



REPORT

# Axway 2023 U.S. consumer survey

Frontline perspectives on data security  
and breakthrough digital experiences



## Balancing attitudes about protecting data and embracing life's digital marvels

From heart rate tracking and financial budgeting apps, to data storage in the cloud and AI tools such as ChatGPT, today's digital technologies continue to amaze. But the wondrous capabilities of next-generation, digital experiences bring with them a weighty caveat: the need for assurances in data security and personal privacy, as well as transparency in how data is used, stored, and monetized.

Understanding how consumers balance digital empowerment with concerns about security and privacy can give tech providers, developers, IT leaders, and product innovators across industries insight into feelings and behaviors that will significantly influence how they should move forward. This was the impetus for the Axway 2023 U.S. Consumer Survey.

The survey, conducted by Propeller Insights in September 2023, polled 1,001 American consumers of varying ages, genders, ethnicities and education levels, and explored their attitudes about:

- Healthcare data security, transparency, and accessibility
- Banking and financial data security and digital experiences
- General data security, transparency, and privacy
- Artificial Intelligence awareness and usage
- Effects of emergent issues in key industries

In healthcare, the protection, transparency, and accessibility of health records are key to ultimately giving consumers control over their healthcare data. Increasingly, consumers are using digital health apps and online platforms to engage healthcare services, but this has brought concerns about the security of data sharing as well as data stored in the cloud.

Amid a growing set of digital financial services capabilities including digital wallet, funds transfer through third-party sites, and financial management apps, consumers prioritize trust in financial service providers' ability to secure data. Headlines about financial fraud schemes and data continue to rankle consumers looking to engage in digital finance.

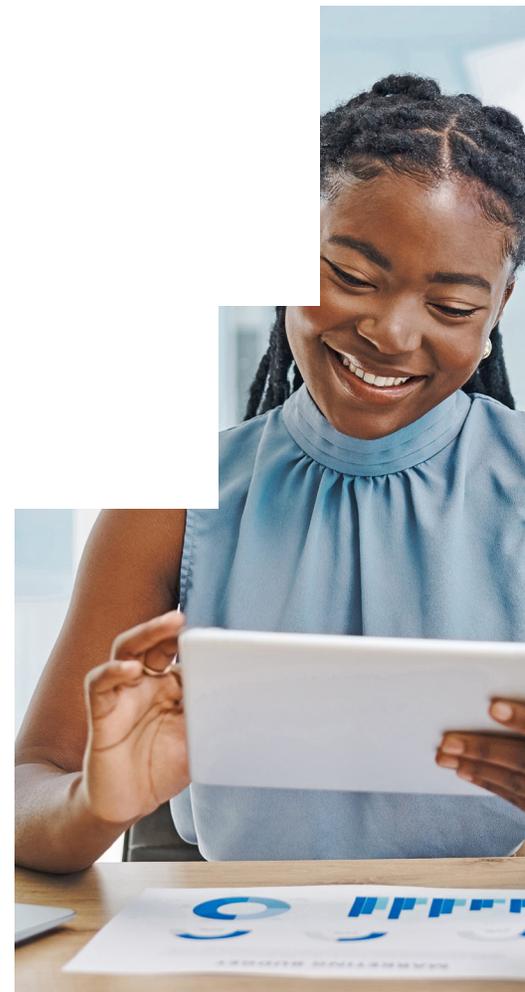
The same is true for companies representing a range of data-dependent industries, where cyberattacks threatening personal privacy and data integrity compel companies to meet demands for greater transparency in mitigating

data vulnerabilities. Desire for assurances by Big Tech continues to rank high in consumer minds and concern over a widening talent gap in the tech industry doesn't help matters.

Additionally, perceptions of data security in artificial intelligence and app learning — and associated trust in these nascent technologies — vary considerably among respondents, who often struggle to reconcile the need for uncompromised data security with a demand for exceptional digital experiences.

## Main takeaways

- 62% of Americans want healthcare providers to share their health records with new providers with consent.
- Most Americans (55%) use digital health apps or online platforms.
- 45% of the American public is unaware of the term “open banking” and what it does.
- 60% of Americans feel that open banking is positive, with 64% liking the idea of being able to compare financial services and switch among them.
- Most Americans (61%) recently transferred money in the traditional way, citing that their banks don't interact with each other and weren't aware of a viable digital option.
- Most Americans (62%) are concerned about the increasing sophistication of cyberattack schemes and feel like their banks don't educate them enough about these things (66%).
- Banking and financial services rank highest (57%) among Americans when it comes to trust in the protection of private information. Healthcare and life sciences (33%) is a close second, followed by Insurance (42%).
- Americans would trust mobile apps and websites if they could block access to their personal data at any moment (84%).





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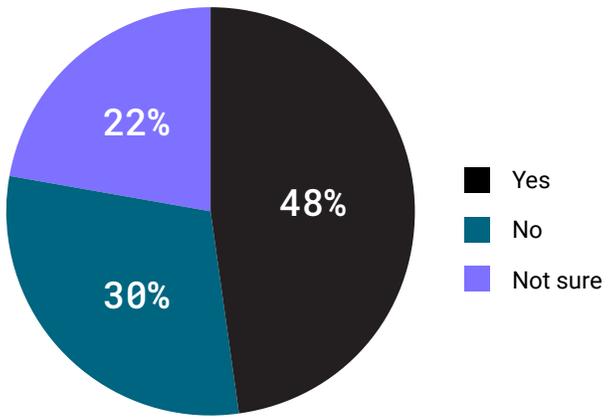
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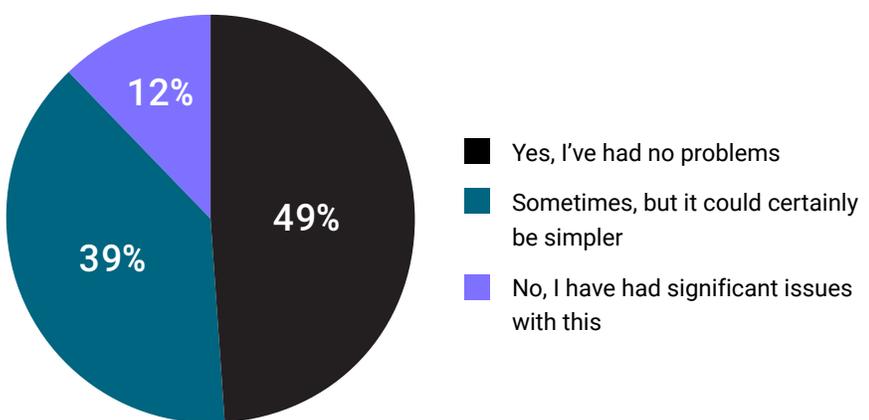
**01 Healthcare data security, transparency, and accessibility**

Do you think that your healthcare data is safe from hackers?



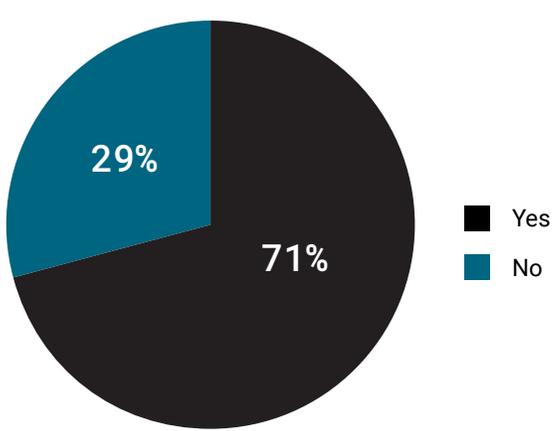
Only about half of survey respondents (48%) are confident that their healthcare data is safe from hackers.

