Usage of and trust in various authentication means in Baltics and Finland

October, 2018

REPORT

Methodology

Research objective	**To understand the usage experience of and trust in various authentication means in Baltics and Finland**
Method	Online survey
Target group	Residents of Latvia, Lithuania, Estonia and Finland in the age 18-65 years
Sample	The sample represents the structure of residents by age, gender, settlement type and region (in Latvia and Estonia – also nationality). Latvia N=1005 Lithuania N=1005 Estonia N=1005 Finland N=1004
Fieldwork period	October, 2018
Terms used	*Sample size 30<n<50 is an insufficient number to make statistically significant conclusions ** Sample size of n<30 is extremely small, data are only illustrative.
Survey conductor	This survey was ordered by SK ID Solutions and conducted by market research company RAIT Group.

Sample Structure (1)

	Latvia	Lithuania	Estonia	Finland
N=	*1005*	*1005*	*1005*	*1004*
GENDER				
Male	46	45	49	50
Female	54	55	51	50
AGE				
18-29	25	29	26	24
30-39	24	22	25	24
40-49	23	22	23	21
50-65	28	27	26	31
NATIONALITY				
Latvian/ Lithuanian/ Estonian/ Finnish	64	97	69	98
Other	36	3	31	2
MARITAL STATUS				
Single	21	26	19	39
Married/ living with partner	67	62	71	49
Divorced/ widowed	12	12	10	12
EDUCATION				
Primary/ Basic	2	2	5	10
Secondary	15	13	22	14
Secondary vocational	24	24	32	40
Higher	58	61	42	36
OCCUPATION				
Self-employed, entrepreneur, farmer	9	8	5	7
Manager	12	10	7	5
Specialist	42	45	38	16
Worker	18	15	31	38
Not working	19	22	18	33
No asnwer				0.4

Sample Structure (2)

Latvia	N= 1005
MONTHLY PERSONAL INCOME	
Up to 400 EUR	21
401 - 700 EUR	27
701 - 1000 EUR	19
1001 EUR and more	13
No answer	20
SETTLEMENT TYPE	
Rīga	36
Big cities	19
Other town	16
Village, rural	29
REGION	
Rīga	36
Pierīga	20
Vidzeme	9
Latgale	12
Zemgale	12
Kurzeme	12

Lithuania	N= 1000
MONTHLY PERSONAL INCOME	
Up to 400 EUR	23
401 - 700 EUR	28
701 - 1000 EUR	20
1001 EUR and more	12
No answer	17
SETTLEMENT TYPE	
Vilnius, Kaunas	33
Big cities	18
Other town	20
Village, rural	29
REGION	
West of Lithuania	22
North of Lithuania	17
East of Lithuania	33
Central, South of Lithuania	28

Estonia	N= 1005
MONTHLY PERSONAL INCOME	
Up to 600 EUR	21
601 - 1000 EUR	27
1001 - 1400 EUR	22
1401 EUR and more	15
No answer	15
SETTLEMENT TYPE	
Tallinn	37
Big cities	17
Other town	18
Village, rural	28
REGION	
Nord Estonia	48
West Estonia	10
Central Estonia	9
Nord-East Estonia	10
South Estonia	22

Finland	N= 1004
MONTHLY PERSONAL INCOME	
Up to 1000 EUR	22
1001 - 2000 EUR	25
2001 - 3000 EUR	23
3001 EUR and more	17
No answer	13
REGION	
South Finland	50
East Finland	13
West Finland	25
North Finland	12

Summary

Key take-aways

Basically a 100% of the economically active target groups in Baltic and Finland (18-65 years) use at least one electronic authentication solution. Security is the main selection criterion, because usage of banking and financial services is the most frequent and most intended activity performed with electronic authentication solutions.

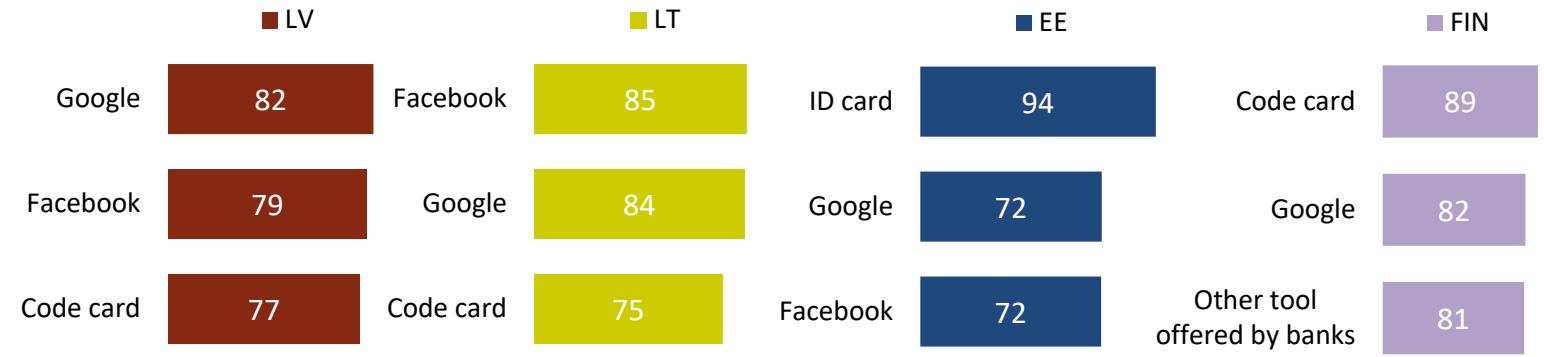
- **Facebook, Google and code cards – those are the most common authentication solutions used in all countries.** Estonian residents more use also ID cards and Finnish – some other tools offered by banks for electronic authentication purposes.
- **About a third part of Baltic and Finnish residents do not care, what is the identity of the provider of electronic authentication solutions.** Private sector providers are preferred by about a tenth part or less, while state as a provider is preferred by a third part in Latvia and about a half in the orther countries.
- In Latvia and Lithuania electronic authenticaton solutions are more frequently used also for online shopping and communication with the state, in Estonia for signing documents and online shopping, while in Finland – for using healthcare services and online shopping.
- **Electronic signatures among the population are the most widespread in Estonia** – only 2% of the 18-65 target admits they don't give e-signatures at all. Mainly they use ID cards for this purpose.

In other countries the issue with e-signatures is a bit controversial – it seems that rather large part does not see a difference between e-signature and electronic authentication, since some part of them say they give electronic signatures with code cards or Smart-ID and there is only a small share that menthions either ID cards or available mobile signature solutions.

- **Rather many respondents in all countries say they have some restrictions to use electronic authentication solutions.** The primary concern is **either security or trust in the provider** as well as some implementation difficulties or belief that it can't be used everywhere.
- **The most trusted solutions overall – ID cards, mobile signatures, Smart-ID and code cards.**

Summary of the main results (1)

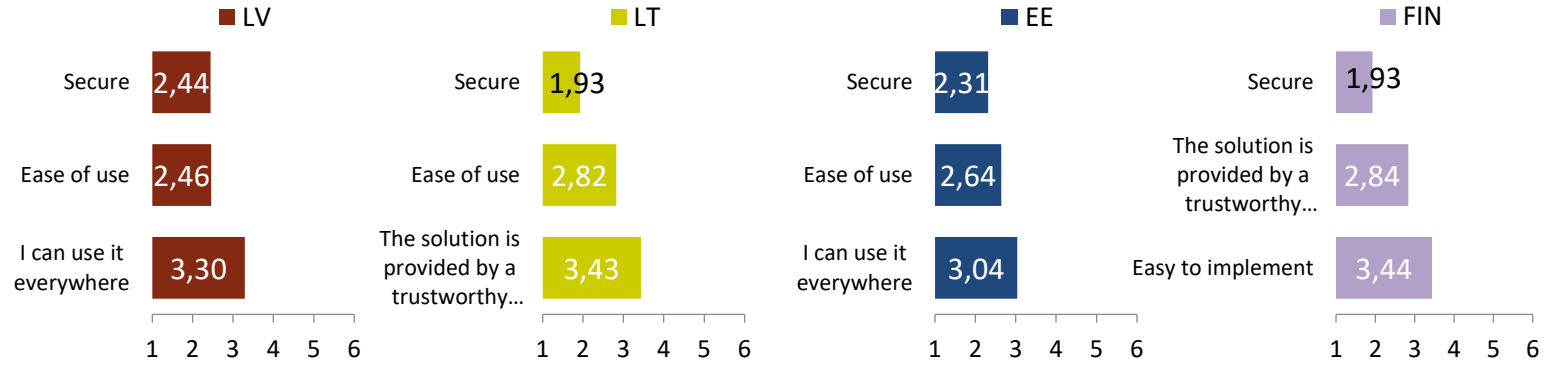
TOP 3 most used electronic authentication solutions



Base: All respondents

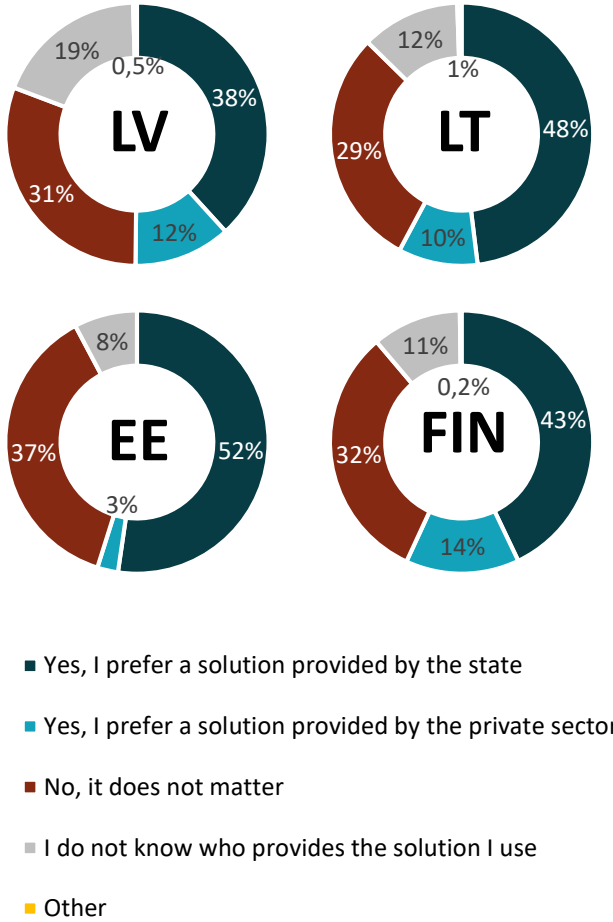
TOP 3 most important choice factors for electronic authentication solutions

(from 1 (the most important) to 6 (the least important))



Base: Users of at least one electronic authentication solution in the P6M

Importance of the provider identity

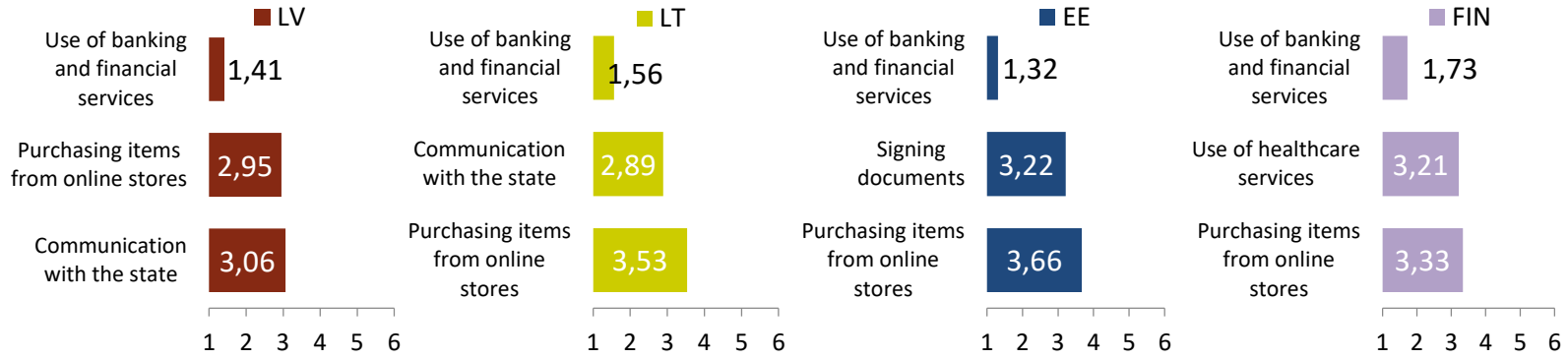


Base: Users of at least one electronic authentication solution in the P6M

Summary of the main results (2)

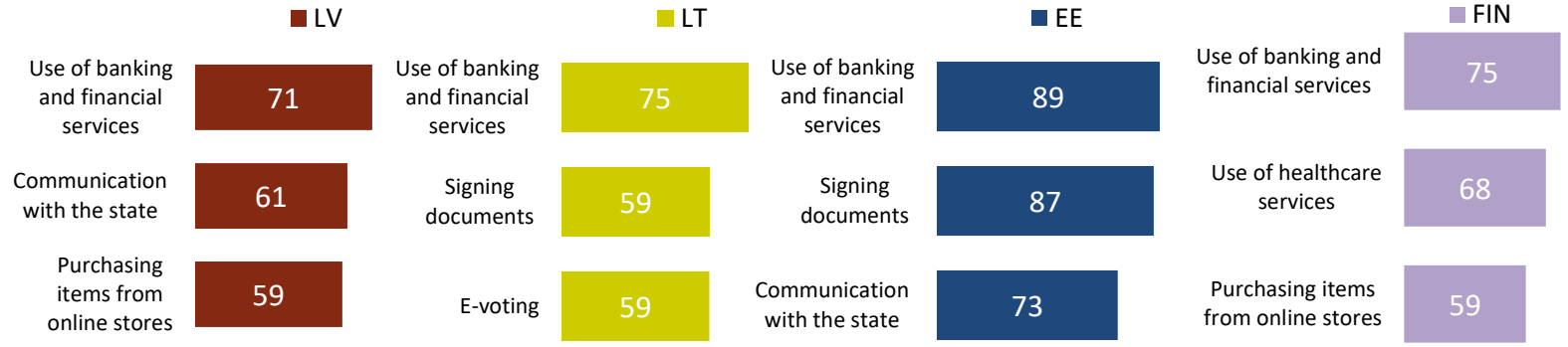
TOP 3 most frequently performed actions with electronic authentication solutions

(from 1 (the most frequent) to 6 (the least frequent))



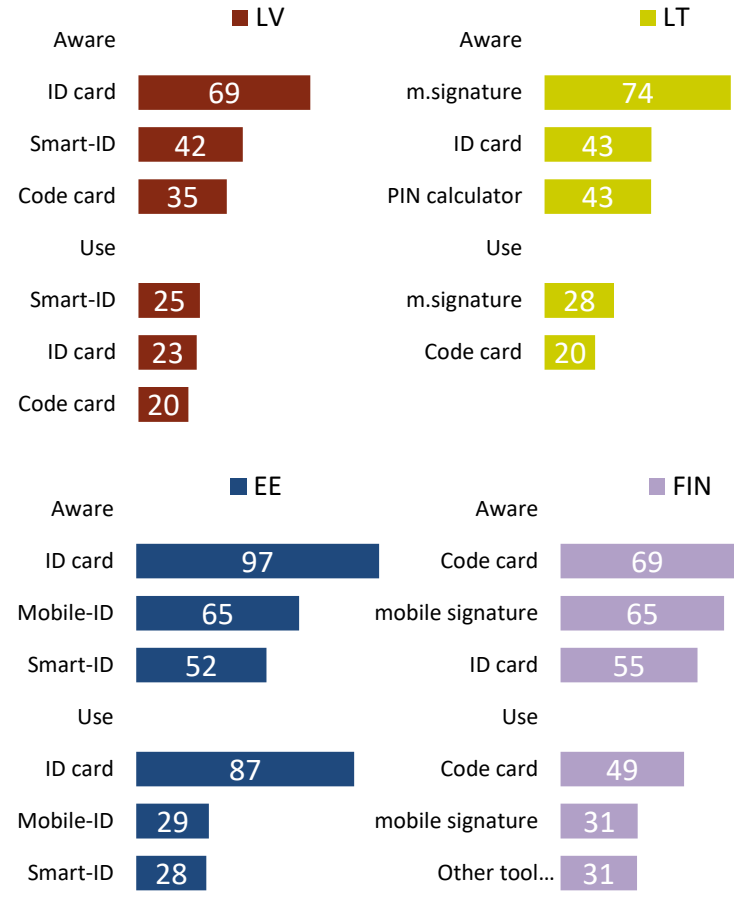
Base: Users of at least one electronic authentication solution in the P6M

TOP 3 most intended actions with electronic authentication solutions



Base: All respondents

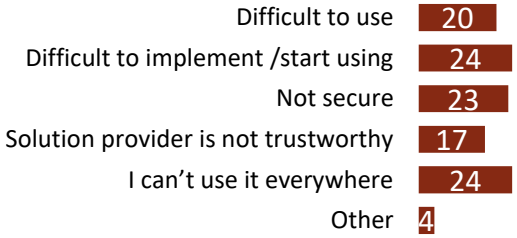
TOP 3 most known and used solutions for electronic signature

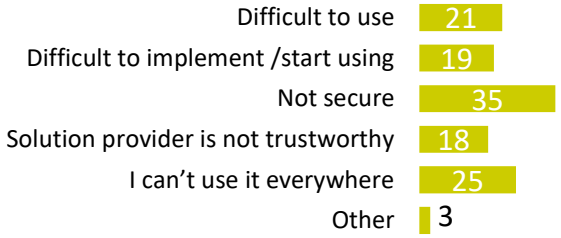


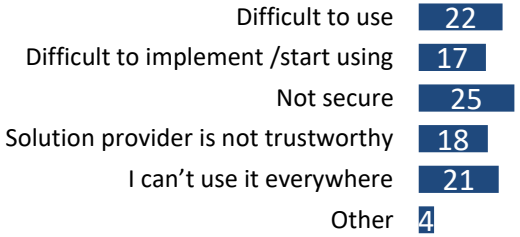
Base: All respondents/ Users of at least one electronic authentication solution in the P6M

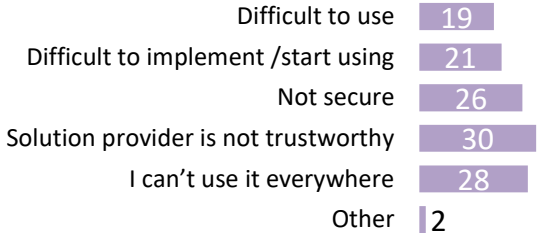
Summary of the main results (3)

