NordVPN

Online Scam in Sweden, Norway, and Denmark

October, 2024

Main insights

Cybercrime prevalence	Over the last two years, over two-thirds of respondents in Scandinavian countries reported being targeted by cybercrime. The most common scams reported include fake login pages, delivery scams, and fraudulent calls from fake service centers or banks.
Perceived online scam harm differs from the real-time occurrences	Perceived as the most harmful cybercrimes, cloning bank cards and stealing personal or business data have a relatively low incidence among internet users in real life.
Cybercriminals follow the trends	Popular online communication channels like email, SMS, Facebook, and Messenger are common targets for cyber scams.
People react to cyber scam attempts	Two-thirds of people took action after a scam attempt by reporting the incident, informing others, or taking steps to prevent further cybercrime attempts.

Incidence and perceived harm of online scam

- The overall incidence of cyber crime is high in the Scandinavian countries, with more than two thirds of people being exposed to cyber scam attempts in the past 2 years. Danish internet users are more likely to be exposed to cyber scams than Swedes.
- There is a discrepancy between the perceived cyber threats and the actual risks associated with them.

Encounters with cyber scam attempts in the last 2 years

Sweden

64%

Norway

70%

Denmark

78%

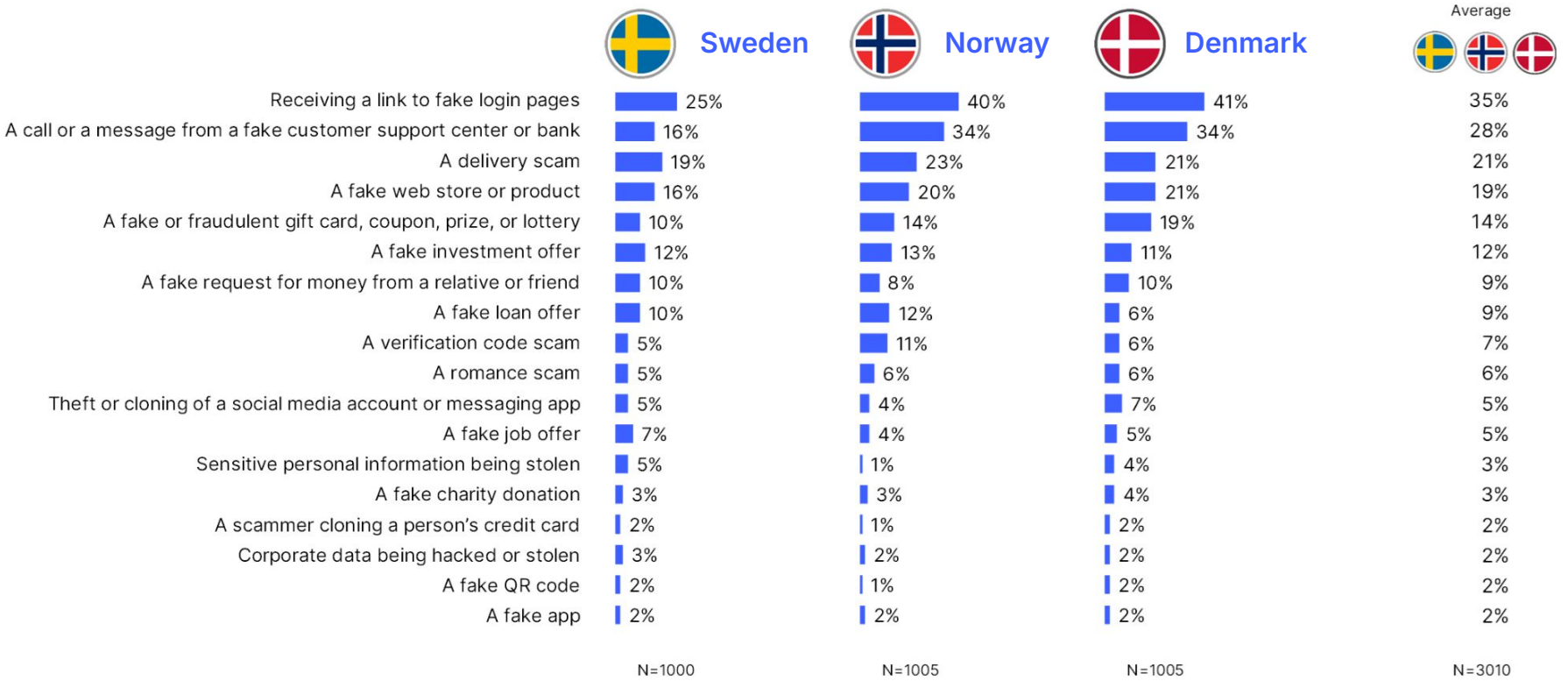
NordVPN

from all respondents: SE N=1000, NO N=1005, DK N=1005

Internet users exposed to the online scam in the last 2 years

from all respondents: SE N=1000, NO N=1005, DK N=1005

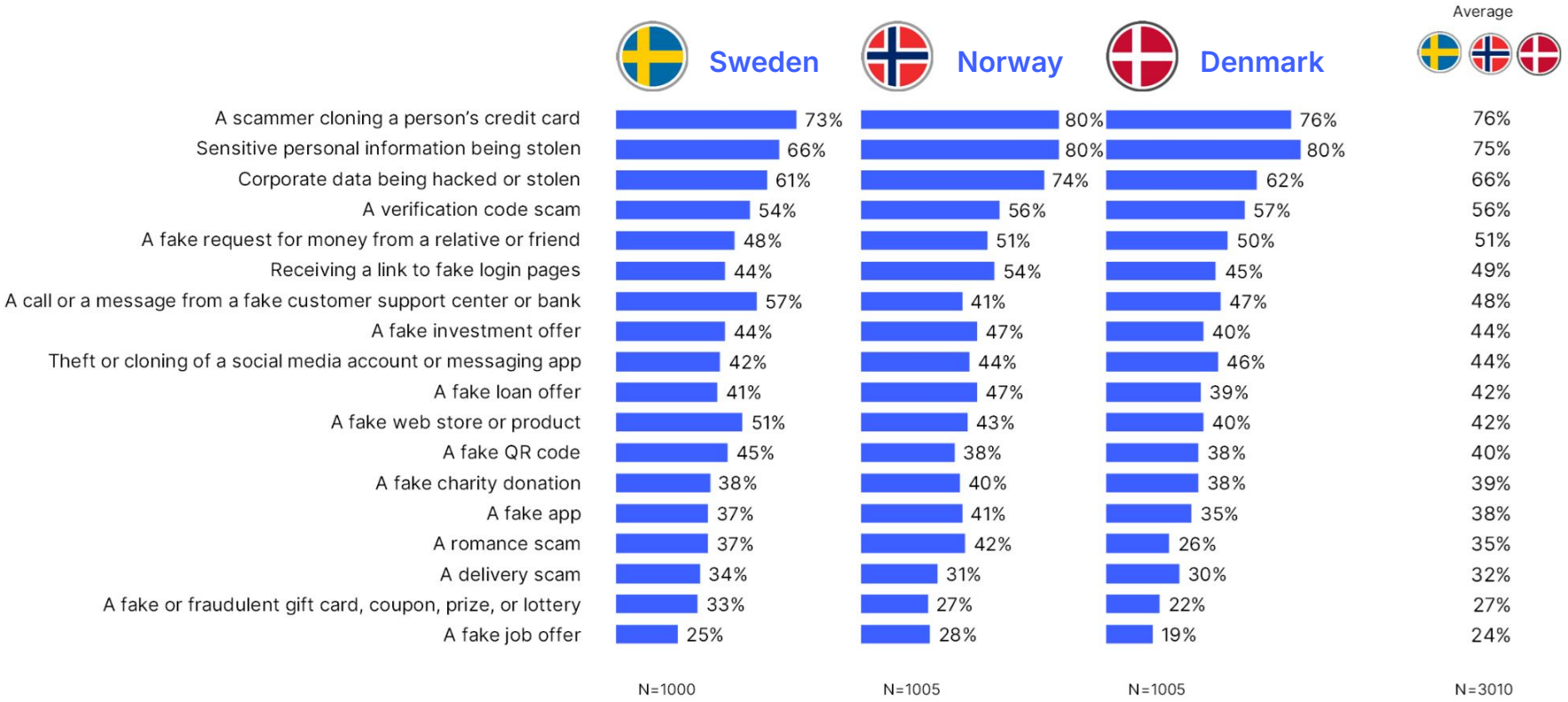
The most common online scams in all three Scandinavian countries over the past two years include fake login page scams, delivery scams, and calls from fake customer support centers. In Sweden, however, cybercrimes are less frequent.



Perceived harm of online scam

from all respondents: SE N=1000, NO N=1005, DK N=1005

Bank card clones are considered the most perilous online scams in Sweden, while Danes and Norwegians perceive the compromise of personal information as an even greater threat than credit card fraud.