Do medical providers make it relatively easy to share your medical history with a different provider?



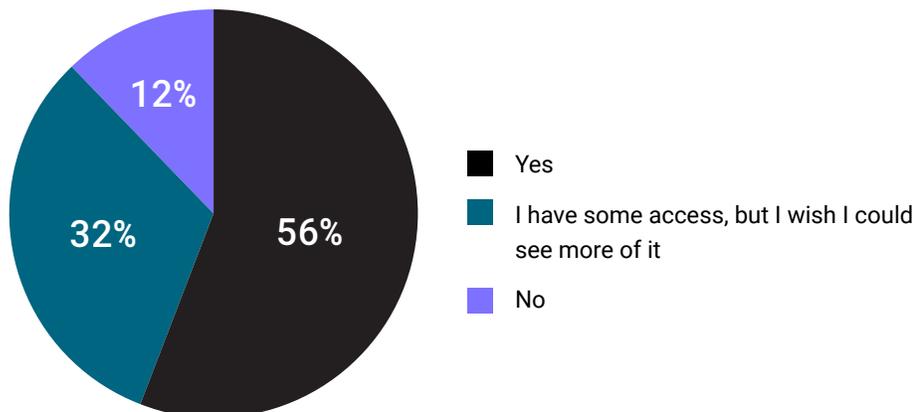
Half of respondents (49%) have no problem sharing their medical history with healthcare providers.

When you get scans done like an X-ray or ultrasound, are you given access to those documents afterward?



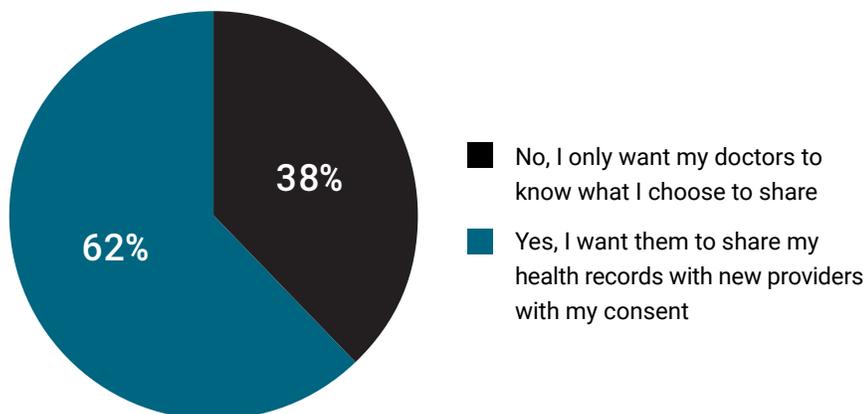
When asked if they're given access to documents after an X-ray or ultrasound procedure, nearly three quarters (71%) of respondents answered yes.

Do you think you have adequate access to your Electronic Health Records? (these include scans, labwork, test results, vaccination records, doctor's notes, etc.)



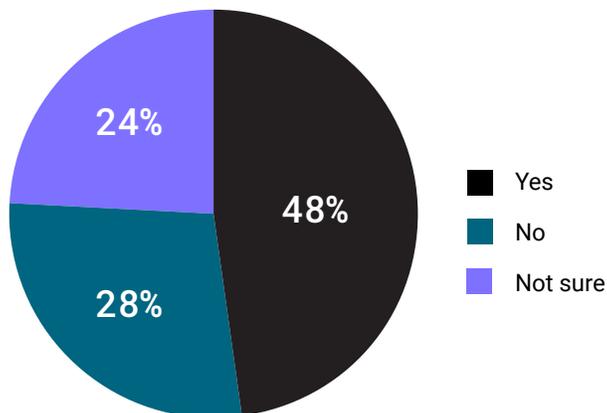
The majority of respondents (56%) say they have adequate access to their electronic health records, but nearly a third wish they could see more of it.

Do you think healthcare providers should be sharing your information between each other so that all providers have the same, most up-to-date information about a patient?



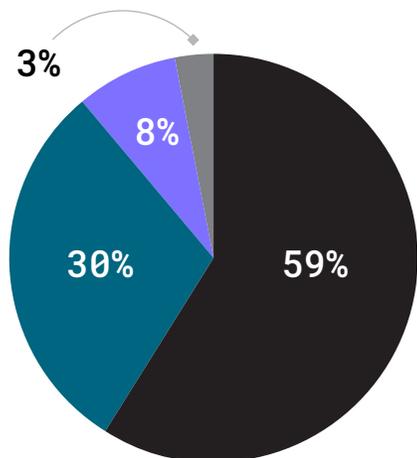
Control is paramount. Respondents want either the ability to choose which doctors should know about their health data (38%) or to only share health records with their consent (62%).

Do you think you have control over who sees your healthcare information?



More than half of respondents (52%) say they don't have – or don't think they have – control over who sees their health information.

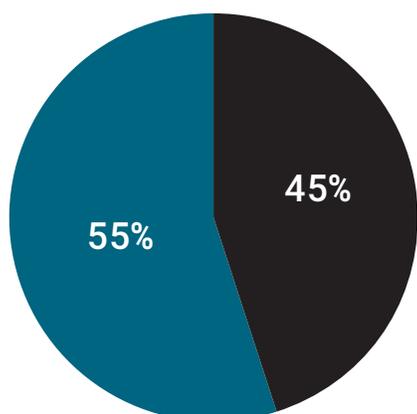
### How would you rate your typical wait time at the pharmacy?



- Good, I can usually get what I need quickly
- Decent, it could be smoother, but I sometimes run into hangups
- Mediocre, I'm typically waiting for a while or getting the runaround
- Terrible, the drugs I need are rarely in stock, or the pharmacy and my insurance don't communicate well (or at all), and it's hard to fill prescriptions in a timely manner

Most survey participants (59%) say they're okay with the wait times at their pharmacy.

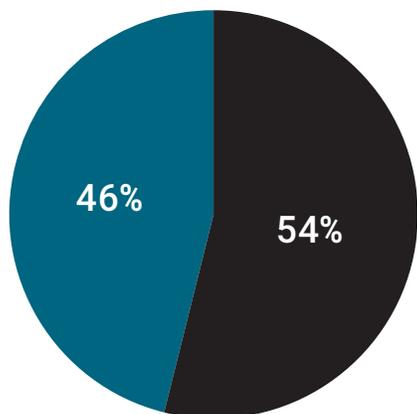
### Has a delayed prior authorization ever affected the quality of your care?



- Yes
- No

45% of respondents say delayed prior authorization has affected their quality of care with well over half of these saying either health deterioration or prolonged pain being the result.

