

appdome



Filipino Consumer Expectations of Mobile App Security

Executive Summary

Globally, the mobile app economy is in full swing. Consumers have widened the gap in choosing mobile apps over web and online channels to transact, buy, sell, trade, create, share, and work. Use of mobile apps in consumers' daily lives has grown past and is expected to pull further ahead of online channels. To meet the growing consumer expectations of security, anti-fraud, and malware protection in mobile apps, CISOs and mobile dev teams will have to invest more heavily in client-side mobile app protection and adopt new technologies to rapidly deliver protections in the modern DevOps CI/CD driven pipeline.

Like their global counterparts, Filipino consumers no longer accept any tradeoff between security and new features, especially when it comes to the mobile apps they use every day. Mobile consumers are highly sophisticated about the mobile app security, anti-fraud and malware defense in the Android and iOS apps they use. For Filipino consumers, mobile app protection is viewed as a central part of the mobile app experience and they are more ready to advocate, stay with and use the brand that provides them with a mobile app that meets their expectations than their global counterparts.

Year over year, global consumer expectations of mobile app security continue to strengthen and diversify. This survey gives CISOs and mobile developers insight into what mobile consumers want and expect when using mobile apps. Proper security, anti-fraud and anti-malware protections will lead to active consumer brand advocacy, reduced customer acquisition costs, higher ARPU and reduced churn. It's important for mobile developers and CISO teams to move quickly to implement improved security measures in Android and iOS apps.

This survey contains detailed data and responses from 25,000 mobile consumers across 11 countries, including the United States, Philippines, Australia, Colombia, Brazil, Germany, Mexico, Netherlands, Philippines, Singapore, Spain and the United Kingdom.

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Top 3 Findings, Global vs. Philippines Mobile App Security Expectations

The Filipino consumer is mobile. The best CISOs and dev-teams will harness the security expectations of the mobile-first customer into lasting brand and business success.



1. Big Shift to Mobile Apps Over Online Channel.

Priority shift, the global consumers' relationship with brands is now tied to the mobile app first.

A tectonic shift towards the mobile channel is occurring and changing the way brands need to think about protecting the global economy, and their business. Most cyber-budgets are spent protecting web and online assets. But the consumer has moved on, leaving the online properties in favor of more mobile apps. Consumer brands and the cyber-security teams that protect them need to shift their mindset and budgets to "mobile first" to accommodate the new consumer reality.

2. Consumers change the narrative on the mobile app security vs. feature debate.

Mobile brands face multi-dimensional security expectations from consumers in mobile apps.

It's not enough to protect the mobile app code, mobile IP, or pass a penetration test for compliance purposes. Now, every consumer is a mobile consumer first, and the expectations about what protections are needed in every Android and iOS app experience must include protection from hacking, malware, and fraud on top of protecting against security risks like data breaches and MitM attacks. Interestingly, consumers also have their eye fixed on the brand itself, ranking the threat from a developer releasing an unprotected app as high as the risk of fraud, malware, and other threats.

3. Consumers are willing to be brand advocates if protected in mobile apps.

Big news, brand advocacy outpaces churn when it comes to protecting the mobile app.

Consumers continue to state that they will abandon brands that don't protect them when they use the mobile app. And, like last year, consumers don't distinguish between "learning" that they are not protected and "experiencing" an unprotected attack or breach themselves. Conversely, mobile developers that respond to consumer demands and expectations regarding the needed protections in Android and iOS apps can expect an overwhelming 93.8% that would refer the app, post positive reviews and advocate the app on social media. This is big news if you're the business owner of the mobile app.



1. Bigger Shift to Mobile Apps, Particularly in First Time Use.

Filipinos establish relationships with brands through the mobile application – eclipsing web channels.

The Filipino economy is experiencing a mobile explosion. Filipino consumers overwhelmingly downloaded and spent more time in mobile apps than their global peers. While cyber budgets are spent protecting web assets, the Filipino consumer overwhelmingly prefers mobile apps. Filipino brands and the cyber-security teams that protect them need to shift their mindset and budgets to "mobile first" to accommodate the new consumer reality.

2. Brands face higher demands in the mobile app security vs. feature debate.

Filipino brands face multi-dimensional anti-fraud and security expectations in mobile apps.

In the Philippines, the expectations about what protections are needed in every Android and iOS app are different and above global expectations, including protection from trojans, hacking, malware, and fraud. It's not enough to protect the mobile app code, mobile IP, or pass penetration tests for compliance purposes. Filipino consumers believe most apps should have the highest level of security, and like their global counterparts, they hold mobile brands accountable, ranking the threat of a developer releasing an unprotected mobile app just as high as malware and other serious threats.

3. Filipinos are more willing to be brand advocates if protected.

Prioritizing security will pay off in higher growth as Filipino consumers will be brand advocates

Filipino consumers continue to state that they will abandon brands that don't protect them when they use the mobile app. They also don't distinguish between "learning" that they are not protected and "experiencing" an unprotected attack or breach themselves. Conversely, mobile developers that respond to consumer expectations regarding protections in Android and iOS apps can expect an overwhelming 95.4% that would refer the app, post positive reviews, and advocate the app on social media. This is big news if you're the business owner of the mobile app.