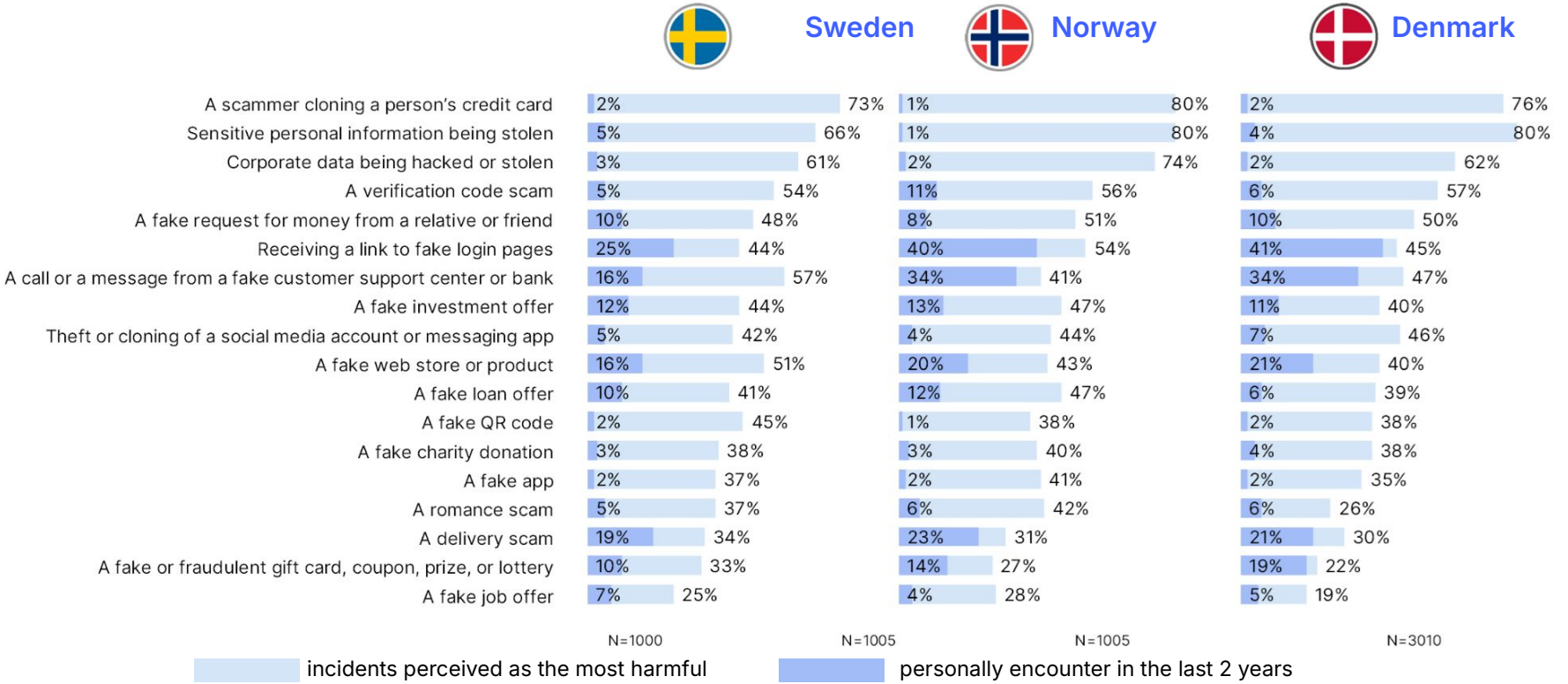


* incidents perceived as the most harmful on the 5-items grading scale

Incidence vs. perceived harm of online scam

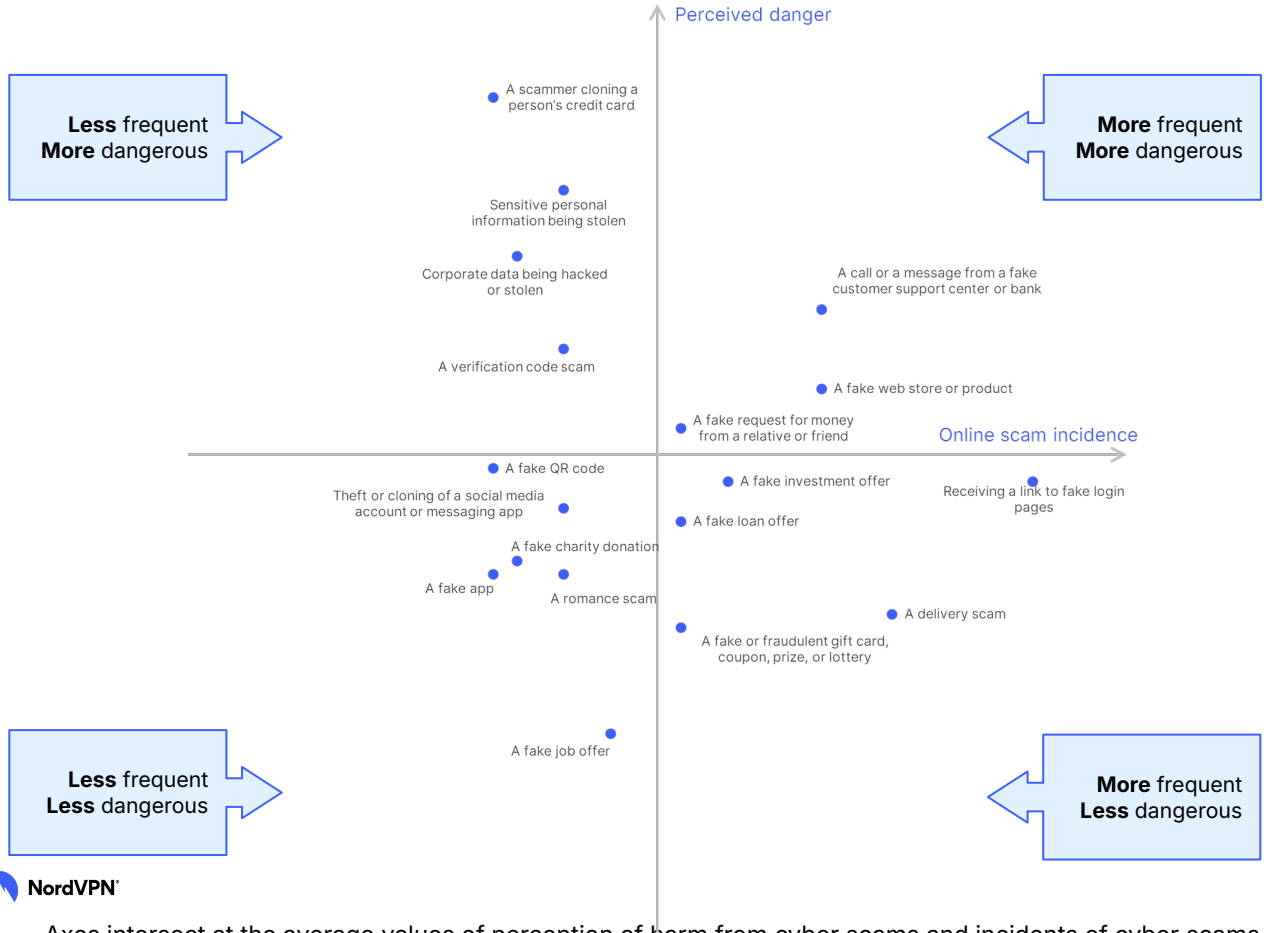
from all respondents: SE N=1000, NO N=1005, DK N=1005

Generally, there is a disparity between the perceived cyber threats and actual exposure to them. The closest correlation exists between personal exposure to online scams and the level of threat posed by scams involving fake login pages and fraudulent calls from support centers or banks. These types of scams are most prevalent in Denmark and Norway.



Incidence vs. perceived harm of online scam

Sweden



The most dangerous cyber scams involve financial losses and complex social engineering tactics.

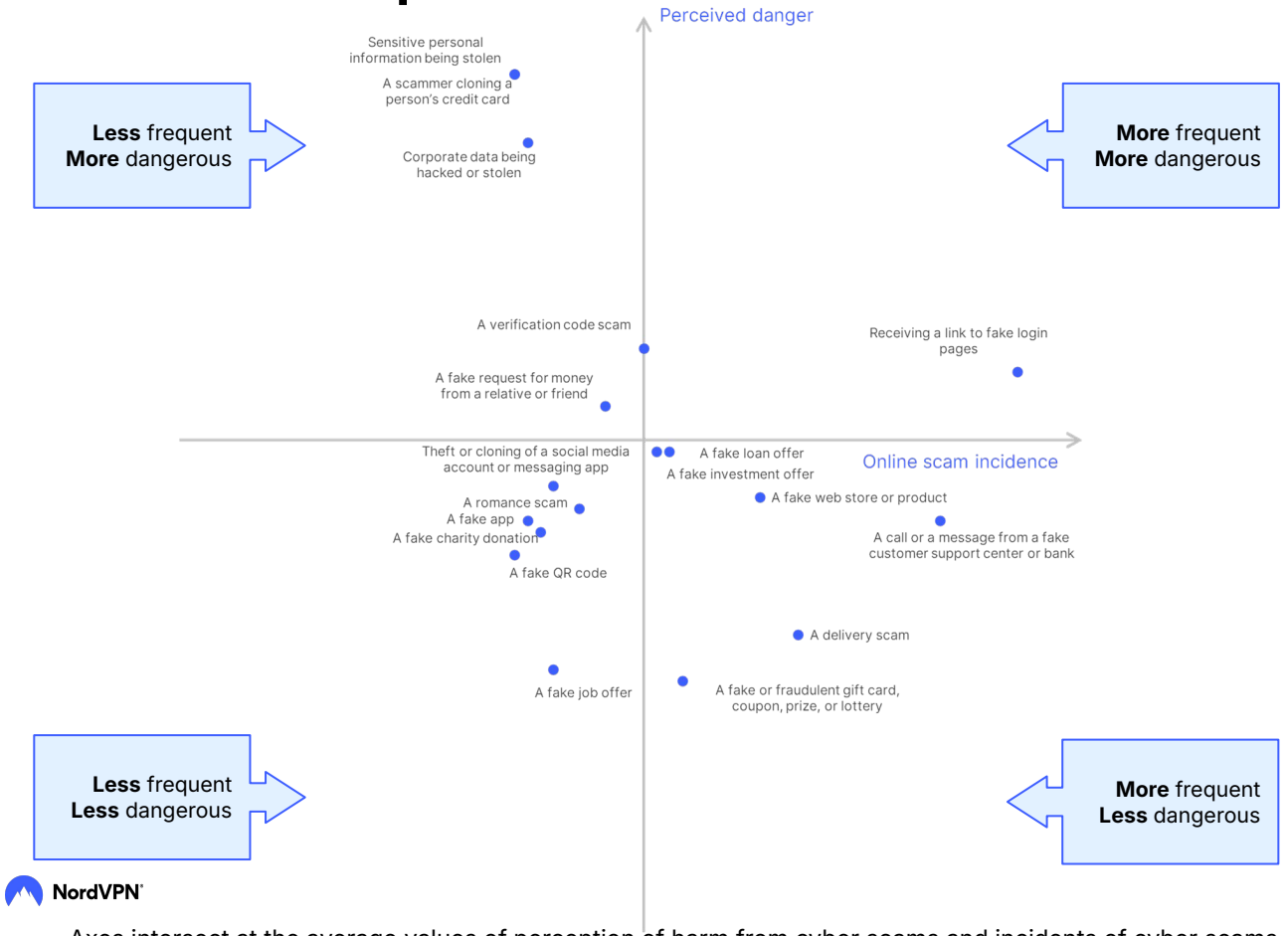
Allegedly the least harmful online scams include fake loan or job offers, delivery scams, or romance scams.