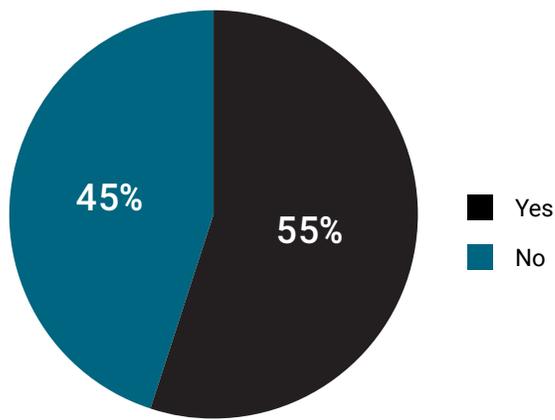
### Have you ever had a surprise medical bill for out-of-network care? (a typical example is being billed for an anesthesiologist who isn't in-network even though the surgeon and hospital were)



- Yes
- No

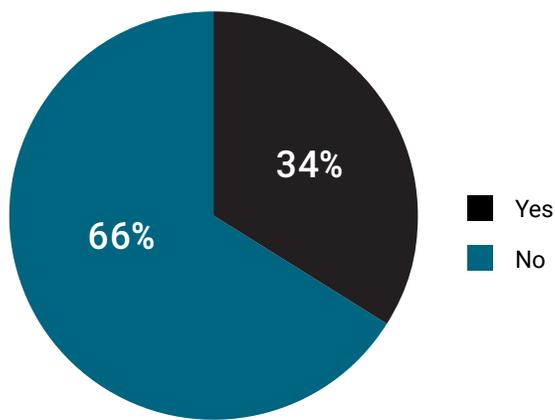
A majority (54%) of respondents have been surprised by an out-of-network medical care bill.

Do you use digital health apps or online platforms? (fitness watches, prescription drug discount providers, heartrate trackers, fertility trackers, etc.)



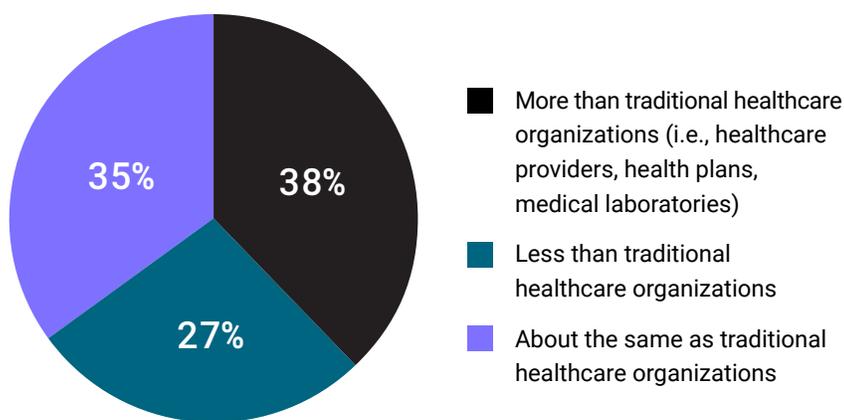
Digital health apps or online platforms are popular with over half of survey participants (55%).

Have you stopped using a digital health service (or several) as a result of security or privacy concerns?



Only a third of respondents (34%) have stopped using digital health services for fear of security or privacy breaches.

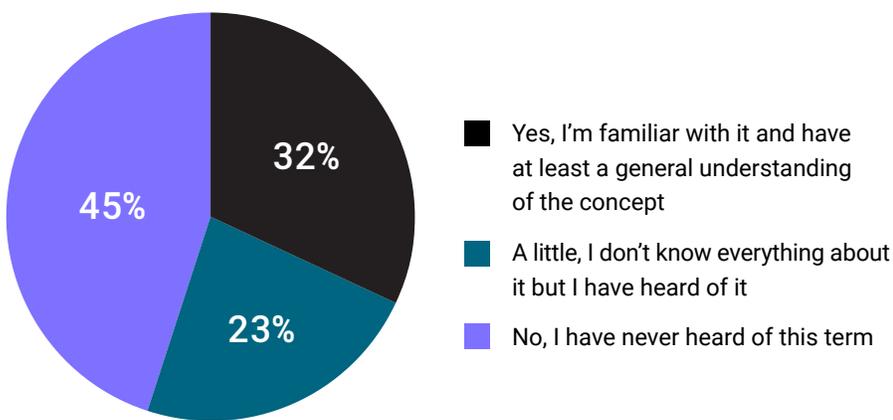
Do you trust healthtech/medtech companies with your personal information...



There is no clear consensus among respondents as to whether or not they trust healthtech or medtech companies with personal information compared to traditional healthcare organizations.

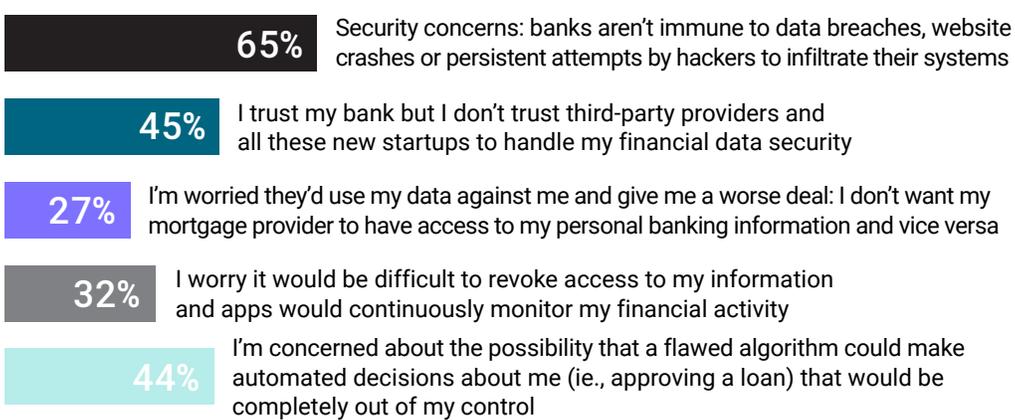
# 02 Banking and financial data security and digital experiences

Do you know what open banking is?



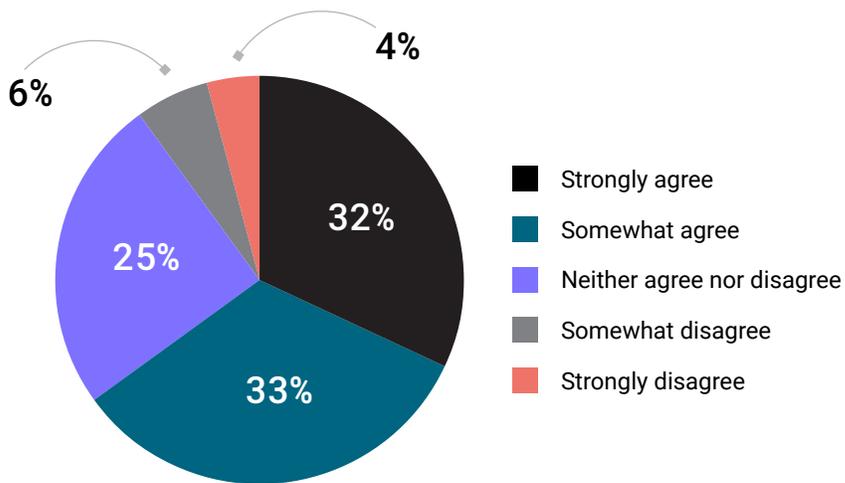
A sizable majority of respondents know little (23%) or nothing (45%) about open banking.

Why do you feel that the growing movement toward open banking is a positive development? (Select all that apply)



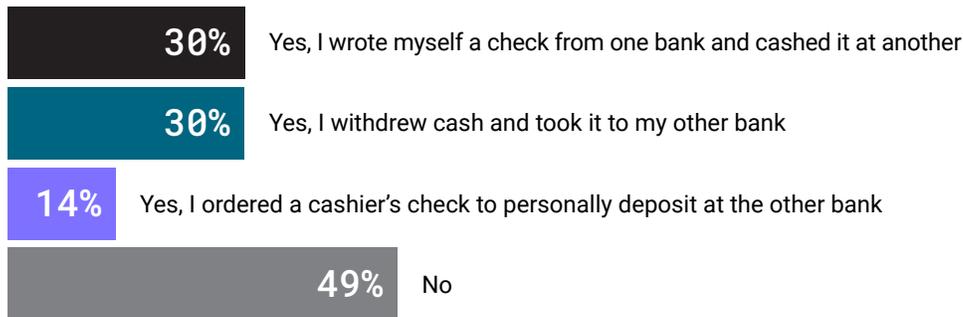
65% of survey respondents have security concerns about data breaches and vulnerability to hackers.