Mobile vs. Web Use

Mobile Apps are the Dominant Channel for Filipino Consumers

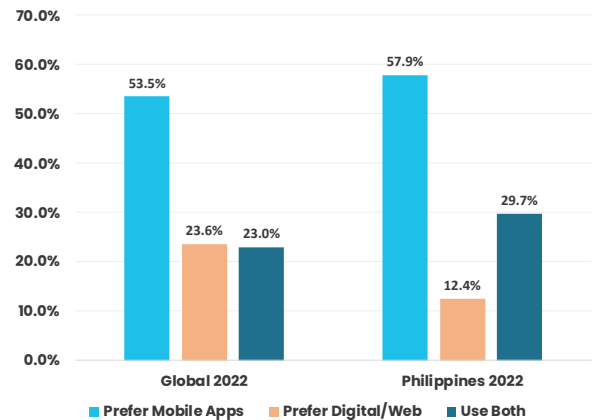
Filipino consumers prefer and use mobile apps first to interact, participate and transact with global brands, and first-time use presents a huge opportunity for developers.

1. Filipino Consumers – A Mobile First Audience

Mobile Apps are a leading force in how Filipino customers spend, contribute, and participate with brands.

Filipino consumers are mobile dominant when it comes to interacting with brands they love. Here’s why. The majority, or 57.9%, of Filipino consumers say they prefer using mobile apps over web channels. That statistic is 8.2% higher than the 53.5% of global consumers who say they prefer using mobile apps. On the other side, those Filipino consumers stating that they preferred using a computer or web channels over mobile apps was only 12.4%. That is a whopping 47.5% less than the 23.6% of mobile consumers globally who prefer web channels. The bottom line, to best serve Filipino consumers, mobile apps are the way.

How comfortable are you buying things for yourself, family or friends on mobile apps?

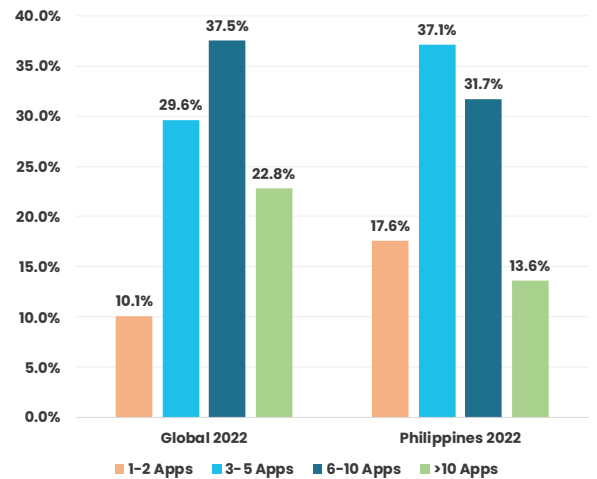


2. Filipino Mobile App Use vs. Global Consumers

Filipino consumers use a large number of mobile apps and stay on the apps they love most longer.

Filipino consumers use an average of 7 mobile apps per day in their daily lives. They are on par with their global counterparts in the number of consumers reporting regular use of 3-to-5 and 6-to-10 mobile apps daily. The data also suggests that there is a very large number of first-time users and a strong base of power users in the Philippines. For example, the number of Filipino consumers reporting using 1-to-2 apps is 74.3% higher than found among global consumers. Likewise, the number of Filipino consumers using more than 20 mobile apps each day is 5.5%, which on par with the global level of 7%. Brands need to work much harder than ever before to grab their share of the first-use consumers in the Filipino market and stay on the first screen of the power users.

In an average week, how many mobile apps do you use?

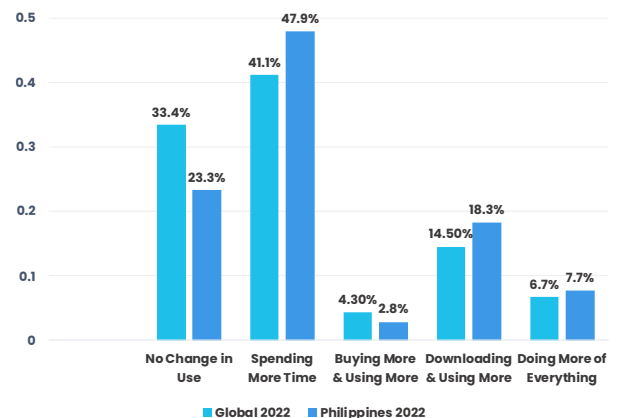


3. Filipino Consumers Set the Bar for Mobile Use

Filipino consumer mobile app usage outpaces the rest of the world.

Filipino consumers eclipse the global standard in just about every category of app usage that matters. When asked “Has your use of your favorite mobile apps increased over the last 12 months?”, only 23.3% reported no change in use in 2022. That’s 30.2% less than the 33.4% of global consumers who reported no change. On top of that, 47.9% of Filipino consumers say they are spending more time in mobile apps, compared to 41.1% of global consumers. Filipino consumers also stated that they are downloading more, and doing more of everything on mobile apps by 26.2% and 14.9% respectively. For CISOs, this means there’s much more of the business at stake for meeting the security expectations of Filipino mobile consumers.