NordVPN

Axes intersect at the average values of perception of harm from cyber scams and incidents of cyber scams

Incidence vs. perceived harm of online scam

Norway



The most common and potentially dangerous cybercrime involves receiving links to fake login pages.

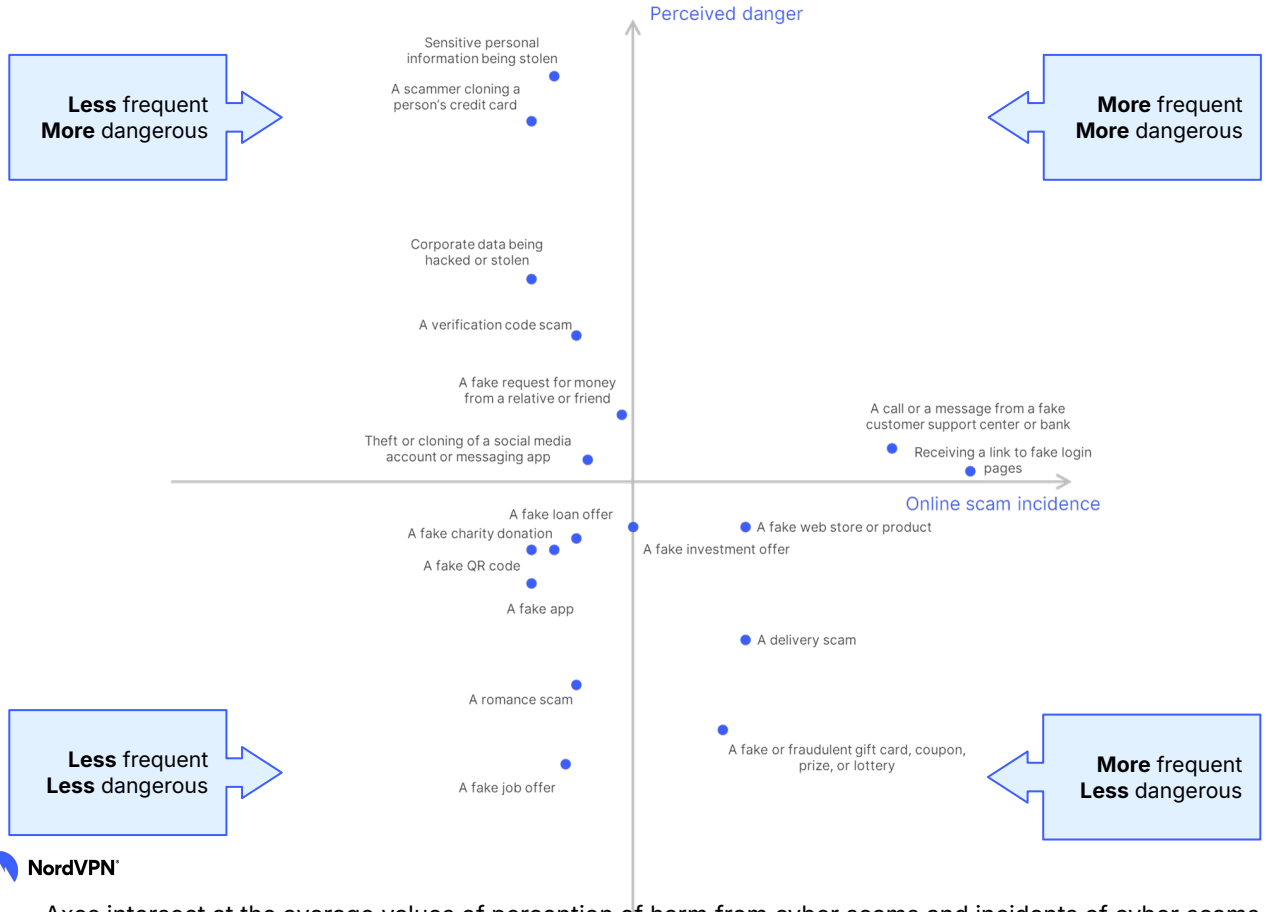
Allegedly the least harmful online scams include fake loan or job offers, delivery scams, or romance scams.

NordVPN

Axes intersect at the average values of perception of harm from cyber scams and incidents of cyber scams

Incidence vs. perceived harm of online scam

Denmark



NordVPN

Axes intersect at the average values of perception of harm from cyber scams and incidents of cyber scams

The most common and potentially dangerous cybercrime involves receiving links to fake login pages.

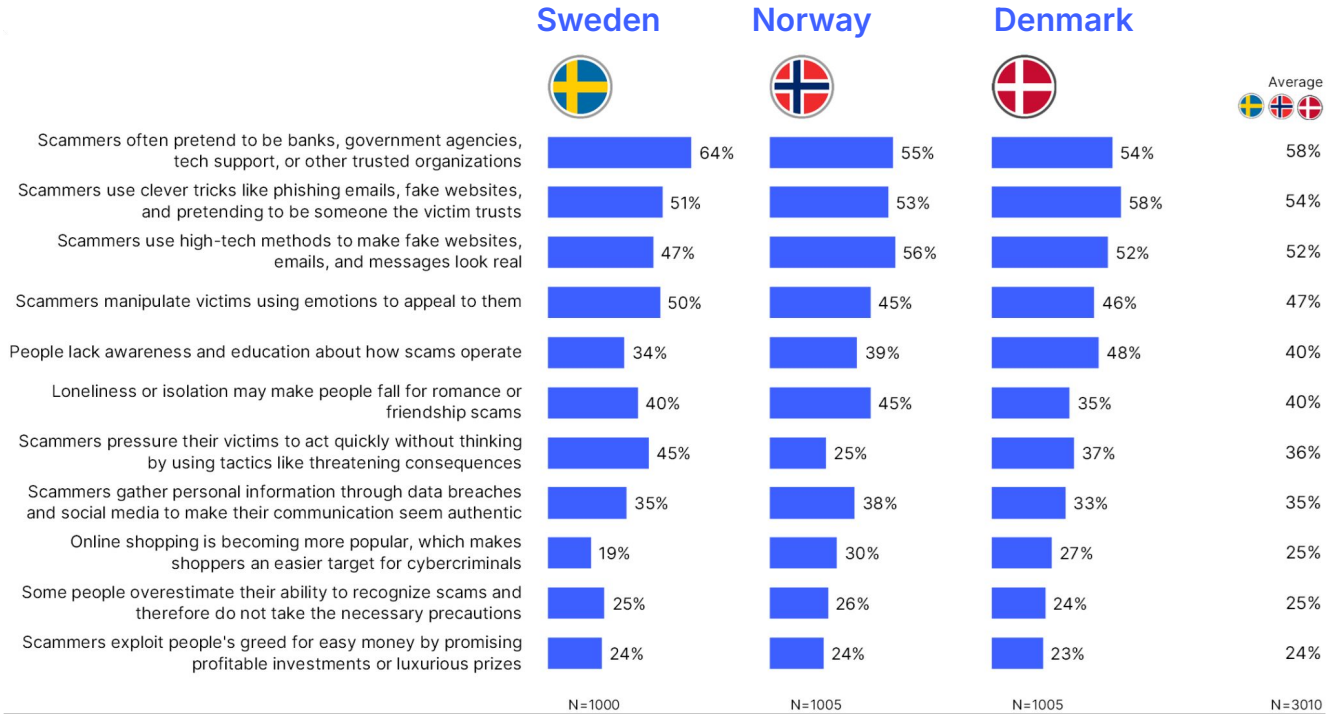
Allegedly the least harmful online scams include fake loan or job offers, delivery scams, or romance scams.

