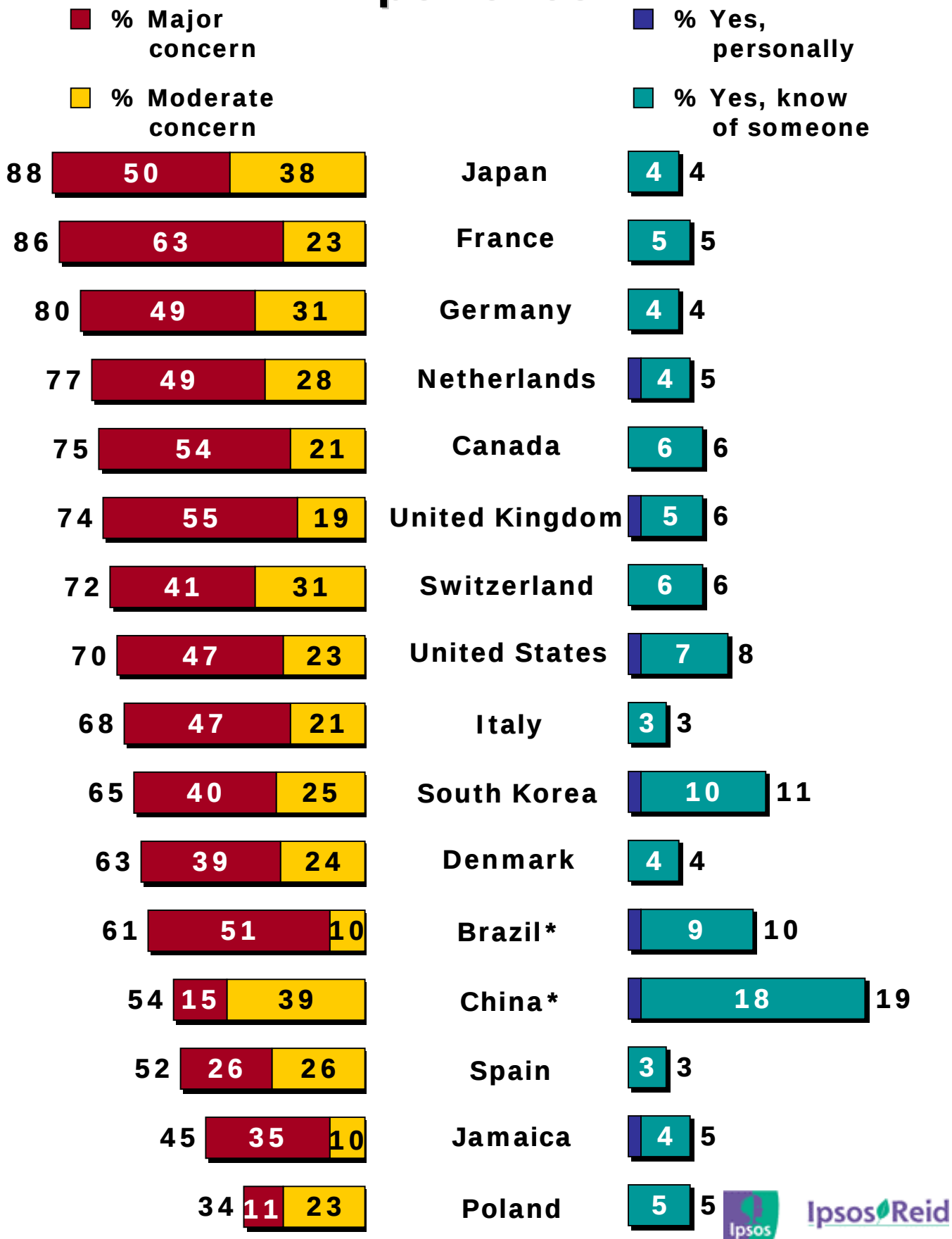
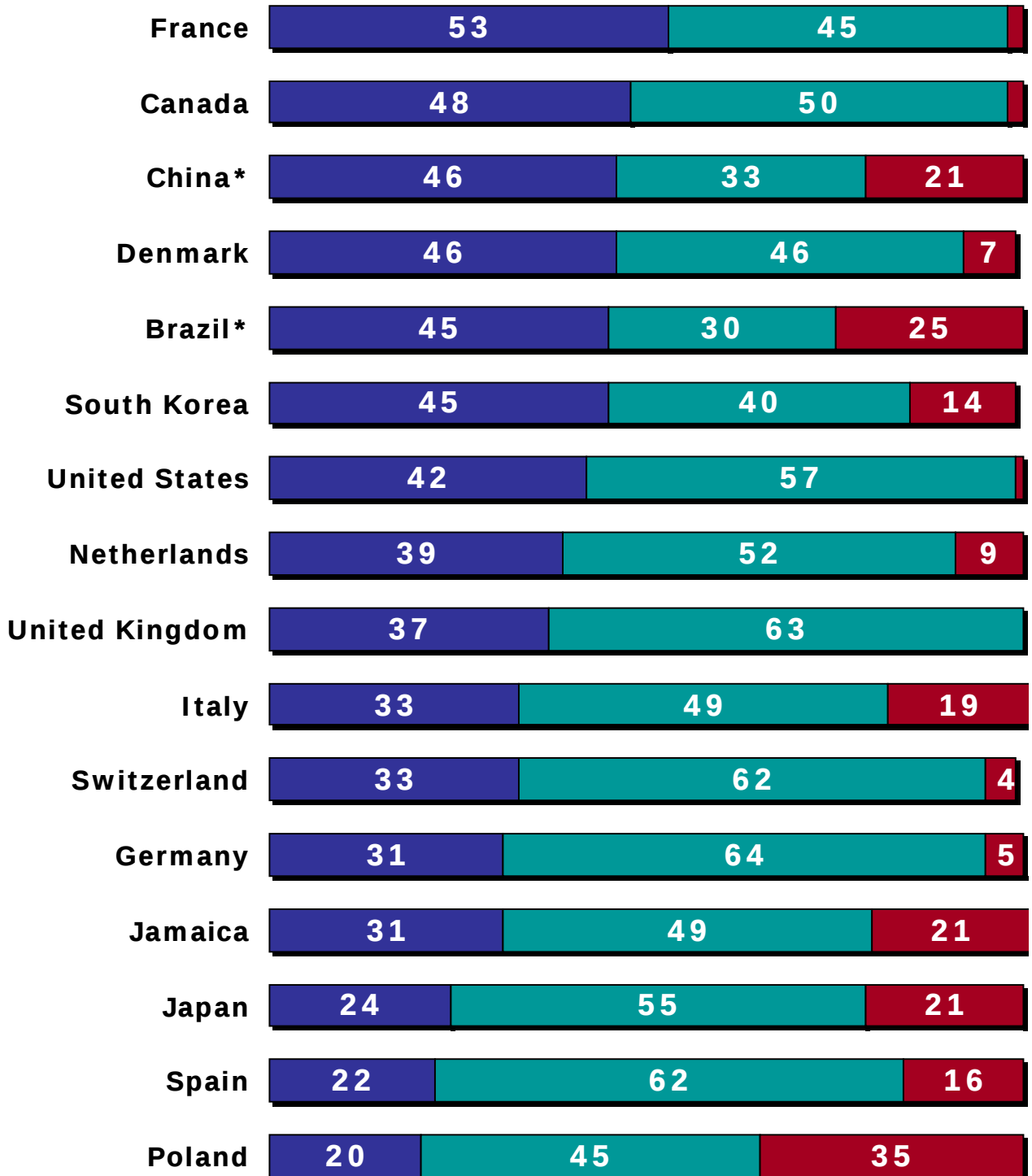


Online Fraud Concerns vs. Fraud Experience



Impact of Online Security Concerns on Likelihood of Online Purchases

■ % Less likely to shop online ■ % No effect ■ % DK/NS



* Urban samples only.