The main restrictions to use electronic authentication solutions





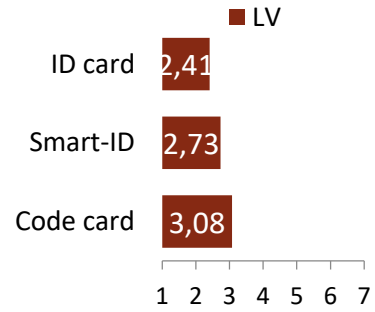


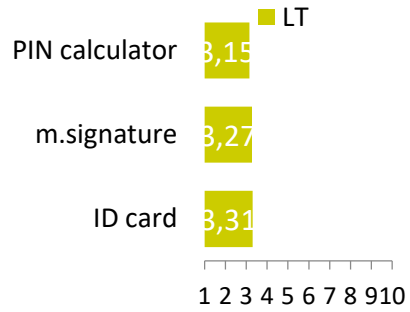


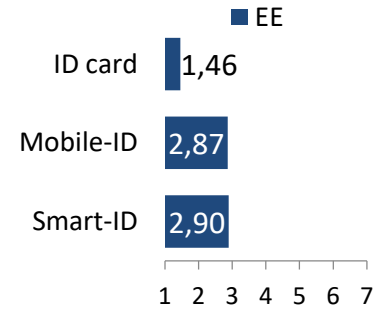
Base: All respondents

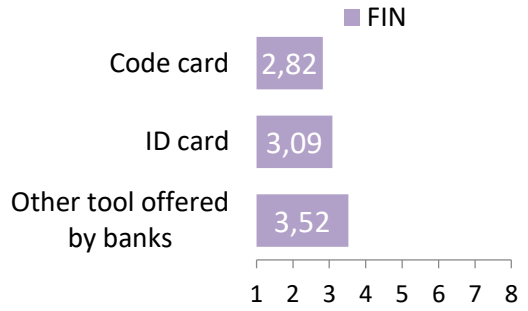
TOP 3 most trusted electronic authentication solutions

(from 1 (the most trusted) to 7/ 10/ 7/ 8 (the least trusted))





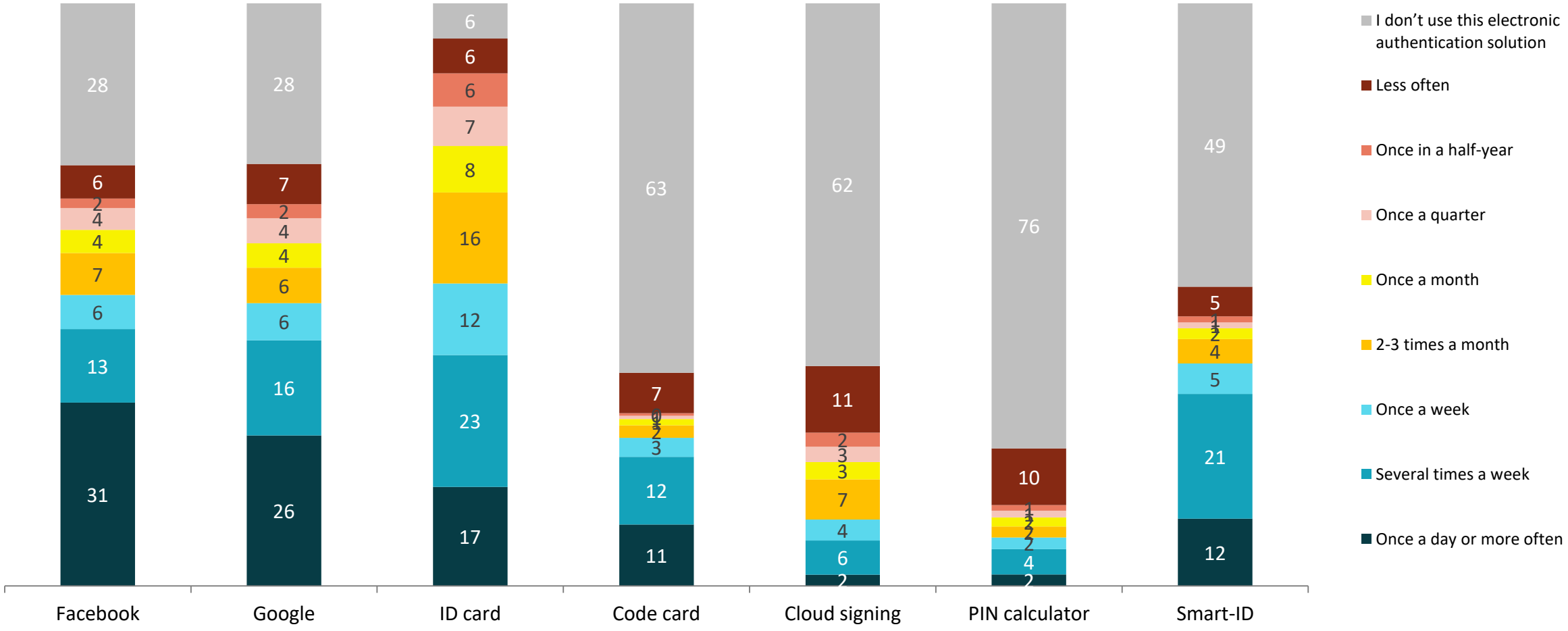




Base: Users of at least one electronic authentication solution in the P6M

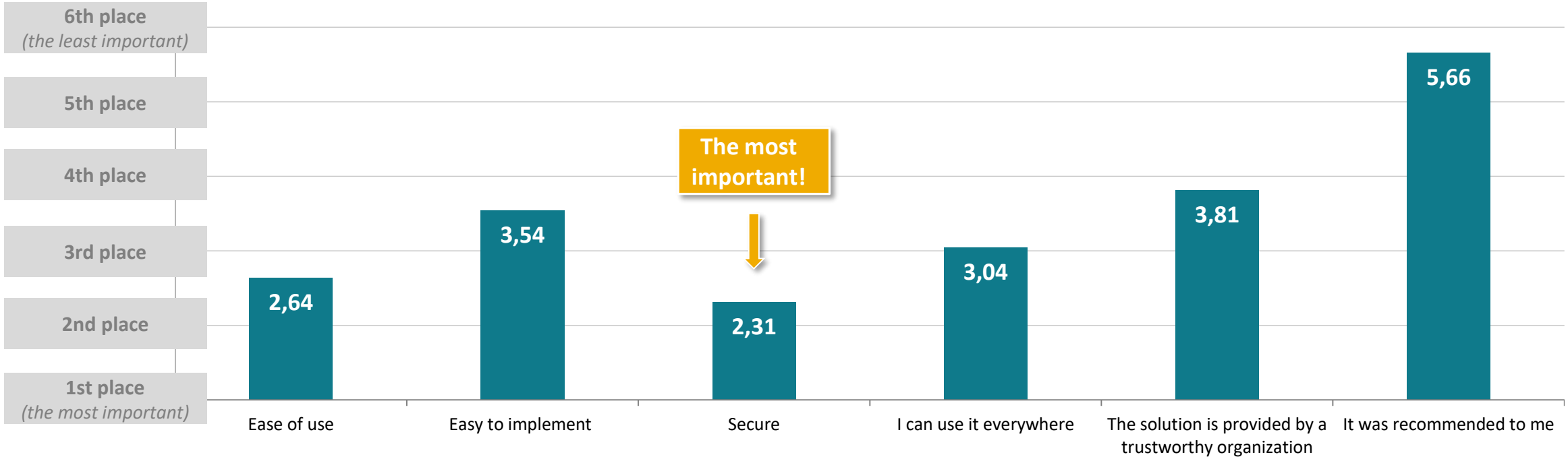
Main results - ESTONIA

Usage frequency in the past 6 months (%)
ESTONIA



Q1. How often have you used these types of electronic authentication solutions in the past six months?
Base: All respondents, n=1005

Importance: choice of electronic authentication solution (mean)
ESTONIA

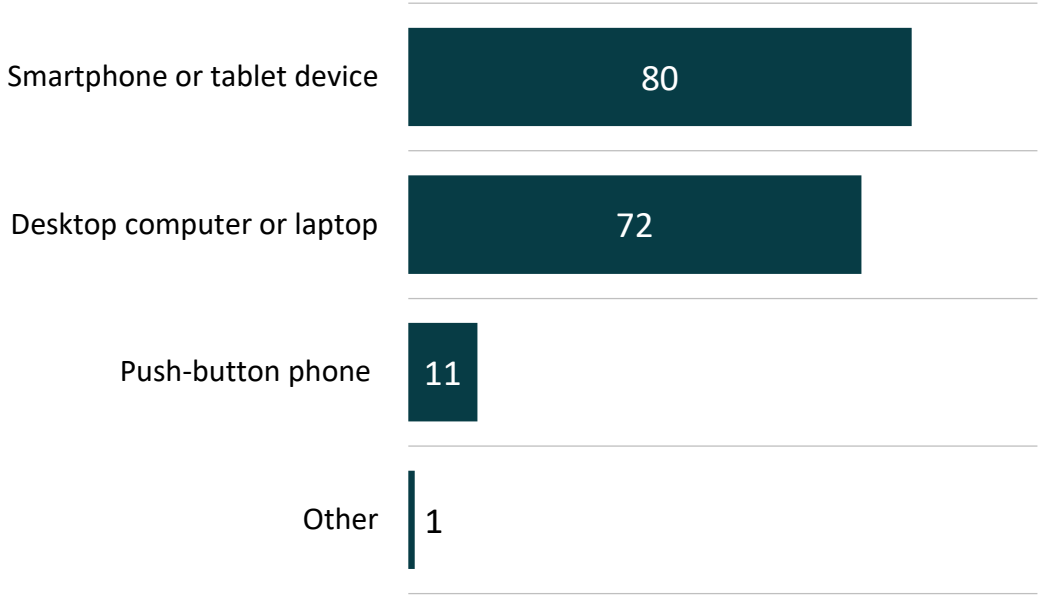


3% **mention also other important factors, like:**

Price/ free of charge, Fast, One solution for all/ many services etc.

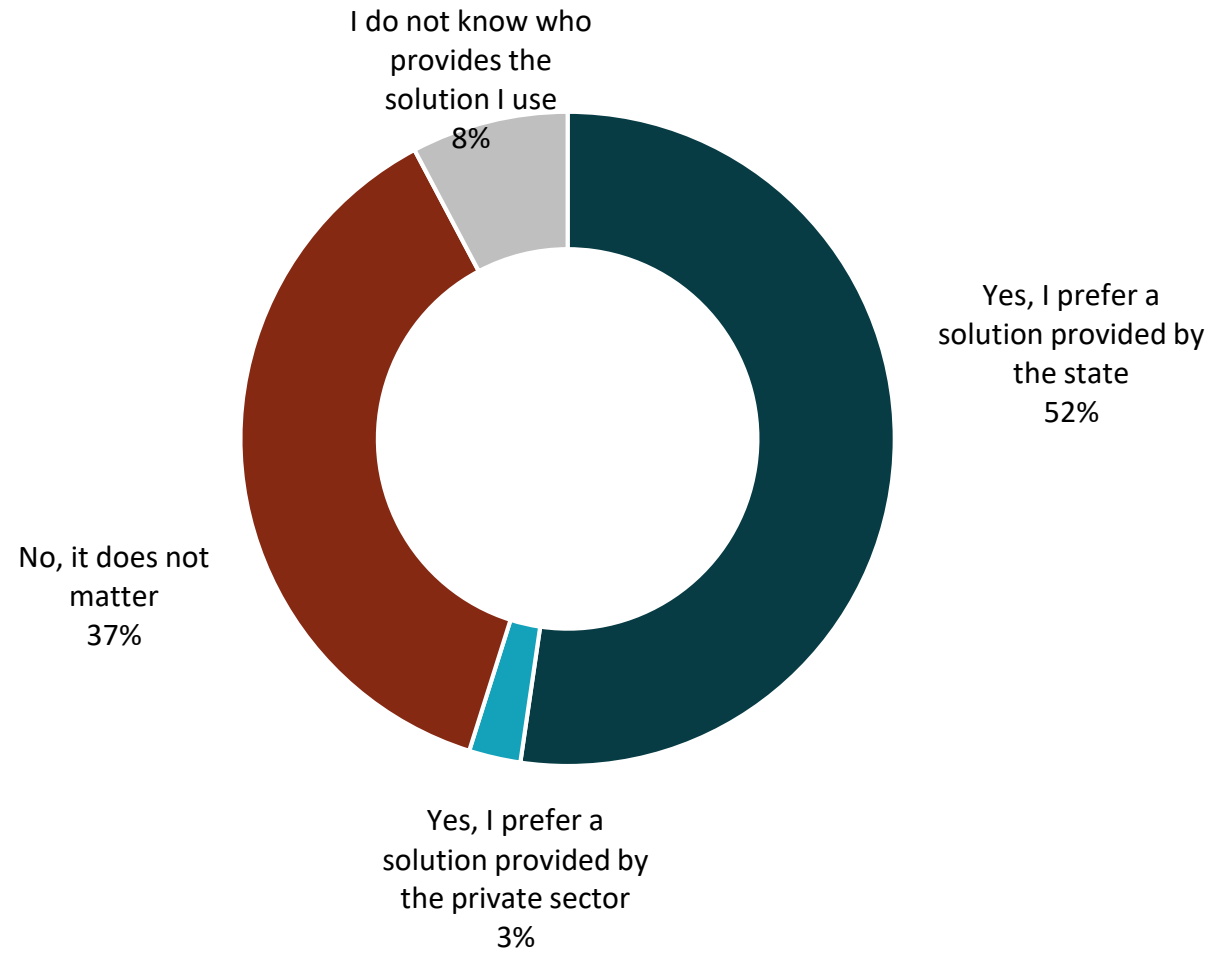
Q2. What is the most important to you when choosing an electronic authentication solution? Please, rank these aspects in the order of importance – drag them to the right side starting with the first – most important.
Q2a. Is there something else that is/ would be important for you when choosing an authentication solution?
Base: Users of at least one electronic authentication solution in the P6M, n=1003

Preferred devices for electronic authentication solutions (%)
ESTONIA



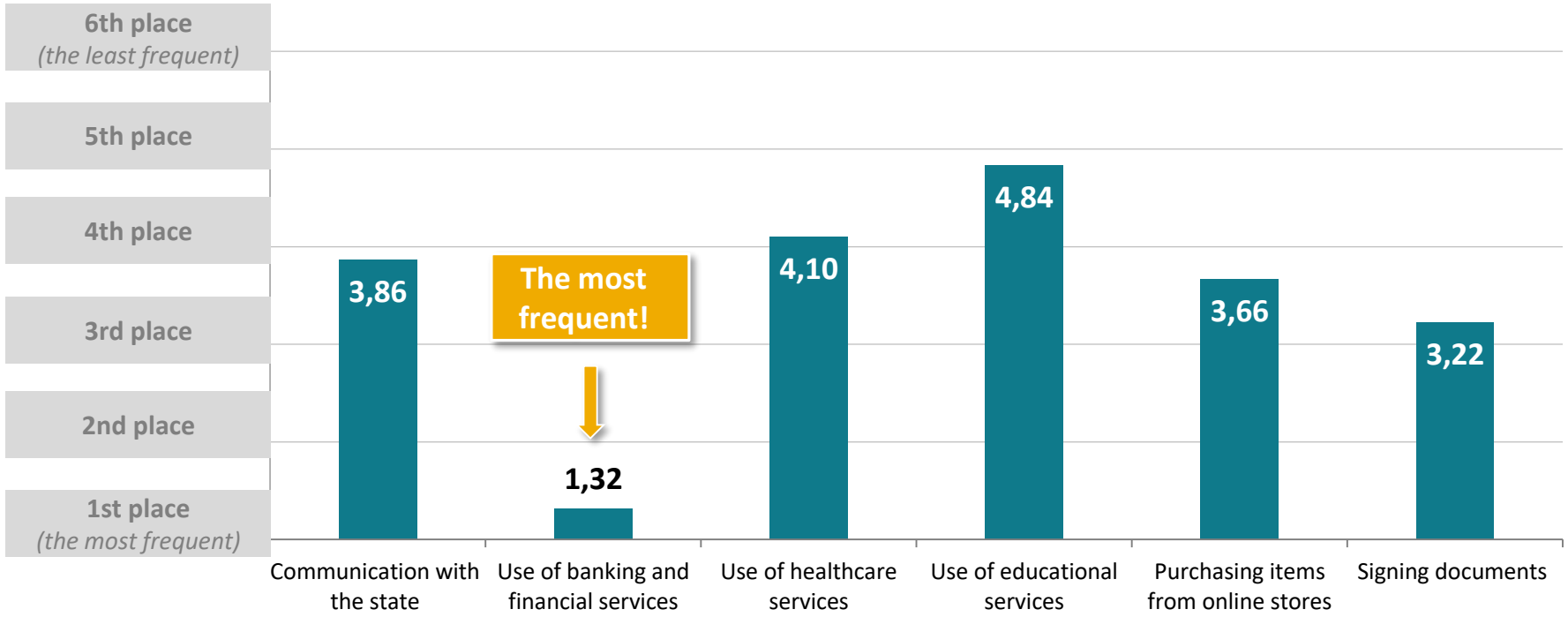
Q3. If you could choose, which devices would you prefer to use electronic authentication solutions on?
Multiple answers possible, ∑> 100%
Base: Users of at least one electronic authentication solution in the P6M, n=1003

Importance of the provider identity (%)
ESTONIA



Q4. Is the identity of the electronic authentication solution's provider important to you?
Base: Users of at least one electronic authentication solution in the P6M, n=1003

Most frequent actions (mean)
ESTONIA



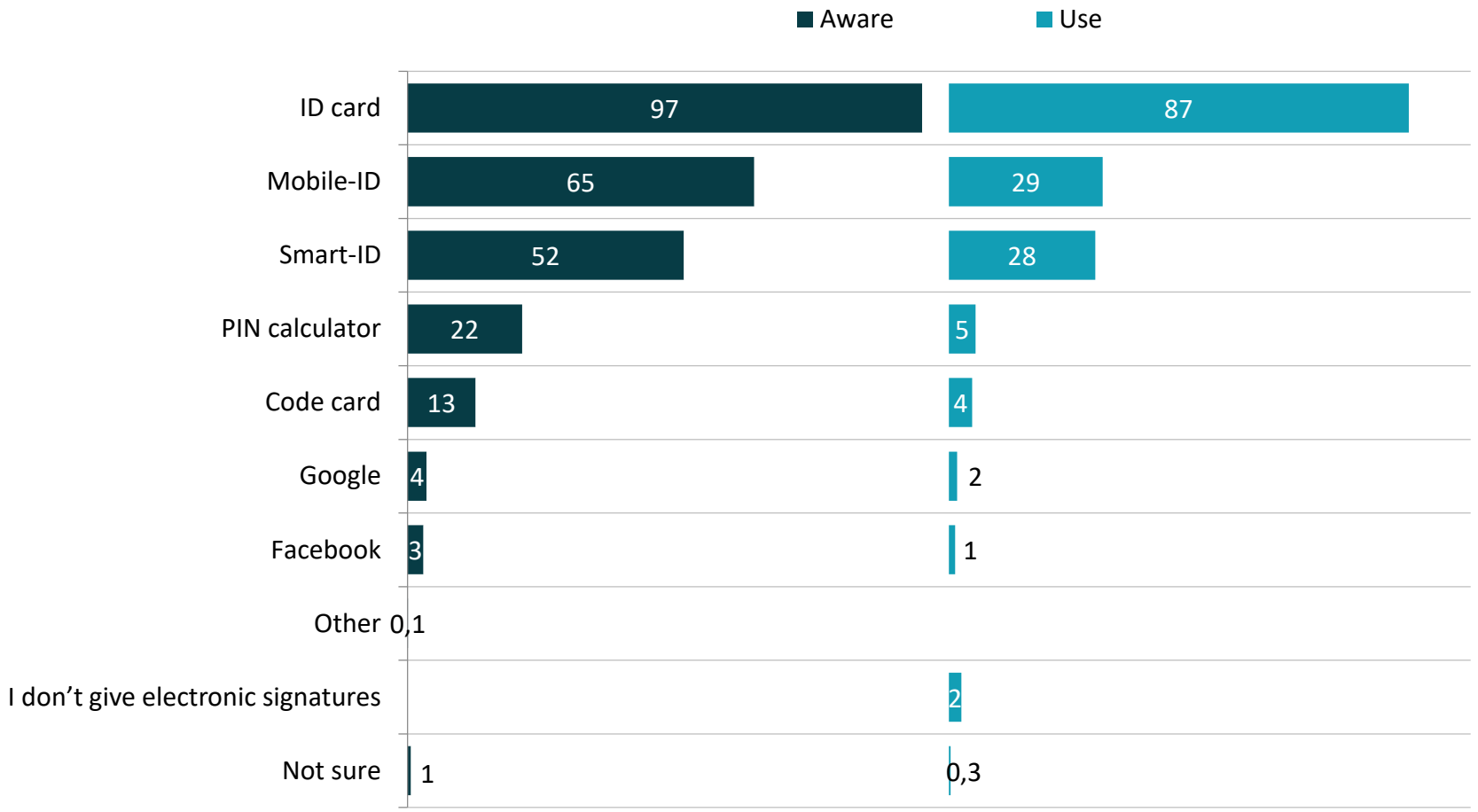
1% have not performed any of these actions in the last 6 months using electronic authentication solutions

2% mention also other actions, like:

Logging in job related systems, Logging in to different systems etc.

