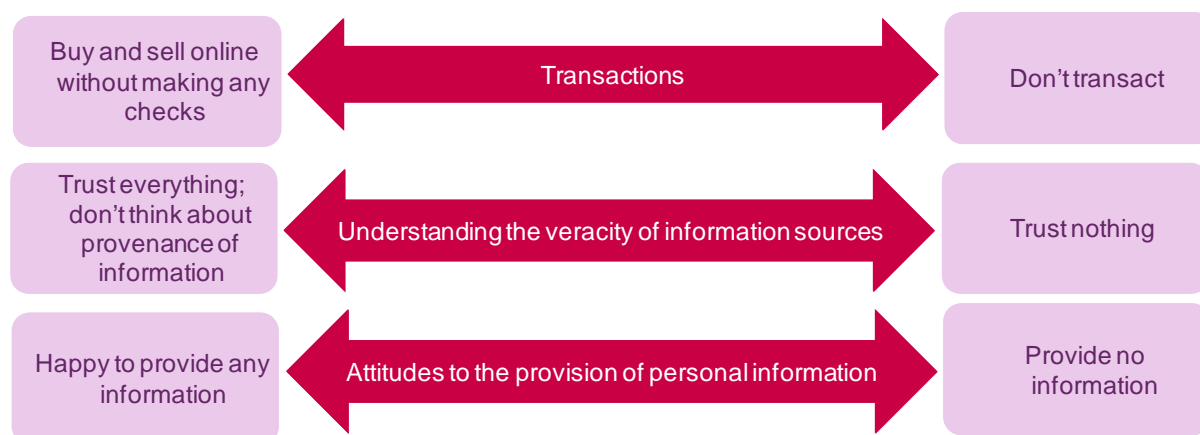
How trust and privacy intersect

We have grouped issues relating to online privacy and trust into three main areas:

- Confidence in carrying out transactions
- Understanding of veracity of information sources
- Attitudes to providing personal information

There is a spectrum of possible responses to each of these, as set out in Figure 1.

Figure 1: Spectrum of possible responses relating to online trust and privacy



A key challenge for media literacy activity is to help online users understand where they should position themselves within this spectrum - which will of course vary according to the site and source of the information. One way of describing this variation in potential response is that of the need for *due trust* and *due confidence* in these areas.

This report provides two forms of analysis:

- Established baseline measures of people's attitudes to online trust and privacy and their related behaviour from our Media Literacy Tracker;
- Examination of the "interrelationship" between these areas – in other words, whether people's attitudes to online trust and privacy affect their behaviour and vice versa. This was done by simple cross-break analysis, comparing particular groups to the online UK population as a whole.

Measures of online trust and privacy

Our Media Literacy Tracker asks a number of questions relating to these areas:

Confidence in carrying out transactions

- What people are doing online

Among internet users, there are high levels of transactions and banking – nearly three quarters say they have ever bought or sold online (73%) and over half that they have banked or paid bills online (54%).

- Extent to which people say they are happy to enter credit/debit card details online

Nearly half (48%) of internet users say that they have "some concerns" about entering debit card details. However, one quarter (25%) say they are happy to pay by this method, and a further quarter (24%) that they would never pay in this way.

- Concerns about online security/fraud issues

When we asked people who were online what concerned them about the internet, nearly a quarter (23%) say they are concerned about their own security/fraud issues online.

Understanding the veracity of information sources

- Confidence in judging truthfulness of websites

One in seven internet users (14%) say they aren't confident that they can judge if a website is truthful.

- Understanding the extent to which search engine results pages provide sites that are accurate and unbiased.

Just over half (54%) of search engine users think that some websites returned by a search will be accurate/ unbiased and some won't be – arguably a media literate response showing due trust. However, one in five (20%) thinks that the websites will be accurate and unbiased because they have been listed by the search engine, and a further one in five (18%) say they don't really think about it but just use the sites they like the look of.

Attitudes to the provision of personal information

- Concerns about privacy online

One in eight (13%) online users say they have concerns about online privacy.

- Comfort in providing types of personal information

60% of online users agree that “people who buy things online put their privacy at risk”.

- Willingness to provide types of personal details

One third (33%) of online users say they would be happy to put photos from an evening out online, rising to 57% of those aged 16-24. Similarly, 31% of online users would be happy to post information online about how they were feeling, compared to 57% of 16-24s. While fewer – 23% - would be happy posting information about their feelings about work or college, 44% of 16-24s would be happy to do so.

Interrelationship questions and key findings

The five questions that this analysis focuses on are:

- Is there a relationship between how broadly people use the internet and their attitudes and behaviours to online trust/privacy issues?

The amount of activities that people carry out online has a distinct relationship with their general level of confidence as an internet user, their levels of knowledge about being online, and their claimed behaviour. However, it is not possible from this study to say which comes first – whether people engage in more activities online because they are confident; or whether doing lots of things online engenders confidence. The amount of activities that people carry out online does not seem to be influenced by their levels of concern about security or fraud or privacy issues.

- Do people that transact online have different attitudes and behaviours to the online population as a whole?

People who transact online are more likely to claim to be confident than the overall UK online population, and more likely to be broad users. They are more likely than the overall UK online population to carry out any checks when visiting new websites. However, levels of concerns about security or fraud, or about personal privacy, are statistically no different among people who transact online than for the overall online population.

- Is there a relationship between “real-world” trust in others and online attitudes and behaviours?