Has your use of your favorite mobile apps increased in the last twelve (12) months?



Mobile App Use vs. Security Expectations

Popularity Carries a Heavy Burden to Protect Mobile Consumers

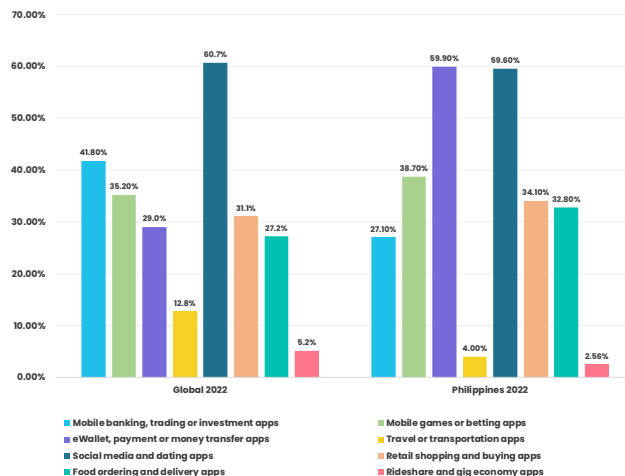
Filipinos consumers' mobile app security expectations increase as the popularity and daily usage of mobile apps increases, and are highest among transactional apps.

1. Filipino Consumers Favor Transactional Apps

Filipino consumers love mobile apps that offer them greater transactional freedom compared to global consumers.

Filipino consumers were asked, "pick the three types of mobile apps you use most often." eWallets and social media apps led the pack at 59.9% and 59.6% respectively. For eWallets, that's a staggering 106.6% higher than the global baseline. And that might be because of the increasing dominance of Super Apps with eWallet capabilities in the Filipino market. In fact, the data suggests eWallets are used as a replacement for mobile banking apps, which ranked much lower than the global standard. Mobile games & betting apps are also very popular with Filipinos, with 38.7% of consumers ranking those apps in their top 3. Retail/shopping apps & food ordering/delivery apps also made a strong showing at 34.1% and 32.8% respectively. Taken together, this means that Filipinos reach for the apps that make their lives and transactions easier.

Pick the three (3) types of mobile apps you use most often...

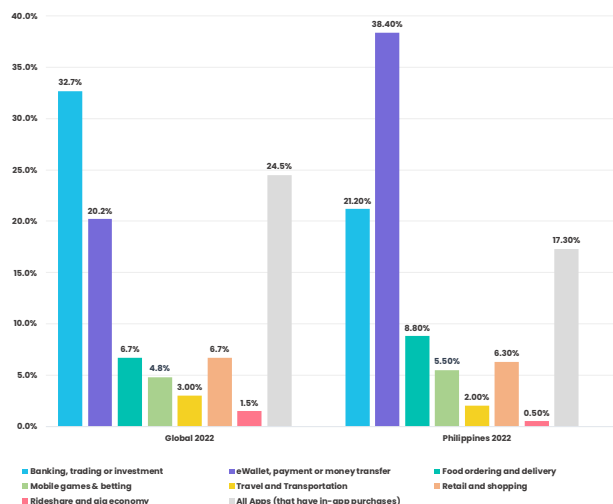


2. Which Apps Should Have the Highest Security?

In short, the apps Filipino consumers use most – if your app is popular, pay attention to security.

For apps that share personal information, 40.1% of Filipino consumers say "all apps" should have the highest level of security. For apps with in-app purchases, only 17.3% say "all apps" should have the highest level of security. By contrast, 38.4% of Filipino consumers say that eWallet, money transfer & payment apps should have the highest levels of security. That's 106.6% higher than the global baseline. Now let's look at the other categories of popular use. Filipino consumers ranked two categories above their global counterparts, with 8.8% saying food ordering & delivery apps, and 5.5% saying mobile game & betting apps should have the highest level of security. 6.3% said retail & shopping apps should have the highest level of security, on par with the global level of 6.7%. Interestingly, 15.3% of Filipinos stated that apps for work should have the highest levels of security. That's 61.1% above global levels.

Which app should have the highest level of security?

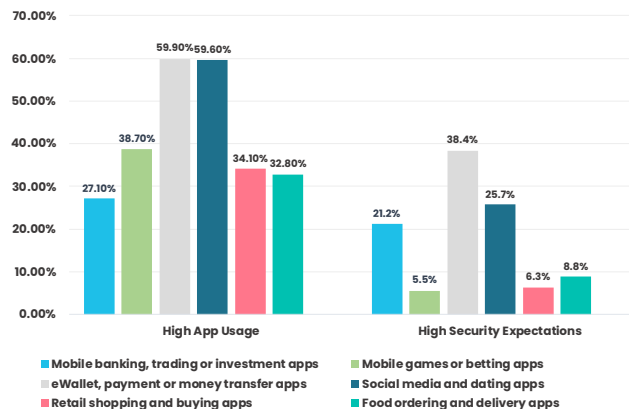


3. Popularity Means Higher Security Expectations

There is a strong direct correlation between mobile app usage and security expectations in the Philippines.