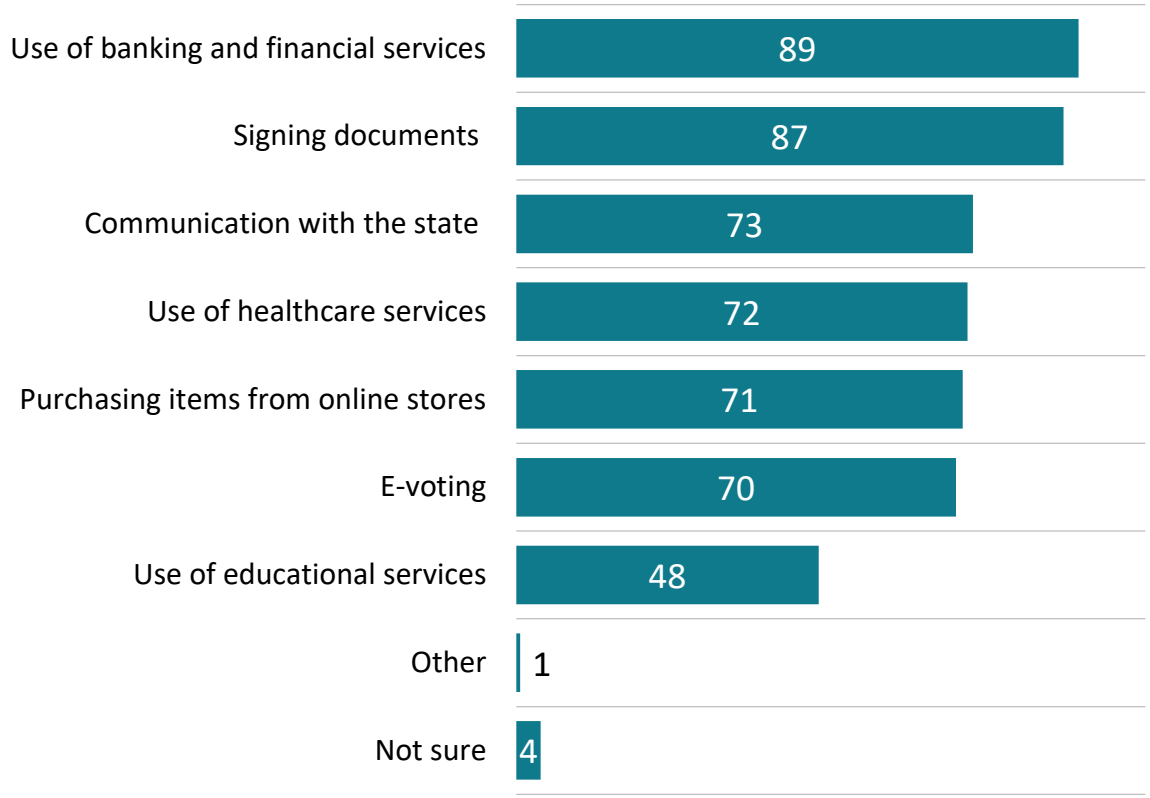
Q5. What kind of actions have you performed most often with electronic authentication solutions in the last six months? Please, rank these actions in the order of frequency – drag them to the right side starting with the first – most frequent.
Q5a. Are there any other actions you have performed with electronic authentication solutions in the last six months?
Base: Users of at least one electronic authentication solution in the P6M, n=1003

Awareness and usage of solutions for electronic signature (%)
ESTONIA



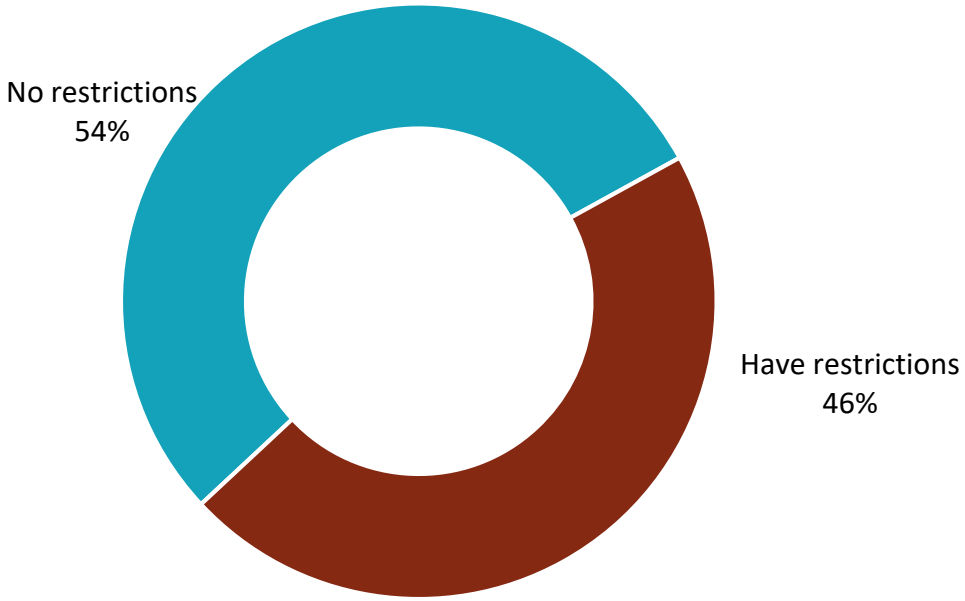
Q6. Do you know which solutions you can use to give an electronic signature? Please, mark all relevant answers.
Q7. Which solutions do you use to give electronic signatures? Please, mark all relevant answers.
Base: All respondents, n=1005/ Users of at least one electronic authentication solution in the P6M, n=1003

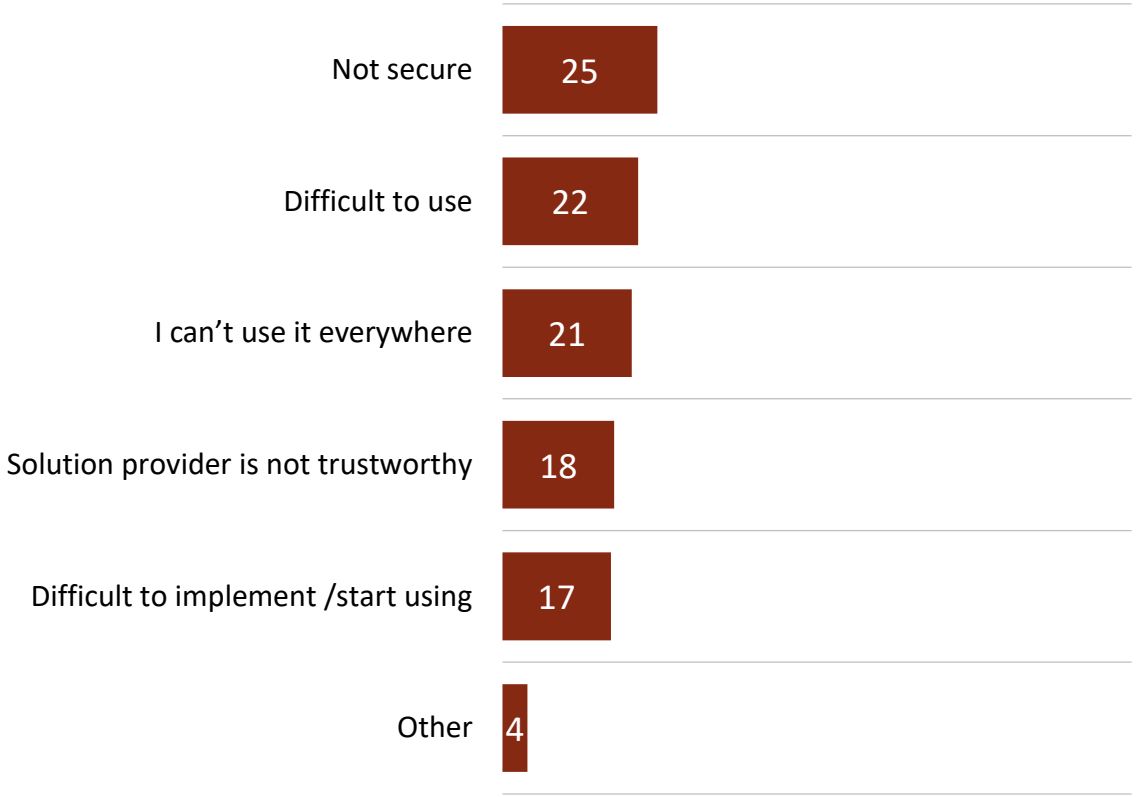
Intended actions with electronic authentication solutions (%)
ESTONIA



Q8. What kind of actions would you like to perform with electronic authentication solutions? Please, mark all relevant answers.
Multiple answers possible, ∑> 100%
Base: All respondents, n=1005

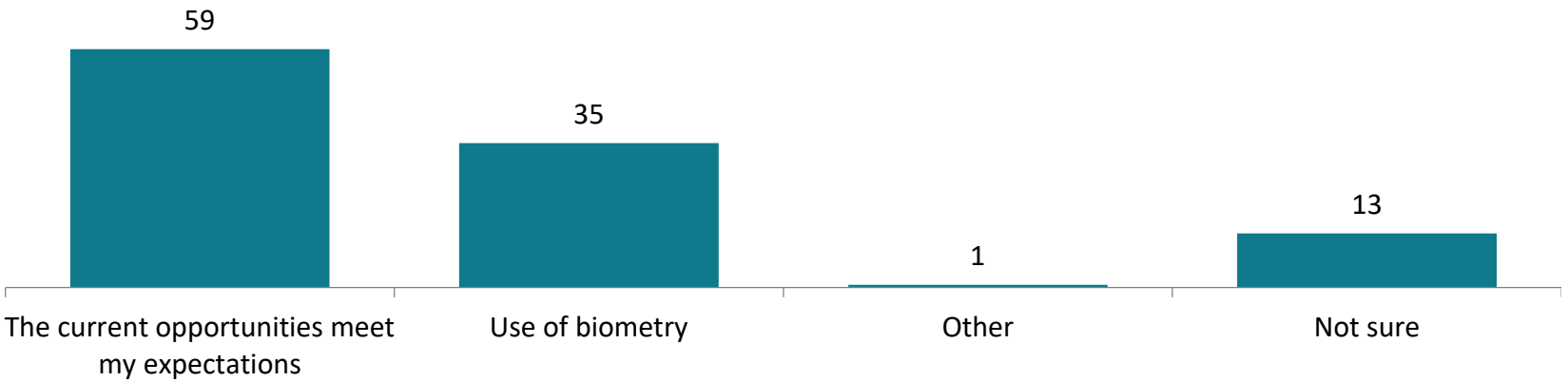
Restrictions to use electronic authentication solutions (%)
ESTONIA





Q9. What kind of restrictions are stopping you from using electronic authentication solutions? Please, mark all relevant answers.
Multiple answers possible, ∑> 100%
Base: All respondents, n=1005

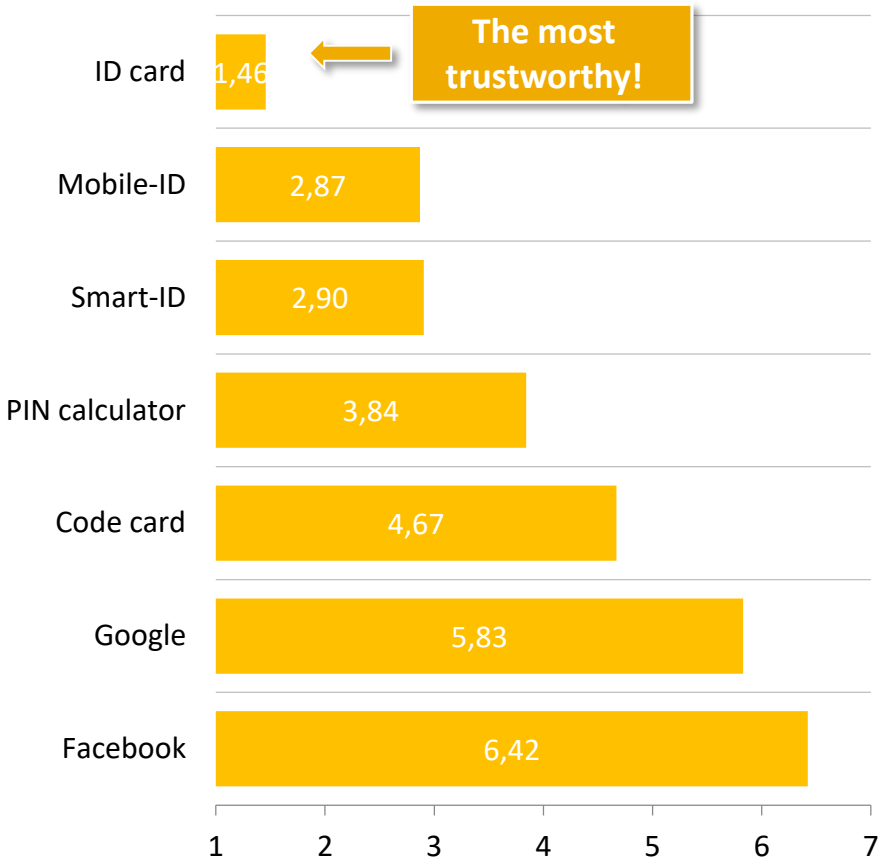
Preferred devices for electronic authentication solutions (%)
ESTONIA



Q10. What kind of new opportunities would you like to see electronic authentication solutions offer in the future? Please, mark all relevant answers.
Multiple answers possible, ∑> 100%
Base: All respondents, n=1005

Trustworthiness of the electronic authentication solutions (mean)
ESTONIA

Mean on the scale from 1 (the most trustworthy to 7 (the least trustworthy)

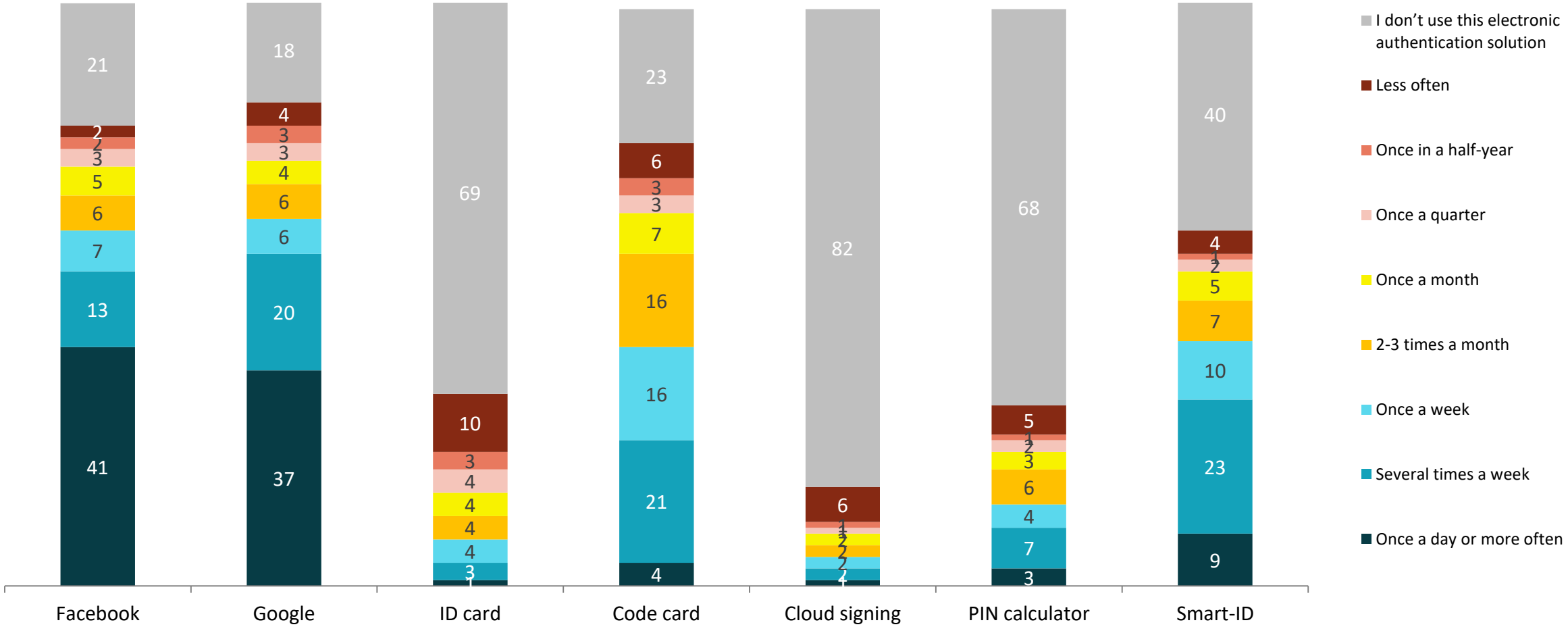


2% **can't decide which solutions are trustworthy**

Q11. Which of these electronic authentication solutions are most trustworthy in your opinion? Please, rank these solutions in the order of trustworthiness – drag them to the right side starting with the first – most trustworthy.
Base: All respondents, n=1005