Online users who agree with the statement “you can’t trust anyone these days” are more likely to be cautious in a variety of areas than the online population as a whole. However, they are less likely to have security concerns and are no more or less likely to be narrow or broad users.

- Is there a relationship between confidence in judging what is truthful online and online attitudes and behaviours?

People who say that they lack confidence in judging whether a website is truthful are far more likely to be narrow users, less likely to transact online, more likely to agree that those who buy online put their privacy at risk, and less likely to feel confident online. However they are less likely to be taking the actions that might help them to be confident, for example installing security features, or making checks on new websites.

- Do people who say they are concerned about online privacy or online security have different attitudes and behaviours to the online population as a whole?

People with either of these concerns are no more likely than the overall UK online population to be narrow or broad users; and there are no differences in most other attitudes and behaviour examined. While people with privacy or security concerns are more likely to have “some concerns” about entering various types of personal information, they are no more likely to say they’d “never” do it. They are somewhat less likely to transact online than all internet users. However, people with security concerns are more likely to bank or pay bills online.

Section 2

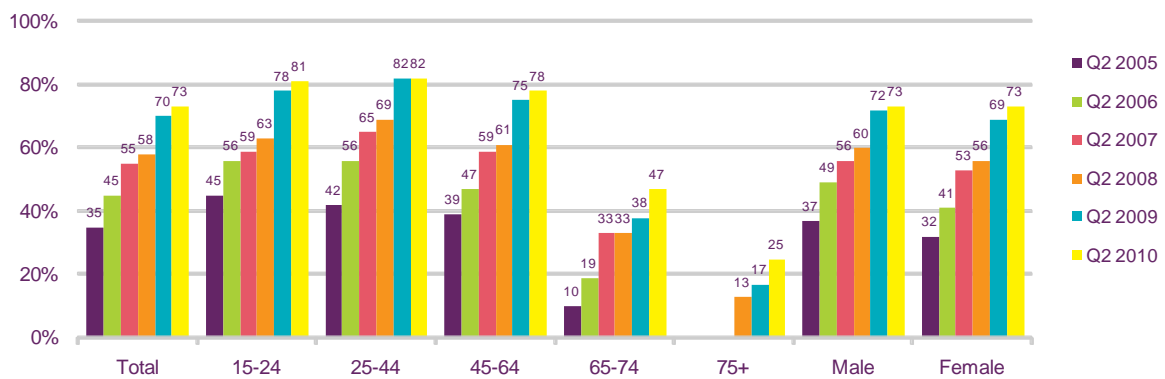
Introduction

2.1 The market context

People’s attitudes to trust and privacy online and their related behaviour become increasingly important to understand as the online environment develops, with more people coming online for the first time and those already using the internet broadening their range of activities.

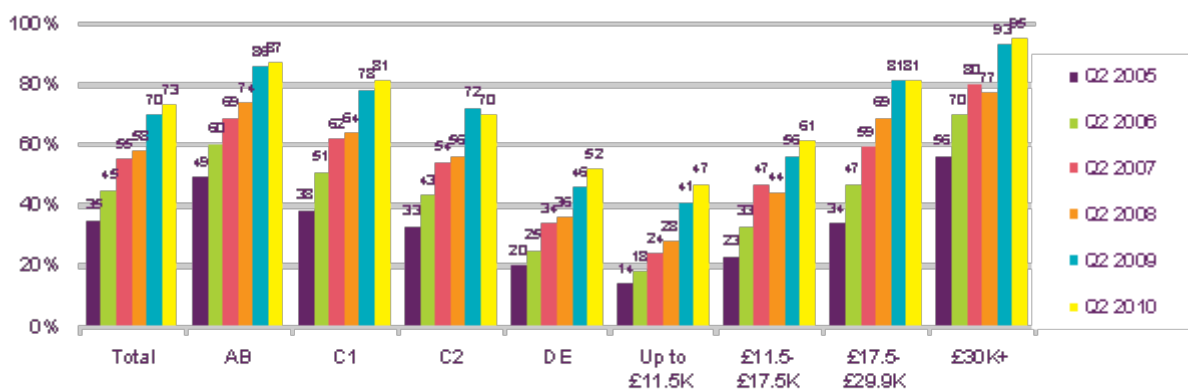
Take-up of broadband internet has increased substantially across the UK in recent years. Ofcom’s most recent figures, reported in the Consumer Experience 2010 report¹, show that home broadband access has more than doubled since 2005. In the last year, growth has been greater among older groups and those from DE and low income households, as set out in Figures 2 and 3.

Figure 2: Broadband take-up 2005-2010 by age and gender



Source: Ofcom communications tracking survey
 Base: All adults 15+ (Q2 2005, 2206) (Q2 2006, 2439) (Q2 2007, 2265) (Q2 2008, 2109) (Q2 2009, 2085) (Q2 2010, 2106)
 QE9. Which of these methods does your household use to connect to the Internet at home?

Figure 3: Broadband take-up 2005-2010 by socio-economic group and income



Source: Ofcom communications tracking survey
 Base: All adults 15+ (Q2 2005, 2206) (Q2 2006, 2439) (Q2 2007, 2265) (Q2 2008, 2109) (Q2 2009, 2085) (Q2 2010, 2106)
 QE9. Which of these methods does your household use to connect to the Internet at home?