Reasons for vulnerability to cyber scams

- Scandinavian internet users blame cyber criminals' advanced technical and psychological knowledge when they fall victim to cybercrime
- Swedes are very concerned about the ability of cybercriminals to impersonate technical support center representatives. Danish respondents stated the lack of awareness and education concerning the operation of cyber scams
- The more popular a communication channel is, the more likely it is that cyber criminals will try to exploit it for online scams

The main reasons people fall victim to online criminals

from all respondents: SE N=1000, NO N=1005, DK N=1005



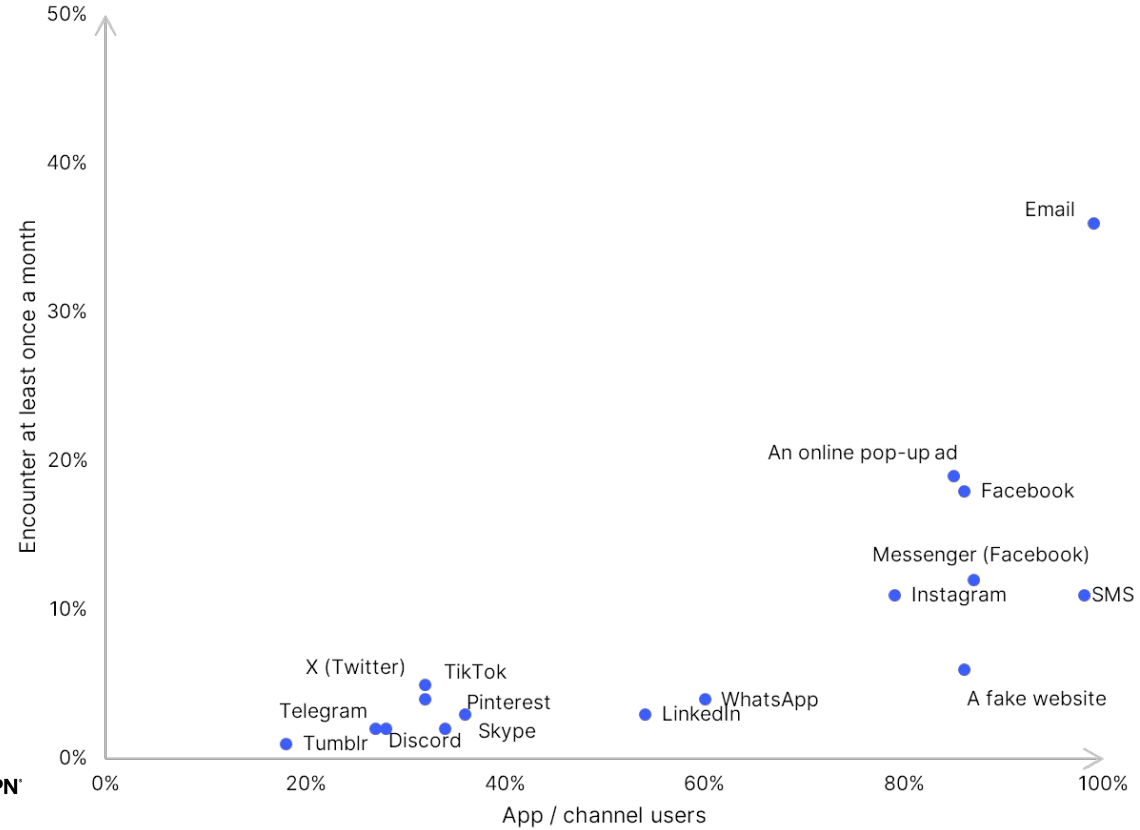
Swedes are very concerned about the ability of cybercriminals to impersonate call center representatives. Danish respondents stated the lack of awareness and education concerning the operation of cyber scams.

Fewer respondents acknowledge that scammers exploit people's weaknesses, such as greed or overconfidence, to recognize the cyber risks.

NordVPN

Cyber scam delivery channels

% of those who encountered cyber scam in the last 2 years, N=639

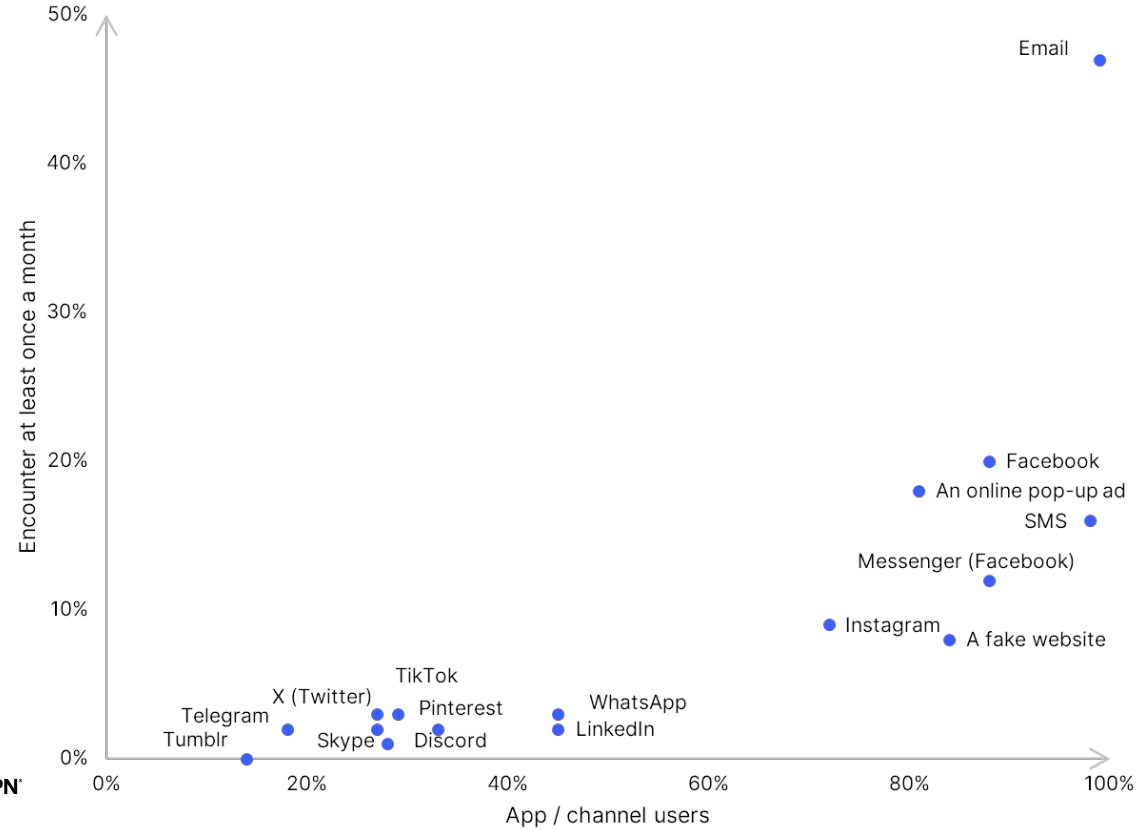


Sweden

Frequency of encounters with the cyber scam over the last two years are directly related to the overall popularity of communication channels.

Cyber scam delivery channels

% of those who encountered cyber scam in the last 2 years, N=700



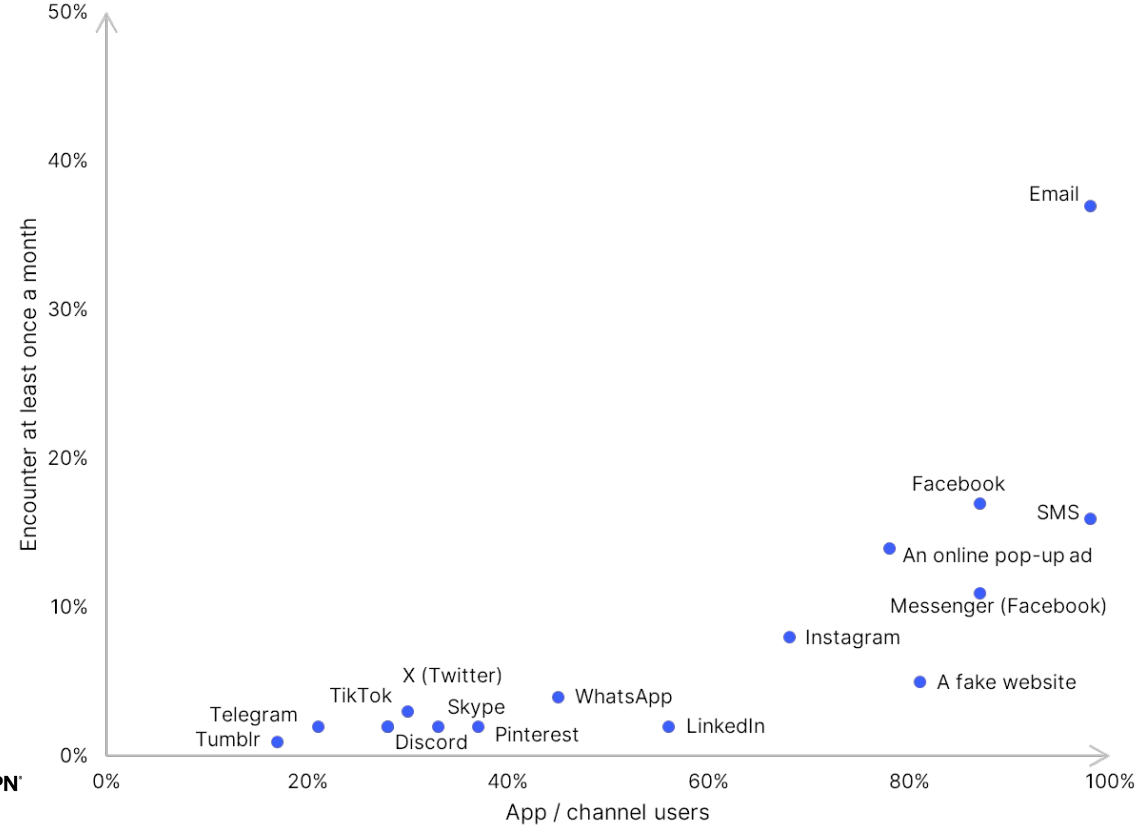
NordVPN

Norway

Frequency of encounters with the cyber scam over the last two years are directly related to the overall popularity of communication channels.

