



WHITE PAPER

# VERISIGN INTERNET TRUST INDEX

MARCH 2010





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# VERISIGN INTERNET TRUST INDEX

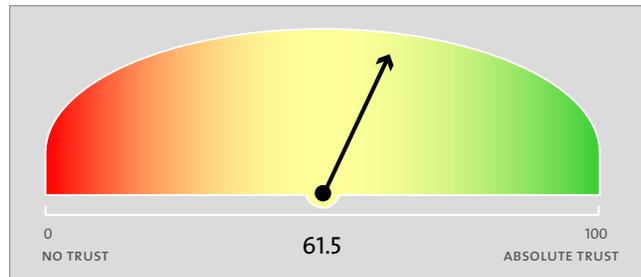
Trust is essential to any sustained relationship, including the one people have with the Internet. But because appearances online can be deceiving – increasingly sophisticated phishing sites look like the real thing, but they're designed to steal personal information – it's often difficult for Internet users to judge a Web site on appearances alone. And those uncertainties can erode trust.

Until now, the Internet community has lacked a formal approach to understanding the impact that increasingly sophisticated identity thefts and hacker attacks have on trust. Are consumers growing too fearful of fraud to bank or shop online? Or is security just one in a long list of factors that determines how much (or how little) we trust the Internet?

## INTRODUCING THE VERISIGN INTERNET TRUST INDEX

The VeriSign Internet Trust Index offers a new, statistically sound way to help gauge and understand the level of trust people place in the Internet. Intended to serve as an ongoing industry indicator, the VeriSign Internet Trust Index creates an overall score designed to represent the public's attitude toward the Internet at a given time.

The VeriSign Internet Trust Index measures trust by capturing relevant behaviors and attitudes that relate to Internet usage, while providing diagnostics that help trace why trust levels vary among individuals or groups. The survey is conducted for VeriSign by TNS, the world's largest custom research company, which also conducts the monthly Consumer Confidence Survey® for The Conference Board.



Provides a comprehensive trust profile of U.S. adults.

The VeriSign Internet Trust Index is based on a survey conducted with a projectable sample of U.S. adults aged 18 and older. For the March 2010 VeriSign Trust Index Report, researchers interviewed 6,403 individuals via online and written surveys from Nov. 4 to Dec. 18, 2009. Results were weighted across geography, gender, and age in the same proportions identified by the U.S. Census Bureau.<sup>1</sup> This helps to ensure that the VeriSign Internet Trust Index accurately represents the U.S. adult population as a whole.

Pinpoints who trusts and who doesn't, and why.

The VeriSign Internet Trust Index measures nine criteria: three of the criteria (frequency of use, length of use, and level of trust) are most helpful in predicting the total score. The remaining six look at such variables as specific online activities, technology experience, and Internet experiences and behaviors. Researchers then combine the various measures to arrive at the final VeriSign Internet Trust Index score.



<sup>1</sup> The proportion of Internet users and non-users is modeled after The Pew Internet & American Life Project findings.



Characterizes major Internet user groups and identifies their trust levels.

By combining VeriSign Internet Trust Index findings with demographic data, the VeriSign Internet Trust Index can align levels of trust – and the reasons for these perceptions – with specific groups of respondents. This helps characterize broad categories of Internet users (and even nonusers), and defines their level of engagement and trust.

Updated twice a year.

This inaugural report helps to establish a baseline measurement of trust among Internet users. Every six months, VeriSign will issue a new VeriSign Internet Trust Index Report. This should help researchers not only determine how trust levels change over time, but why.

Chronicles key aspects of Internet trust.

VeriSign Internet Trust Index research should also help uncover trust levels across different types of Internet activities, the awareness and concern consumers have over various Internet risks, how consumers' perceptions impact their behaviors, and the overall penetration of fraud and identity theft.

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### **WHAT DOES A TRUST INDEX OF 61.5 MEAN?**

The VeriSign Internet Trust Index is a relative indicator of the overall level of trust U.S. adults have in the Internet. It's based on a scale ranging from 0-100, with 100 representing absolute trust, and 0 representing none whatsoever. A score of 61.5 indicates a moderate level of trust. It also suggests that the Internet community must work harder to earn the confidence of more consumers.