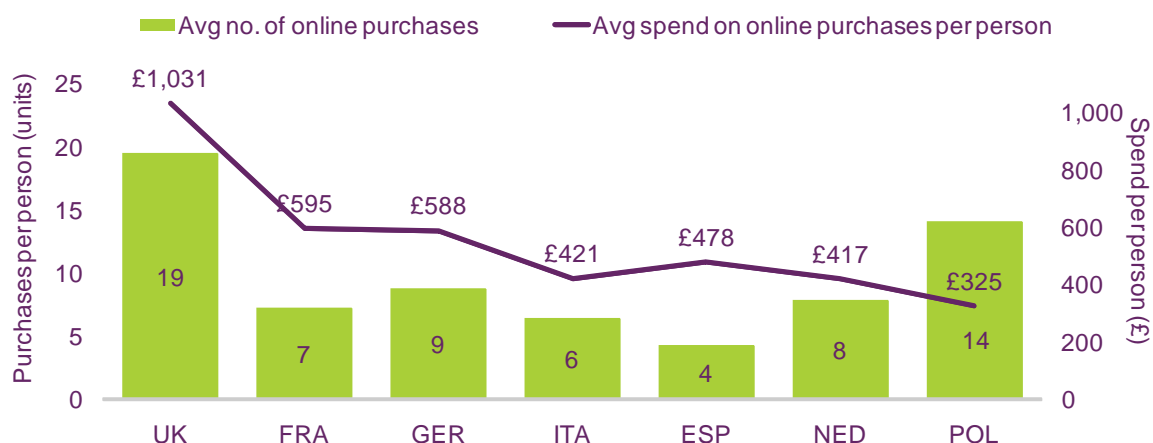
It is also useful to note the prevalence of online transactions in the UK when compared to other countries. According to data published in our International Communications Market

¹ <http://stakeholders.ofcom.org.uk/market-data-research/market-data/consumer-experience-reports/consumer-experience/>

Report (ICMR)², people in the UK made more than double the number of online transactions as most other major European countries in the previous six months with the exception of Poland (Figure 4).

In addition, the average spend per person on online purchases made in the previous six months was highest in the UK (£1,031). This was nearly double the amount spent by consumers in the next-placed country, Germany (£595).

Figure 4: Online purchases and spend on online purchases June-November 2009



Source: European Interactive Advertising Association (EIAA) Mediascope Europe 2010.

Given this market context of increased take-up, especially among those in older and lower income groups, and the extent of online purchasing in the UK, an investigation of attitudes and behaviour linked to issues of online trust and privacy is timely.

2.2 Why investigating online trust and privacy is important

Historically, decisions over what and who to trust could be made relatively easily. Mass broadcast media were regulated producers of content and aggregators of information; print media were visibly either mass-produced or niche, amateur or professional. Goods and services were generally obtained by visits to real-world “bricks and mortar” retailers. Decisions about who you gave personal information to, and who was a legitimate provider - of news, goods or information - were relatively straightforward.

The online world opens up a range of new opportunities. It enables everyday users to become providers of content at the same time as offering a multitude of ways of receiving information. In this new environment, a number of attitudes are possible. Internet users may assume that any big brands (or brands that look like big brands) provide trustworthy information, even if they’re simply aggregators; they may rely on personal networks as the range of information is so great; they may be sceptical and cynical about any information source; and they may trust a wide variety of sources according to personal interest

It is important to be able to evaluate the relative truth or reliability of online information sources, which in turn enables us to understand and make sense of the media content which informs and influences so much of our everyday lives. This is a core purpose of media literacy.

² <http://stakeholders.ofcom.org.uk/market-data-research/market-data/communications-market-reports/cmr10/international/>

2.3 Ofcom's media literacy role

Media literacy enables people to have the skills, knowledge and understanding they need to make full use of the opportunities presented both by traditional and by new communications services. Media literacy also helps people to manage content and communications, and protect themselves and their families from the potential risks associated with using these services.

Ofcom's definition of media literacy is:

“the ability to use, understand and create media and communications”.

The promotion of media literacy is a responsibility placed on Ofcom by Section 11 of the Communications Act 2003. Under Section 14 (6a) of the Act we have a duty to make arrangements for the carrying out of research into the matters mentioned in Section 11 (1).

Ofcom's work to promote media literacy is intended:

- to give people the opportunity and motivation to develop competence and confidence to participate in communications technology and digital society; and
- to inform and empower people to manage their own media activity (both consumption and creation)

2.4 The Media Literacy Tracker survey

This report draws on analysis of the Media Literacy Tracker 2009 survey with adults aged 16 and over.

This was a quantitative survey that involved a total of 1,824 in-home interviews with adults aged 16 and over; with 812 interviews conducted from April to May 2009 and 1,012 interviews conducted from September to October 2009.

Significance testing at the 95% confidence level was carried out and any findings detailed in this report have been found to be significant to a 95% confidence level. This means that where findings are commented on, there is only a 5% or less probability that the difference between the samples is by chance.

The data from the 2009 Tracker was analysed and published in May 2010 as the UK Adults' Media Literacy Audit. This report can be found at <http://stakeholders.ofcom.org.uk/market-data-research/media-literacy/medlitpub/medlitpubrssi/adultmedialitreport/>

Section 3

Measures of online trust and privacy

This section sets out key findings from our 2010 Media Literacy Audit relating to the three areas of

- Confidence in carrying out online transactions
- Understanding the veracity of information sources
- Attitudes to providing personal information

More detail on these findings, including analysis of trends over time in these areas, can be found in the UK Adults' Media Literacy report³.

3.1 Transactions

What people are doing online

As Figure 5 sets out, in 2009 nearly three quarters (73%) of online users said they had ever bought or sold things online. Over half (54%) said that they had ever banked or paid bills online.

