



**2015 Mobile Payment Security Study
Global Results**

September 2015

www.isaca.org/mobile-payment-security-study

Number of respondents (n) = 901

Respondents are business and IT professionals who are members of ISACA.

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1. What is your preferred method of payment for personal purchases? (n = 899)
 - a. Cash.....9%
 - b. Check.....1%
 - c. Credit card.....59%**
 - d. Debit card.....24%
 - e. Mobile payment (using a mobile device for in-person or online purchase).....5%
 - f. Other.....1%

2. For purchases you make, do you think each of the following transactions is secure (i.e., personal information is safe from being stolen or misused): (n = 899)

	Secure	Not Secure	Unsure
Cash	89%	8%	2%
Check	37%	43%	20%
Credit card	47%	41%	12%
Debit card	42%	44%	15%
Money order	46%	25%	29%
Mobile payment	23%	47%	30%

3. In 2015, have you used mobile payment to make a purchase? (n = 896)
 - a. Yes.....42%
 - b. No.....57%**
 - c. Unsure.....1%

4. Do you expect to see an increase in mobile payment data breaches over the next 12 months? (n = 900)
- a. **Yes**.....**87%**
 - b. No.....5%
 - c. Unsure.....8%
5. What do you think is the most significant security vulnerability with mobile payments? (n = 899)
- a. Weak passwords.....13%
 - b. Lost or stolen devices.....21%
 - c. **Use of public WiFi**.....**26%**
 - d. User error.....7%
 - e. Phishing/shmishing (phishing attacks via text messages).....18%
 - f. There are no security vulnerabilities.....0%
 - g. Other.....14%
6. Which of the following is the most important action consumers can take to improve security associated with mobile payment? (n = 897)
- a. **Require two ways to authenticate their identity (two-factor authentication)**.....**66%**
 - b. Require a short-term authentication code.....18%
 - c. Install phone-based security apps.....9%
 - d. They do not need to do anything to improve security.....1%
 - e. Other.....6%
7. What additional tip(s) would you give to consumers to make mobile payments as secure as possible? (n = 489)
- Frequent answers to this open-ended question included:*
- a. Make passwords complex and strong, and change them frequently.
 - b. Use two-factor or biometric authentication.
 - c. Don't use public WiFi when making mobile payments.
8. At what age do you think young people should be taught about keeping mobile phones secure? N = 899)
- a. Under 10 years old.....31%
 - b. **10-13 years old**.....**41%**
 - c. 14-17 years old.....20%
 - d. 18-24 years old.....6%
 - e. I don't think this subject needs to be taught.....1%

9. What is the youngest age you think it is acceptable for a child to be given his/her own smartphone? (i.e., mobile phone with Internet connectivity) (n = 899)
- a. Under 10 years old.....8%
 - b. 10-13 years old.....40%
 - c. 14-17 years old.....46%**
 - d. Never.....3%
 - e. Unsure.....4%
10. What are the top three steps adults should take to improve the security of a child's smartphone? (Please select three.)
- a. Require a PIN code or password to access the phone.....72%**
 - b. Install parental control software.....58%
 - c. Install mobile security software.....53%
 - d. Ensure the phone doesn't automatically connect to public WiFi networks.....37%
 - e. Ensure the ability to track the phone's location.....38%
 - f. Ensure the ability to remotely wipe or shut down the device.....53%
 - g. Other.....6%
11. In what country do you live? (n = 875; responses are rounded to the nearest tenth)
- a. Albania.....0.1%
 - b. Argentina.....0.8%
 - c. Armenia.....0.1%
 - d. Australia.....4.3%
 - e. Austria.....0.3%
 - f. Bahrain.....0.5%
 - g. Belgium.....1%
 - h. Bosnia and Herzegovina.....0.1%
 - i. Brazil.....1.1%
 - j. Bulgaria.....0.3%
 - k. Canada.....6.2%
 - l. Chile.....0.2%
 - m. China.....0.1%
 - n. Colombia.....0.7%
 - o. Costa Rica.....0.2%
 - p. Cote d'Ivoire.....0.1%
 - q. Croatia.....0.7%
 - r. Cyprus.....0.2%
 - s. Czech Republic.....0.6%
 - t. Denmark.....1.3%
 - u. Dominican Republic.....0.1%
 - v. Egypt.....0.2%
 - w. Finland.....0.7%
 - x. Germany.....2.7%
 - y. Ghana.....1%