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### **KEY FINDINGS AT A GLANCE**

Trust levels rise with more frequent Internet use and as consumers learn more about the Internet and technology. Still, usage levels outpace trust levels, suggesting that even among the Internet's heaviest users, trust still must be earned.

- People who use the Internet most frequently are also the most aware of—and the most concerned about—its risks.
  - Users who look for security indicators, such as secure seals and green address bars, have the highest levels of trust.
  - Frequent and infrequent users agree that the amount of info online is overwhelming, and no data is safe from hackers.
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### **MARCH 2010 FINDINGS**

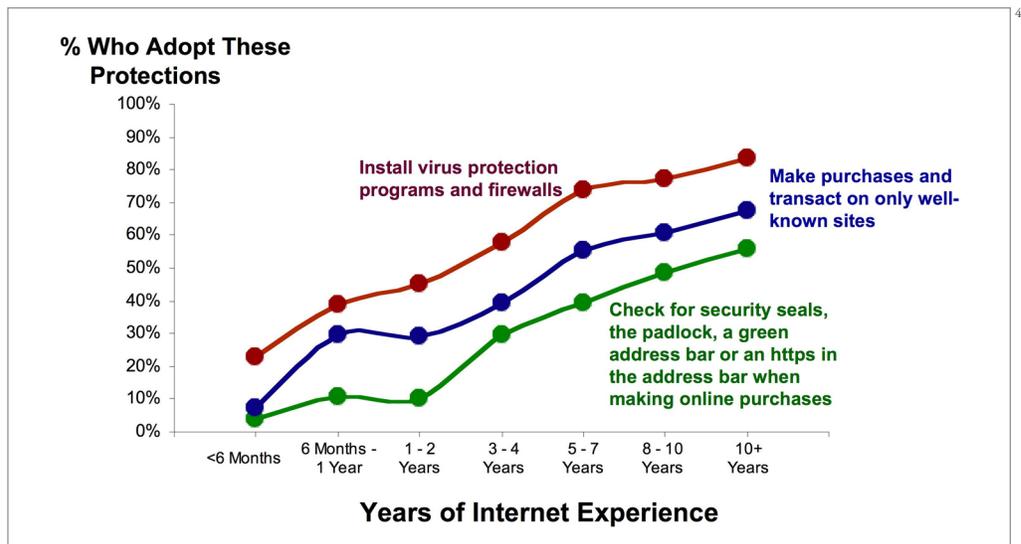
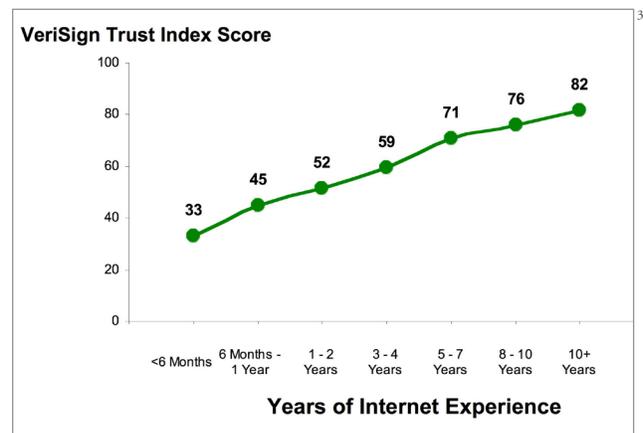
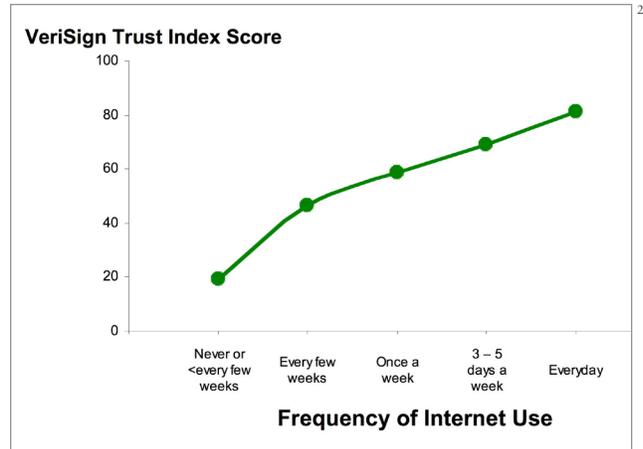
For March 2010, the VeriSign Internet Trust Index is 61.5 out of 100. This suggests that, while the overall U.S. adult population does not overwhelmingly distrust the Internet, online businesses and site hosts have a long way to go before they can confidently state that the Internet categorically has the trust of the general public.