These figures vary by age and socio-economic group, with people aged 24-44 most likely to transact online, and those aged 25-54 most likely to bank or pay bills online. People from the ABC1 socio-economic groups are more likely to transact than those from C2DE groups.

Figure 5: Transactions ever carried out by online users

	Buying and selling things online (%)	Banking and paying bills online (%)
All internet users	73	54
16-24	73	44
25-34	80	61
35-44	84	58
45-54	67	59
55+	60	47
ABC1	78	61
C2DE	67	42
DE	60	35

IN13/14 – Could you please tell me from this list the types of things you currently do using the internet, and how often you do each (Prompted responses, multi-coded)?

Base: All adults aged 16+ who use the internet at home (1,282 aged 16+)

Source: Ofcom research, fieldwork carried out by Saville Rossiter-Base in April to May and September to October 2009

³ <http://stakeholders.ofcom.org.uk/market-data-research/media-literacy/medlitpub/medlitpubrss/adultmedialitreport/>

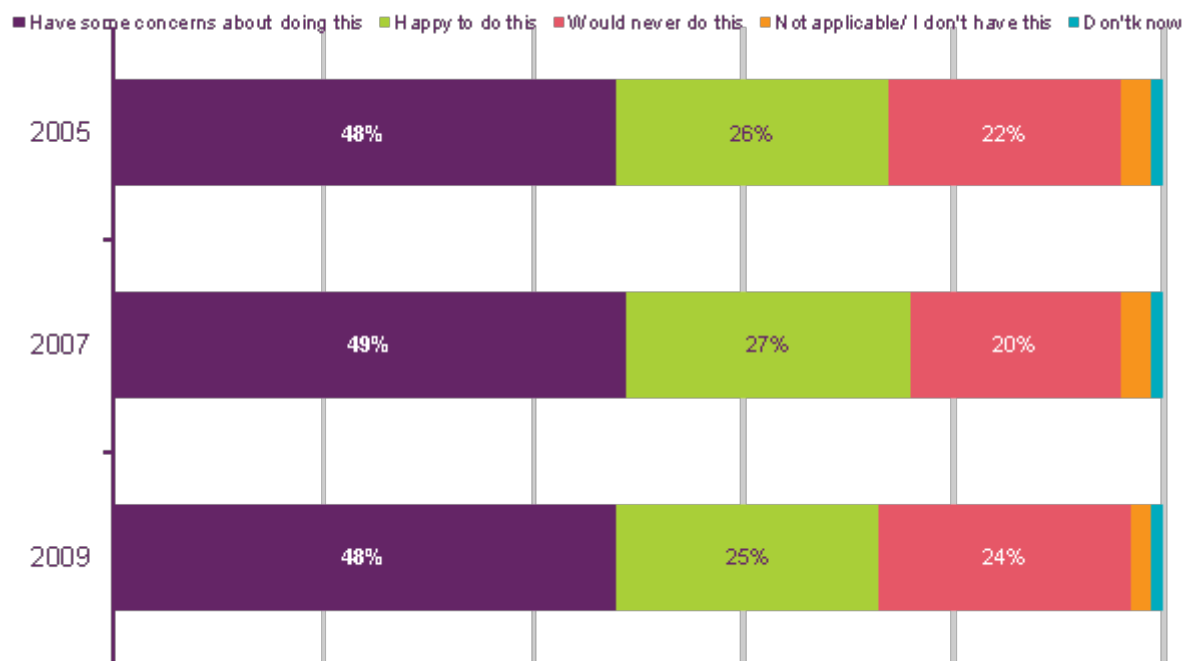
Willingness to transact

The Media Literacy Tracker asks people whether they have any concerns about entering various types of personal and financial details online. Those that respond that they have “some concerns” are arguably displaying more media literacy than those that either say they are happy to enter such details or that they never would, although it should be noted that responses are likely to vary according to the types of website that people habitually visit. In other words, if respondents only use big brand names online such as Amazon or Marks and Spencer, then a “happy to enter” response would arguably be a media literate one.

Nearly half of online users (48%) say they have “some concerns” about entering debit card details online, while 25% say they are happy to, and 24% that they would never do it.

As Figure 6 shows, responses have remained largely unchanged since 2005.

Figure 6: Willingness to enter debit card details online



N36A-F – I'm going to read out some types of information you could be asked to enter when you're on the internet, and for each one I'd like you to say how you would feel about doing this in terms of any security concerns. (prompted responses, single coded)

Base: Adults aged 16+ who use the internet at home or elsewhere (1468 in 2005, 1723 in 2007, 1282 in 2009).