How much do you agree with the following statement: I have control of my financial data, and banks should allow the movement of information between them and customers.



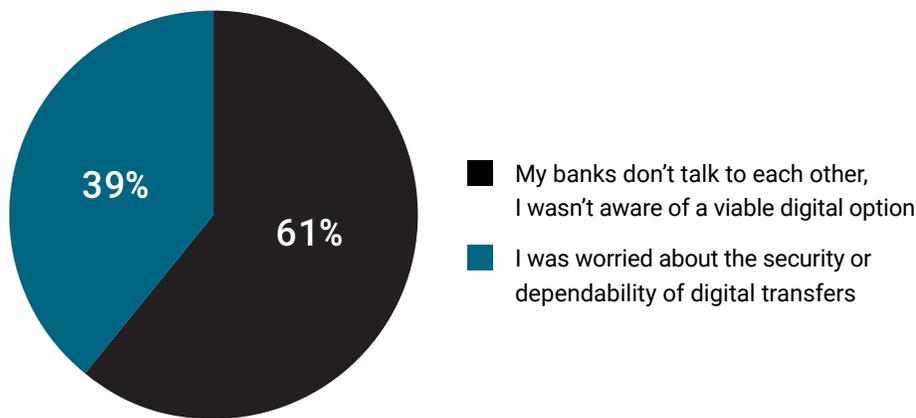
Nearly two-thirds of respondents (65%) strongly agree or somewhat agree that they have enough control over their data to allow banks to share it.

### Have you recently transferred money between bank accounts in a non-digital way? (Select all that apply)



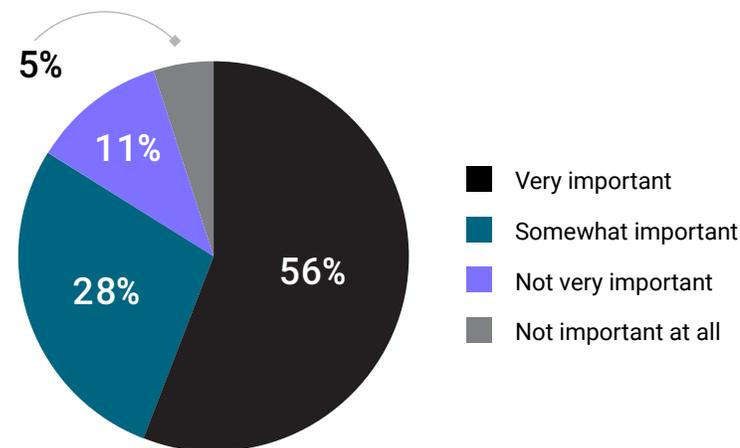
Half (49%) of those polled say they have not recently transferred funds between bank accounts using a nondigital method such as writing a check, withdrawing cash, or using a cashier's check.

### Why did you use a traditional method to transfer money?



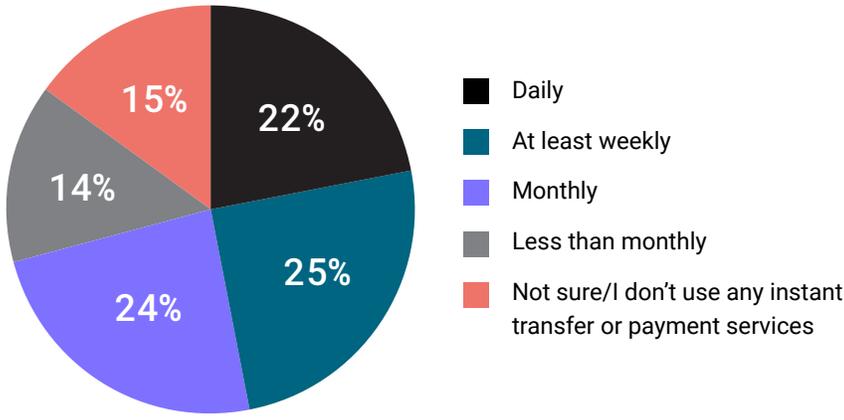
A majority of respondents (61%) use traditional methods to transfer money because they aren't aware of a viable digital option.

### How important is it to you to be able to make instant transfers?

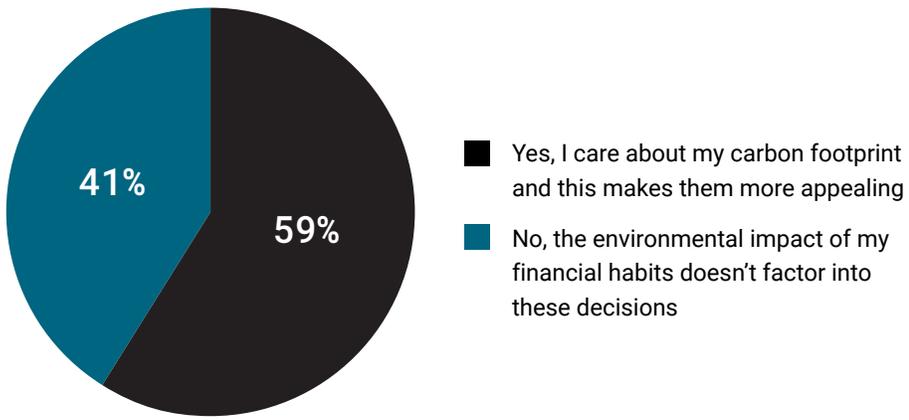


Well over half (56%) of survey respondents say it's very important to be able to make instant financial transfers, with varying frequency among those polled (see the next question).

How often do you make instant transfers or payments?

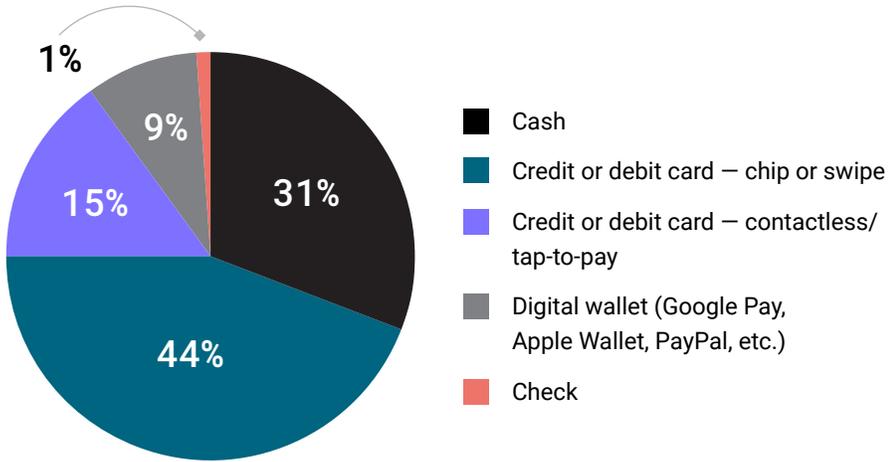


Instant transfers are considered "greener" than conventional transfers because they use less energy to complete. Does the environmental impact influence your preference for instant transfers?