As Filipinos use more mobile apps, their security expectations also increase, almost in lock-step. This trend is even more dramatic for their favorite apps. For example, Filipinos ranked eWallets #1 in app usage with 59.9% ranking eWallets in their top 3 apps used the most. Security expectations were also the highest for eWallets with 38.4% stating that eWallets should have the highest levels of security. Filipinos also racked up high usage numbers in social media/dating and mobile banking apps at 59.6% and 27.1% respectively. And like eWallets, they also have high security expectations at 25.7% and 21.2% respectively.

High App Usage Results in High Security Expectations



Voice of the Consumer: Features vs. Security

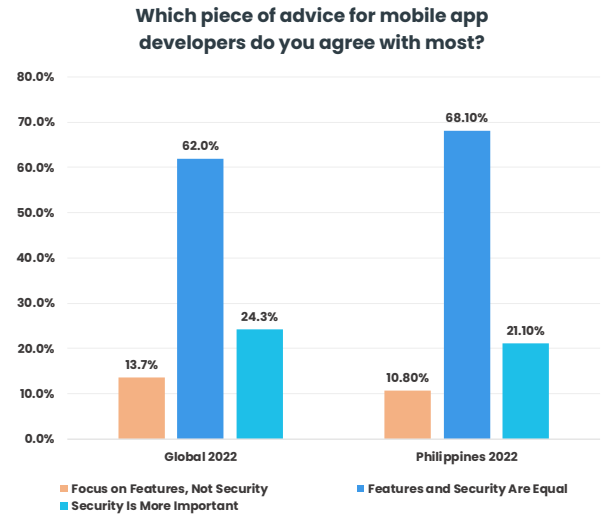
Consumers flip the script on the tradeoff between features & security.

Filipino consumers are clear. Security is just as important as features in mobile apps, and their expectation for the level of protection in mobile apps is higher than global consumers.

1. Filipinos Demand Both Security & Features

Filipino consumers made it clear that they are unwilling to trade security for features and “may” prefer security.

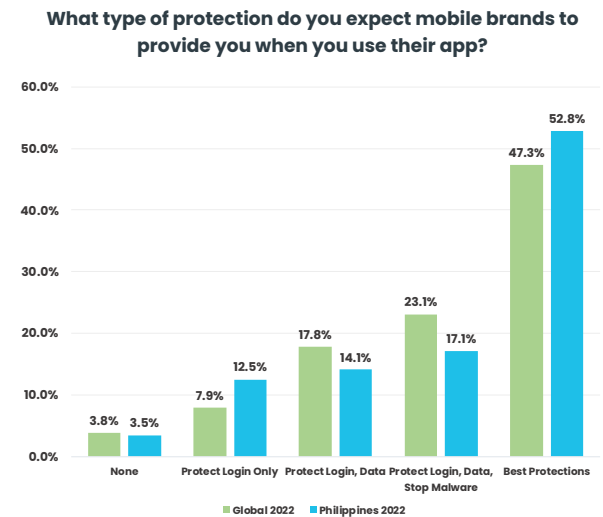
Only a small number, or 10.8%, of Filipino consumers say “focus on features not security” or “features come first.” That’s 21.7% lower than the global level of 13.7%. Filipinos eclipse their global peers when it comes to believing that security and features are equally important, with 68.1% of Filipino consumers and 62% of global consumers saying protecting consumers against security, fraud and malware threats is “just as important as (or equal to) new features in your app” or “give us the best of both”. There also may be a real preference for security over features brewing in the Philippine market as well. The reason is that 21.1% of Filipino consumers said “protecting them from security, fraud and malware threats” is more important than features in the app. That’s 95.4% more than those who favor features over security. Either way, it’s very clear that Filipino consumers care very much about mobile app security and are not willing to accept tradeoffs.



2. Mobile App Protection Filipinos Expect

Filipino consumers want the strongest protection across the board in their mobile app experience vs. global consumers.

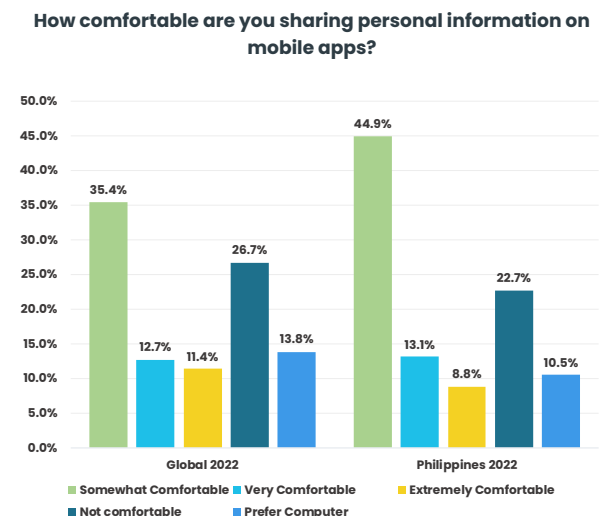
Filipino consumers care more than their global peers about in-app security, including data, malware and fraud protection. When asked “what protection do you expect mobile brands to provide you when you use their app,” the majority, or 52.8%, responded that they expected the “Best” protection, including protecting “the login, my data, stop malware and stop fraud.” That’s 11.6% higher than mobile consumers globally. Conversely, those that responded that they didn’t need any protection was only 3.5%, or 7.9% lower than their global counterparts. The data reveals that, for Filipino customers, protecting the login, data and protecting against malware are the new table-stakes. It’s also clear that protecting against fraud is the largest expectation from Filipino consumers.