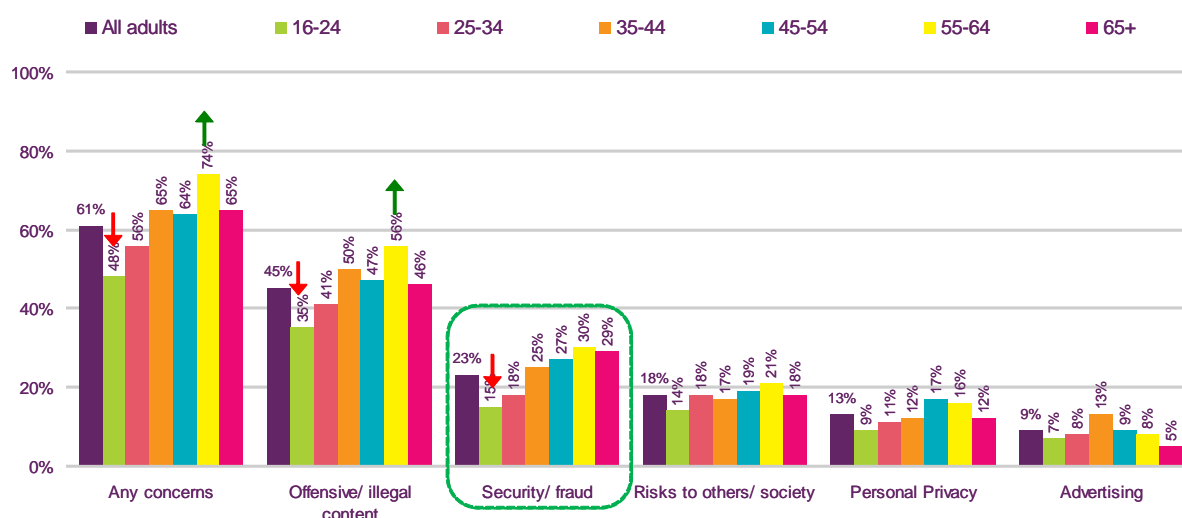
Source: Ofcom research, fieldwork carried out by Saville Rossiter-Base in April to May and September to October 2009

Levels of concern

When asked whether they had any concerns about the internet, nearly one quarter (23%) of users said they had concerns about their own security or issues of fraud online⁴. As Figure 7 shows, levels of concern varied by age, with older age groups being more likely to be concerned about this issue than younger people.

⁴ Areas of concern included claims for money/phishing emails, identity fraud; insecure sites; hackers; computer bugs.

Figure 7: Levels of concern about security/fraud



IN30 – Can you tell me if you have any concerns about what is on the internet? (Spontaneous responses, multi-coded)

Base: Adults aged 16+ who use the internet at home or elsewhere (1282 aged 16+, 225 aged 16-24, 235 aged 25-34, 313 aged 35-44, 213 aged 45-54, 168 aged 55-64, 128 aged 65+). Significance testing shows any differences between any age group and all adults aged 16+

Source: Ofcom research, fieldwork carried out by Saville Rossiter-Base in April to May and September to October 2009

3.2 Understanding the veracity of sources of information

Confidence in judging the trustworthiness of websites

Overall, one in seven (14%) of online users say they aren't confident judging whether or not a website is truthful. Older users aged 55-64 and 65 and over are more likely to say they are not confident (26% for 55-64 and 30% for 65+ vs. 14% for all).

Women are more likely than men to say they are not confident in judging whether a website is truthful (19% vs. 9%) and users in C2DE socio-economic groups are more likely than all users to say they are not confident (19% vs. 14%).

Younger users aged 16-24 and 25-34 are more likely than all internet users to say they are confident (both 78% vs. 70% for all).

Some 16% say they don't know or can't decide.

Understanding what search engine results pages provide

Search engine users were asked to say which of the following three statements was closest to their opinion to describe the level of accuracy or bias in the information on search engine results pages:

- I think that if they have been listed by the search engine, these websites will have accurate and unbiased information
- I think that some of the websites in the list will be accurate or unbiased and some won't be

- I don't really think about whether or not they have accurate or unbiased information, I just use the sites I like the look of

While just over half of search engine users (54%) agree that some websites returned by a search engine search will be accurate or reliable and that some won't be, confusion and disinterest are also considerable. One in five (20%) thinks that the websites will all be accurate, and 18% say they don't really think about it but just use the sites they like the look of.

Figure 8: Understanding what search engine results pages provide



NIN46 – When you use a search engine to find information, you enter a query in the search box and the search engine will then show some links to websites in the results pages. Which one of these is closest to your opinion about the level of accuracy or bias of the information detailed in the websites that appear in the results pages? (Prompted responses, single coded)

Base: All adults aged 16+ who mostly use search engines to look for information on the internet (407 aged 16+, 252 aged 16-44, 155 aged 45+, 251 ABC1, 155 C2DE).

Source: Ofcom research, fieldwork carried out by Saville Rossiter-Base in September to October 2009

3.3 Attitudes to the provision of personal data

Concerns about privacy online

As shown above in Figure 7, 13% of online users say they are concerned about the internet in terms of reasons related to personal privacy.

Nearly one in ten (9%) of online users say they have concerns about both personal privacy and personal security/issues of fraud.

We also asked whether people agreed or not with the statement “people who buy things online put their privacy at risk”. 60% of online users agreed, 20% had no opinion either way, and 18% disagreed.

Willingness to provide types of personal details

Figure 9 shows that between two fifths and a half of online users express some concerns about entering various types of personal details online, again arguably showing a level of due trust, leaving around one half of users either being happy to do so, or never doing so.

Figure 9: Willingness to provide personal details



N36A-F – I'm going to read out some types of information you could be asked to enter when you're on the internet, and for each one I'd like you to say how you would feel about doing this in terms of any security concerns. (prompted responses, single coded)

Base: Adults aged 16+ who use the internet at home or elsewhere (1282 in 2009).