Cyber scam delivery channels

% of those who encountered cyber scam in the last 2 years, N=786



NordVPN

Denmark

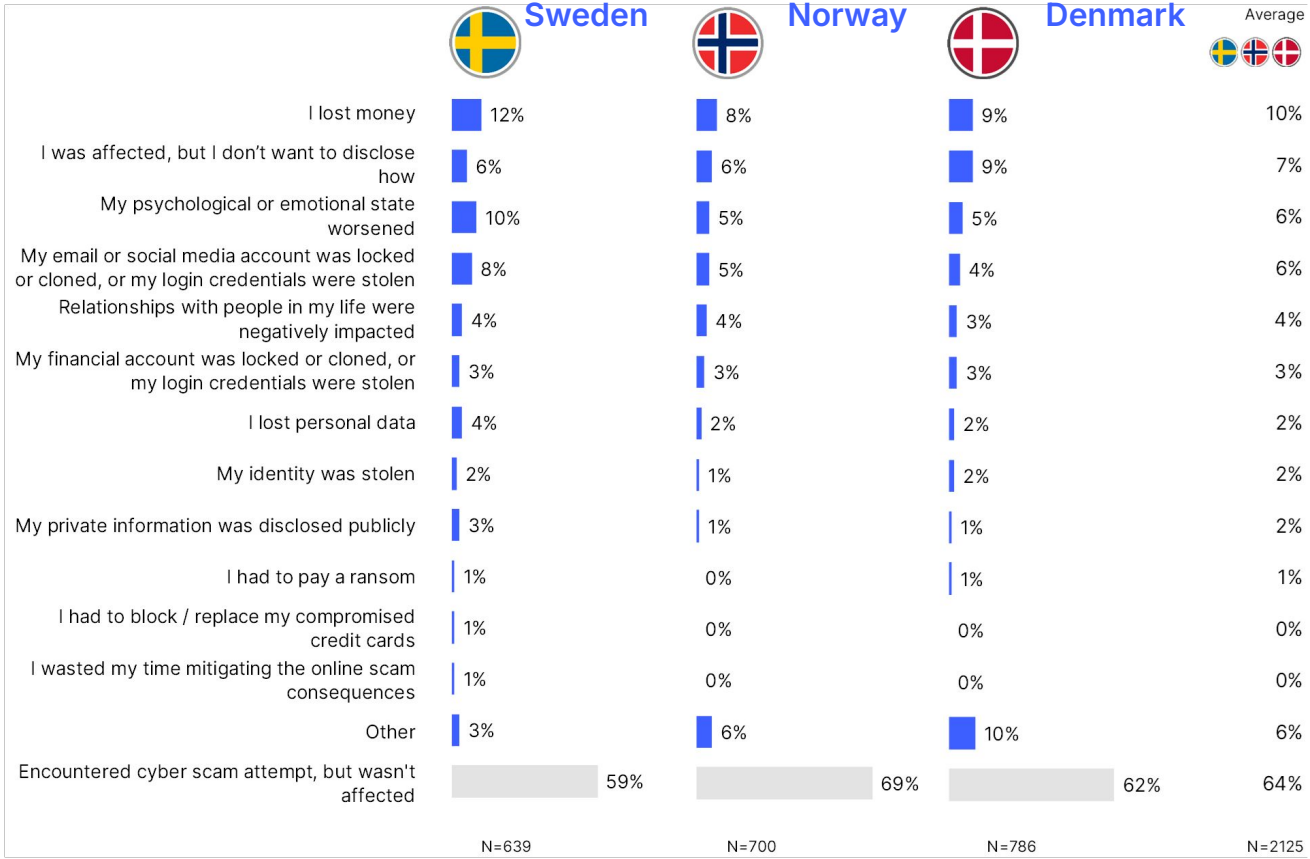
Frequency of encounters with the cyber scam over the last two years are directly related to the overall popularity of communication channels.

Consequences of cyber crime

- Around 40% of Swedes and Danes who experienced cybercrime in the last 2 years reported suffering from the consequences of cyber-attacks. In Norway, the proportion of reporting actual harm after experiencing a cyber scam attempt is lower, at around 30%.

Consequences of the cyber crime

% of those who encountered cyber scam in the last 2 years



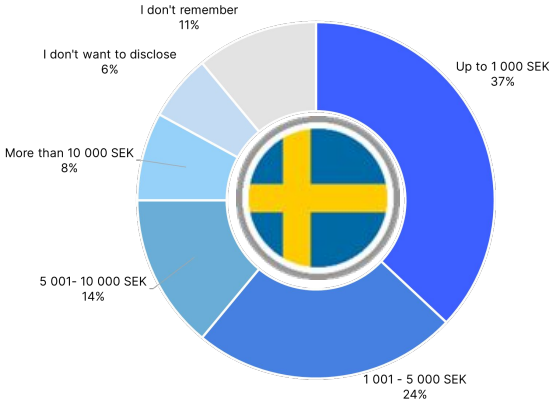
Around 40% of Swedes and Danes who experienced cybercrime in the last 2 years reported suffering from the consequences of cyber-attacks. In Norway, the proportion of reporting actual harm after experiencing a cyber scam attempt is lower, at around 30%.

The majority of the consequences were associated with financial losses and adverse psychological effects.

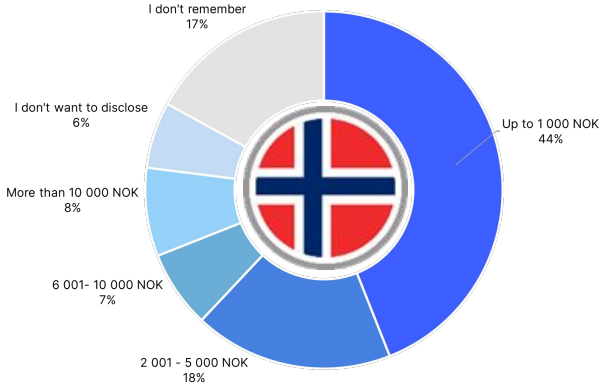
Financial losses due to the cyber crime

% of those who suffered financial losses due to cyber scam. SE N=125, NO N=104, DK N=124

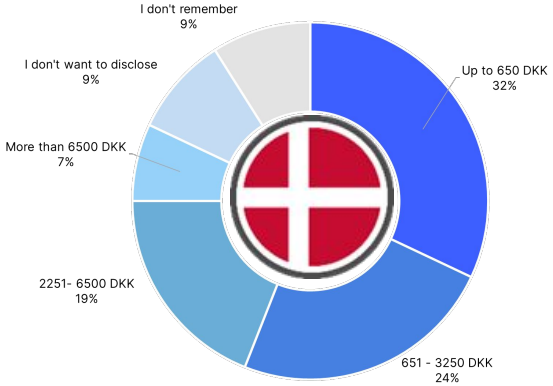
The financial loss due to cyber crimes in all countries is typically less than 90 EUR.



Sweden



Norway



Denmark

* Exchange rates of SEK and NOK are nearly identical (1=1.04). The SEK and DKK exchange rate 1=0.66.

For reference: 1000 SEK, 1000 NOK or 650 DKK estimate around 90 EUR.

NordVPN

Response to the cyber crime attempts

- After experiencing a scam attempt, two-thirds of people either reported or informed others about the incident or took personal actions to prevent further cybercrime attempts. Danes in comparison with Swedes and Norwegians are less likely to report the incident.
- The main reason Swedish internet users choose not to report cyber incidents is their confidence in handling the situation independently. Danes are more likely to avoid reporting cyber incidents because they believe it would make no difference.

Reactions to the cyber scam attempts

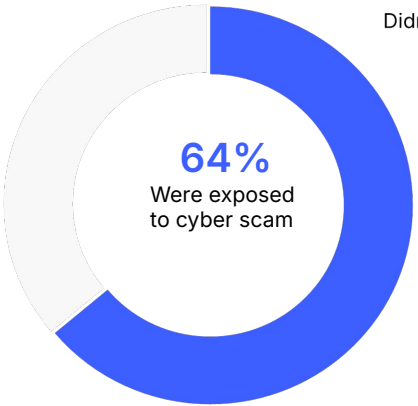
Sweden

% of those who encountered cyber scam in the last 2 years, N=639

After experiencing a scam attempt, two-thirds of people either reported or informed others about the incident or took personal actions to prevent further cybercrime attempts.

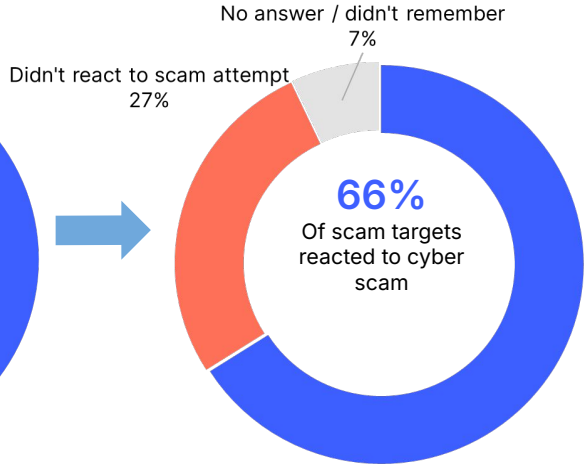
Exposure

% of all internet users, N=1000



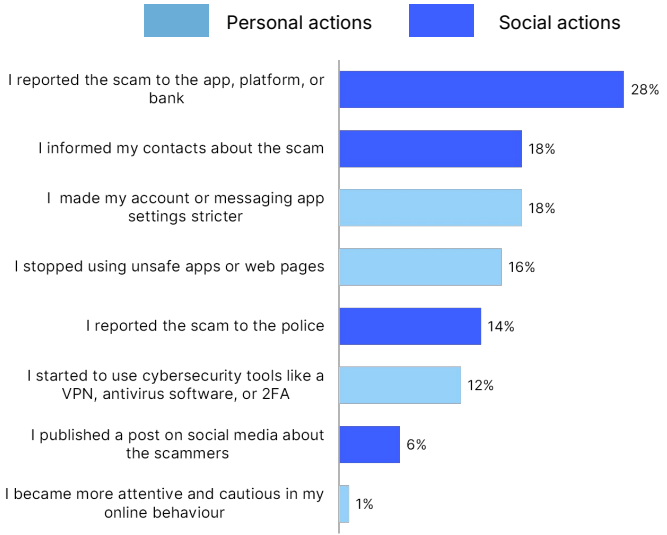
Reaction

% of those **those who encountered** cyber scam, N=639



Reaction type

% of those **those who encountered** cyber scam, N=639



49% Social action

34% Personal action

10% Social + Personal

NordVPN

Reactions to the cyber scam attempts

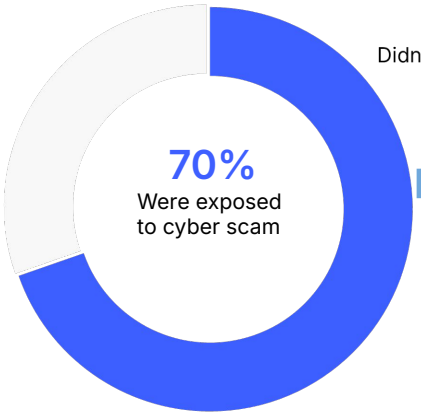
Norway

% of those who encountered cyber scam in the last 2 years, N=700

After experiencing a scam attempt, two-thirds of people either reported or informed others about the incident or took personal actions to prevent further cybercrime attempts.