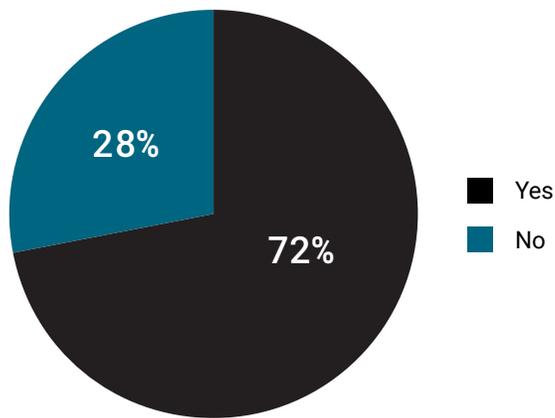
A notable number of respondents (59%) say awareness of their carbon footprint plays a role in choosing greener instant transfer methods.

Of these choices, what is your preferred payment method at the register?



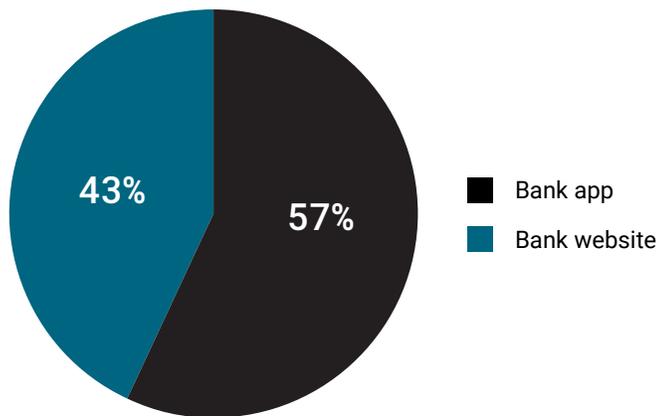
Digital payment methods (credit or debit card or digital wallet) account for over two-thirds of register transactions according to respondents.

### Do you use your bank's mobile app?



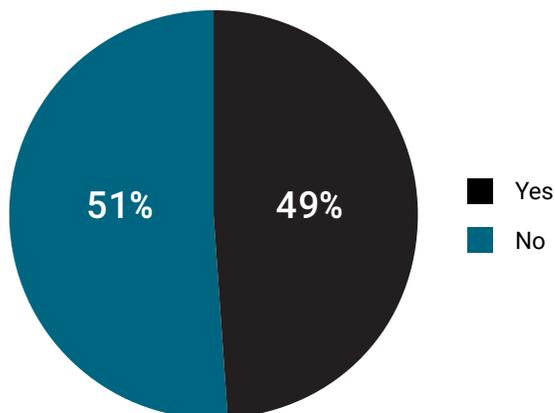
Mobile banking apps are popular among a significant segment of survey respondents (72%).

### Which do you use more often, mobile banking apps or your bank's website?



Mobile banking apps outpace use of bank websites by a margin of 14%.

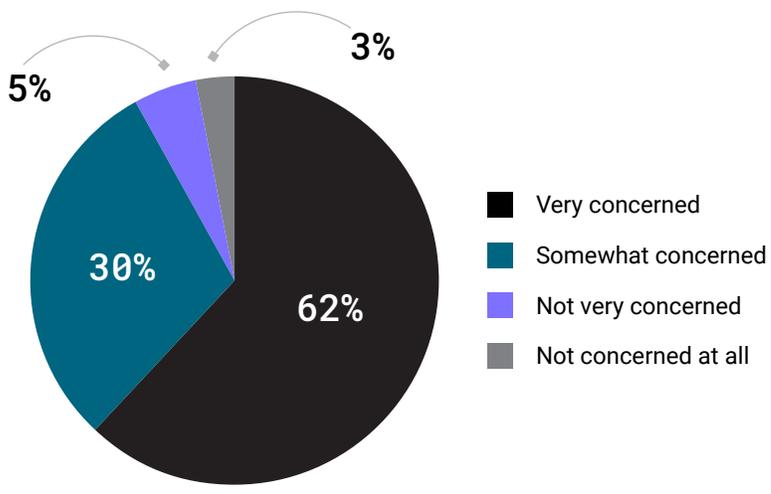
### Have you ever been a victim of financial fraud or a scam?



The percentage of respondents who have been a victim of financial fraud (49%) is about the same as those who haven't been victimized (51%).

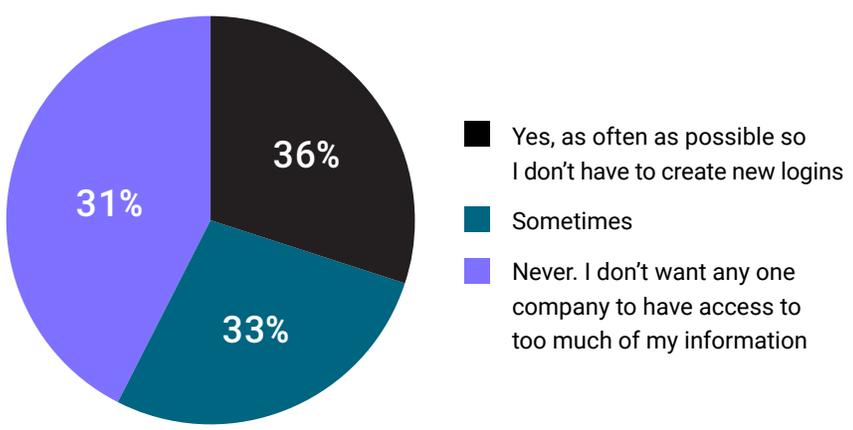
### 03 General data security, transparency, and privacy

Criminals are becoming more sophisticated, designing elaborate schemes that use your social media accounts to build a convincing story. How concerned are you about this increasing sophistication?



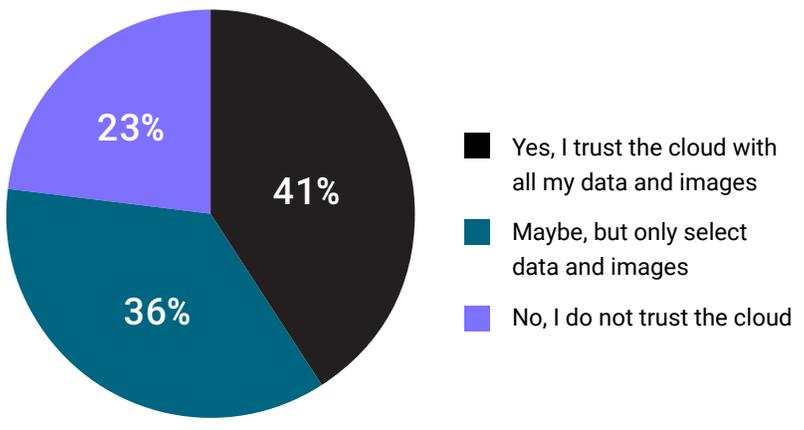
A significant majority of survey respondents (62%) are very concerned about the growing sophistication of new hacking schemes, while only 3% aren't.

Do you use your Facebook or Google account to log into other apps?