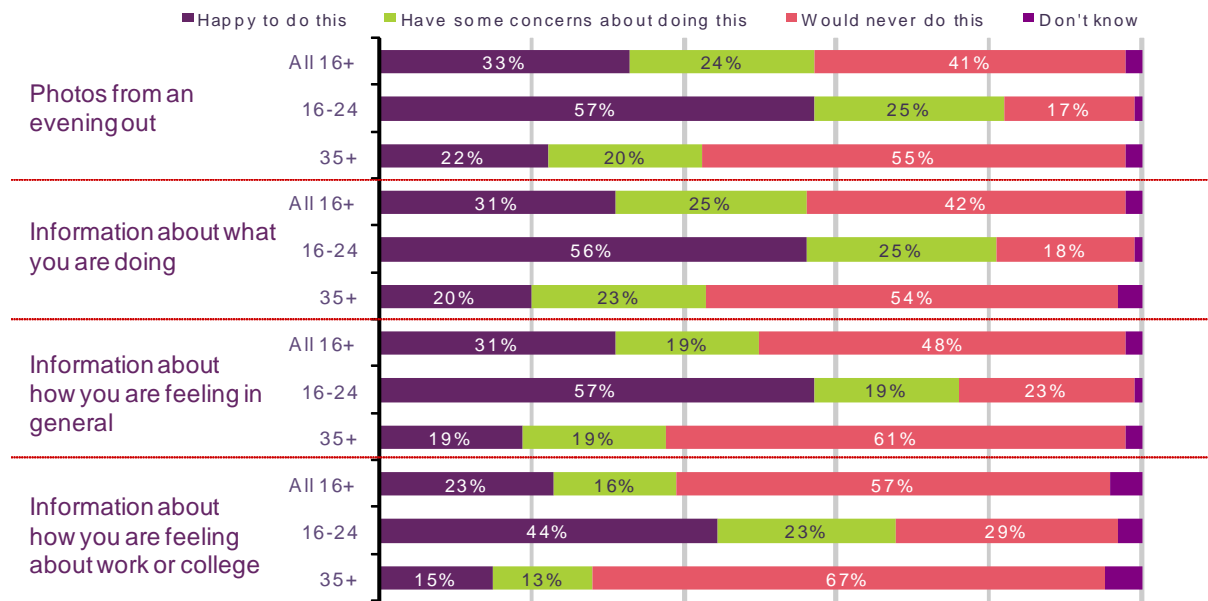
Source: Ofcom research, fieldwork carried out by Saville Rossiter-Base in April to May and September to October 2009

Comfort in revealing elements of personal life online

In addition to asking about contact details, we wanted to know how comfortable people feel giving out information about their personal life online. As Figure 10 shows, around one third of online users say they are happy to provide such information, although this rises considerably for those aged 16-24⁵. People are less comfortable about giving out information about feelings about work or college, with 23% saying they would be happy to do so, and 44% of those aged 16-24.

⁵ This finding comes from our 2010 dataset.

Figure 10: Willingness to provide personal details



NIN35A-E – I'm going to read out some types of information that people can show on the internet, and for each one I would like you to say how you would feel about putting this information online in terms of any privacy concerns. (Prompted responses, single coded)

Base: Adults aged 16+ who use the internet at home or elsewhere (755 aged 16+, 134 16-24, 139 25-34, 482 aged 35+). Significance testing shows any difference between any age group and all adults aged 16+.

Source: Ofcom research, fieldwork carried out by Saville Rossiter-Base in April to May 2010

This section has detailed the key questions that are asked on the Media Literacy Tracker survey which relate to opinions and behaviour around online trust and privacy. The next section looks at the degree of interconnection between these findings.

Section 3

Is there a relationship between people’s attitudes and their behaviour?

This section focuses on five questions which address the possible relationships between various types of attitude and behaviour around issues of privacy and trust online.

- Is there a relationship between how broadly people use the internet and their attitudes and behaviour to online trust/privacy issues?
- Do people that transact online have different attitudes and behaviour to the online population as a whole?
- Is there a relationship between “real-world” trust in others and online attitudes and behaviour?
- Is there a relationship between confidence in judging what is truthful online and online attitudes and behaviour?
- Do people who say they are concerned about online privacy or online security have different attitudes and behaviour to the online population as a whole?

4.1 Is there a relationship between how broadly people use the internet and their attitudes and behaviour to online trust/privacy issues?

What is breadth of use?

Our Media Literacy Tracker asks about 18 different types of online usage, and people are categorised into “narrow”, “medium” and “broad” users of the internet depending on the number of activities they say they ever carry out.

Figure 11: Breadth of use

Number of activities	% of online population
Narrow (1-6)	28
Medium (7-10)	32
Broad (11-18)	38

IN13/14 – Could you please tell me from this list the types of things you currently do using the internet, and how often you do each (Prompted responses, multi-coded)?

Base: All adults aged 16+ who use the internet at home or elsewhere (1,282 aged 16+)

Source: Ofcom research, fieldwork carried out by Saville Rossiter-Base in April to May and September to October 2009

Broad users – those who undertake 11-18 activities - are more likely to be younger (54% of 16-24s and 56% of 25-34s) and from ABC1 socio-economic groups (44%), while narrow users are more likely to be older (46% of 55+) and C2DE (34%), compared to internet users as a whole (28%).

Broad users are more likely to have had internet access at home for longer – 80% of them have had the internet at home for 3 years or more compared to 57% of narrow users.

Is there a relationship between breadth of use and online privacy/trust issues?

As Figure 12 shows, people who are broad users are more likely to understand the nature of search engine results, say they are confident as an internet user, say they are confident knowing whether a website is truthful and have interest in/ability to install security features.

Breadth of use is also related to a number of types of behaviour including being happy to enter personal details online, visiting new websites, making checks when visiting new websites, and carrying out transactions.

However, this analysis has found that breadth of use is not related to internet concerns, agreement that people who buy things online put their privacy at risk or that “You can’t trust anyone these days”.