3. Comfort Purchasing & Sharing on Mobile Apps

Filipinos are more comfortable buying things & sharing data on mobile apps than their global peers

When we asked Filipino consumers how comfortable are you “buying things for yourself, family or friends” on mobile apps, a large majority (or 57.9%) answered “extremely” or “very” comfortable. That’s 8.2% higher than the global baseline of 53.5%. But there’s a large number, or 29.7%, that said they were only “somewhat comfortable” making mobile app purchases. When it comes to sharing personal information in mobile apps, however, only 21.9% of Filipino consumers said they are “extremely” or “very” comfortable using mobile apps. Likewise, a whopping 44.9% said they were “somewhat comfortable” sharing personal information in mobile apps. This means that developers and app publishers need to work harder to earn and keep the trust of Filipino consumers inside the mobile app channel.



Mobile Threats Consumers Fear Most

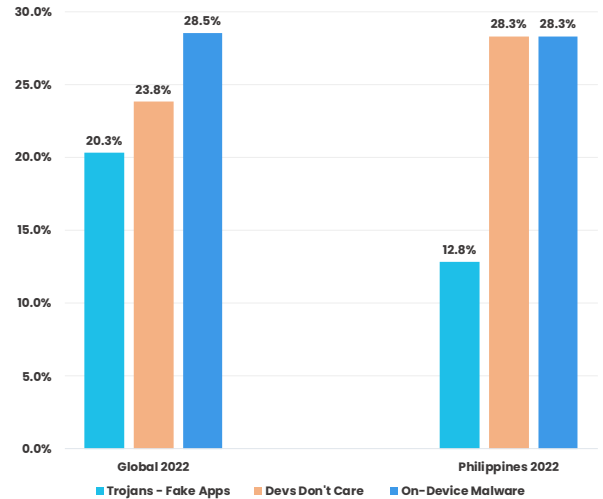
Malware, fraud, hackers & unprotected apps

Filipino consumers demand stronger protections from on-device threats and are growing weary of mobile teams that don't protect their data or mobile app usage.

1. Top 3 Things Filipino Consumers Fear Most

Hacking, synthetic fraud and malware are the top fears Filipino consumers have when using mobile apps.

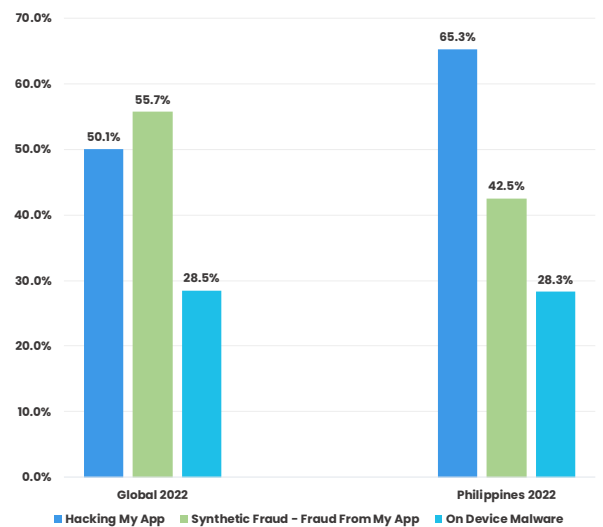
Filipino consumers were asked, which "technical threat" or "personal fear" do you fear the most? At 65.5%, Filipino consumers ranked "hacking the mobile apps I use" as their #1 fear. That is 30.3% higher than the global baseline of 50.1%, which shows that Filipinos, more than others, view security and protection as a personal right when using mobile apps. Mobile fraud, at 42.5%, came in at #2. Malware, at 28.3%, came in at #3. Combined, this sends a clear signal that mobile brands should place special emphasis on making sure that their security model inside mobile apps go above and beyond basic hardening and obfuscation to meet the consumer demand in the Philippines.



2. Filipino Consumer's View of the Mobile Developer

Filipinos ranked "a developer that doesn't care about my security" as high as the threat from on-device malware.