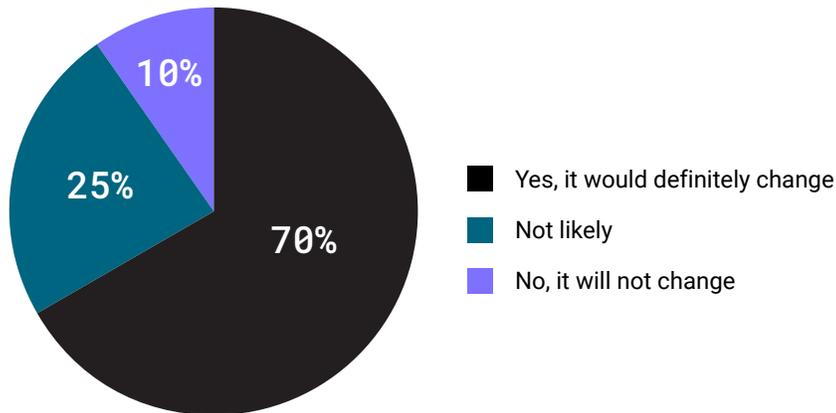
The percentage of respondents who often, sometimes, or never use Facebook or Google accounts to log in to other apps is spread about evenly at 36%, 33%, and 31%, respectively.

Do you trust the cloud to store your personal data and images?



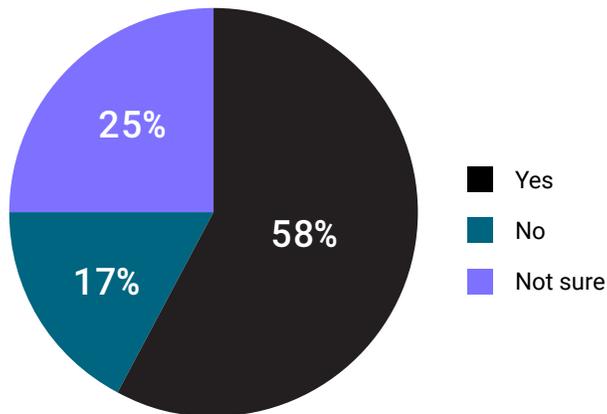
Less than half of respondents (41%) trust the cloud for storing personal data and images.

Would your perspective on a company's reputation change if they have had a cyberattack or had a data breach? (select all that apply)



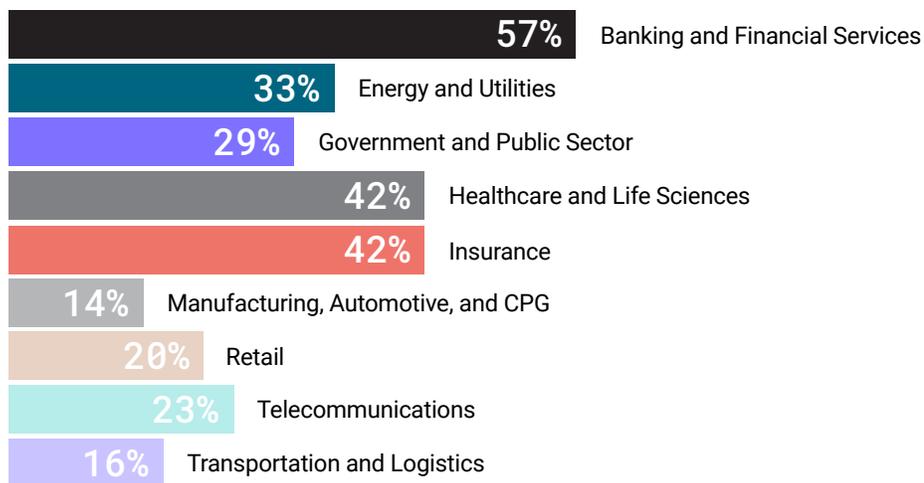
The effect of a cyberattack would definitely change the perception of a company's reputation according to a large majority of respondents (70%).

Would you stop doing business with a company that reported a cyberattack/data breach that might have exposed your personal information?



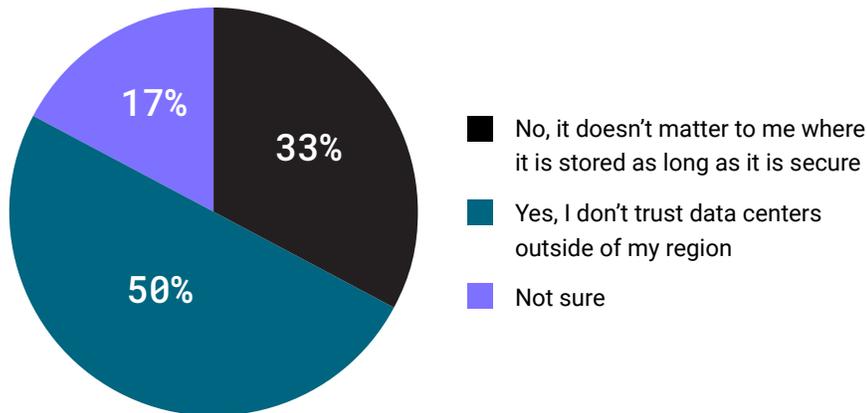
58% of survey participants would terminate their relationship with a company that reported a data breach that risked their personal information.

What types of organizations do you feel most comfortable with when it comes to the protection of your private information? Select all that apply.



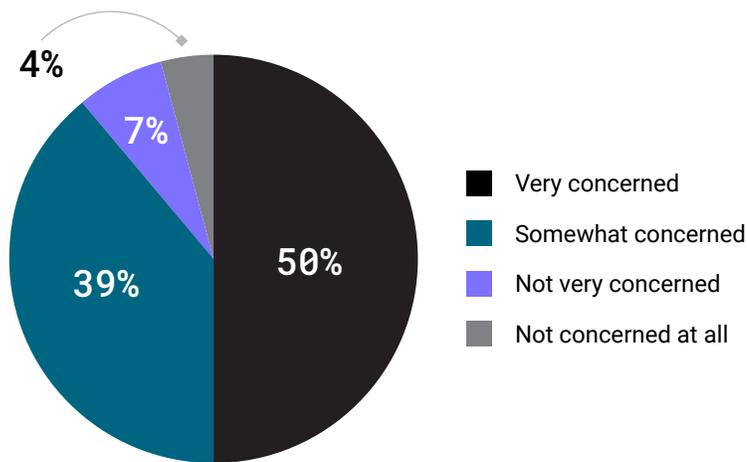
Banking and financial services organizations rank highest among respondents when it comes to protecting private information (57%) followed by healthcare and insurance organizations (42% and 42%, respectively).

### Do you care if your data is stored in a cloud within your country or in another region?



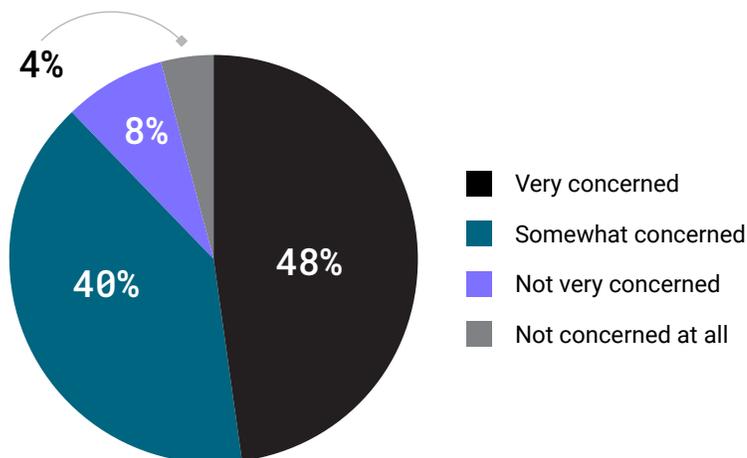
A solid half of survey respondents don't trust cloud storage by data centers located outside of their region.