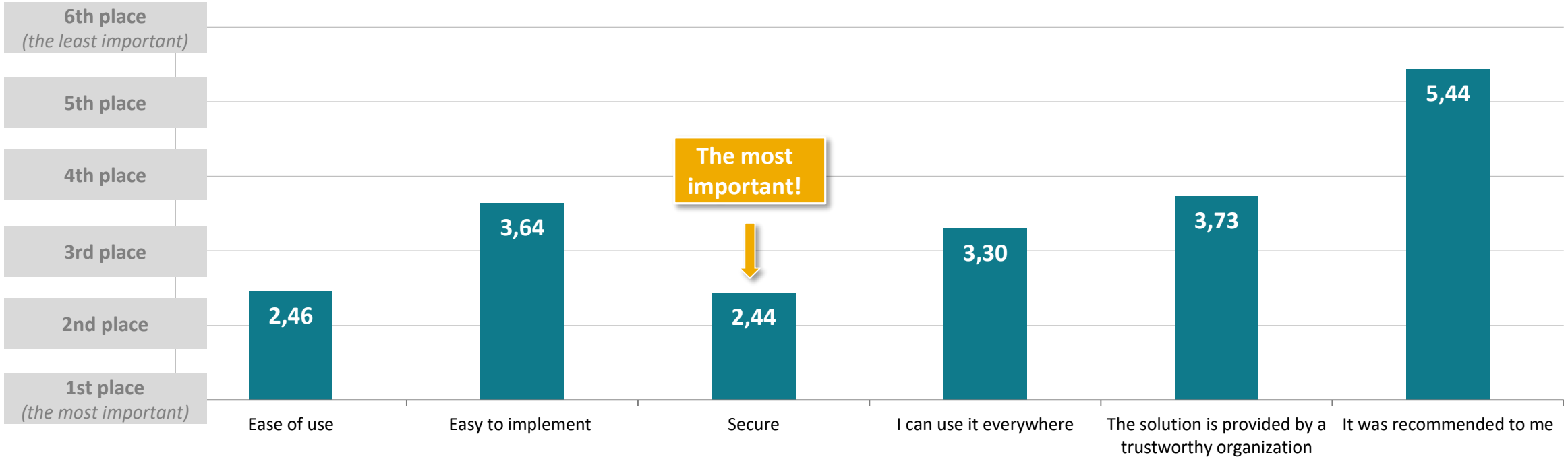
Main results - LATVIA

Usage frequency in the past 6 months (%)
LATVIA



Q1. How often have you used these types of electronic authentication solutions in the past six months?
Base: All respondents, n=1005

Importance: choice of electronic authentication solution (mean)
LATVIA

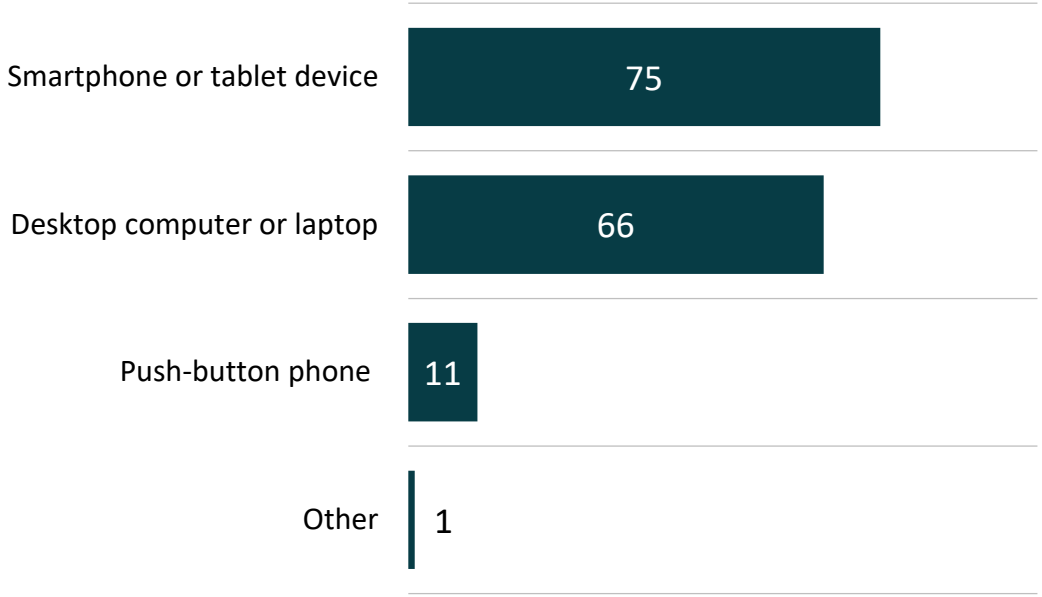


4% mention also other important factors, like:

Price/ free of charge, Fast, Modern etc.

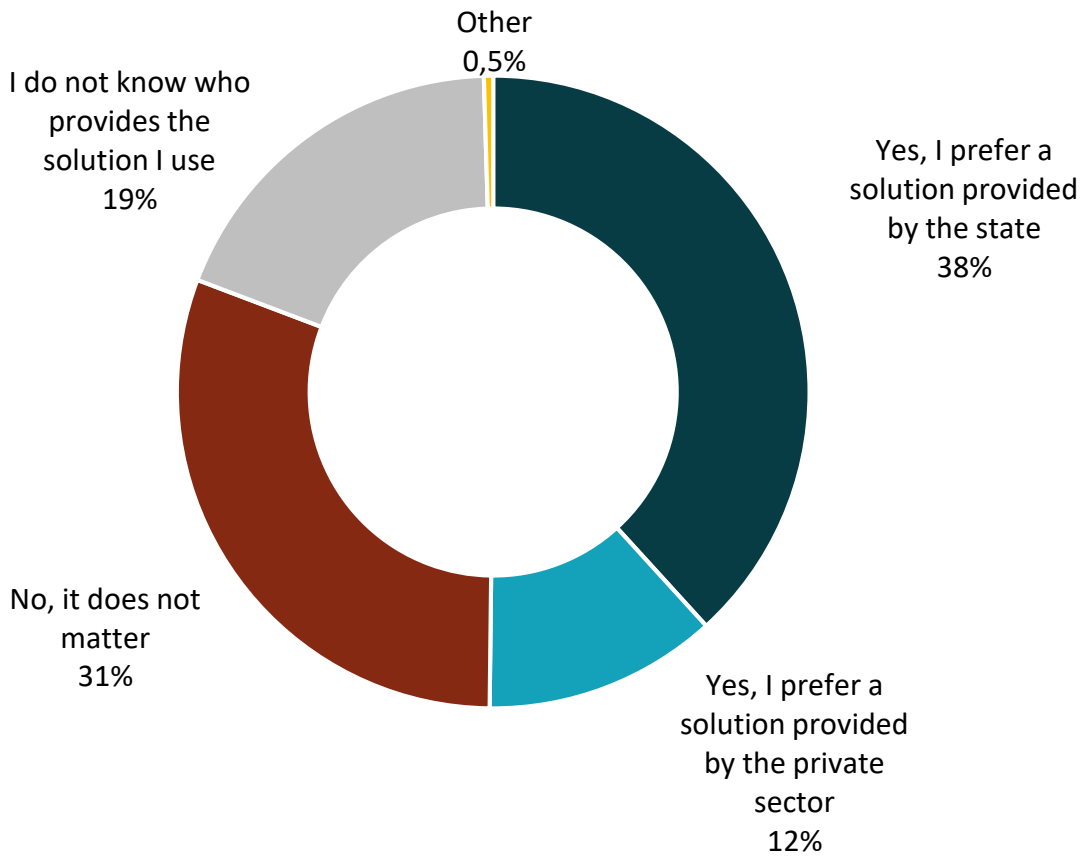
Q2. What is the most important to you when choosing an electronic authentication solution? Please, rank these aspects in the order of importance – drag them to the right side starting with the first – most important.
Q2a. Is there something else that is/ would be important for you when choosing an authentication solution?
Base: Users of at least one electronic authentication solution in the P6M, n=995

Preferred devices for electronic authentication solutions (%)
LATVIA



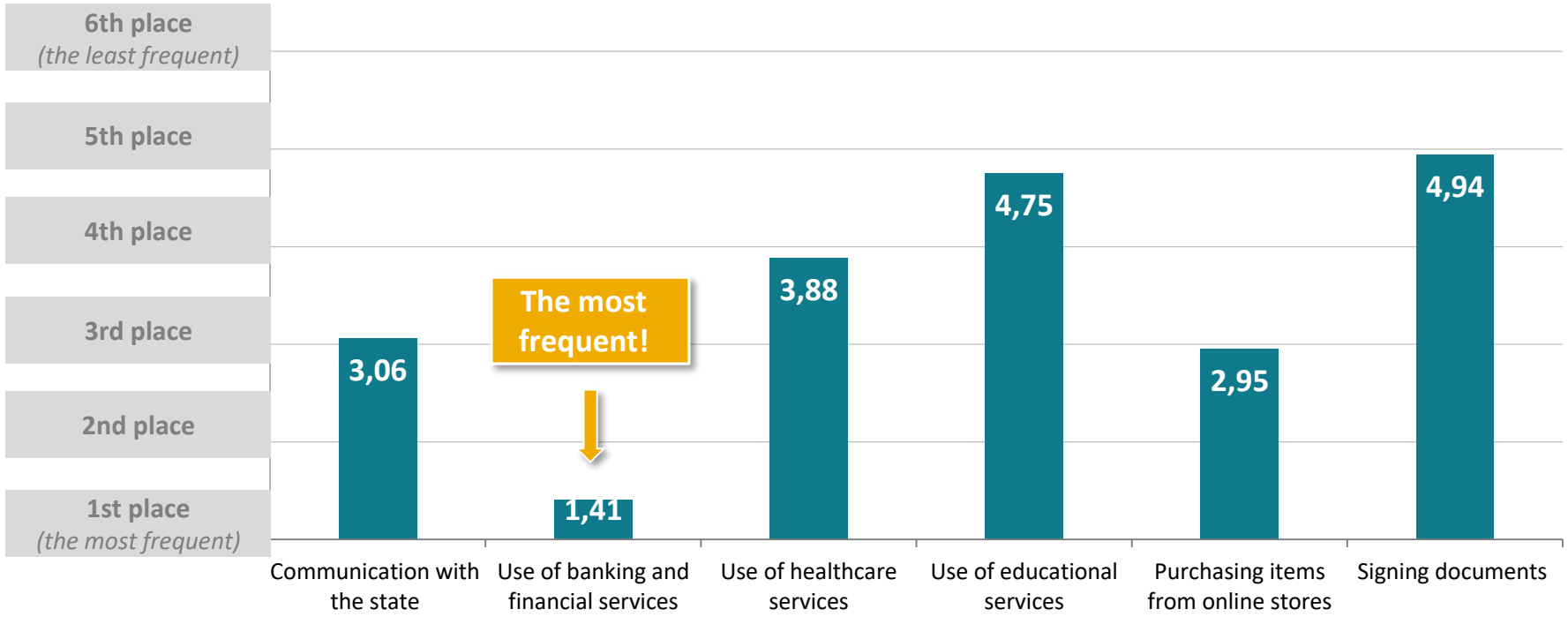
Q3. If you could choose, which devices would you prefer to use electronic authentication solutions on?
Multiple answers possible, ∑> 100%
Base: Users of at least one electronic authentication solution in the P6M, n=995

Importance of the provider identity (%)
LATVIA



Q4. Is the identity of the electronic authentication solution's provider important to you?
Base: Users of at least one electronic authentication solution in the P6M, n=995

Most frequent actions (mean)
LATVIA



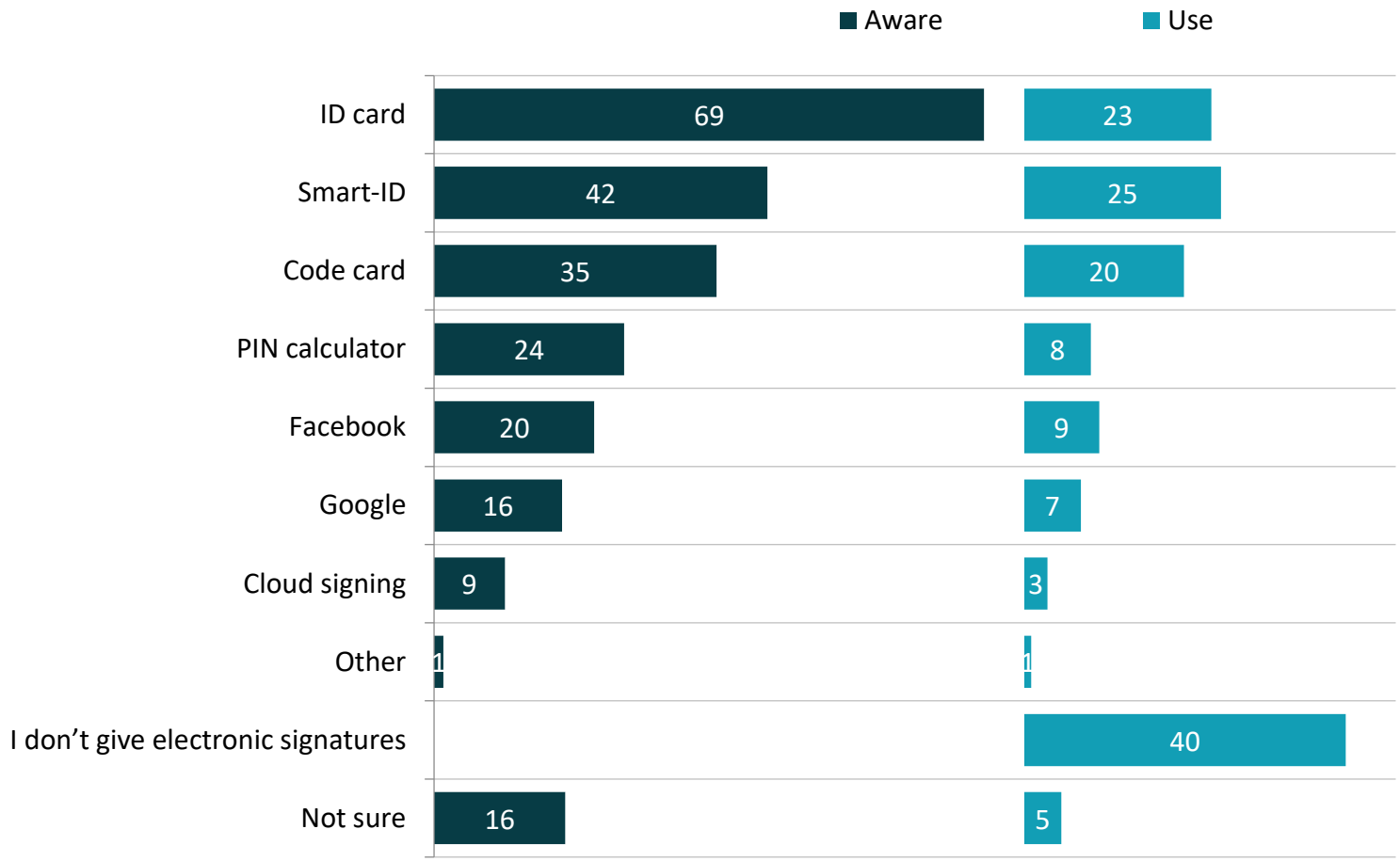
4% have not performed any of these actions in the last 6 months using electronic authentication solutions

2% mention also other actions, like:

Registration in apps/ internet sites/ portals, E-voting, Searching real estate, Data protection etc.

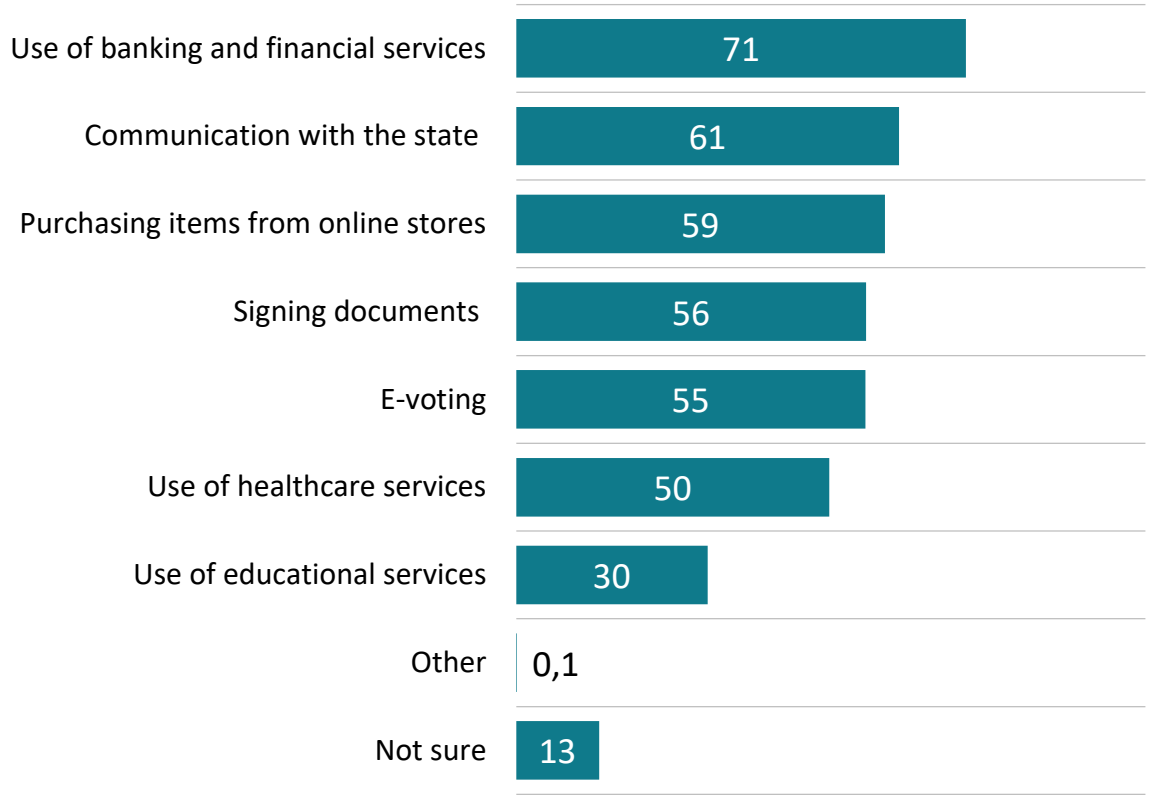
Q5. What kind of actions have you performed most often with electronic authentication solutions in the last six months? Please, rank these actions in the order of frequency – drag them to the right side starting with the first – most frequent.
Q5a. Are there any other actions you have performed with electronic authentication solutions in the last six months?
Base: Users of at least one electronic authentication solution in the P6M, n=995