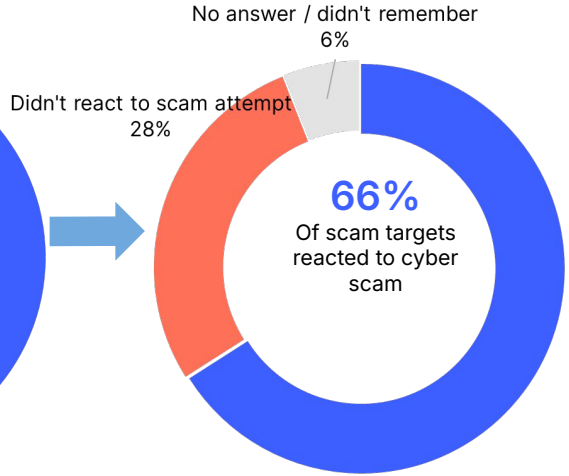
Exposure

% of all internet users, N=1000



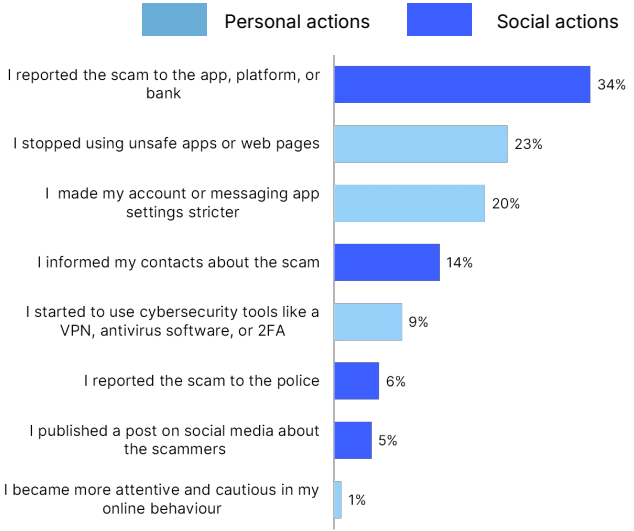
Reaction

% of those **those who encountered** cyber scam, N=700



Reaction type

% of those **those who encountered** cyber scam, N=700



43%
Social action

40%
Personal action

13%
Social + Personal

NordVPN

Reactions to the cyber scam attempts

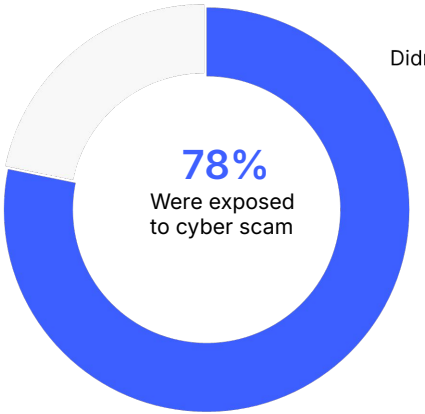
Denmark

% of those who encountered cyber scam in the last 2 years, N=786

After experiencing a scam attempt, 57% of Danes either reported or informed others about the incident or took personal actions to prevent further cybercrime attempts. Danes in comparison with Swedes and Norwegians are less likely to report the incident.

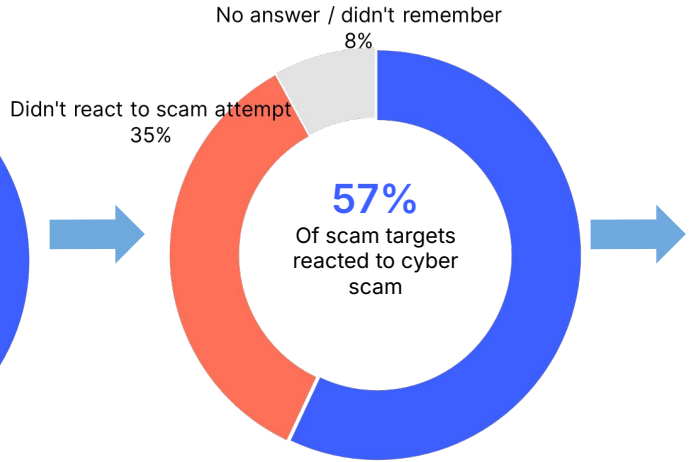
Exposure

% of all internet users, N=1000



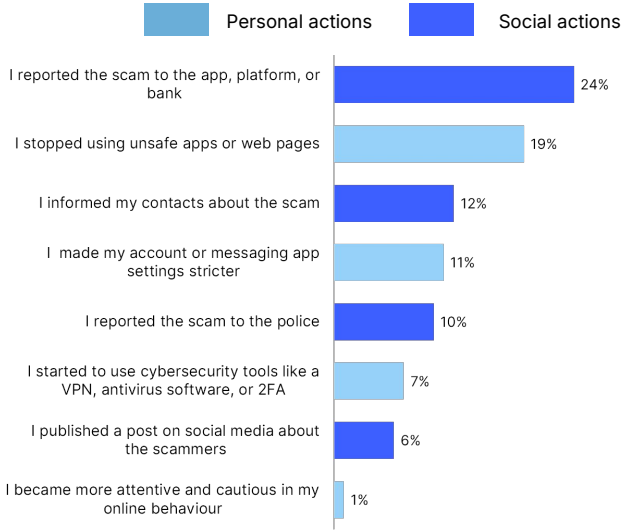
Reaction

% of those **those who encountered** cyber scam, N=786



Reaction type

% of those **those who encountered** cyber scam, N=786



35%
Social action

30%
Personal action

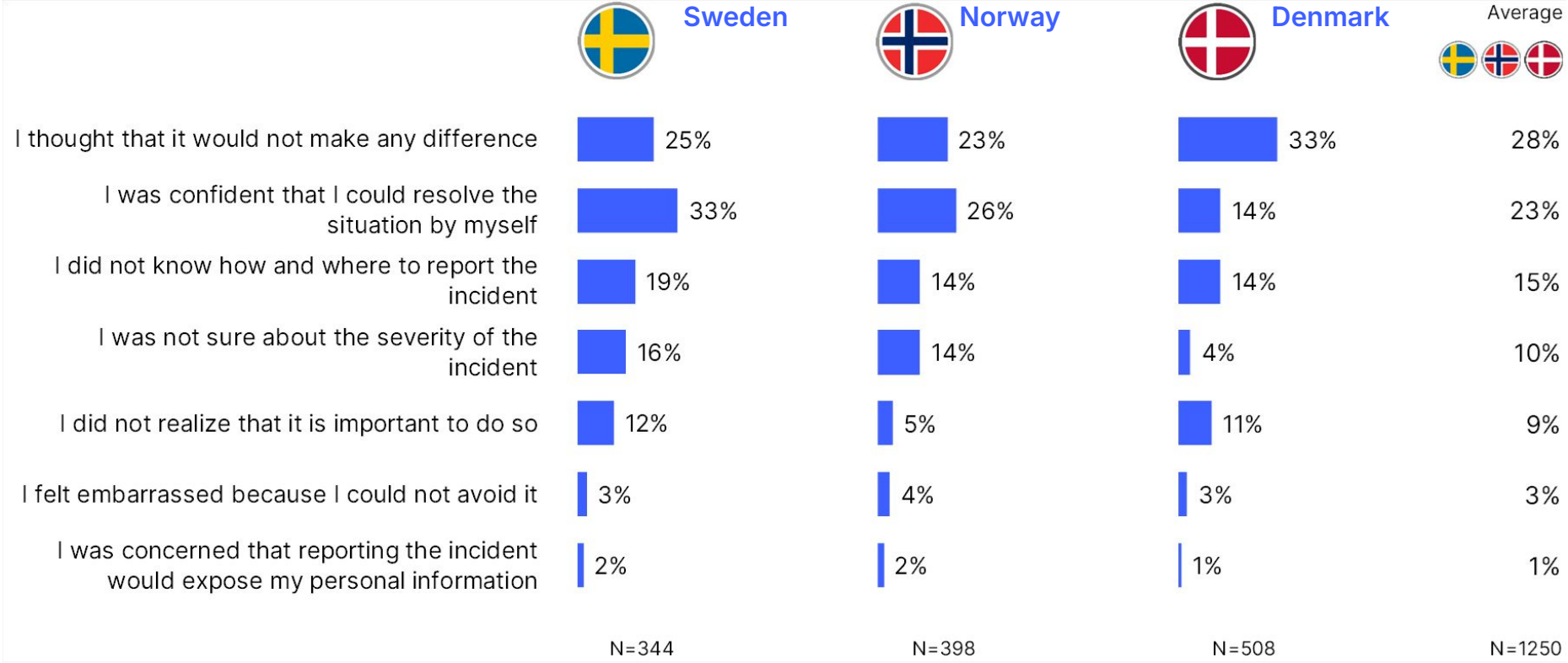
9%
Social + Personal

NordVPN

Reasons for not informing about the cyber incident

from the respondents who were exposed to cyber crime but did not report it

The main reason Swedish internet users choose not to report cyber incidents is their confidence in handling the situation independently. Danes are more likely to avoid reporting cyber incidents because they believe it would make no difference.