### How concerned are you that your online data may not be secure?



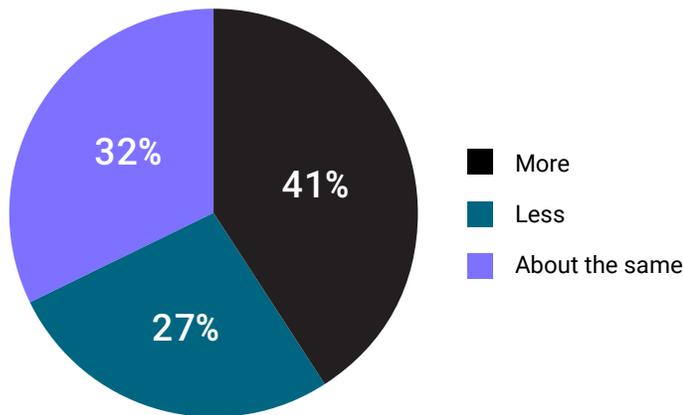
The vast majority of respondents (89%) are either very concerned (50%) or somewhat concerned (39%) about the security of their online data.

### Breaches exploiting file transfer software and other B2B services have been in the news lately. How concerned are you about one of these attacks affecting you in the near future?



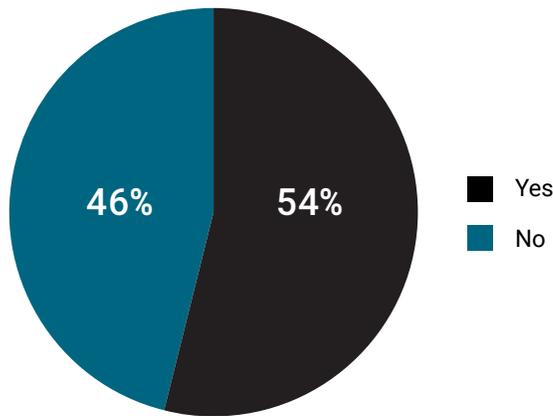
Concern about security breaches affecting file transfer software and other B2B solutions is high at 48% and 40%, respectively.

Do you trust "Big Tech" (Google, Apple, Facebook, and Amazon) with your data more than independent software providers, or less?



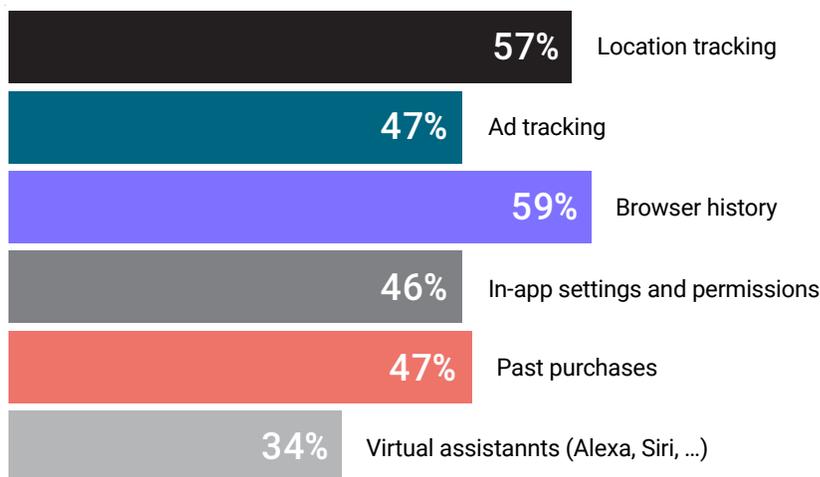
Most respondents (41%) trust Big Tech companies more than independent software providers.

Do you feel that companies are transparent about the ways they use your data online?



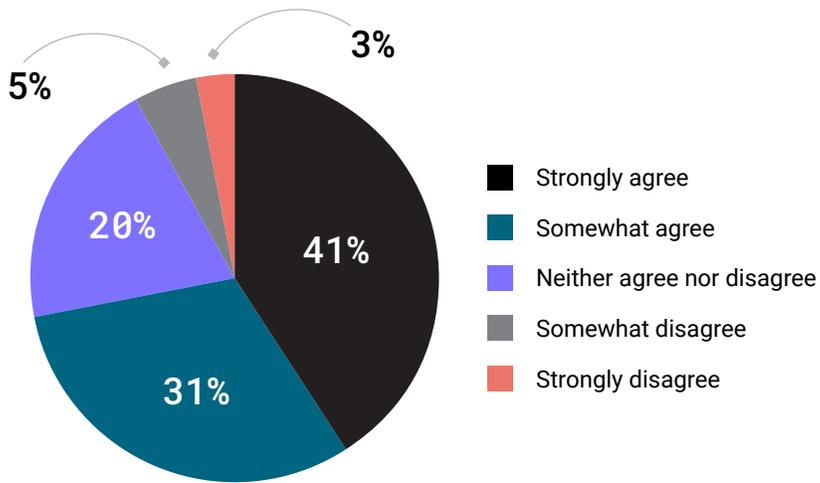
Survey respondents are generally split on whether companies are transparent about the way they use personal data (54%) or not (46%).

Apps have many ways of learning about your preferences. Which of the following tracking mechanisms concern you in your everyday use of apps? Select all that apply.



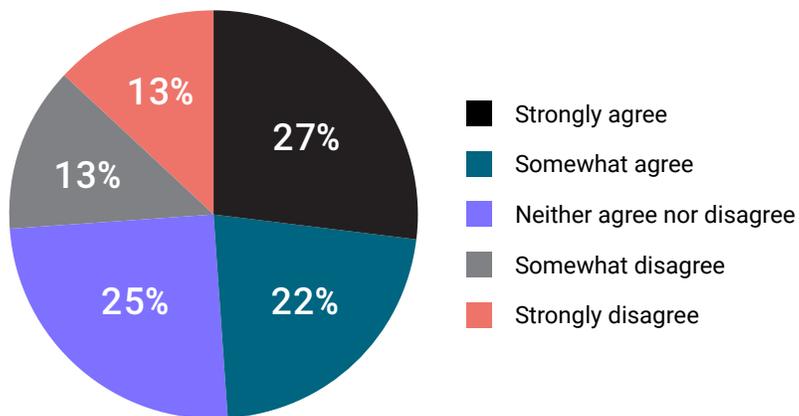
Tracking mechanisms that enable apps to learn personal preferences concern most respondents with location tracking (57%) and browser history (59%) ranking highest.

I feel like I'm constantly being watched by large companies online. Agree or disagree?



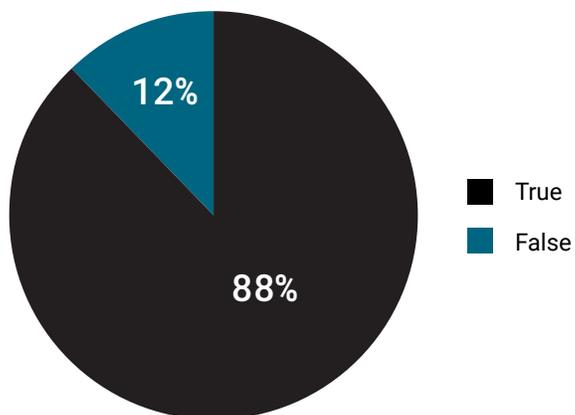
More than two-thirds of respondents (72.1%) agree or somewhat agree they're being watched by large companies online.

It's worth giving companies access to my personal data if it means a better user experience for me. Agree or disagree?