In other words, the amount of activities that people undertake online has a distinct relationship to their levels of confidence, knowledge, and habits. However, it is of note that breadth of use does not have a relationship with levels of concern.

It is important to note that the direction of this relationship is unknown – whether people engage in more activities online because they are confident; or whether because they are doing more online, they have become more confident.

Figure 12: Relationship between breadth of use and attitudes/behaviour relating to online trust and privacy issues

	Narrow	Mid	Broad	All internet users
Attitudes				
Confident judging whether a website is truthful	42% ↓	74%	90% ↑	70%
Some search engine results will be accurate & unbiased and some won't be	45%	52%	62% ↑	54%
Confident as an internet user	69% ↓	93%	99% ↑	87%
Interested in or have already installed security features	58% ↓	86% ↑	95% ↑	81%
Security/fraud concerns	23%	21%	25%	23%
Personal privacy concerns	14%	13%	11%	13%
Behaviours				
Happy to enter personal details online	38% ↓	53%	57% ↑	50%
Most weeks only use websites used before	50% ↑	29%	18% ↓	31%
Any checks when visiting new websites	60% ↓	77%	88% ↑	75%
Ever buy or sell online	45% ↓	79%	94% ↑	73%
Ever bank or pay bills online	18% ↓	59%	79% ↑	54%

Base: All adults aged 16+ who use the internet at home or elsewhere (1282 aged 16+, 402 narrow use, 417 mid use, 437 broad use)

Source: Ofcom research, fieldwork carried out by Saville Rossiter-Base in April to May and September to October 2009

Arrows indicate whether percentage is statistically significantly different to “all internet users”

4.2 Do people that transact online have different attitudes and behaviour to the online population as a whole?

As set out earlier, 73% of UK internet users say they ever buy or sell online, and 54% say that they ever bank or pay bills online.

As Figure 13 shows, these groups' attitudes relating to confidence online and behaviour relating to security software and making checks on new websites are higher than for the overall UK online population, and they are more likely to be doing more online overall.

However, concerns about security or fraud, or about personal privacy, are statistically no different in these groups than for the overall online population.

As with breadth of use, the direction of these relationships cannot be known – whether people that bank online are more likely to be interested in security software and make checks when visiting new websites because of their banking activity, or whether because they are the sort of person that makes such checks, they are more confident about banking online.

Figure 13: Relationship between carrying out transactions and attitudes/behaviour relating to online trust and privacy issues

	Buying & selling online	Banking & paying bills online	All internet users
Attitudes			
Confident judging whether a website is truthful	78% ↑	82% ↑	70%
Confident as an internet user	93% ↑	95% ↑	87%
Interested in or have already installed security features	86% ↑	93% ↑	81%
Concerns about personal privacy	13%	13%	13%
Concerns about security/fraud	24%	27%	23%
Agree – people who buy things online put their privacy at risk	55%	55%	60%
Behaviours			
Happy to enter personal details online	55% ↑	56% ↑	50%
Most weeks only use websites used before	24% ↓	22% ↓	31%
Any checks when visiting new websites	81% ↑	85% ↑	75%
Narrow use	17% ↓	10% ↓	28%
Broad use	48% ↑	55% ↑	38%

Base: All adults aged 16+ who use the internet at home or elsewhere (1282 aged 16+, ever buy and sell 918; ever bank or pay bills 665)

Source: Ofcom research, fieldwork carried out by Saville Rossiter-Base in April to May and September to October 2009

Arrows indicate whether percentage is statistically significantly different to "all internet users"

4.3 Is there a relationship between “real-world” trust in others and online attitudes and behaviours?

Turning to “real-world” attitudes, we wanted to examine the extent to which our general attitudes to life have an impact on how we behave online.

In the Media Literacy Tracker, we ask people whether they agree with the statement “you can’t trust anyone these days”. Over one quarter (28%) of the online population agree, and 30% of people overall agree. There are no statistically significant differences between responses from different age-groups or by gender, although 34% of those from C2DE households agree with the statement compared to 24% of those from ABC1 households. One in five people (19%) from DE households agree strongly compared to 6-9% of other socio-economic groups.

This group are more aware of online risks – for example, they are more likely to think people are putting their privacy at risk by buying online, they are less likely to enter card details, less likely to buy or sell online, or bank or pay bills. However, they are less likely to have security concerns, possibly because they don’t need to due to their behaviour.

Overall, however, they are no more or less likely to be narrow or broad users, despite being more cautious in their habits.

Figure 14: Relationship between “offline trust” and attitudes/behaviour relating to online trust and privacy issues

	Agree “you can’t trust anyone these days”	All internet users
Attitudes		
Concerns about security/fraud	16% ↓	23%
Agree – people who buy things online put their privacy at risk	70% ↑	60%
Concerns about personal privacy	16%	13%
Behaviours		
Would never enter debit card details	32% ↑	24%
Most weeks only use websites used before	50% ↑	31%
Ever buy or sell online	61% ↓	73%
Ever bank or pay bills online	41% ↓	54%
Narrow use	32%	28%
Broad use	33%	38%

Base: Internet users agreeing “You can’t trust anyone these days” (316), all internet users (702)

Source: Ofcom research, fieldwork carried out by Saville Rossiter-Base in September to October 2009

Arrows indicate whether percentage is statistically significantly different to “all internet users”

4.4 Confidence in judging truthfulness of websites

The Media Literacy Tracker asks how confident people feel in judging whether or not a website is truthful. One in seven (14%) of online users say they don't feel confident in judging whether a website is truthful, with older people (26%), females (19%), and those in C2DE groups (19%) more likely to say they are not confident.