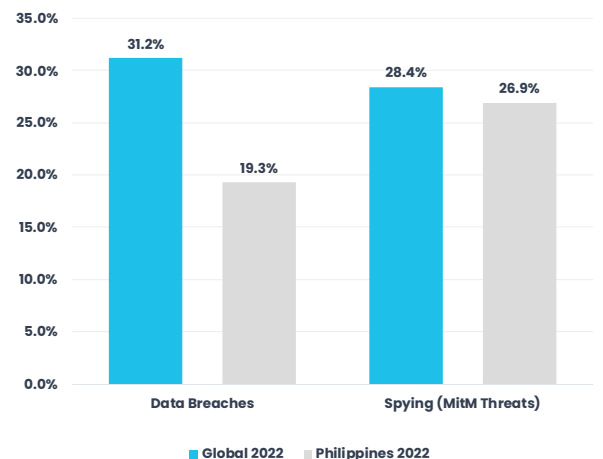
One of the most interesting findings in the data regarding Filipino consumers is this - Filipino consumers ranked the threat from on-device malware and "a developer that doesn't care about my security" equally, each at 28.3%. For malware, that's roughly the same as the global baseline of 28.5%. But, for the mobile developer that doesn't care about protecting mobile end users, it's above the global baseline by 18.9%. The fear of mobile developers that don't care is also above all other threats in the spectrum, including threats from data breaches, trojans, spying, etc. This presents a market opportunity for developers who want to distinguish themselves from the pack, by making security and/or protection of mobile users a key element of their brand promise their customers.



3. Breaches & MiTM vs. On-Device Threats

Network-based threats and data breaches still rank high, but Filipino consumers fear on-device threats far more.

At 26.9%, a good portion of Filipino consumers ranked network-based attacks, such as Spying/Eavesdropping and MiTM threats as important. However, this is slightly less than the 28.4% global baseline for the same threats. Conversely, only 19.3% ranked data breaches as a top threat, which is 38.1% lower than the global baseline of 31.2% for the same threat. Filipino consumers are clearly signaling that protection against on-device threats and attacks are more important than protection against network-based threats, but they expect comprehensive protection against all threats that impact their app use and data.



Churn vs. Advocacy

The amazing reality of doing right by the mobile consumer.

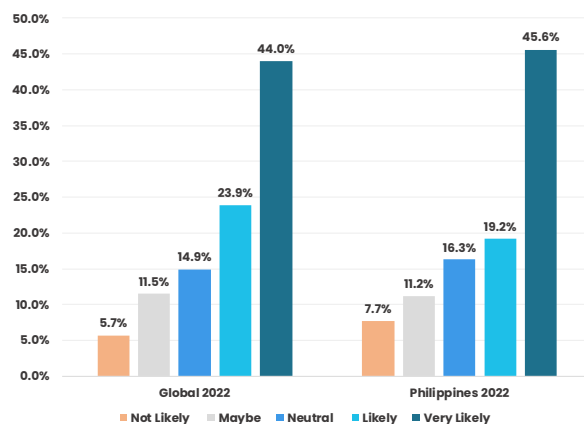
Delivering security, anti-fraud and anti-malware protection in mobile apps is vital to the mobile business, cost of customer acquisition, ARPU, LTV and referral rate.

1. Mobile App Churn vs. a Perceived Threat

Churn and “cancel culture” don’t require an actual attack to impact your business metrics and your brand.

The same phrase that governs global consumer expectations, “perception is everything,” is even more true for Filipino consumers. To gauge the security expectations of Filipino consumers, we asked “If you discovered the app you use didn’t protect your data or use, how likely are you to stop using it?” A vast majority, or 64.8%, of Filipino consumers responded that they would “likely” or “very likely” stop using a mobile application and tell their friends to stop using it too if they learned that the app maker did not protect their data and use of the app. To put that into perspective, for a mobile app with 1 million users, 650,000 of those users would be ‘at risk’ to churn if they perceived the app didn’t protect them.

If you discovered that your mobile app didn't protect you, your data, or your use, how likely are you to stop using it?

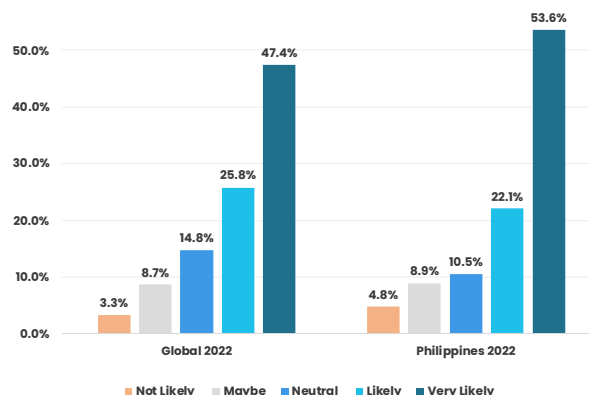


2. Mobile App Churn vs. an Actual Exploit

CISOs take note, the consequences of a poor security model are much worse if an actual exploit against users occurs.

Filipino consumers also definitely don’t take security exploits lightly. To gauge what happens in the minds and actions of Filipino consumers if an actual unprotected attack occurred, we asked “If the mobile app you use actually got breached or hacked, how likely are you to stop using it?” Combined, 75.7% of Filipinos said they would “likely” or “very likely” stop using a mobile application and tell their friends to stop using it too. That’s 3.4% above the global baseline. Mobile brands should take note that consumer churn is a real and highly likely consequence if the mobile app experiences a breach or exploit.

If the mobile app you used actually got breached or hacked, how likely are you to stop using it?