The Internet Trust Index score aggregates findings across a wide range of demographics, such as frequency of Internet usage, income, education and age. Levels of trust can vary considerably from one demographic group to another.

The March 2010 VeriSign Internet Trust Index reveals some important insights into the confidence people place in their online activities, and the factors influencing that confidence:

Trust levels rise with more frequent Internet use, and as consumers grow more educated about the Internet and the risks they face. Two correlating factors relate to trust levels more than any others: frequency of use, and the user's level of education or awareness of Internet technologies, capabilities and risks.

- **Frequent users (those who go online three or more times a week) have the highest trust with a VeriSign Internet Trust Index score of 80.** These users, who represent 64.7 percent of adults, tend to be younger (42 years on average) than infrequent users (who, at an average age of 56, go online no more than once a week, and in some cases never). Infrequent users have an Internet Trust Index score of just 24. The difference in trust levels is stark: 37 percent of frequent users trust the Internet completely, compared to just 5 percent among infrequent users. Half of frequent users report a medium level of trust.
- **The longer people have used the Internet, the greater their trust levels.** Higher-trust frequent users have been online an average of eight years, with more than half over 10 years. Among lower-trust infrequent users, only 16 percent have been online for more than five years.
- **The more people use the Internet, the more educated they become about the possibilities and risks associated with Internet use.** As length of Internet use increases, consumers likewise increase their protection against threats. Infrequent users – two-thirds of whom do not use the Internet or own a computer – are at a persistent disadvantage here, due to their limited exposure and awareness.



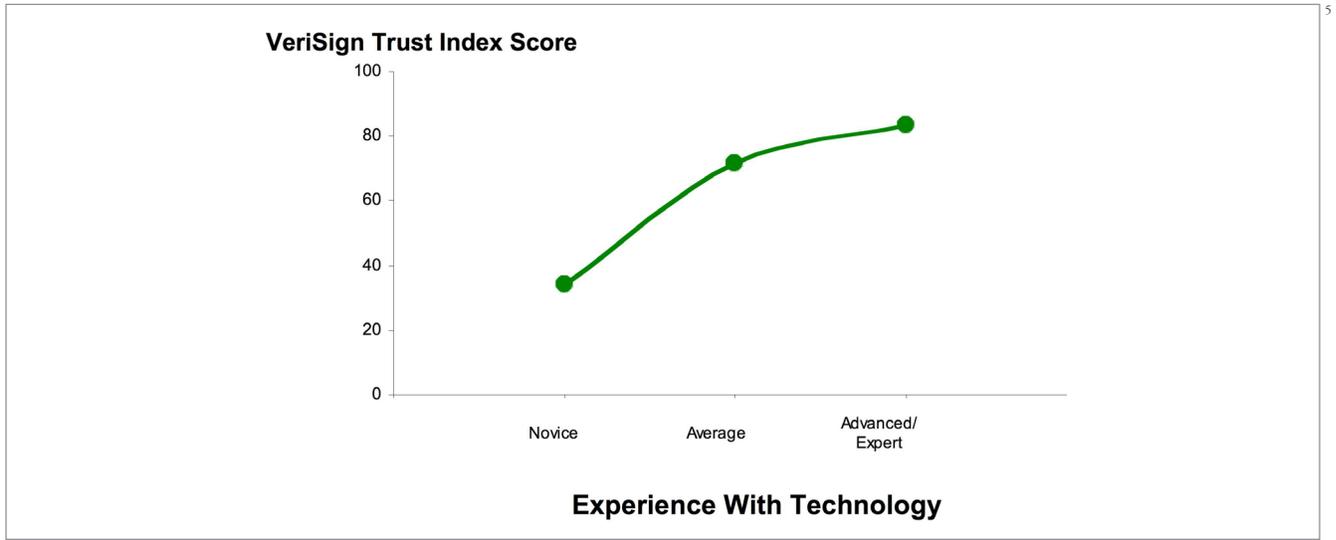
2 Response to: "How often do you use the Internet (including checking your email)?"

