

## Security and crimes: Europeans worry about online banking fraud, data misuse and terrorist attacks



The '[Your rights matter: Security concerns and experiences](#)' paper looks at people's security concerns and their worries about experiencing certain crimes. The results show:

- **Data** – most people (55%) are worried about their online data being misused by fraudsters or criminals.

Respondents in Spain (76%), Czechia (69%) and the United Kingdom (67%) worry the most about their data, compared to people in Romania (34%), Croatia, Hungary and Bulgaria (all 37%).

At the same time, a third of the population (30%) is worried about their data being used by foreign governments.

- **Online banking fraud** – a quarter of Europeans (24%) is very worried that their online bank account or payment card details will be misused. This is 57% in Spain.

Overall, fewer than 1 in 10 (8%) experienced online banking or card fraud in the five years before the survey. However, people in the UK (24%), France (19%) and Denmark (15%) are more likely to have such an experience.

- **Terrorism** – a fifth of the population (19%) is very worried about experiencing a terrorist attack. In Spain, over half (52%) fears a terrorist attack compared to 3% in Ireland.
- **Harassment** – 2 in 5 people (38%) have experienced in-person harassment in the last 5 years compared to 14% who have experienced it online.

In France (58%), the Netherlands (55%), Austria (53%), Germany (53%), Finland (52%), the United Kingdom (52%), Belgium (50%), half the population or more has experienced in-person harassment.

Cyber-harassment is more common among young people and students. It has been the highest in Germany (23%), France (22%) and Finland (19%).

The survey results also show that people with lower education, who are unemployed or experience difficulties to make ends meet are more worried about experiencing crimes.

### **Background information:**

The paper is one of a series of thematic publications looking at people's views and experiences of fundamental rights.

In this series, FRA has already published a report on '[What do fundamental rights mean for people in the EU?](#)' and a paper on '[Data protection and privacy](#)'.

The findings draw on responses to [FRA's Fundamental Rights Survey](#) from 35,000 people across all EU Member States, North Macedonia and the United Kingdom.

The survey ran from January to October 2019.

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