

Can Poles be caught... in the net?

Only 6 percent of Poles claim to have never heard of different types of threats on the Internet, while most are aware of 11 types of threats lurking in the virtual world. Polish Internet users are the most concerned about crimes leading to financial loss. Of course, young people use the Internet far more frequently, but only 48 percent of them pay attention to security. The situation is significantly different in the group of adult users – this issue is important to over 60% of them. These are the main conclusions from the survey entitled "Caught in the net – how Poles manage the virtual reality", commissioned by the Kronenberg Foundation at Citi Handlowy¹.

Cybersecurity is currently one of the leading matters – most of us use the Internet more or less actively. In the recent months this issue has become even more relevant: due to the pandemic most of our activities are online and many of us, due to the threat posed by the coronavirus, prefer electronic contacts. We are increasingly reliant on smartphones, tablets and computers. There is one question though: can we protect ourselves properly against an attack by cybercriminals?

In general, we don't underestimate the issue of online security. Although we are aware of different cyberthreats that we might encounter, we don't always know how to protect ourselves against them. During the pandemic, we should especially beware of the threats and be more particular about protecting our data. Hence the idea to carry out a relevant survey, as cybersecurity is essential especially in the context of banking, emphasized Dorota Szostek-Rustecka, President of the Management Board of the Citi Handlowy Foundation.

The report concerning the "Caught in the net (...)" indicates that most frequently we learn about threats connected with the Internet from the media – this is confirmed by 68% of respondents. However, every other person admits that someone from their surroundings or their family has encountered dangerous situations online. Additionally, these threats have been experienced personally by as many as 16% of survey participants.

The respondents are most aware of crimes in which money is acquired under false pretences using paid texts and fake competitions or collections advertised online – over 70% of the participants pointed to them. A significant majority of them are also aware of the existence of viruses and the fact that these can be downloaded onto their computer or phone if a fake link is clicked (68%) or when infected software is installed (66%). They are less aware of fraud consisting in hacking hardware, locking users out of it and demanding money for removing the block, possible execution of financial operations using a stolen phone/computer, or skimming funds when payments are made online. Less than half of the Internet users have heard of such threats.

We expect specific attacks on our bank account or devices as well as traps such as fraudsters posing as online stores, because these types of attacks are the most publicized ones, says Andrzej Grabowski, CoB and Information Security Control Expert. And he adds: The fact that we are less concerned about other online crimes results from us being unaware of such types and methods of attacks. If we are unaware of them, we are less vigilant. That's why it is so important to instruct and educate Internet users.

A majority of the respondents in the survey declare that they are afraid of their hardware becoming infected with viruses (65%), of dishonest online sellers (62%), of their accounts being hacked (62%), or of a loan being taken out using stolen personal data (60%). However, despite the awareness that cyberthreats exist, many people still – due to their curiosity or carelessness – succumb to dangerous temptations and, moreover, this does not seem to be a cause for major concern on our part: as many

¹ The survey "Caught in the net – how Poles manage the virtual reality" was conducted in 2020 at the request of the Kronenberg Foundation at Citi Handlowy by the IQS Group on a sample of 1111 Poles aged 15-55.

as 43% of Poles occasionally visit suspicious portals, such as pages with pirated films, illegal streaming and pornography. Many of us also open links from unknown sources.

What is interesting, the security issues are closely correlated with age. As many as 3/4 of teenagers have 6 or more accounts on various social media. Despite the fact that they use the Internet more intensively, only 48% of them attach greater importance to the issue of security. This ratio is definitely higher among adults and is 61%. Interestingly, young people more often feel that they have the knowledge of online security measures – only 16% of teenagers claimed that they had poor knowledge of security and did not know how to protect themselves. This number is twice as high among adults (32% of people aged 30-39 and 34% of persons aged 40-55).

Two thirds of the respondents avoid providing their personal data online. At the same time, however, a considerable number of Poles use websites and applications in which you have to provide your data – this is done by 38% of people. We let applications on our phone access our data, e.g. photos, contacts, locations – only 17% of Poles claim that they never do so. We are also quite happy to agree to all requirements of online applications and we provide information about us even if these are not required for their operation – this happens in the case of 57% of Poles.

Full report available at: [Złapani w sieci – jak Polacy radzą sobie w cyberrzeczywistości](#)

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