3 Response to: "How long have you been using the Internet?"

4 Response to: "Which of the following have you done?" and "How long have you been using the Internet?"

Trust also increases as users gain more experience with technology.

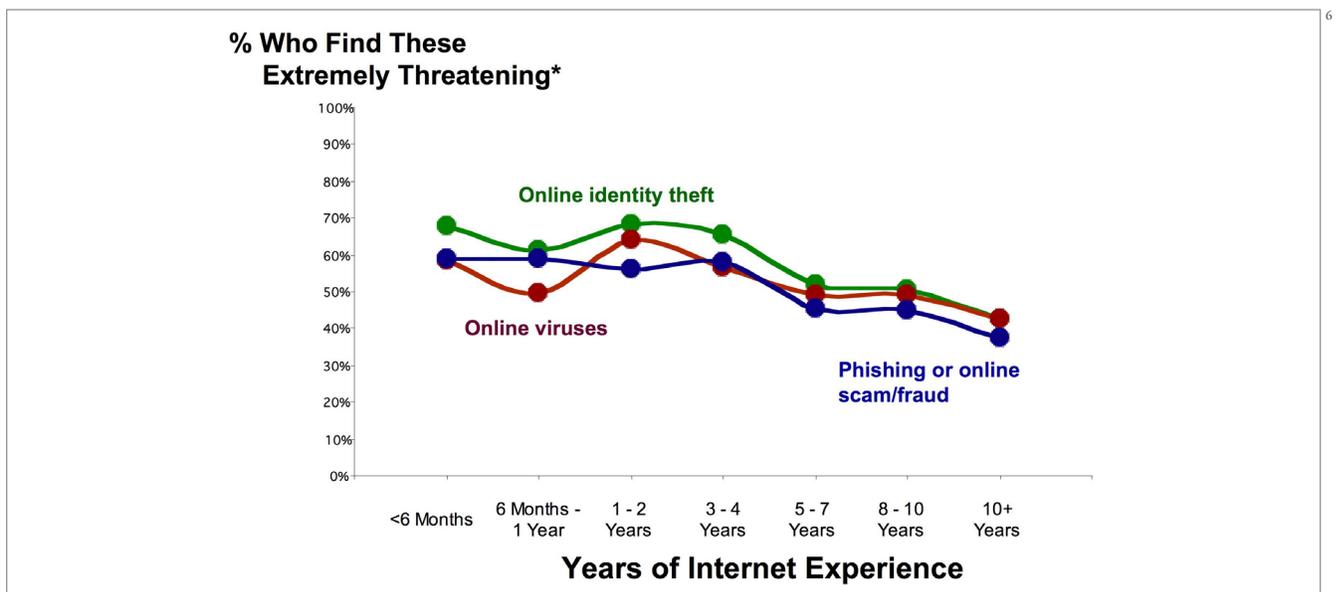
Consumers who have an “advanced” or “expert” level of technology expertise tend to have trust levels that are more than twice as high as technology “novices.”



Trust follows Internet use and education – not the other way around. Though trust levels are highest among frequent users, usage levels still outpace trust levels. This suggests that online

businesses must continually earn the trust of consumers, even those who are among the Internet’s heaviest users.

- Still, the percentage of users who find common security and privacy threats “extremely threatening” declines with sustained Internet experience.