Awareness and usage of solutions for electronic signature (%)
LATVIA



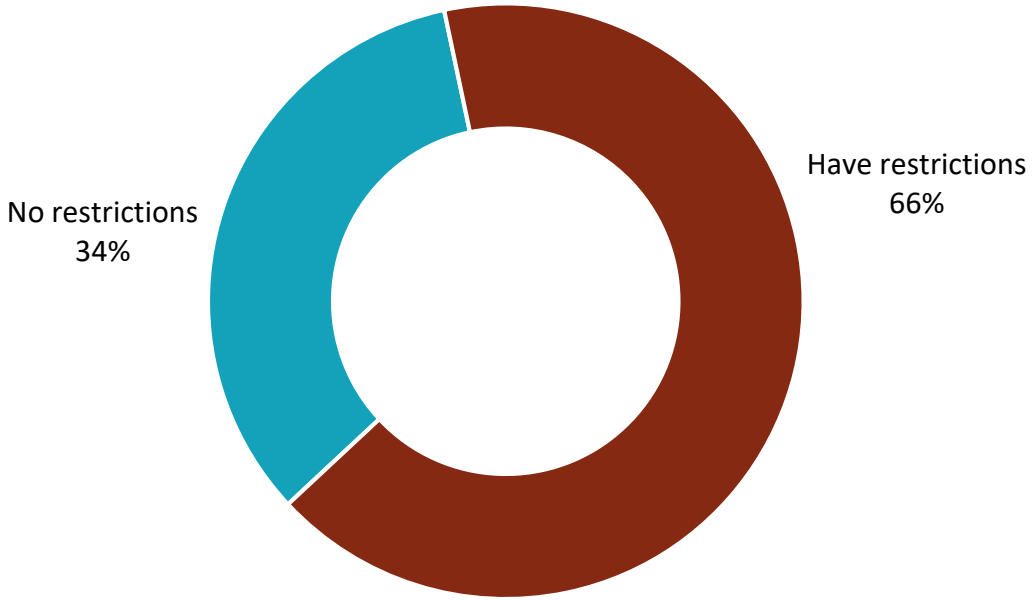
Q6. Do you know which solutions you can use to give an electronic signature? Please, mark all relevant answers.
Q7. Which solutions do you use to give electronic signatures? Please, mark all relevant answers.
Base: All respondents, n=1005/ Users of at least one electronic authentication solution in the P6M, n=995

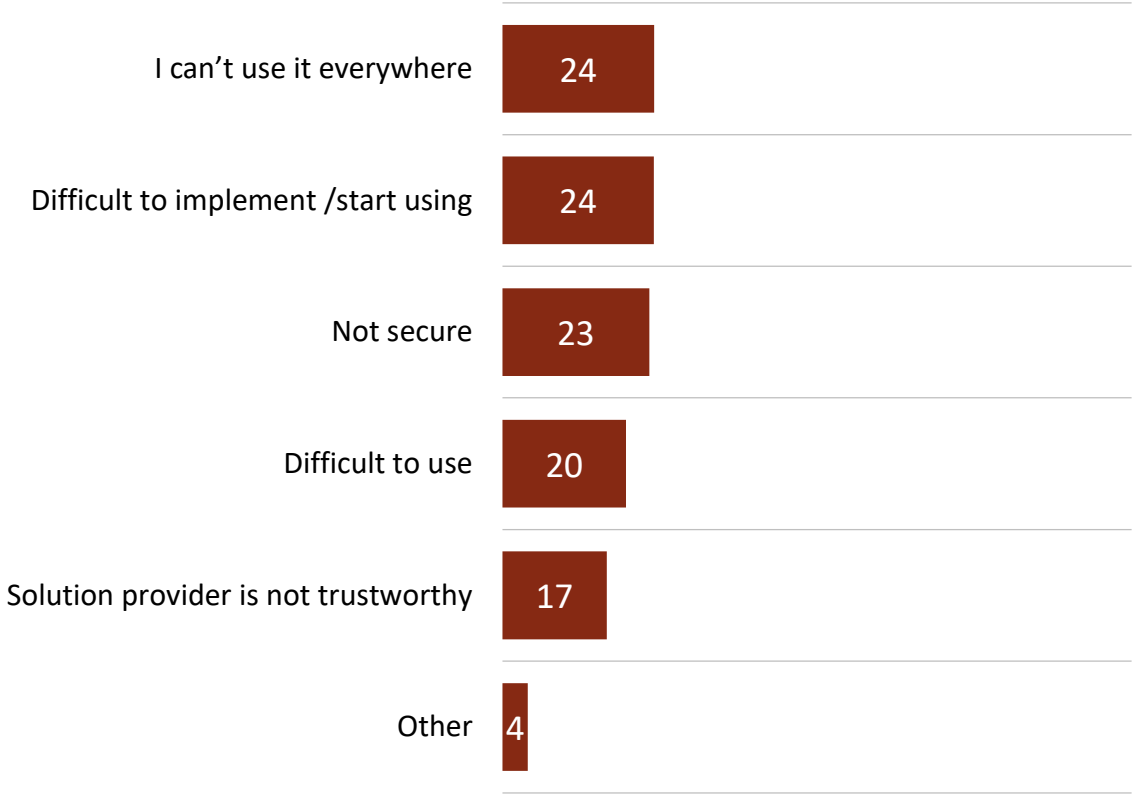
Intended actions with electronic authentication solutions (%)
LATVIA



Q8. What kind of actions would you like to perform with electronic authentication solutions? Please, mark all relevant answers.
Multiple answers possible, ∑> 100%
Base: All respondents, n=1005

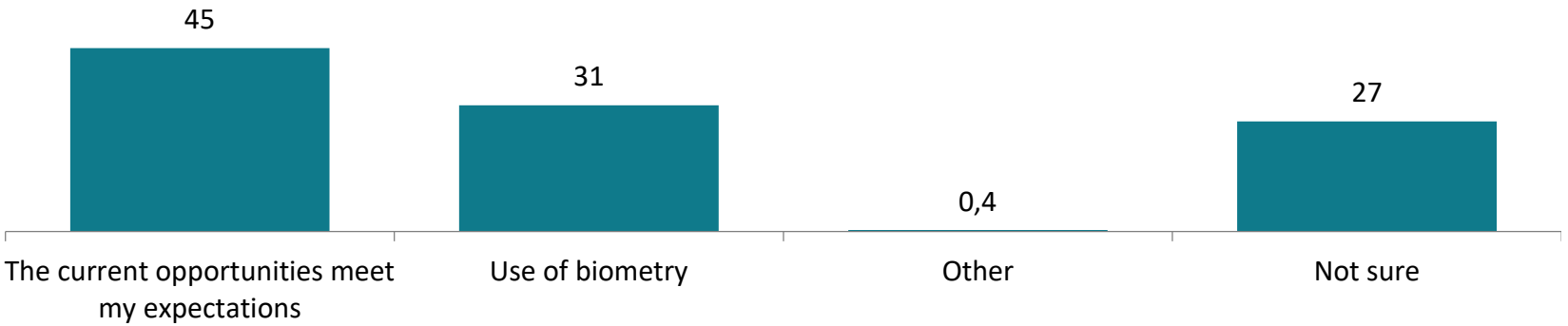
Restrictions to use electronic authentication solutions (%)
LATVIA





Q9. What kind of restrictions are stopping you from using electronic authentication solutions? Please, mark all relevant answers.
Multiple answers possible, ∑> 100%
Base: All respondents, n=1005

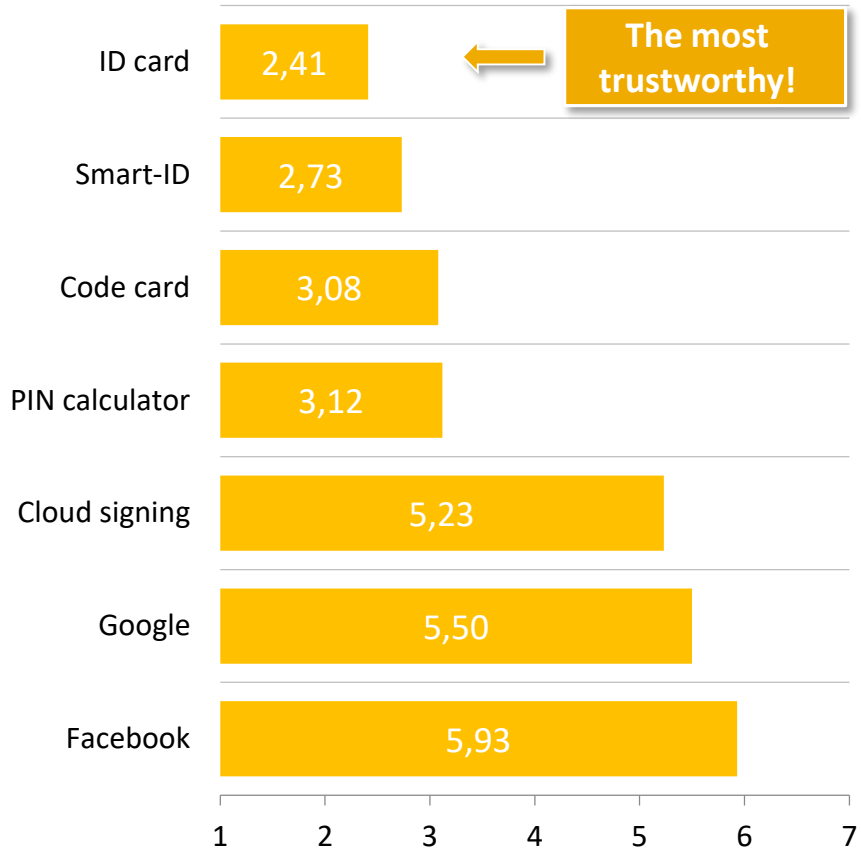
Preferred devices for electronic authentication solutions (%)
LATVIA



Q10. What kind of new opportunities would you like to see electronic authentication solutions offer in the future? Please, mark all relevant answers.
Multiple answers possible, ∑> 100%
Base: All respondents, n=1005

Trustworthiness of the electronic authentication solutions (mean)
LATVIA

Mean on the scale from 1 (the most trustworthy to 7 (the least trustworthy)

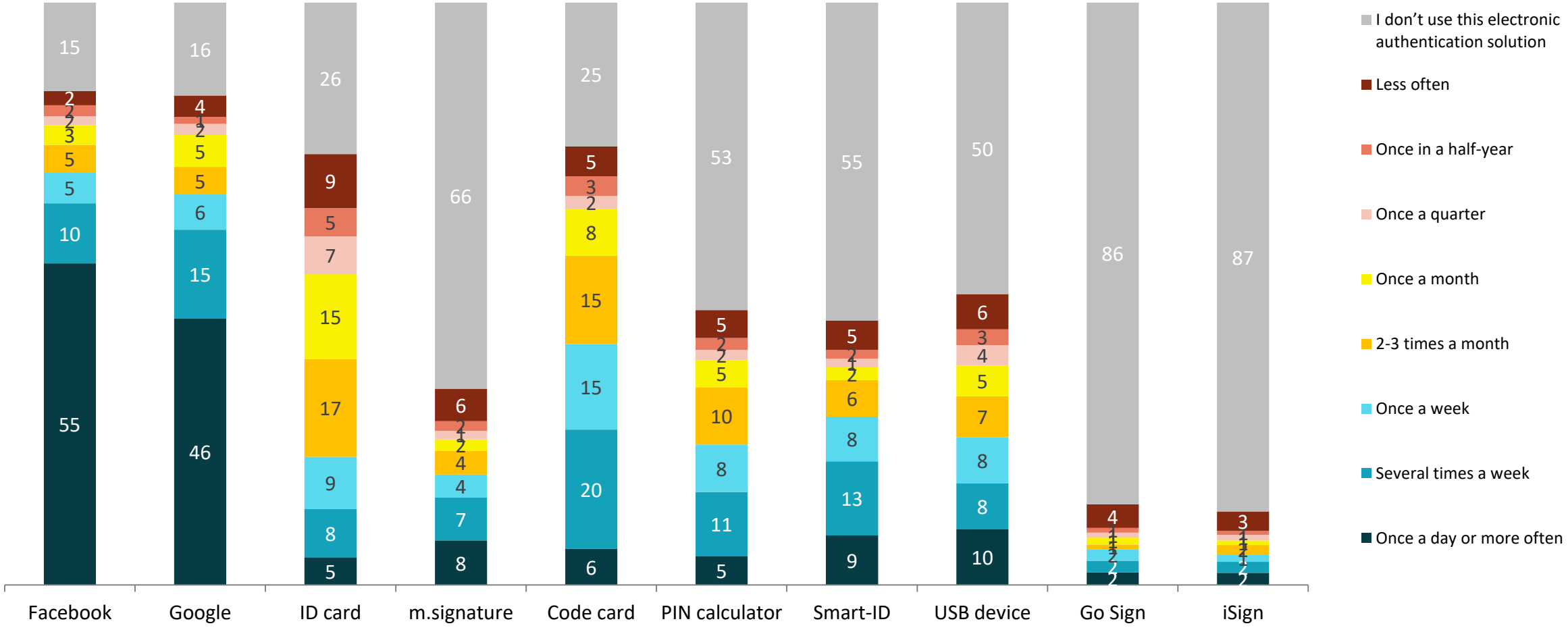


10% **can't decide which solutions are trustworthy**

Q11. Which of these electronic authentication solutions are most trustworthy in your opinion? Please, rank these solutions in the order of trustworthiness – drag them to the right side starting with the first – most trustworthy.
Base: All respondents, n=1005

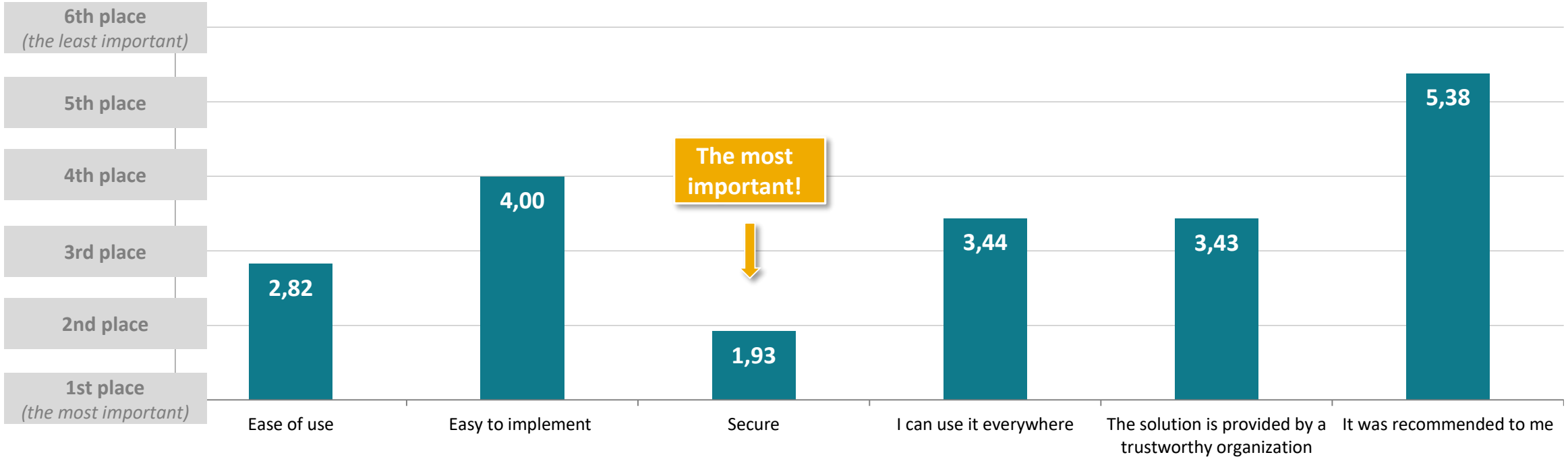
Main results - LITHUANIA

Usage frequency in the past 6 months (%)
LITHUANIA



Q1. How often have you used these types of electronic authentication solutions in the past six months?
Base: All respondents, n=1005

Importance: choice of electronic authentication solution (mean)
LITHUANIA

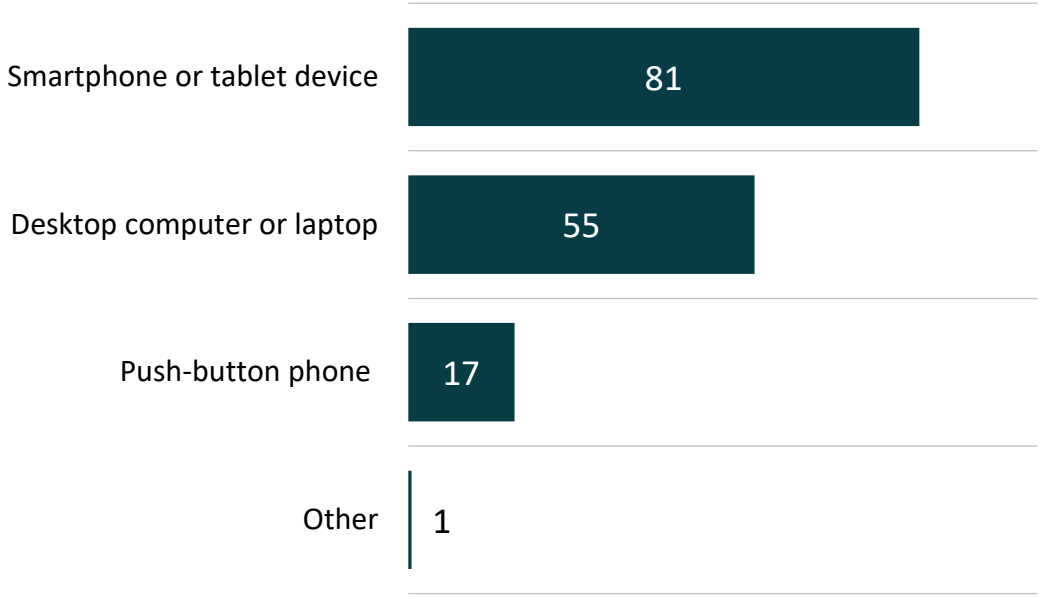


2% **mention also other important factors, like:**

Price/ free of charge, Fast etc.