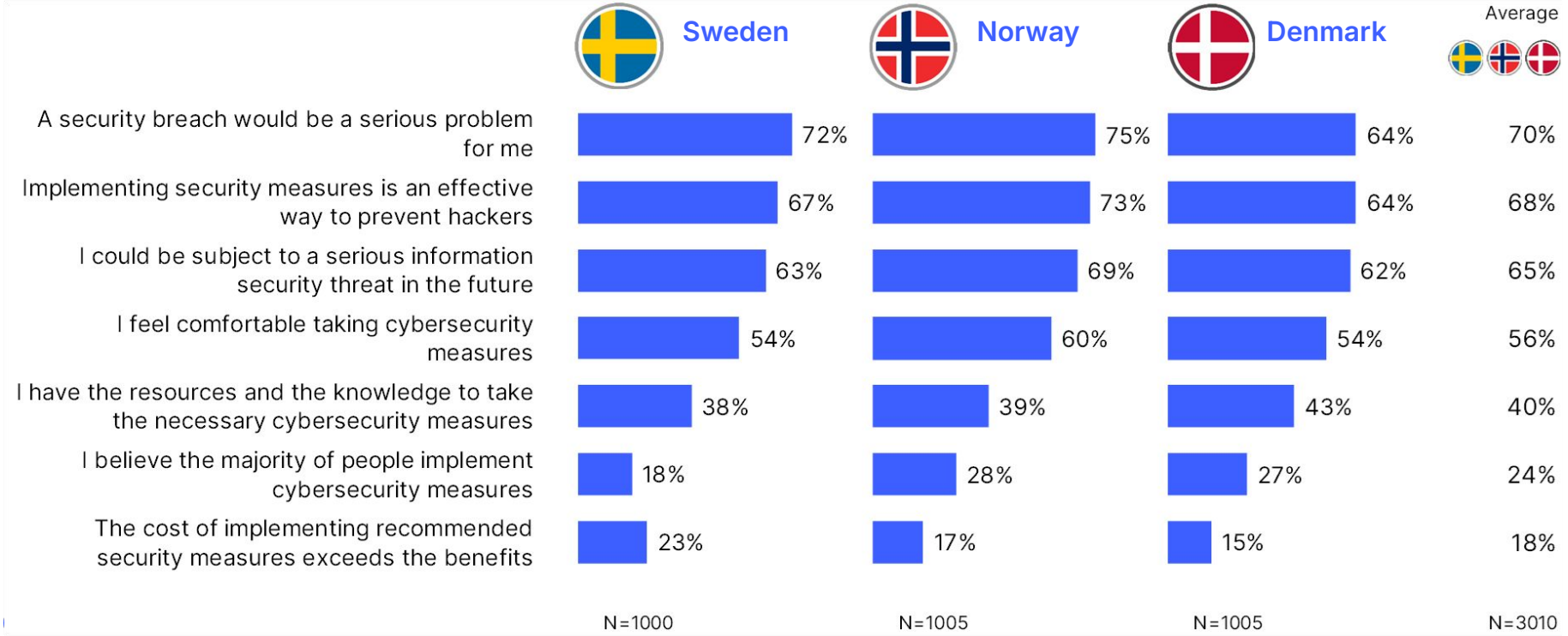
Attitudes towards cyber security and preventive measures against cyber scam

- Scandinavian internet users generally acknowledge the threats and consequences of cybercrime and critically assess their preparedness and knowledge to prevent cyber incidents
- General vigilance and common-sense actions are frequently mentioned as effective measures against cyber scams. Actions that require in-depth knowledge, such as verifying the authenticity of websites, or additional efforts like using complex passwords or staying updated with cyber news, are far less popular as preventive measures.

Attitudes towards cyber security

from all respondents: SE N=1000, NO N=1005, DK N=1005

People generally recognize the threats and consequences of cybercrime. They also critically evaluate their preparedness and knowledge to prevent cyber incidents.

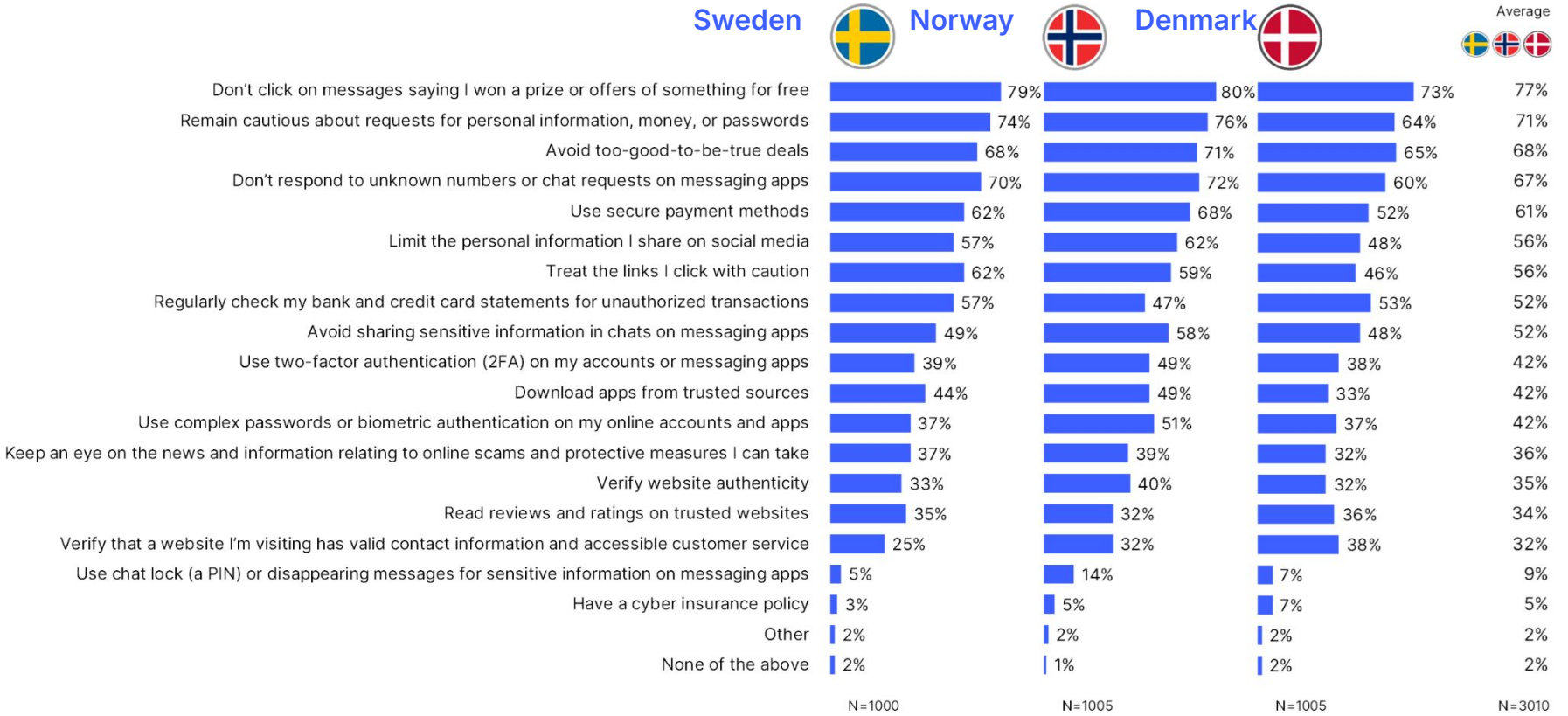


% of agreement with the statement (agree + completely agree)

Preventive actions against online scams

from all respondents: SE N=1000, NO N=1005, DK N=1005

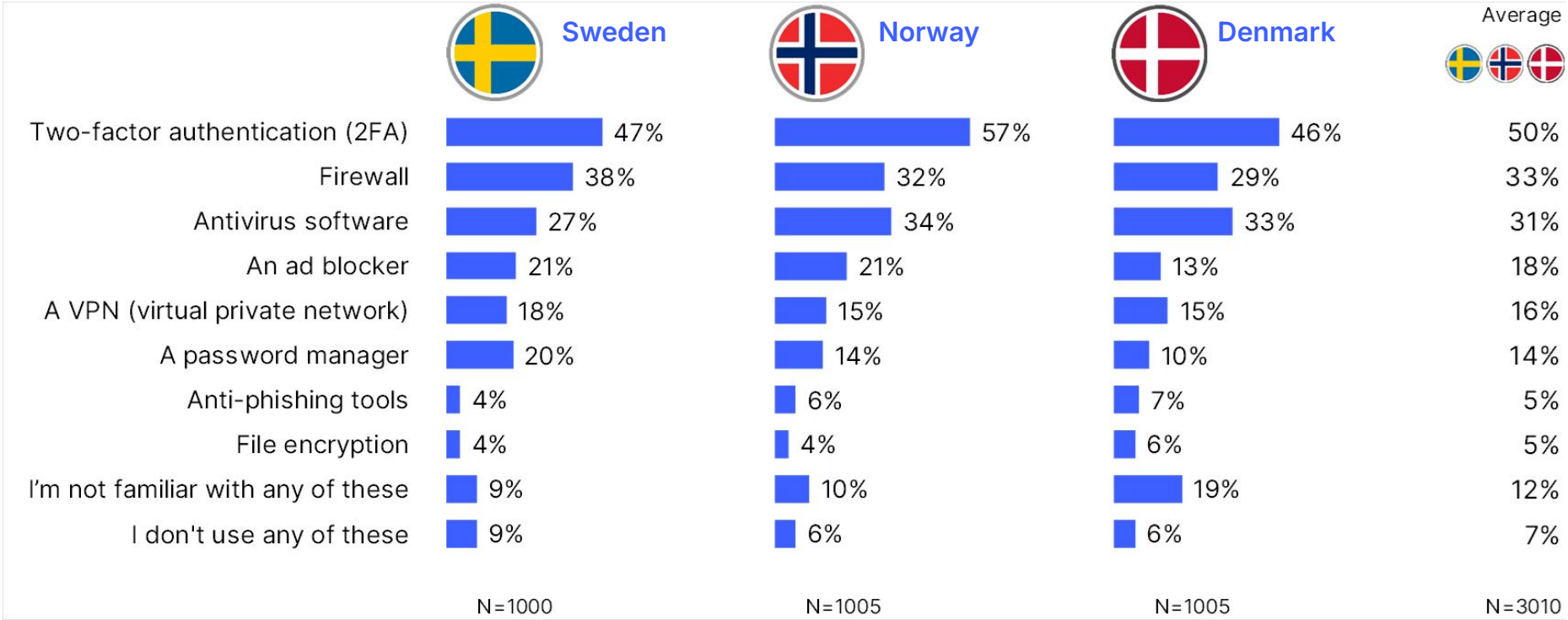
Vigilance and common-sense actions are often cited as effective measures against cyber scams, but more advanced measures like verifying website authenticity, using strong passwords, and staying informed about cyber threats are less recognized as important preventive steps.