z. Greece.....	0.7%
aa. Hong Kong.....	1.8%
bb. Hungary.....	0.3%
cc. India.....	3.6%
dd. Indonesia.....	0.2%
ee. Ireland.....	0.8%
ff. Israel.....	0.5%
gg. Italy.....	1.5%
hh. Japan.....	1%
ii. Kenya.....	1.6%
jj. Korea, South.....	0.1%
kk. Kuwait.....	0.1%
ll. Latvia.....	0.3%
mm. Lebanon.....	0.1%
nn. Lithuania.....	0.5%
oo. Luxembourg.....	0.3%
pp. Malaysia.....	0.5%
qq. Malta.....	0.1%
rr. Mauritius.....	0.1%
ss. Mexico.....	1.3%
tt. Morocco.....	0.1%
uu. Nepal.....	0.1%
vv. Netherlands.....	2.4%
ww. New Zealand.....	1%
xx. Nicaragua.....	0.2%
yy. Nigeria.....	1.5%
zz. Norway.....	0.3%
aaa. Pakistan.....	0.3%
bbb. Panama.....	0.3%
ccc. Peru.....	0.9%
ddd. Philippines.....	0.6%
eee. Poland.....	0.5%
fff. Portugal.....	0.6%
ggg. Qatar.....	0.1%
hhh. Romania.....	0.3%
iii. Russia.....	0.5%
jjj. Saudi Arabia.....	0.8%
kkk. Serbia.....	0.2%
lll. Singapore.....	1.3%
mmm. Slovakia.....	0.3%
nnn. Slovenia.....	0.1%
ooo. South Africa.....	2.6%
ppp. Spain.....	2.5%
qqq. Swaziland.....	0.1%
rrr. Sweden.....	1.3%
sss. Switzerland.....	1.7%

ttt. Taiwan.....	0.2%
uuu. Tanzania.....	0.1%
vvv. Thailand.....	0.1%
www. Togo.....	0.1%
xxx. Trinidad and Tobago.....	0.3%
yyy. Turkey.....	0.7%
zzz. Ukraine.....	0.2%
aaaa. United Arab Emirates.....	0.7%
bbbb. United Kingdom.....	5%
cccc. United States	32%
dddd. Uruguay.....	0.1%
eeee. Venezuela.....	0.1%
ffff. Vietnam.....	0.1%
gggg. Zambia.....	0.1%
hhhh. Zimbabwe.....	0.3%

12. In what region do you live? (n = 897)

a. Asia-Pacific.....	13%
b. Europe.....	29%
c. Middle East.....	3%
d. Africa.....	8%
e. Latin America (Mexico, Central America, South America).....	7%
f. North America	38%
g. Oceania (Australia, New Zealand, Papua New Guinea).....	3%

13. In what industry do you work? (n = 899)

a. Financial/Banking.....	26%
b. Insurance.....	4%
c. Public accounting.....	2%
d. Transportation.....	1%
e. Aerospace.....	0%
f. Retail/Wholesale/Distribution.....	2%
g. Government/Military.....	9%
h. Technology Services/Consulting	31%
i. Manufacturing/Engineering.....	4%
j. Telecommunications/Communications.....	5%
k. Mining/Construction/Petroleum/Agriculture.....	2%
l. Utilities.....	2%
m. Legal/Law/Real Estate.....	0%
n. Healthcare/Medical.....	3%
o. Pharmaceutical.....	1%
p. Advertising/Marketing/Media.....	1%
q. Education/Student.....	2%
r. Other (please specify).....	5%

14. How many people are employed in your enterprise, including all branches, divisions and subsidiaries? (n = 895)
- | | |
|--------------------------------|------------|
| a. Fewer than 50..... | 14% |
| b. 50-149..... | 6% |
| c. 150-499..... | 7% |
| d. 500-1,499..... | 13% |
| e. 1,500-4,999..... | 14% |
| f. 5,000-9,999..... | 10% |
| g. 10,000-14,999..... | 5% |
| h. 15,000 or more | 32% |
15. Which of the following is closest to your job title? (n = 900)
- | | |
|--------------------------------|------------|
| a. Student..... | 0% |
| b. External consultant..... | 14% |
| c. Professor/teacher..... | 1% |
| d. Practitioner..... | 11% |
| e. Supervisor..... | 5% |
| f. Manager | 32% |
| g. Director..... | 11% |
| h. Vice president..... | 4% |
| i. CIO/CISO/CAE..... | 10% |
| j. President/CEO..... | 3% |
| k. Other (please specify)..... | 9% |
16. Please indicate your gender. (n = 886)
- | | |
|----------------------|------------|
| a. Female..... | 14% |
| b. Male | 86% |
17. Please select your age group. (n = 890)
- | | |
|-----------------------|------------|
| a. 18-24..... | 0% |
| b. 25-34..... | 12% |
| c. 35-44 | 34% |
| d. 45-54..... | 33% |
| e. 55-64..... | 19% |
| f. 65-74..... | 2% |
| g. 75 or above..... | 0% |

About ISACA's 2015 Mobile Payment Security Study

The 2015 Mobile Payment Security Study reflects the insights of more than 900 ISACA members on the security-related aspects of mobile payment. The online survey was conducted in August 2015. Full results are available at www.isaca.org/mobile-payment-security-study.