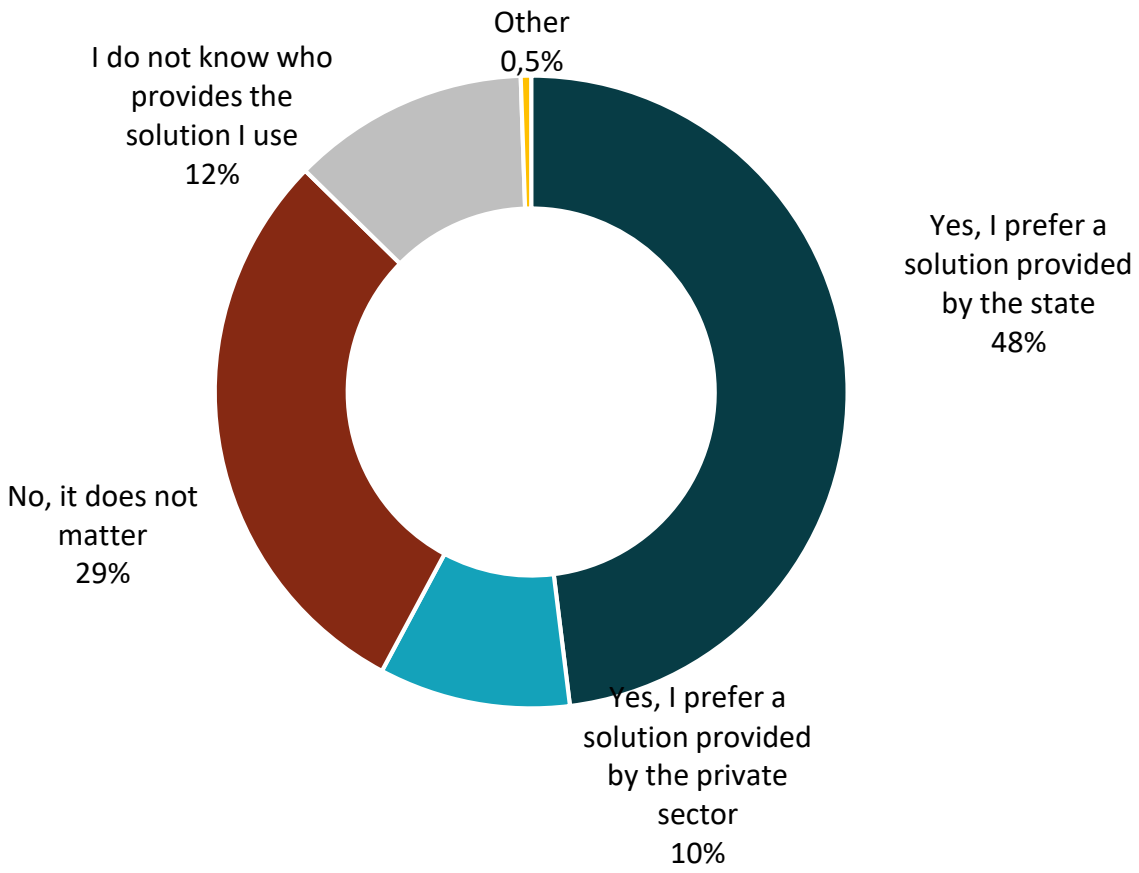
Q2. What is the most important to you when choosing an electronic authentication solution? Please, rank these aspects in the order of importance – drag them to the right side starting with the first – most important.
Q2a. Is there something else that is/ would be important for you when choosing an authentication solution?
Base: Users of at least one electronic authentication solution in the P6M, n=996

Preferred devices for electronic authentication solutions (%)
LITHUANIA



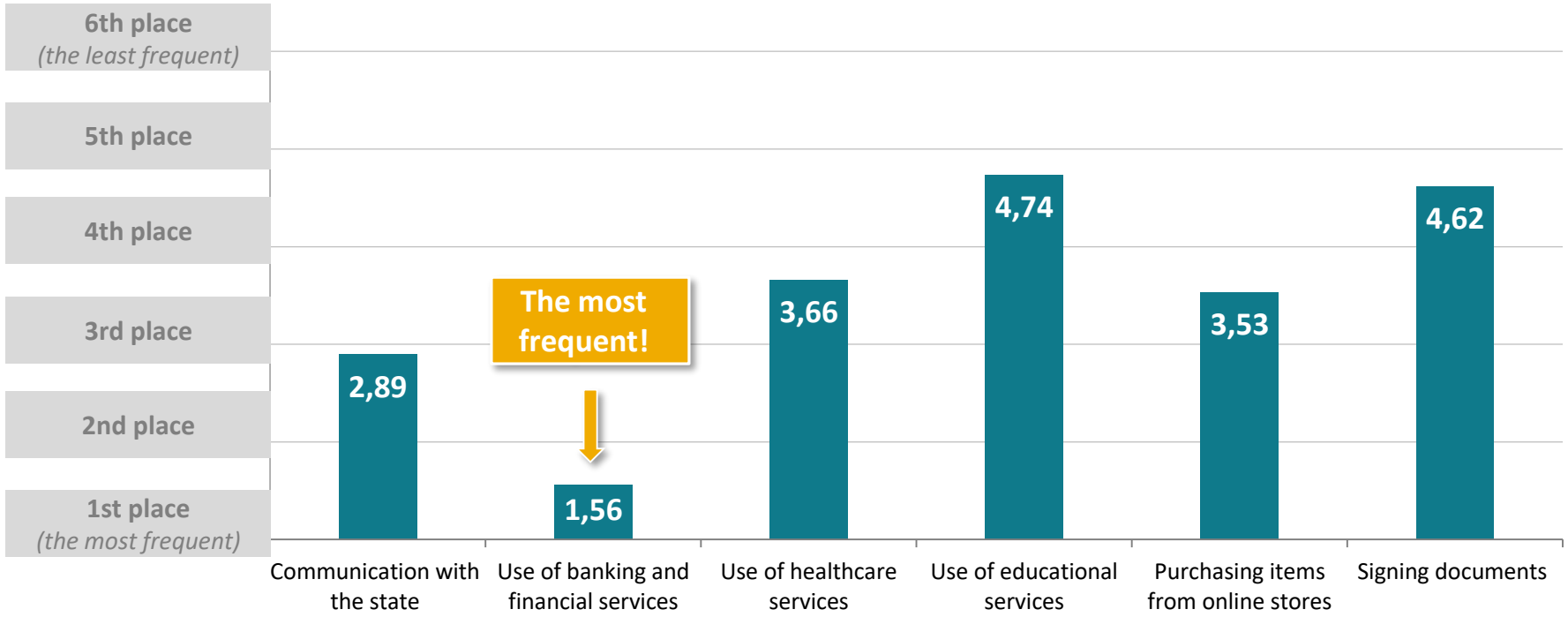
Q3. If you could choose, which devices would you prefer to use electronic authentication solutions on?
Multiple answers possible, ∑> 100%
Base: Users of at least one electronic authentication solution in the P6M, n=996

Importance of the provider identity (%)
LITHUANIA



Q4. Is the identity of the electronic authentication solution's provider important to you?
Base: Users of at least one electronic authentication solution in the P6M, n=996

Most frequent actions (mean)
LITHUANIA



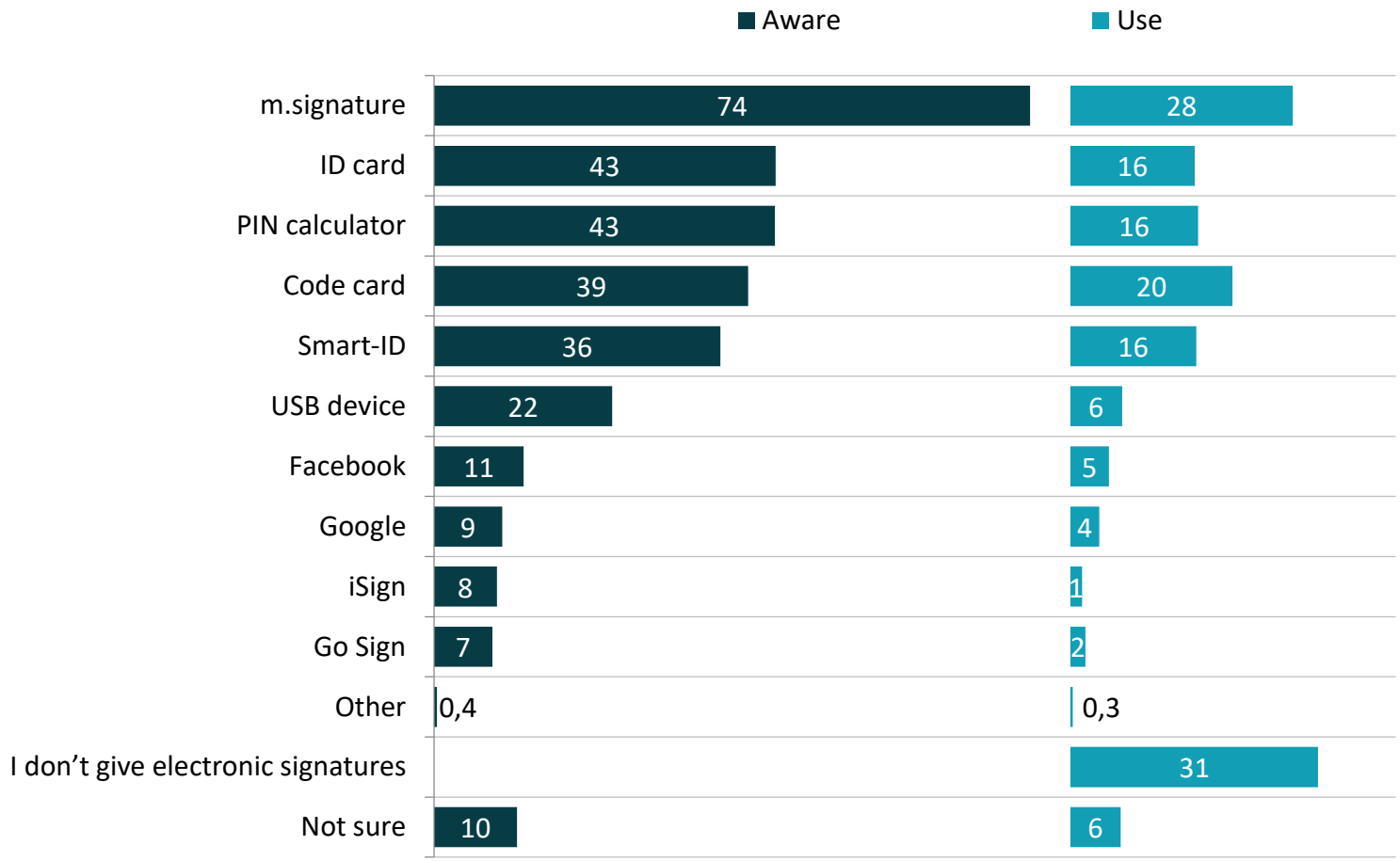
2% **have not performed any of these actions in the last 6 months using electronic authentication solutions**

1% **mention also other actions, like:**

Registration in apps/ internet sites/ portals, Purchase of tickets (flights, events) etc.

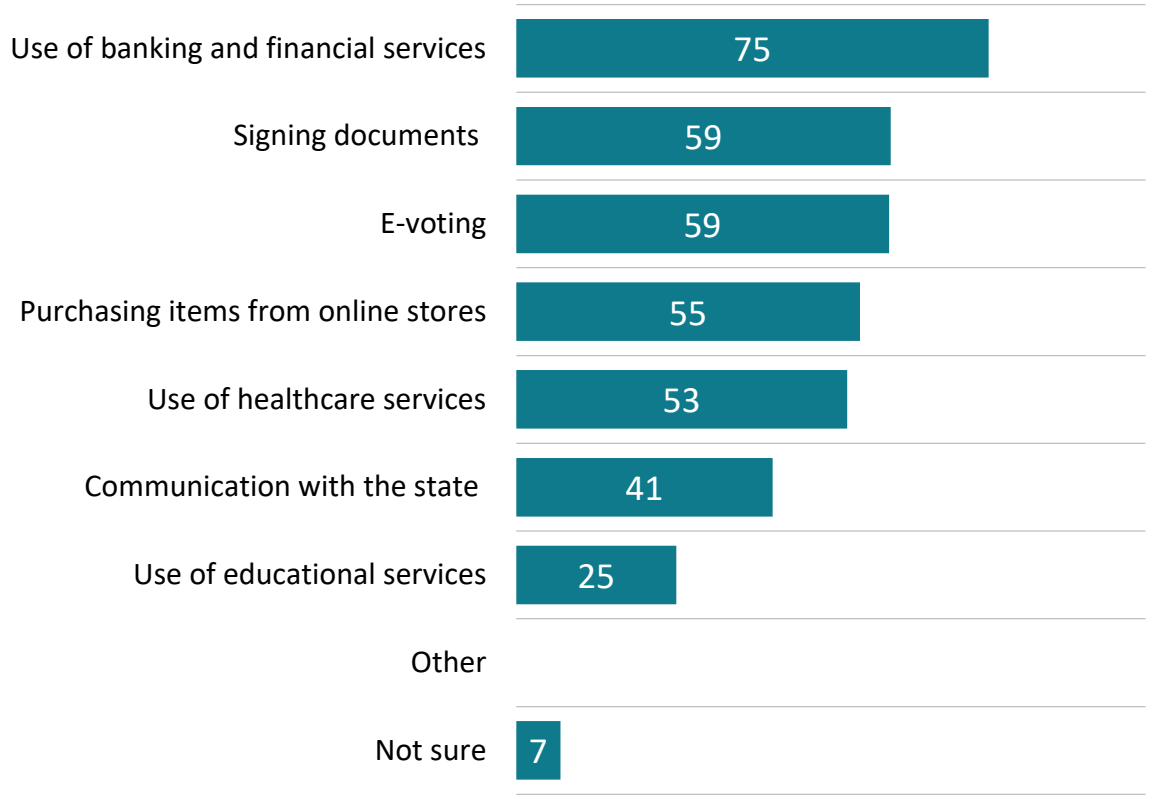
Q5. What kind of actions have you performed most often with electronic authentication solutions in the last six months? Please, rank these actions in the order of frequency – drag them to the right side starting with the first – most frequent.
Q5a. Are there any other actions you have performed with electronic authentication solutions in the last six months?
Base: Users of at least one electronic authentication solution in the P6M, n=996

Awareness and usage of solutions for electronic signature (%)
LITHUANIA



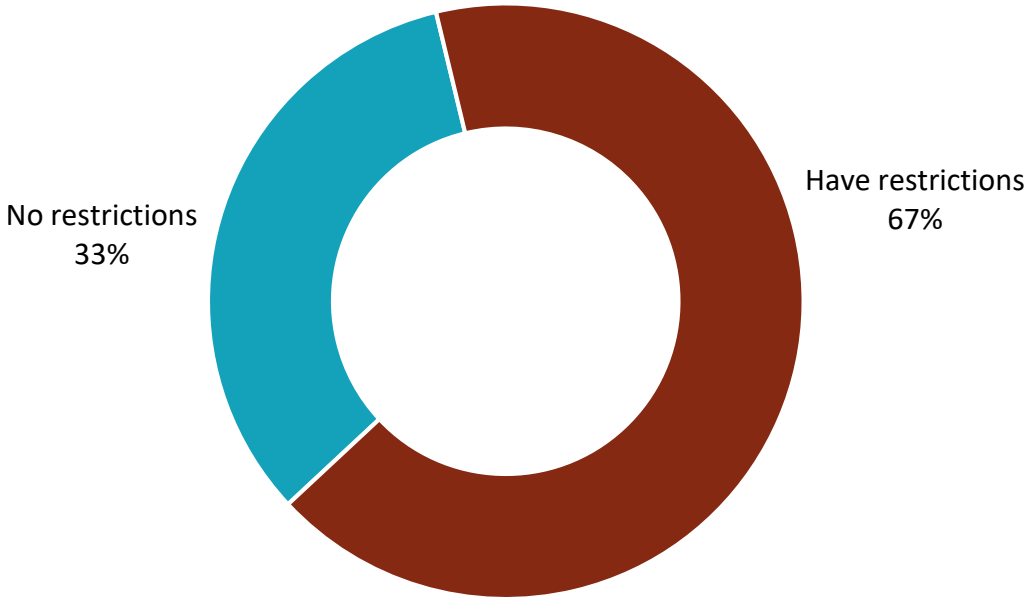
Q6. Do you know which solutions you can use to give an electronic signature? Please, mark all relevant answers.
Q7. Which solutions do you use to give electronic signatures? Please, mark all relevant answers.
Base: All respondents, n=1005/ Users of at least one electronic authentication solution in the P6M, n=995

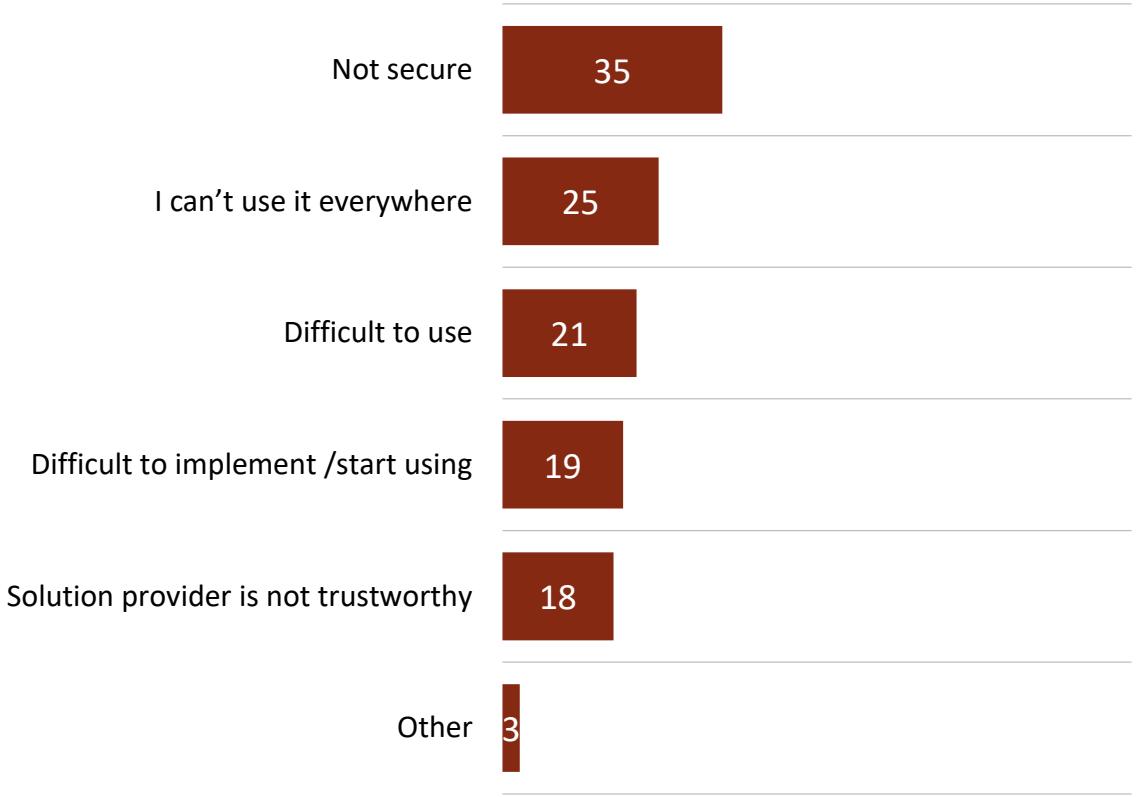
Intended actions with electronic authentication solutions (%)
LITHUANIA



Q8. What kind of actions would you like to perform with electronic authentication solutions? Please, mark all relevant answers.
Multiple answers possible, ∑> 100%
Base: All respondents, n=1005