There is no strong consensus among survey respondents as to whether or not it's worth giving companies access to personal data if it means a better user experience, although only 26% strongly or somewhat disagree that it's worth it.

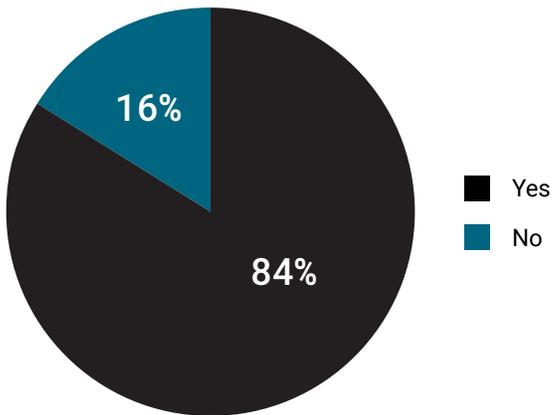
I wish I knew what specific data companies have collected about me.



A large majority of respondents (88%) wish they knew the specific data companies have collected about them.



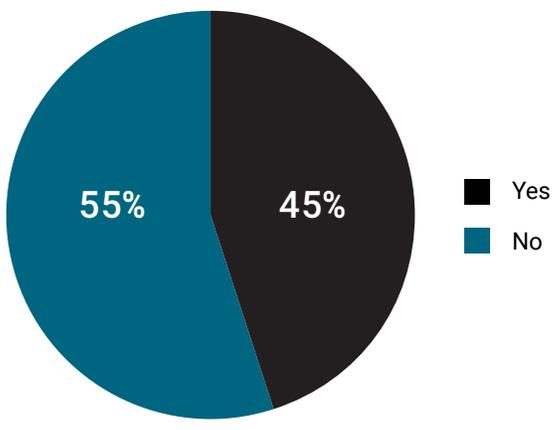
For the mobile apps and websites you use, would you trust them more if you could block access to your personal data at any moment?



Another sizeable majority of those polled said they would trust mobile apps and websites more if they could block access to their personal data at any moment.

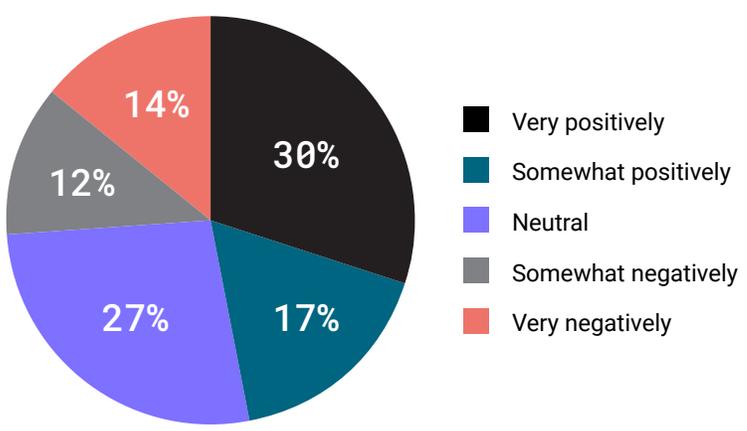
## 04 Artificial Intelligence awareness and usage

Have you tried ChatGPT or a similar generative AI tool? (Bing Chat, Google Bard, Poe...)



Most survey respondents (55%) haven't used ChatGPT or similar generative AI tools with a somewhat comparable number (45%) saying they have.

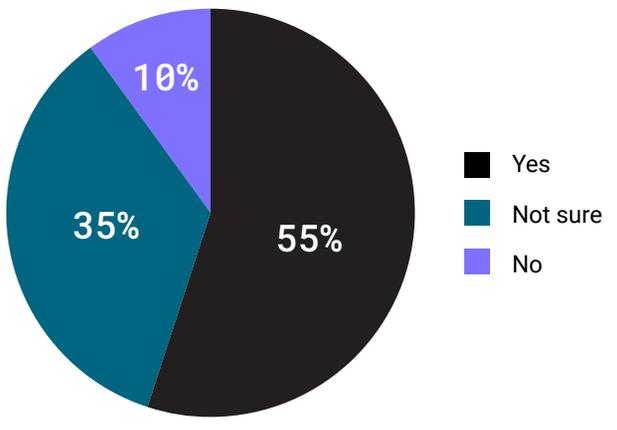
How do you feel about companies using AI chatbots for customer support?



When it comes to companies that use AI chatbots for customers, respondent attitudes are either neutral (27%), somewhat positive (17%), or very positive (30%).

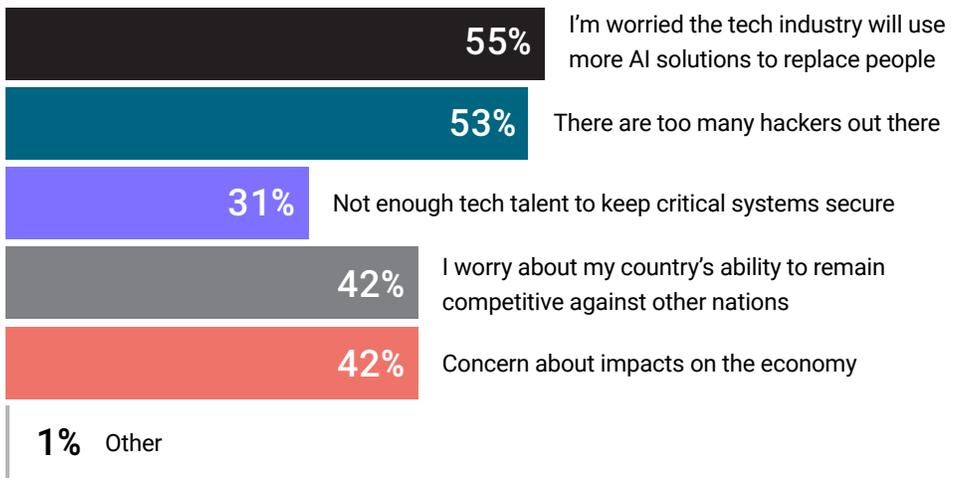
## 05 Effects of emergent issues in key industries

Are you concerned about the tech industry's talent gap right now or in the near future?



More than half of survey participants are concerned about the tech industry's talent gap either currently or in the future.

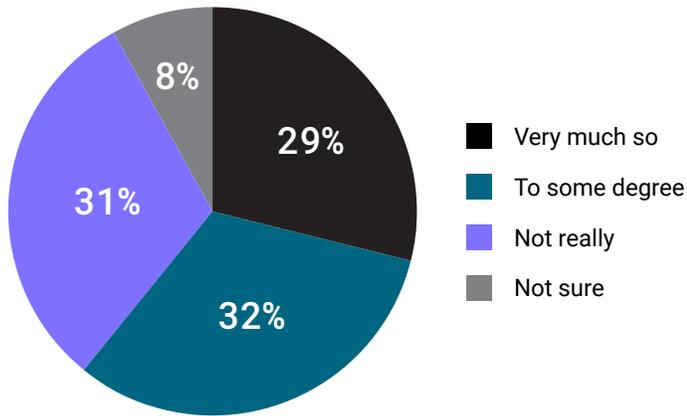
Why are you concerned about the tech industry's talent gap right now or in the near future? Select all that apply.



Respondents say the tech industry will use more AI solutions (55%) or will be more vulnerable to hackers (53%) as reasons for their concern with the tech industry's talent gap.



### Has your personal life been negatively affected by supply chain issues this past year?



Less than a third (31%) of survey respondents say they haven't been negatively affected by supply chain issues in the past year.

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