Perceived effectiveness of cybersecurity tools

from all respondents: SE N=1000, NO N=1005, DK N=1005

Two-factor authentication, firewall, and antivirus software are believed to be the most effective tools to prevent and mitigate cyber scam risks.



NordVPN

Which of the cybersecurity tools that you currently use do you find the most effective?

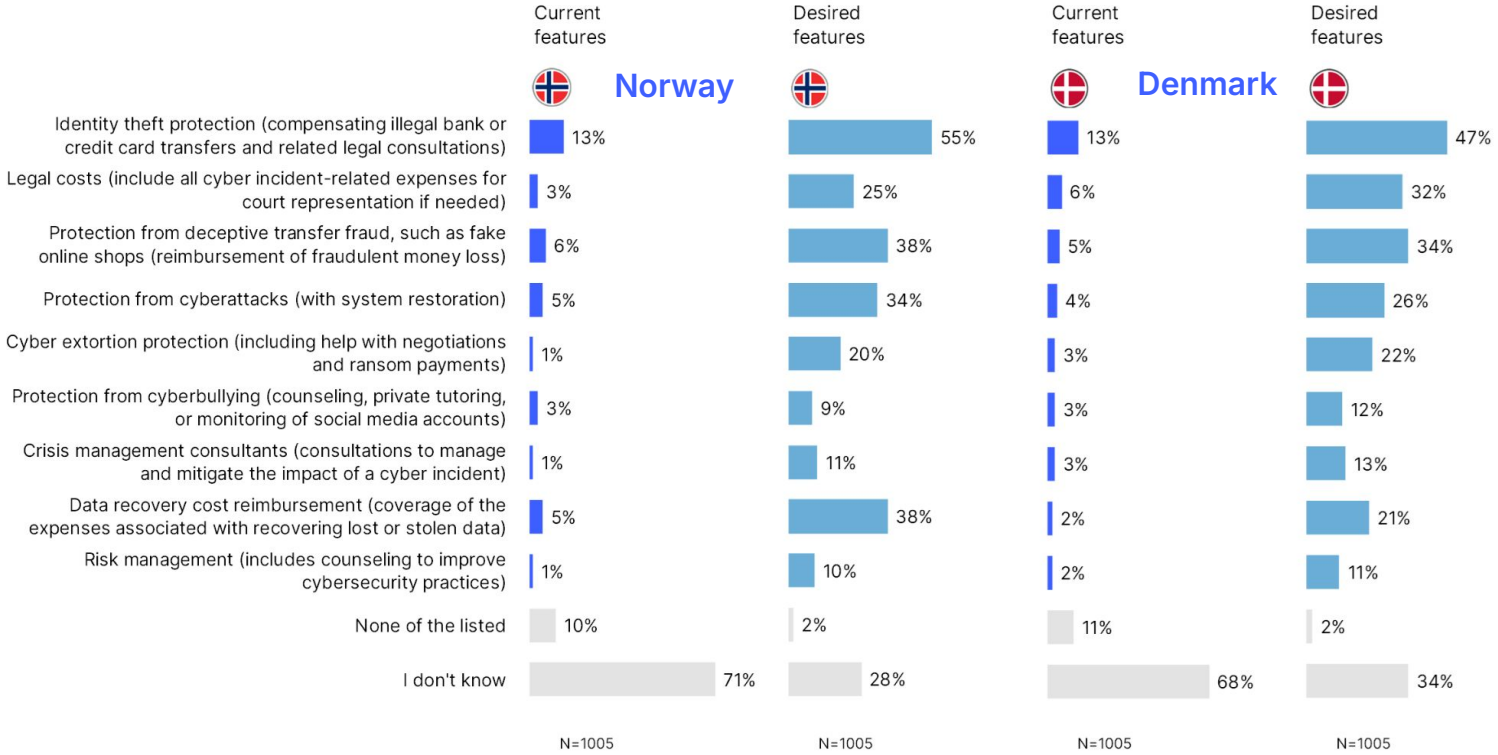
Personal cyber insurance

- In Norway and Denmark, identity protection is the most prevalent cyber insurance feature. Potential users also value protection from financial transfer fraud and cyber-attacks, while Norwegian respondents prioritize data recovery cost reimbursement.

Use and consideration of cyber insurance features

from all respondents N=1005

In Norway and Denmark, identity protection is the most prevalent cyber insurance feature. Potential users also value protection from financial transfer fraud and cyber-attacks, while Norwegian respondents prioritize data recovery cost reimbursement.



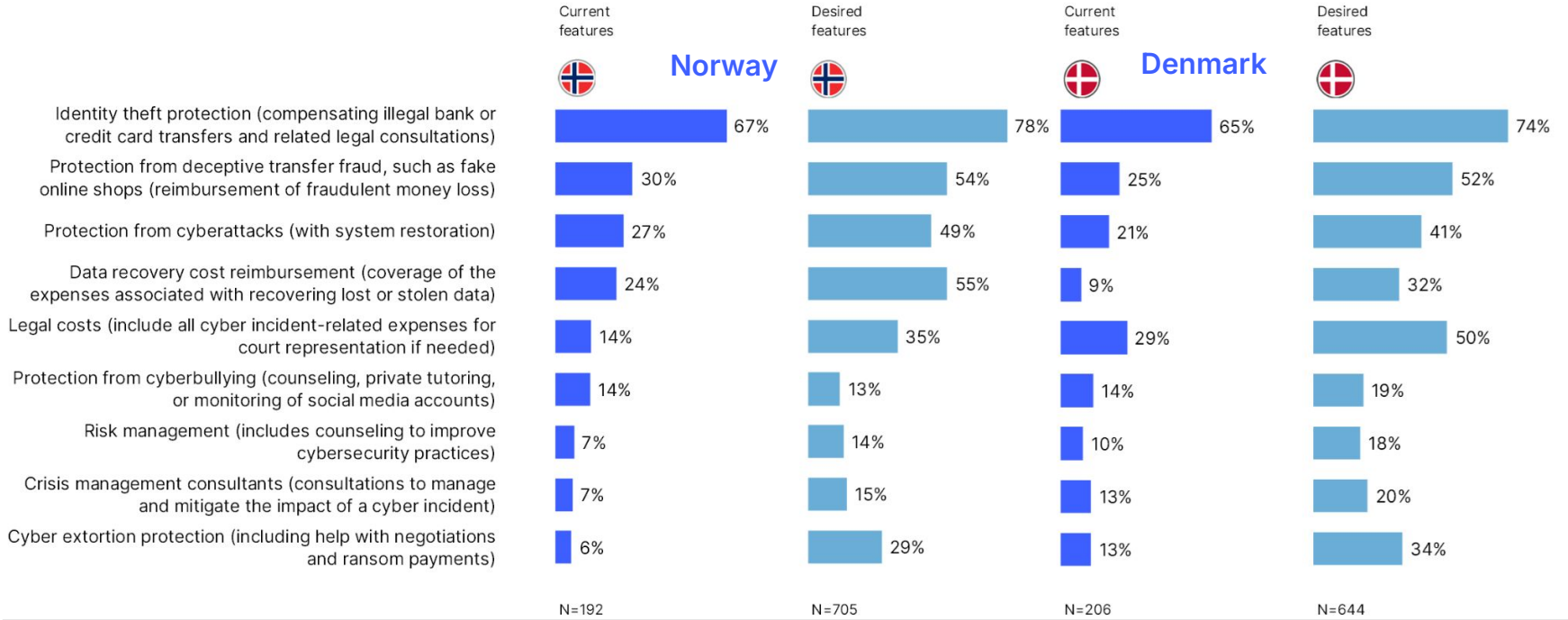
NordVPN

Current features: Do any of your current insurance policies cover the following?
Desired features: When thinking about cyber insurance, which features would be most important to you?

Use and consideration of cyber insurance features

from involved respondents (those who stated at least one cyber insurance feature)

In Norway and Denmark, identity protection is the most prevalent cyber insurance feature. Potential users also value protection from financial transfer fraud and cyber-attacks, while Danish respondents prioritize data recovery cost reimbursement.



NordVPN

Current features: Do any of your current insurance policies cover the following?
Desired features: When thinking about cyber insurance, which features would be most important to you?

Methodology

Survey target groups
18-74 y.o. Internet users of Sweden, Norway, and Denmark

Sampling
National representative sample among internet users
Quotas on age, gender, and place of residence

Contacts from the Cint panel

Sample size
1000 respondents - Sweden
1005 respondents - Norway
1005 respondents - Denmark

Fieldwork dates
July 30th - August 8th, 2024 in Sweden
September 10 - 19th, 2024 in Norway and Denmark.