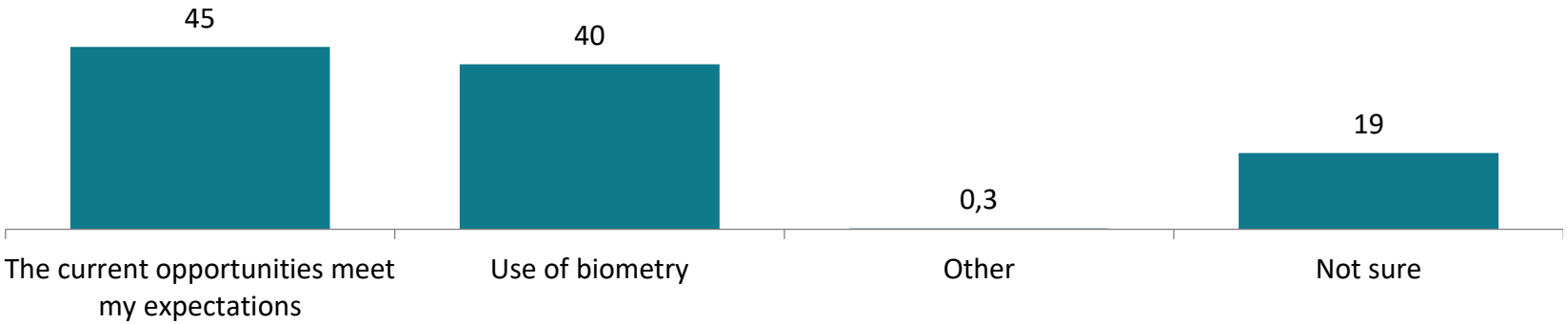
Restrictions to use electronic authentication solutions (%)
LITHUANIA





Q9. What kind of restrictions are stopping you from using electronic authentication solutions? Please, mark all relevant answers.
Multiple answers possible, ∑> 100%
Base: All respondents, n=1005

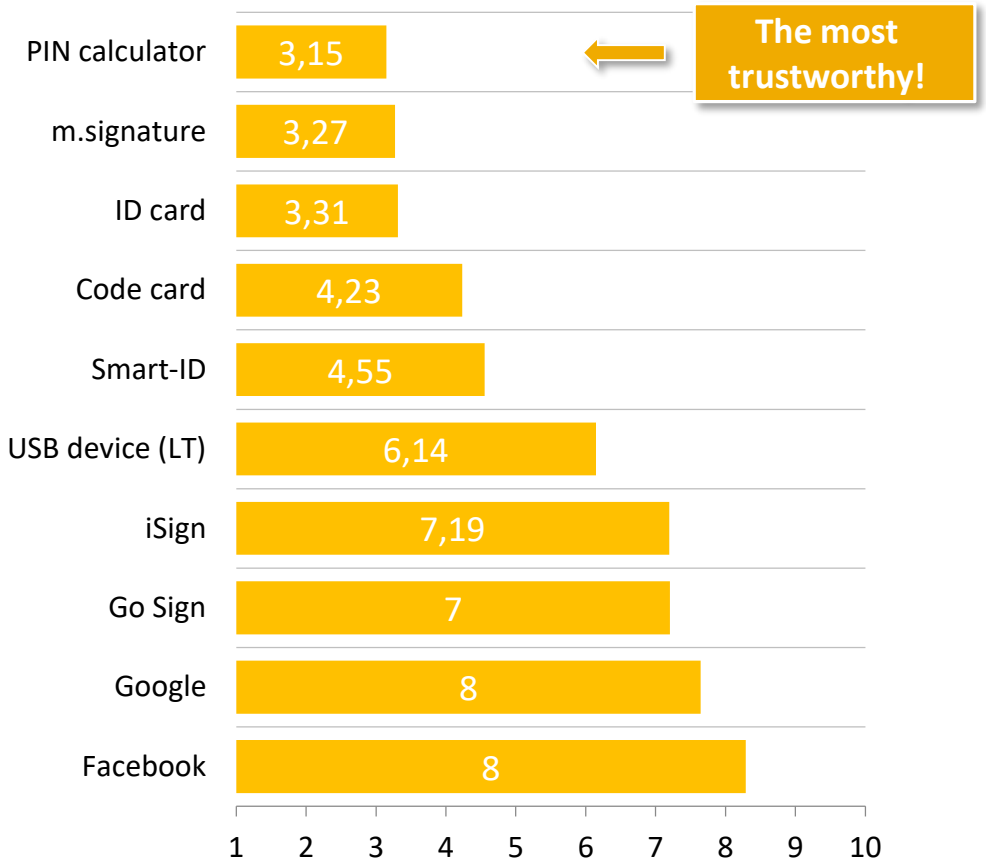
Preferred devices for electronic authentication solutions (%)
LITHUANIA



Q10. What kind of new opportunities would you like to see electronic authentication solutions offer in the future? Please, mark all relevant answers.
Multiple answers possible, ∑> 100%
Base: All respondents, n=1005

Trustworthiness of the electronic authentication solutions (mean)
LITHUANIA

Mean on the scale from 1 (the most trustworthy to 10 (the least trustworthy)

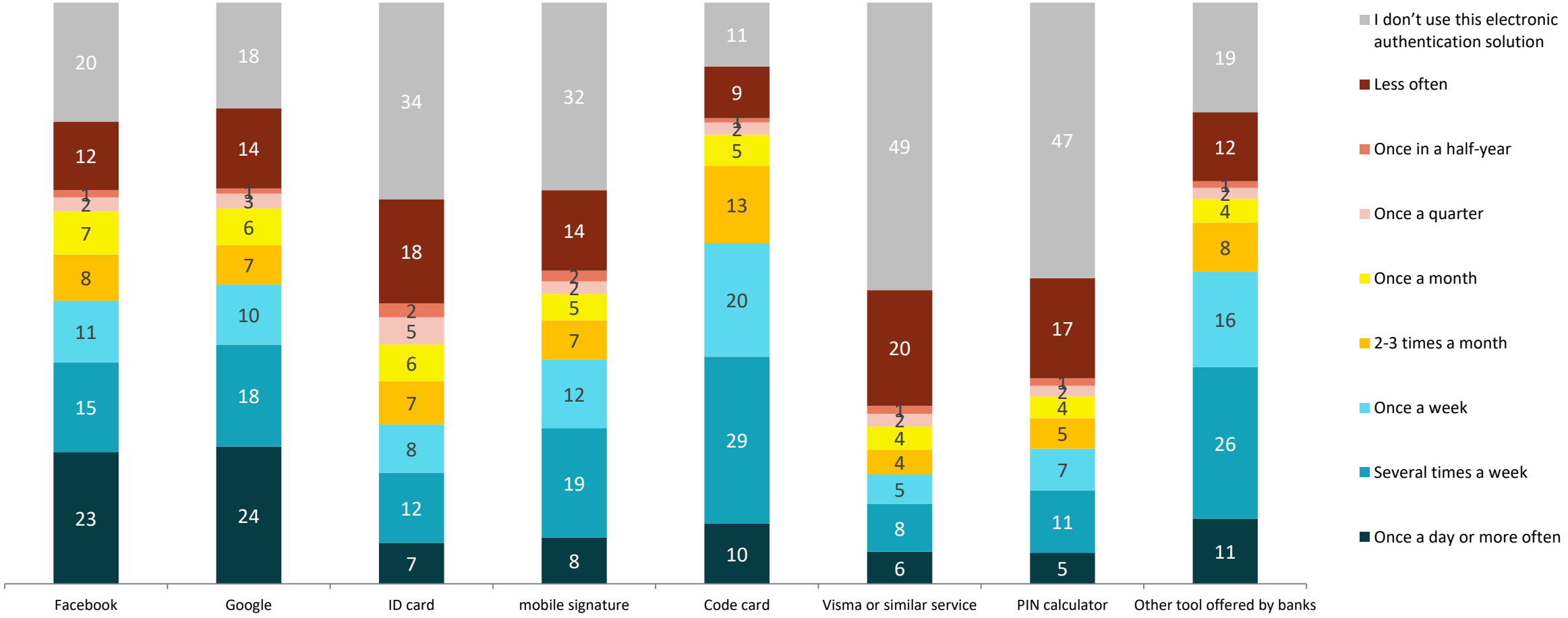


7% **can't decide which solutions are trustworthy**

Q11. Which of these electronic authentication solutions are most trustworthy in your opinion? Please, rank these solutions in the order of trustworthiness – drag them to the right side starting with the first – most trustworthy.
Base: All respondents, n=1005

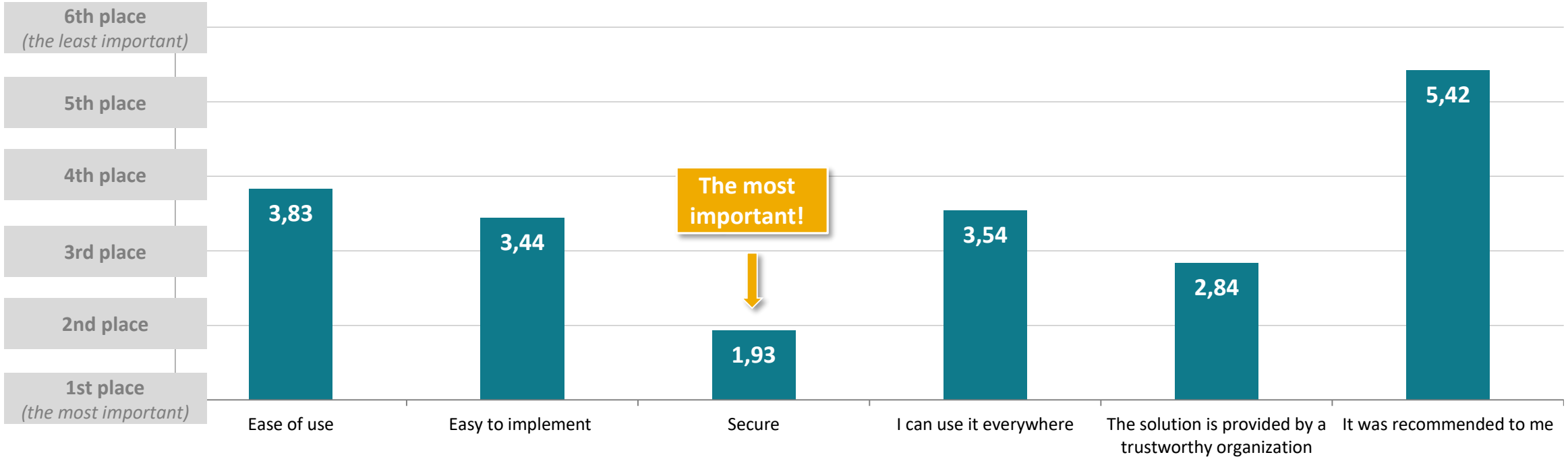
Main results - FINLAND

Usage frequency in the past 6 months (%)
FINLAND



Q1. How often have you used these types of electronic authentication solutions in the past six months?
Base: All respondents, n=1004

Importance: choice of electronic authentication solution (mean)
FINLAND

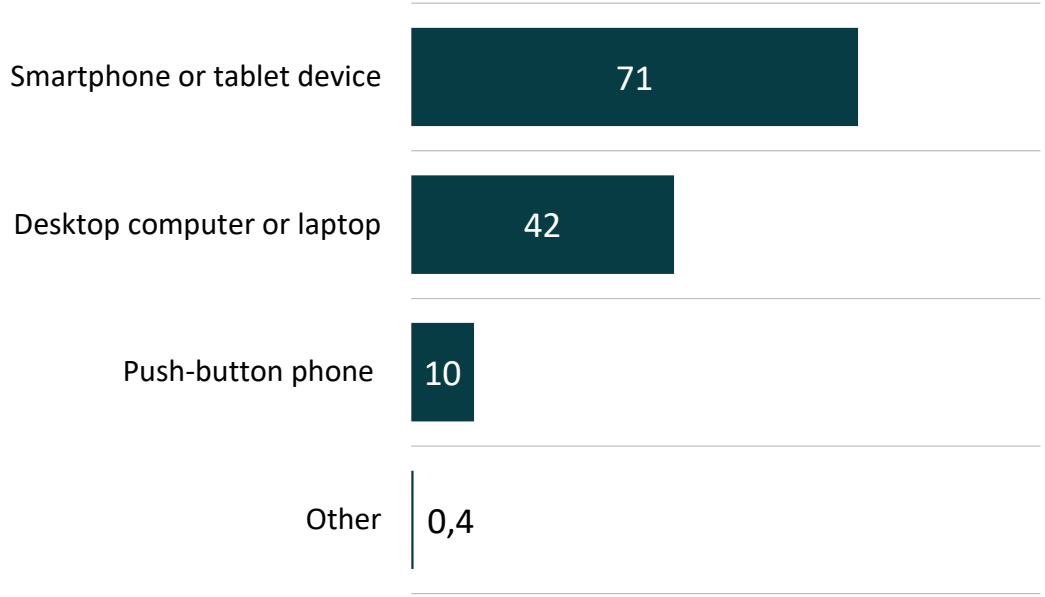


4% mention also other important factors, like:

Price/ free of charge, Fast, Trustworthy etc.

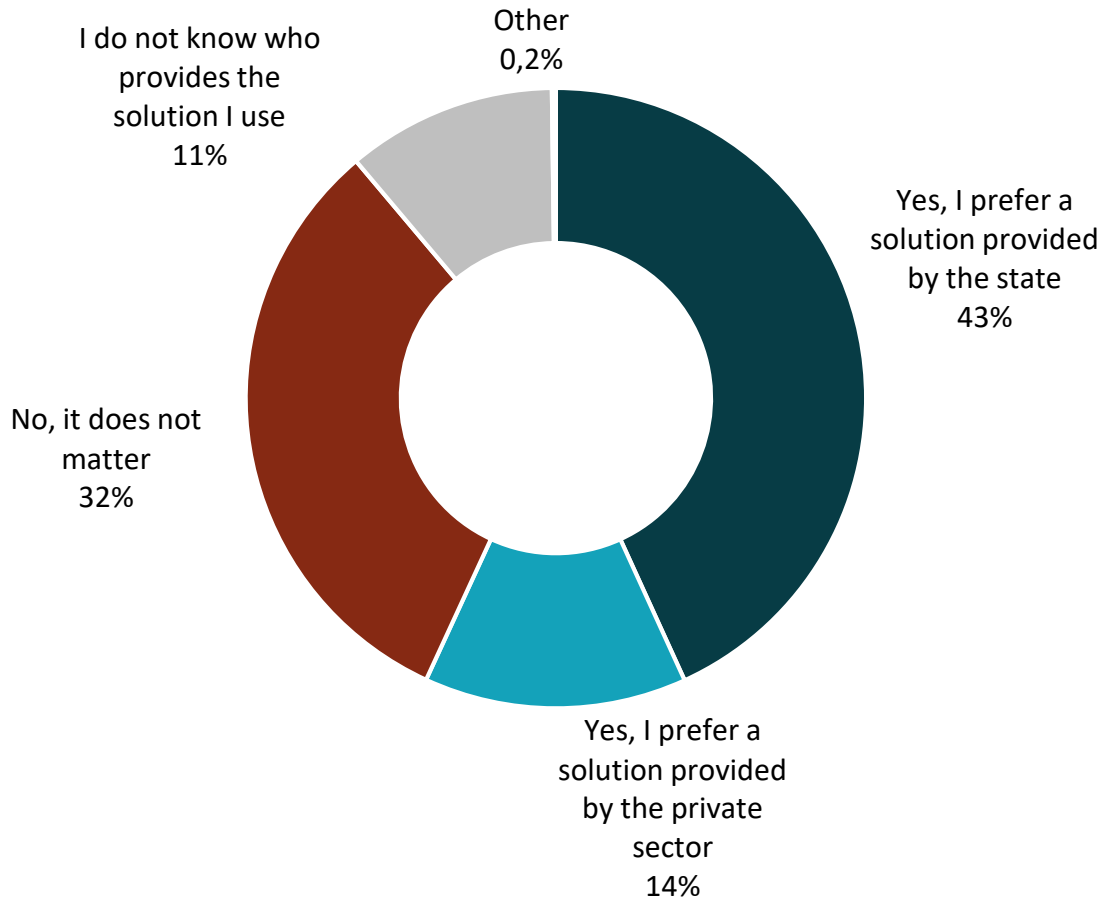
Q2. What is the most important to you when choosing an electronic authentication solution? Please, rank these aspects in the order of importance – drag them to the right side starting with the first – most important.
Q2a. Is there something else that is/ would be important for you when choosing an authentication solution?
Base: Users of at least one electronic authentication solution in the P6M, n=999

Preferred devices for electronic authentication solutions (%)
FINLAND



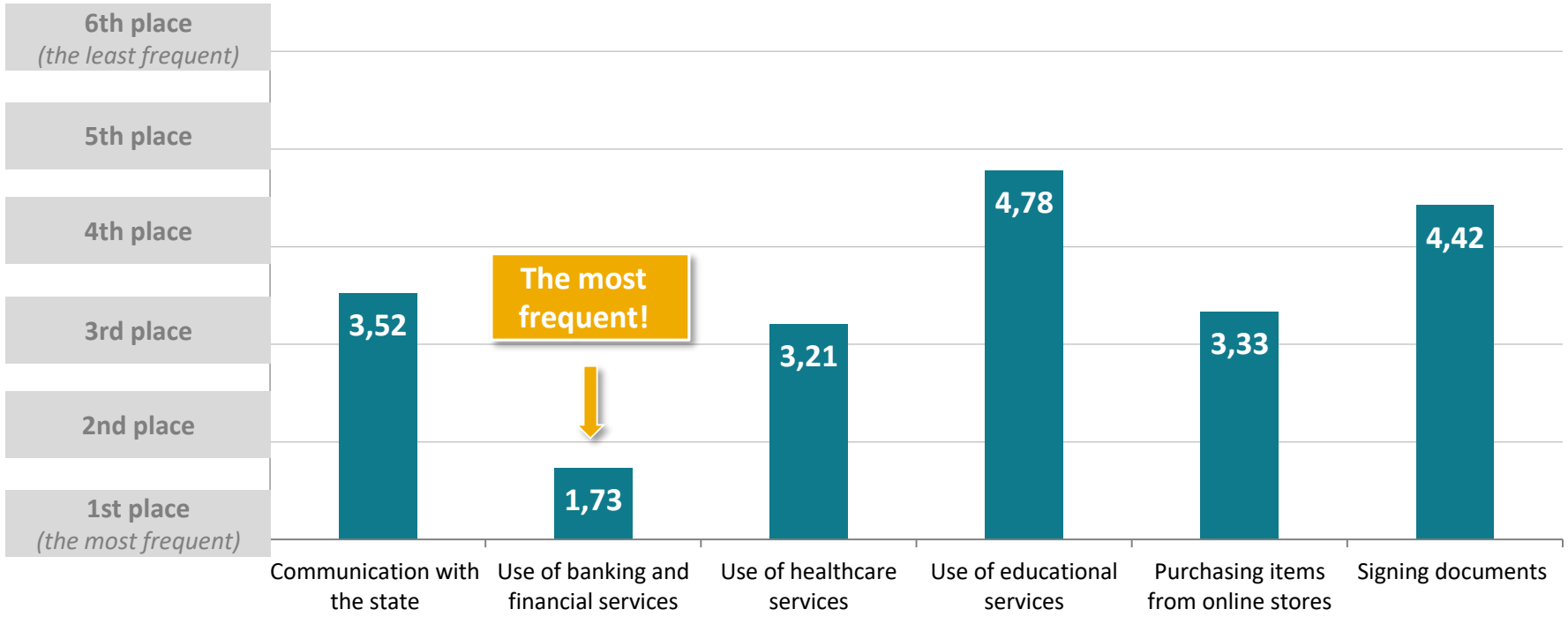
Q3. If you could choose, which devices would you prefer to use electronic authentication solutions on?
Multiple answers possible, ∑> 100%
Base: Users of at least one electronic authentication solution in the P6M, n=999