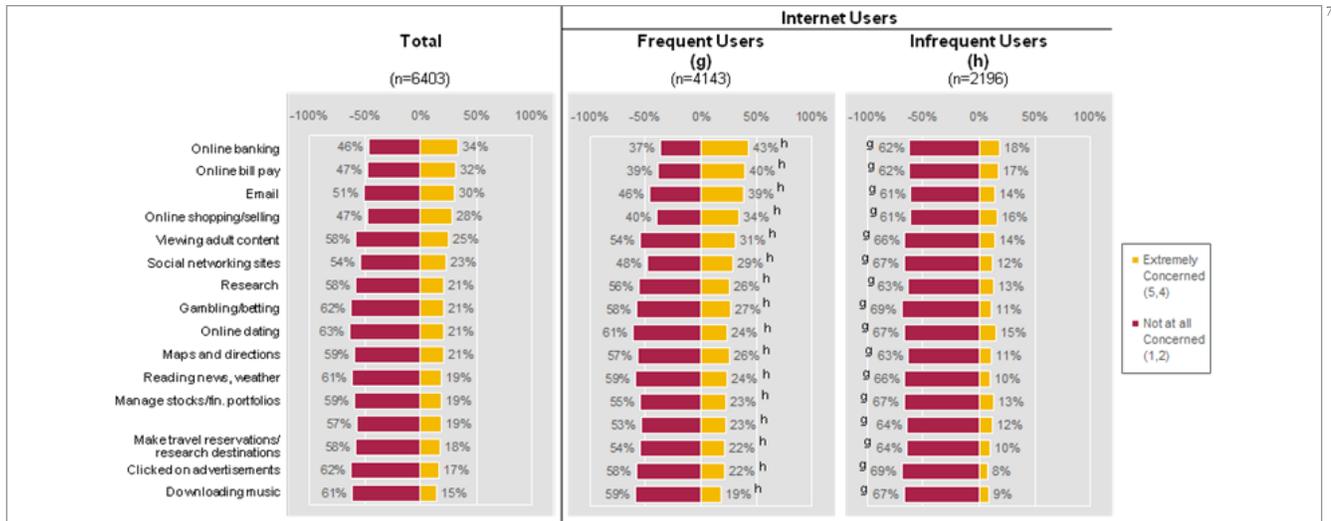


5 Response to: “How would you describe yourself when it comes to your experience with technology in general?”

6 Response to: “How threatening is the following about the Internet?” Percentages here represent those who indicated “5” on a 1-5 scale with 1-Not at all threatening and 5-Extremely threatening. Also based on response to: “How long have you been using the Internet?”

Infrequent users are generally not concerned about Internet risks perhaps because they have much less interest in going online.

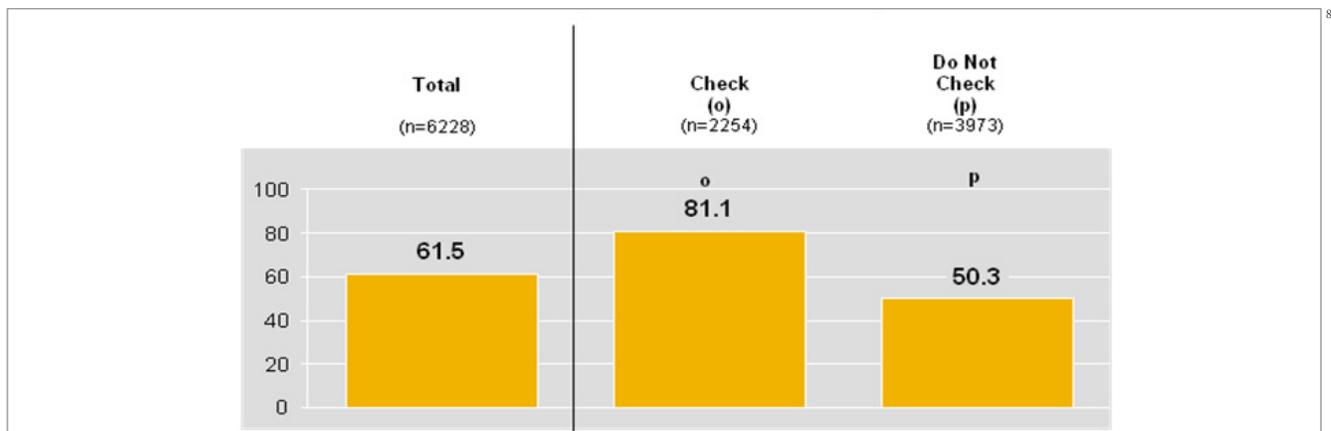
Less than 17 percent of infrequent users engage in online activities. This suggests that as engagement with the Internet grows, so does the awareness of its potential dangers.



