

**Study: the French and cybersecurity<sup>1</sup>**  
**Perceptions and behaviour**

**During Cybermoi/s, the European Cybersecurity Month, the French Banking Federation (FBF) reveals the results of its ground-breaking study conducted with Harris Interactive on the perceptions and behaviour of the French regarding cybersecurity. The results show that French people are generally aware of the risks, as 89% consider their banking data to be sensitive. 51% have already been faced with an attempted bank data scam. To increase French people's vigilance in the face of these risks, the FBF is launching an awareness campaign in October with a prevention advert entitled "On the Internet, your security begins with your vigilance".**

**Banking data recognised as sensitive by the French**

89% of French people believe that their banking data is sensitive. This feeling increases with age. Indeed, while 73% of 18-24 year olds consider this data to be sensitive, this figure rises to 95% for the over 65s.

The study also shows that the French are cautious about sharing their personal data, particularly remotely. Thus, 65% say they are reluctant to communicate all or part of their personal data in person and 88% remotely (on the Internet, by e-mail, telephone or text message).

Similarly, the majority of French people say they are worried about cyber risks: 88% fear identity theft from hacking of their personal data, 86% fear attacks on their banking data and 83% say they are worried about possible scams on the Internet and on social networks.

**French people's behaviour when faced with attempted scams**

When French people receive suspicious messages (by e-mail, on the Internet or by text) offering an attractive offer, a refund or an alert about a bank transaction, their behaviour differs. 1 out of 2 French people do not open the message, but 49% view it or forward it. Young people take more risks as 73% of 18-24 year olds view or forward these messages. On the contrary, only 28% of those aged 65 and over do so.

Generally speaking, the French appear to be rather cautious when faced with attempted scams:

- 78% do not follow up on e-mails offering a profitable and risk-free investment,
- 66% do not follow up on e-mails or text messages from their bank inviting them to click on a link,
- 63% do not click on dubious advertisements on social networks.

In addition, when they receive a request from their bank that they consider dubious, 67% contact their banker directly.

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<sup>1</sup> Study conducted online by Harris Interactive from 14 to 15 September 2022 for the French Banking Federation, of 1,014 people representing French people aged 18 and over. Quota method and adjustment applied to the following variables: gender, age, socio-professional category and region of the interviewee.

The study also shows that fraudulent attempts are frequent: 51% of French people say they have already been faced with an attempted bank data scam (of these, 44% were able to detect the fraud and avoid it, 7% were scammed). Young people are the most exposed, with 65% of 18-25 year olds saying they have been targeted.

### **French people and cyber protection measures**

Faced with the dangers of the Internet, most French people put in place protective measures, but not systematically. Thus, 76% check that the sites they use are secure (padlock, URL address, etc.), 74% view the security messages sent by their bank and 74% find out about a site before buying, but 41% do not or rarely view the conditions and guarantees when buying online.

Similarly, 84% of French people who have access to their online bank account say they have an exclusive and specific password and 61% say they change it regularly. However, 27% admit to saving their bank details on online sales sites. Finally, 48% of French people memorise the password for their bank account, but 51% write it down or record it somewhere.

### **A campaign to raise awareness among French people**

For Maya Atig, Chief Executive Officer of the FBF: *"The results of this study show that education remains essential to raise awareness of cyber protection among French people. There are many scam attempts and it is important that everyone can detect them. We are all actors in our own security, particularly digital security, and adopting preventive measures means protecting ourselves against fraud. This is why we are running a campaign in October to raise French people's awareness of the importance of securing their digital life and to give them the simple steps to ensure this cyber protection. Banks are putting in place a large number of measures to protect French people's funds and data, as this is a priority for them. For these measures to be fully effective, it is essential that their customers are extra vigilant, especially with their data on the Internet, as they may be in their everyday lives."*

The French Banking Federation is a partner of the National Agency for Information Systems Security (ANSSI) and is participating in the national digital security awareness campaign. During October, the FBF is conducting an awareness campaign with a dedicated advert broadcast on TV and the Internet. For more information, visit: <https://www.lesclesdelabanque.com/>.

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