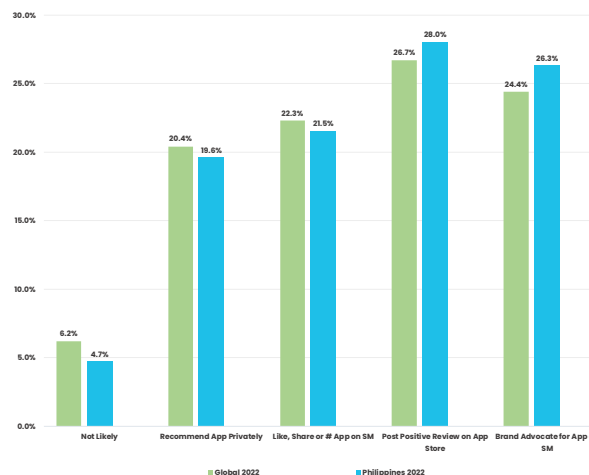


3. Brand Advocacy when Expectations Met

Filipino consumers are more willing to reward brands for better protection in Android and iOS apps.

Filipino brands have some good news. Filipino consumers are much more willing to be brand advocates for your app and your brand when their security expectations are met. For example, we asked “If your mobile app protected you, your data and your use, how likely are you to recommend the app to others?” When it comes to active and public forms of advocacy, Filipino consumers are willing to go the extra mile for mobile brands that protect them. 28% of Filipinos said they would post positive app store reviews and 26.3% would advocate your brand on social media, compared to 26.7% and 24.4% of global consumers who said they would do the same. Combining all forms of advocacy, 95.4% of Filipinos express a willingness to advocate the brand of a mobile app that protects their data and use. higher than the global standard of 93.8%. Great news!

If your mobile app protected you, your data, or your use, how likely are you to recommend the app to others?



Notable Mentions

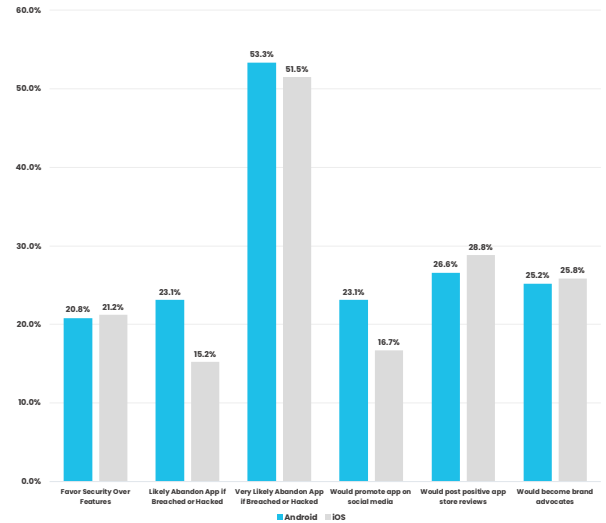
Filipino Consumer Survey Data You Can Use.

Filipino consumers value their personal data and expect mobile brands to deliver the highest level of security for apps that share personal data. Female Filipino consumers will go the extra mile for brands that protect them, but react harshly to brands that don't.

1. Android and iOS Users in the Philippines

Small differences between Android and iOS users, but overall themes remain true for all Filipino consumers.

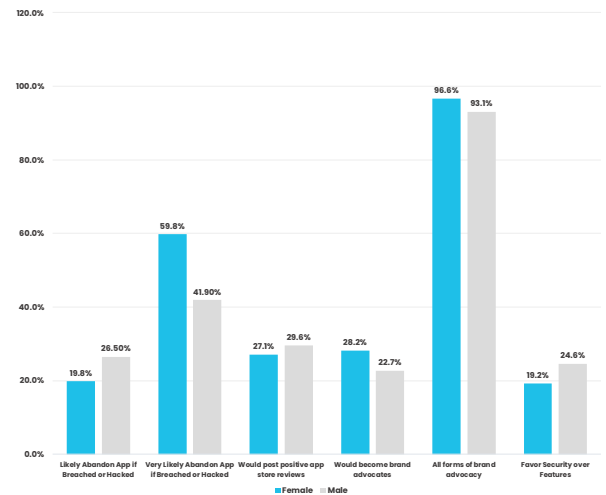
There are small differences between Android and iOS users in the Philippines. For example, while both favor eWallet applications as the #1 most popular app, iOS users rank mobile banking apps and food ordering apps higher in their daily use compared to Android users, who rank mobile games and retail apps higher in their daily use. Both have high security expectations of mobile apps. For example, 20.8% of Android users and 21.2% of iOS users favor security over features when it comes to their mobile apps. Likewise, 76.4% of Android users and 66.7% of iOS users would abandon an app and tell their friends to do so as well if an app they use was hacked or breached. The good news is that Android users are more likely to like, share or hashtag (#) the app on social media when their security needs are met, and iOS users are more likely to post positive reviews on the App Store and become brand advocates for mobile brands that protect them.



2. Female vs. Male Usage & Security Expectations

Filipino women will respond more harshly to brands that don't protect them, but more positively to brands that do.