Trust levels increase by more than 60 percent when users check for security seals, the Secure Sockets Layer (SSL) padlock, a green address bar, or https when making online purchases or sharing personal information.

More than half (52 percent) of frequent users look for these visual security indicators, compared to just 5 percent of infrequent visitors.

- The VeriSign Internet Trust Index score of users who check for security indicators is even higher than the overall score for frequent users, suggesting that visual security cues offer effective ways to build trust online.



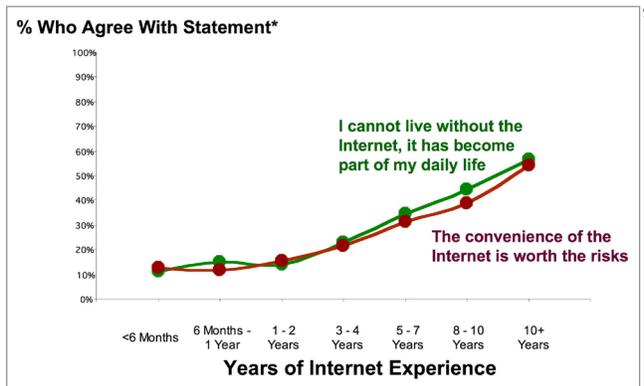
7 Response to: "Please indicate how concerned you are about conducting these activities on the Internet. Even if you haven't conducted these activities online, we are interested in your opinion."

8 Response to: "Which of the following have you done?"

Frequent users are twice as likely to have been associated with an online identity theft (they have been a victim, or have known a victim).

Though 24 percent of frequent users report they have been touched by identity theft (compared to 12 percent for infrequent users), it is unclear if this has reduced their frequency of use, and frequent users still see the Internet as a positive influence on their lives.

Even in the face of these threats, more experienced users believe the convenience of using the Internet outweighs the risks. And nearly half of frequent users (47 percent) strongly agree that convenience outweighs risks, compared to 7 percent of infrequent users. As years of experience grows, so does the importance of using the Internet.



Despite their differences, frequent and infrequent users share several similar concerns and attitudes.

- Roughly half of frequent and infrequent users agree that the amount of information online is overwhelming and that no online information is safe from hackers or e-criminals. However, frequent users are significantly more likely to protect themselves against possible threats, including checking for security indicators on Web sites and using security software.

- Roughly a third of respondents in both groups agree there is too much unsuitable content online.
- Among both user groups, the main reason for not engaging in particular activities (such as online banking, social networking, research or gaming) online is disinterest. But for frequent users, concern is not a barrier to use; if they want to do something online, they simply adjust their habits to increase their trust level.

### DEMOGRAPHIC ANALYSIS

VeriSign Internet Trust Index research also captures demographic data that shows how Internet engagement and trust levels vary across various subgroups and populations.

Users in the Pacific region are more likely to engage in a wide range of online activities. Across all regions<sup>10</sup>, up to half or more of overall users would never engage in such activities as online dating, Twitter, adult content, virtual networks, managing stocks online, and logging into work remotely. However, the Pacific region (compared to Mountain and West North Central regions) is less inhibited to engage in these activities, most likely due to the Silicon Valley's more tech savvy contingency.

- Trust appears to be highest among users in West North Central, New England and Mountain regions.
- Trust appears to be lowest in East South Central and East North Central regions.

Though equally active online, men and women tend to engage in different activities.

- Men check sports scores more often, while women engage in social networking more.
- Women are more concerned about being online than men when conducting financial activities and releasing personal information online.

<sup>9</sup> Response to: "How much do you agree with the following statement?" Percentages here represent those who indicated "4" or "5" on a 1-5 scale with 1-Strongly disagree and 5-Strongly agree. Also response to: "How often do you use the Internet (including checking your email?)"