People in this group are far more likely to be narrow users, less likely to transact online, more likely to agree that those who buy online put their privacy at risk, and less likely to feel confident online.

They are not doing the things that might help them gain confidence, for example installing security features, or making checks on new websites.

Levels of confidence about judging the truthfulness of websites appear, then, to be a key differentiator in attitudes and behaviour relating to online trust/privacy. Again, it is not possible to know whether a cautious attitude affects behaviour, or whether lack of experience has not helped to build confidence.

Figure 15: Relationship between confidence in judging online truthfulness and attitudes/behaviour relating to online trust and privacy issues

	Not confident judging if website is truthful	All internet users
Attitudes		
Agree – people who buy things online put their privacy at risk	74% ↑	60%
Confident as an internet user	48% ↓	87%
Interested in or have already installed security features	62% ↓	81%
Concerns about security/fraud	18%	23%
Concerns about personal privacy	12%	13%
Behaviours		
Would never enter credit card details	40% ↑	20%
Any checks when visiting new websites	59% ↓	75%
Ever buy or sell online	49% ↓	73%
Ever bank or pay bills online	27% ↓	54%
Narrow use	60% ↑	28%
Broad use	9% ↓	38%

Base: Internet users who are not confident judging whether a website is truthful (203), all internet users (1282)

Source: Ofcom research, fieldwork carried out by Saville Rossiter-Base in April to May and September to October 2009

Arrows indicate whether percentage is statistically significantly different to "all internet users"

4.5 Concerns about online privacy or online security

Finally, we wanted to investigate whether those that say they have concerns in the areas of privacy or security are different to the online population as a whole in terms of their attitudes or behaviour.

There are three groups of people we looked at:

- Those who say they have concerns about their own personal online privacy (13%);
- Those who say they have concerns about their own personal online security/issues of online fraud (23%); and
- Those who agreed with the statement “people who buy things online put their privacy at risk” (60%).

One hypothesis was that people with concerns in these areas would be less likely to transact online, more likely to be cautious about giving out their personal details, etc.

Another was that concerns are predicated on activity – in other words, if you’re undertaking the activity, you are more likely to understand the potential privacy/security implications and therefore have concerns.

As Figure 16 shows, these groups are no more likely to be narrow or broad users, and there are no differences in levels of confidence or knowledge of search engine norms. These groups are no more likely to be interested/able to install security features, and no more likely to stick to tried and tested websites than the UK online population.

While people with privacy or security concerns are more likely to have “some concerns” about entering types of personal information, they are no more likely to say they’d “never” do it. People who agree that people are at risk if they buy online are, however, somewhat less likely to transact online than all internet users.

Furthermore, people with security concerns are more likely to bank or pay bills online. One explanation for this might be that because people bank online, they are more likely to be conscious of security concerns than the UK online population as a whole.

Figure 16: Relationship between concerns about privacy/security and attitudes/behaviour relating to online trust and privacy issues

	Personal privacy concerns	Security/fraud concerns	Agree – people are at risk if buy online	All internet users
Attitudes				
Confident judging whether a website is truthful	71%	71%	65%	70%
Some search engines will be accurate/unbiased and some won't	52%	56%	57%	54%
Confident as an internet user	88%	88%	84%	87%
Have some concerns about entering home address	63% ↑	62% ↑	54%	50%
Interest in/have installed security features	84%	85%	82%	81%
Behaviours				
Would never enter home address details online	15%	15%	20%	17%
Any checks when visiting new websites	71%	80%	73%	75%
Ever buy or sell online	75%	77%	67% ↓	73%
Ever bank or pay bills online	55%	63% ↑	48%	54%
Narrow use	32%	29%	29%	28%
Broad use	34%	41%	33%	38%

Base: internet users with personal privacy concerns (159), security/fraud concerns (299), those who agree people put their privacy at risk if they buy online (425); all internet users (1282)

Source: Source: Ofcom research, fieldwork carried out by Saville Rossiter-Base in April to May and September to October 2009

Arrows indicate whether percentage is statistically significantly different to "all internet users"

In summary, levels of concern in these areas don't appear to inhibit behaviour. One explanation might be that to have a concern, you need to be doing things online that would raise awareness of such issues. Additionally, given that these online activities also produce benefits, these benefits may outweigh the inhibitory effect of the concern.

Our 2009 qualitative study *How People Assess Online Content and Services* made a similar point. It found that:

... a participant's desire for content has the potential to override all other factors in establishing trust. Therefore the nature of a personal interest and the depth of emotional engagement with the content are factors that can affect the evaluation process. The reward, for example a new purchase, may override the potential perceived risks involved in undertaking an online transaction.

Ofcom, 2009: 4-5

In other words, people's propensity to trust a website increases if their desire for the product or service on offer is great enough.

In conclusion, this analysis indicates that levels of confidence online are more likely than levels of concern to be correlated with a range of attitudes and behaviour linked to trust and privacy. The less confidence an online user has, the less likely they are to carry out a range

of activities and transactions online, the less likely they are to make checks on websites, to use such websites for transactions, and so on.

If an online user has concerns about security/fraud issues, or personal privacy, they display few differences in other attitudes or behaviour from the UK online population as a whole.

In other words, lower levels of confidence online appear to be a greater factor in the extent of people's online activity than concerns about privacy and security.