Importance of the provider identity (%)
FINLAND



Q4. Is the identity of the electronic authentication solution's provider important to you?
Base: Users of at least one electronic authentication solution in the P6M, n=999

Most frequent actions (mean)
FINLAND



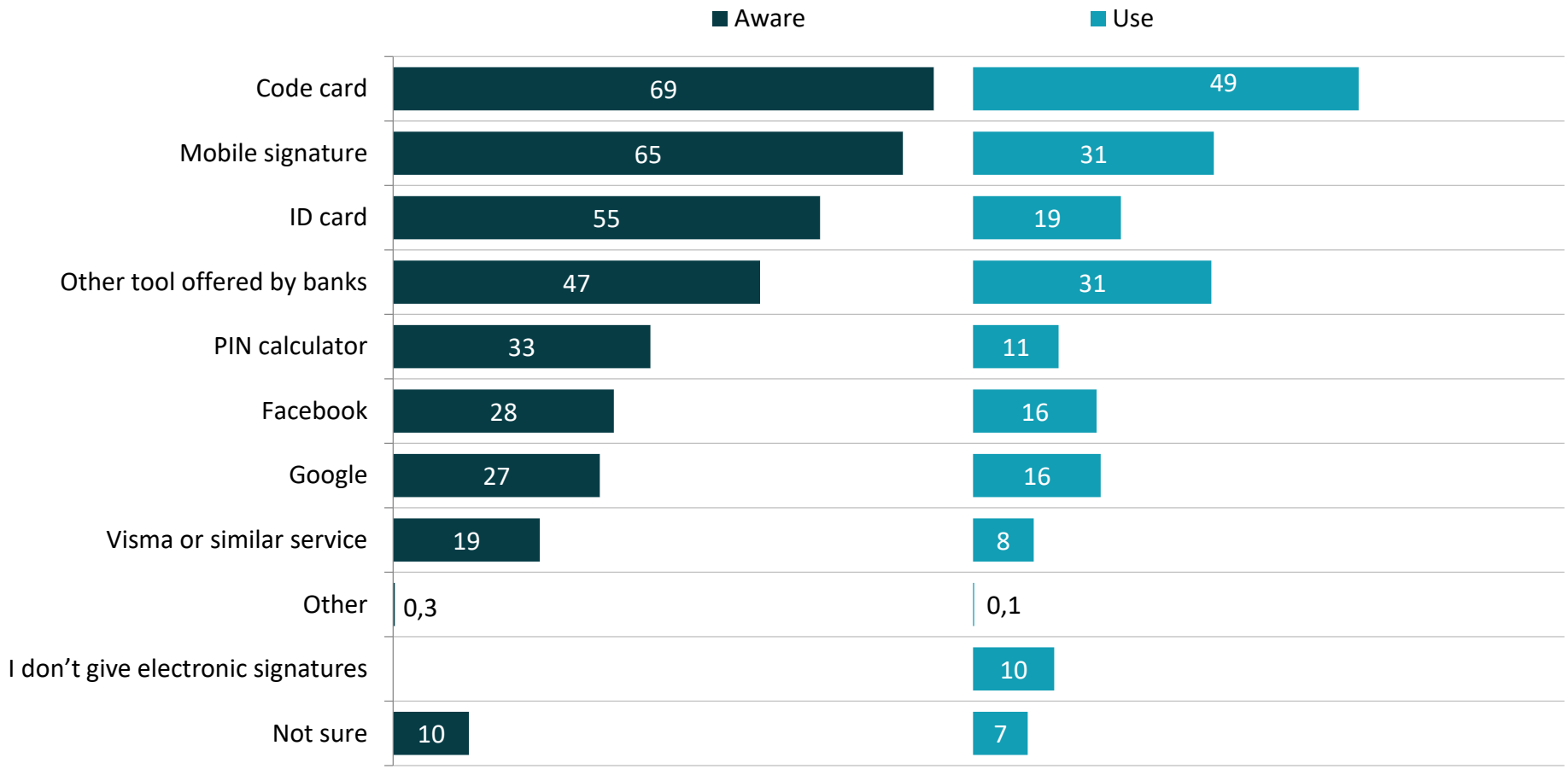
3% **have not performed any of these actions in the last 6 months using electronic authentication solutions**

1% **mention also other actions, like:**

Logging in job related systems, Registration in apps/ internet sites/ portals, Playing games etc.

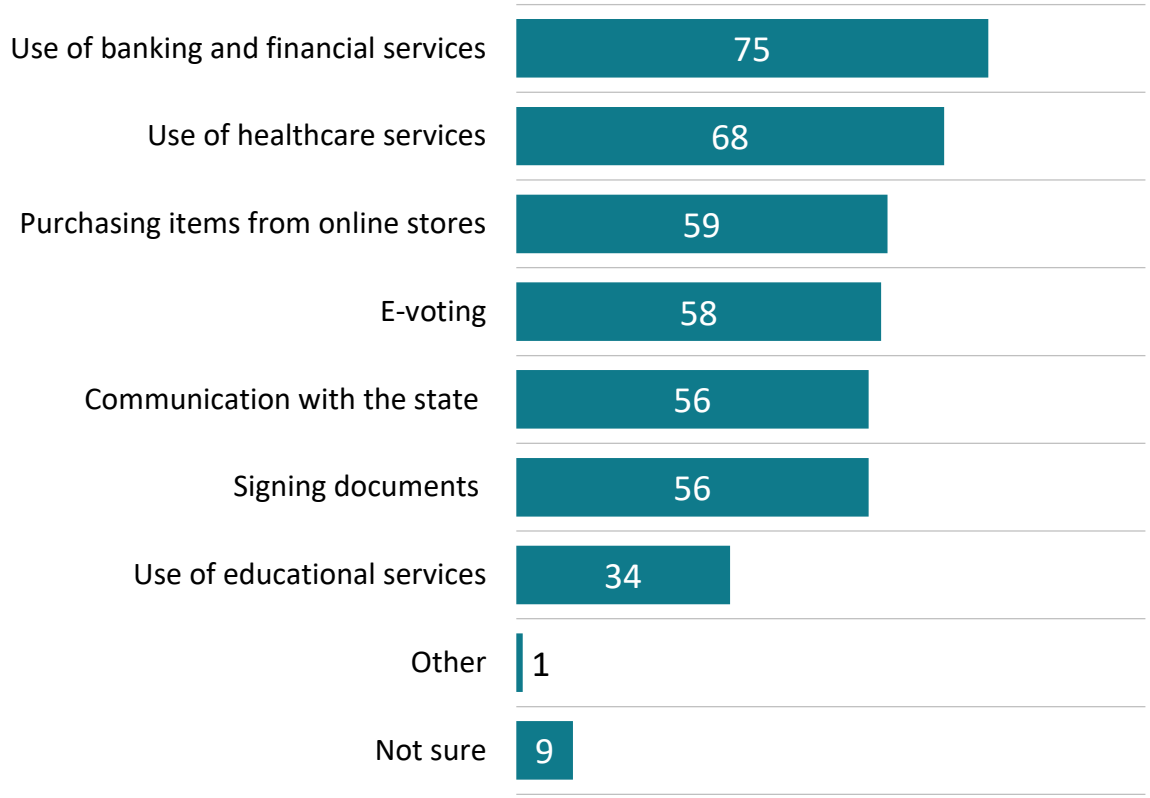
Q5. What kind of actions have you performed most often with electronic authentication solutions in the last six months? Please, rank these actions in the order of frequency – drag them to the right side starting with the first – most frequent.
Q5a. Are there any other actions you have performed with electronic authentication solutions in the last six months?
Base: Users of at least one electronic authentication solution in the P6M, n=999

Awareness and usage of solutions for electronic signature (%)
FINLAND



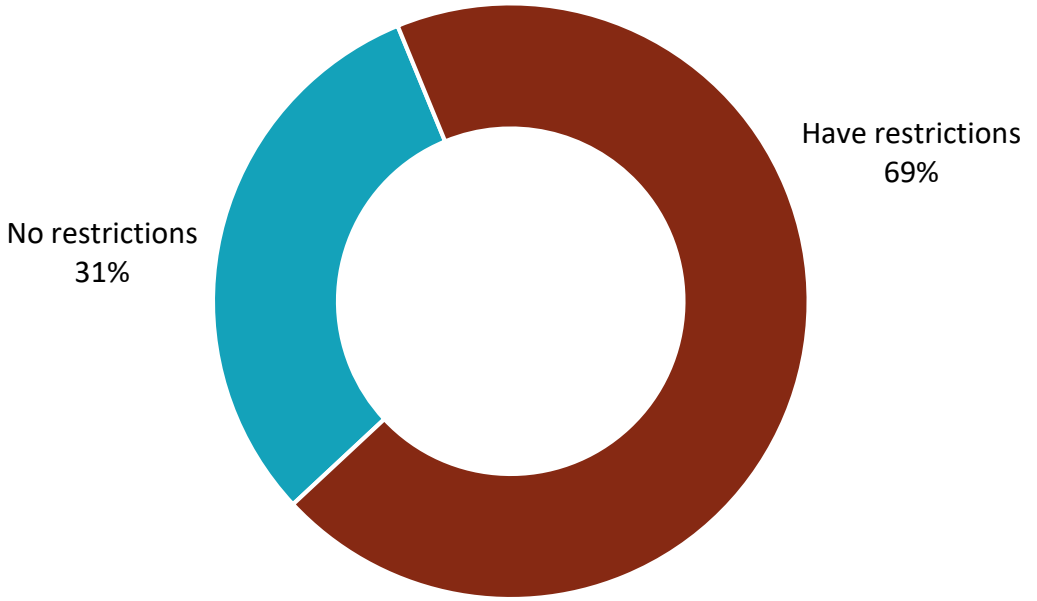
Q6. Do you know which solutions you can use to give an electronic signature? Please, mark all relevant answers.
Q7. Which solutions do you use to give electronic signatures? Please, mark all relevant answers.
Base: All respondents, n=1004/ Users of at least one electronic authentication solution in the P6M, n=999

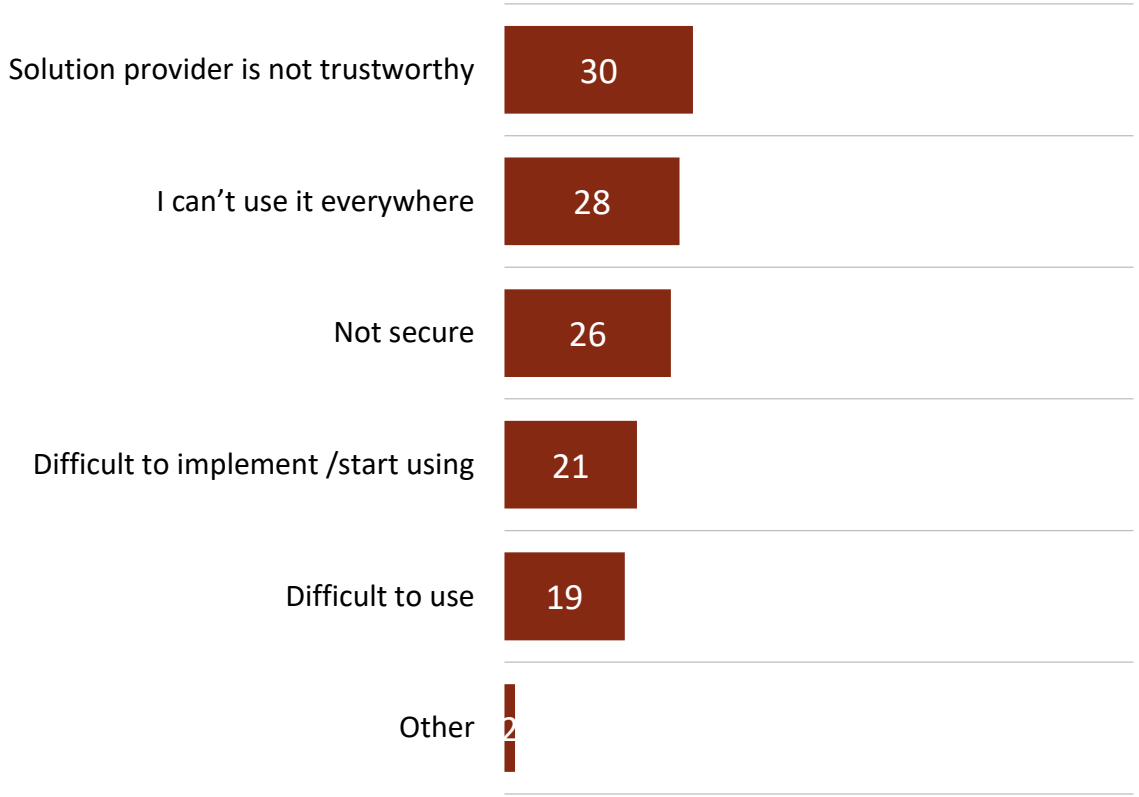
Intended actions with electronic authentication solutions (%)
FINLAND



Q8. What kind of actions would you like to perform with electronic authentication solutions? Please, mark all relevant answers.
Multiple answers possible, ∑> 100%
Base: All respondents, n=1004

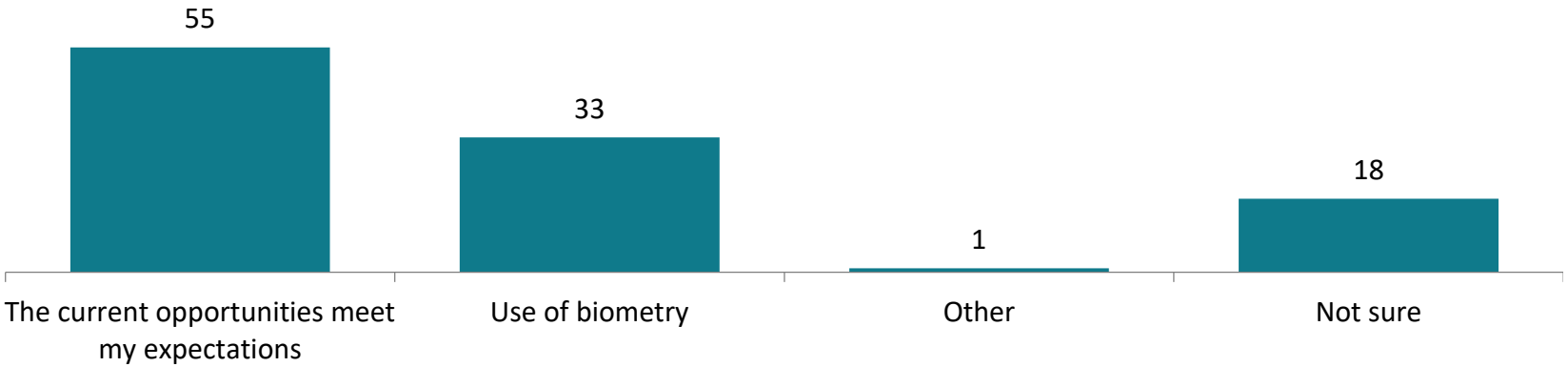
Restrictions to use electronic authentication solutions (%)
FINLAND





Q9. What kind of restrictions are stopping you from using electronic authentication solutions? Please, mark all relevant answers.
Multiple answers possible, ∑> 100%
Base: All respondents, n=1004

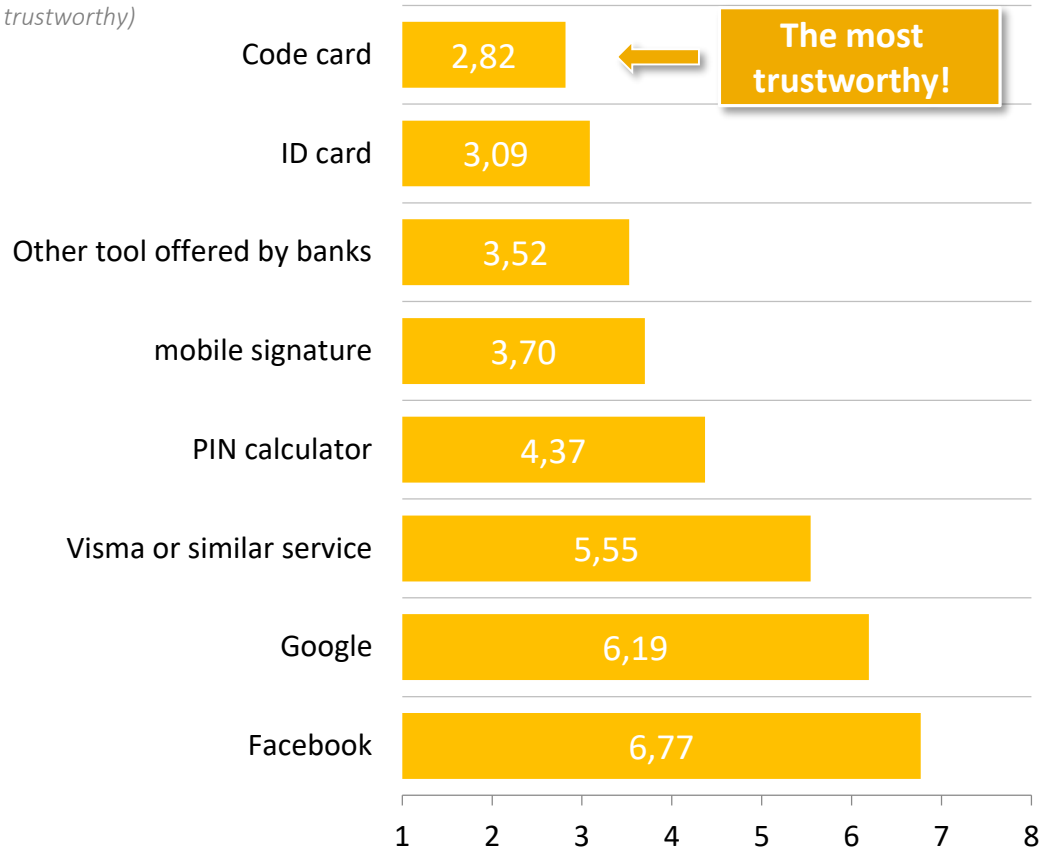
Preferred devices for electronic authentication solutions (%)
FINLAND



Q10. What kind of new opportunities would you like to see electronic authentication solutions offer in the future? Please, mark all relevant answers.
Multiple answers possible, ∑> 100%
Base: All respondents, n=1004

Trustworthiness of the electronic authentication solutions (mean)
FINLAND

Mean on the scale from 1 (the most trustworthy to 8 (the least trustworthy)



5% **can't decide which solutions are trustworthy**

Q11. Which of these electronic authentication solutions are most trustworthy in your opinion? Please, rank these solutions in the order of trustworthiness – drag them to the right side starting with the first – most trustworthy.
Base: All respondents, n=1004