<sup>10</sup> Pacific (WA, OR, CA, AK, HI); Mountain (MT, ID, WY, NV, UT, CO, AZ, NM); West North Central (ND, SD, NE, KS, MN, IA, MO); New England (ME, NH, VT, MA, RI, CT); East South Central (KY, TN, MS, AL); East North Central (WI, IL, MI, IN, OH); South Atlantic (FL, GA, SC, NC, VA, WV, DC, MD, DE); Middle Atlantic (NY, NJ, PA); West South Central (TX, OK, AR, LA)

## PERSONALITY PROFILES OF INTERNET USERS

VeriSign's Internet Trust Index reveals Internet Trust Index scores for key subgroups within the Internet user community, which helps reveal how different levels of trust play out.

### SHEDDING LIGHT ON WHO TRUSTS THE INTERNET, AND WHY

User profile data, a snapshot of which appears below, helps explain consumer behavior by shedding light on what drives trust levels.

Groups with Higher Trust Levels	Super Internet Users	Students Immersed in the Internet	Connected Homemakers	Men Who Follow Sports
Trust Index Score	86	84	81	81
Average Age	37	23	37	43
Men/Women	71%/29%	43%/57%	3%/97%	100%/0%
Tech expertise	Expert	Expert to average	Novice to average	Average to expert
After online viruses, top security concerns	Phishing and fraud scams Personal/kids' safety	Phishing and fraud scams Personal/kids' safety	Personal/kids' safety Phishing and fraud scams	Phishing and fraud scams Personal/kids' safety
% who check for security seal	69%	46%	59%	57%

**Super Internet Users, and Students Immersed in the Internet.** These users are younger and more likely to have higher household incomes. These are savvy, everyday users who appreciate the convenience of the Internet, and this has likely led to the highest VeriSign Internet Trust Index scores. However, students are less likely to look for security indicators and use security software, which is consistent with younger Internet users in general.

**Connected Homemakers, and Men Who Follow Sports.** Connected Homemakers (mostly women with an average age of 37) and Men Who Follow Sports (average age 43) have similar VeriSign Internet Trust Index scores 81. They have about the same experience with technology, as well as optimistic attitudes toward the Internet and its relevance in their lives. They also have similar habits in looking for security indicators and using security software.

Groups with Lower Trust Levels	Retired, Infrequent Users	Internet Users Who Conduct No Transactions
Trust Index Score	20	31
Average Age	72	55
Men/Women	48%/52%	49%/51%
Tech expertise	Novice	Novice to average
Top security concerns	Personal/kids' safety Phishing and fraud scams Online viruses	Phishing and fraud scams Online viruses Personal/kids' safety
% who check for security seal	1%	9%

**Retired Infrequent Users, and Internet Users Who Conduct No Transactions.** These groups are much more likely to have experienced or have known a victim of identity theft. They consider themselves technology novices, so the Internet is not as relevant in their lives. As a result, they tend to be less educated about security indicators and security software. They think Internet use is risky. Their VeriSign Internet Trust Index score is dramatically lower, they tend to be older with a lower household income, implying that maintaining an updated, secure computer is not a financial priority.





## WHITE PAPER

VeriSign Internet Trust Index research is conducted on behalf of VeriSign by TNS, the world's largest custom research agency delivering actionable insights and research-based business advice to its clients so they can make more effective business decisions. Among its research projects is the Consumer Confidence Survey® for The Conference Board. Visit [www.tnsglobal.com](http://www.tnsglobal.com) for more information.

### FOR MORE INFORMATION

For additional VeriSign Internet Trust Index data, visit [www.trustthecheck.com/trustindex](http://www.trustthecheck.com/trustindex). For more information on how to stay safe online, visit [www.trustthecheck.com](http://www.trustthecheck.com). To learn how SSL Certificates, strong authentication and other protections can build trust online, visit [www.verisign.com](http://www.verisign.com).

### ABOUT VERISIGN

VeriSign, Inc. (NASDAQ: VRSN) is the trusted provider of Internet infrastructure services for the networked world. Billions of times each day, VeriSign helps companies and consumers all over the world engage in communications and commerce with confidence. Additional news and information about the company is available at [www.verisign.com](http://www.verisign.com).

Visit us at [www.Verisign.com](http://www.Verisign.com) for more information.