Female Filipino consumers are more likely than males to abandon and cancel a brand that does not protect their mobile app data and usage. For example, if a mobile app was breached or hacked, 68.4% of Filipino males and 79.6% of Filipino females said they would "likely" or "very likely" stop using an app and tell their friends to do so as well. Conversely, if a mobile app met the consumer's security expectations, 93.1% of Filipino males and 96.6% Filipino females, express a willingness to be active brand advocates for mobile brands. At 29.6%, compared to 27.1% of Filipino women, Filipino men stand out in their willingness to post positive reviews on Google Play and the App Store. At 28.2%, compared to 22.7% of Filipino men, Filipino women express a stronger willingness to be full brand advocates for mobile brands that meet their security expectations. Interestingly, 24.6% of Filipino male consumers favor security over features, 28.4% more than the 19.2% of female consumers who favor security over features.



Mobile-Dev and CISO Action Plan

Your mobile cyber defense culture should protect the customer first.

Protecting a mobile-first consumer is very different than protecting an online or web consumer. The attacks and threats are different, the delivery model is different, and the consumer expectation is higher. To protect your mobile consumer, you have to think and act like the dev-team, embracing agile systems that offer no-code delivery, intelligence and automation to bring protection to the place consumers care about it most, in the mobile app. Here are the Top 5 Recommendations to harness the consumer expectation and transform it into mobile brand and business success.

				
<p>Change the way you think about protecting your mobile business. Recognize that network level protections and client-side compliance features like data encryption and code obfuscation don't measure up to the diversity of mobile devices, threats and malicious tools on the market. Invest differently and more heavily to meet the mobile consumers' expectation of security, anti-fraud and malware prevention in the mobile apps they use.</p>	<p>Communicate the security, anti-fraud and malware prevention features in your release notes as well as the app description in the app store, as a value add of your mobile service and add threat-awareness and intelligent threat response to your mobile app experience so that consumers know they're protected when they use your mobile app.</p>	<p>Release mobile app security, anti-fraud and anti-malware features with each release of your mobile app, as early as possible and as part of the DevOps CI/CD pipeline. Don't roll back but, instead leverage real-time attack and threat intelligence to make data-based decisions about which protections will impact your consumers most and which protections to deploy next.</p>	<p>Monitor real time attacks and threats against your production mobile apps and environment to prove the value and impact of each protection deployed, assist mobile consumers with resolving attacks and threats proactively, and to identify and respond to new attacks and threats targeting your users as they arise.</p>	<p>Upgrade your DevSecOps process to include a no code, no-SDK mobile DevSecOps Platform to add agility, management, and control to your DevSecOps process. Certify security, anti-fraud, anti-malware and other protections added to each Android and iOS release, without code scanning or pen testing, or tickets (more work) for the dev team to resolve.</p>

The Appdome Advantage

Better Mobile App Protection, Faster & Easier than Everything Else.

Appdome is purpose built to help CISOs and dev-teams tackle the challenge of protecting the mobile app economy and the people who use mobile apps in their lives and at work. Appdome offers three critical benefits to mobile brands who want to protect mobile consumers. All elements come pre-integrated to save time and speed delivery of mobile app protection across Android & iOS apps. If you're looking for a rapid, agile solution to protect your mobile apps, check out what Appdome can do for you:

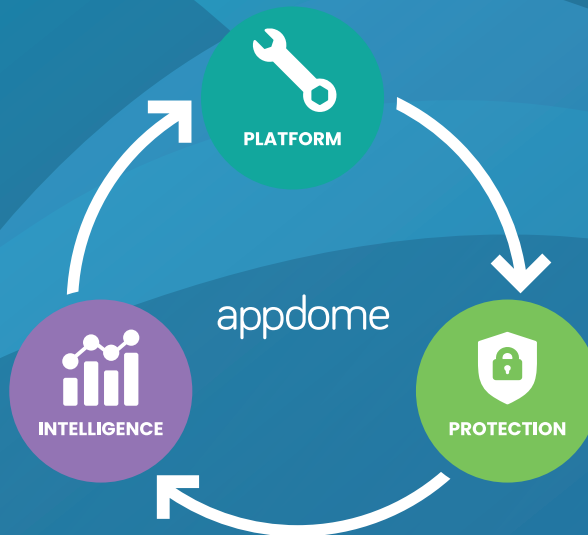
DevSecOps Platform

Appdome's platform delivers mobile app security automation with full management and control in a DevOps class tool connected to the mobile CI/CD pipeline. Choose from three packages to protect your apps today:



Attack & Threat Intelligence

Use Appdome's Mobile Threat Intelligence Suite to monitor real-time attacks and threats impacting users, prove the value of protections, adapt the protection model to respond to threats, and make Android and iOS apps attack aware.



360° Mobile App Protection

Full protection for any Android and iOS mobile app including mobile app security, anti-fraud, anti-malware, mobile cheat prevention and more. Start with 1 protection and add more later as needed, all with no-code, no SDK and no servers needed.



Certified Secure™

Appdome's Certified Secure™ is the only in-line mobile app security certification service that guarantees the protections in Android & iOS apps in the DevOps pipeline.



Try Appdome

To learn more about Appdome, visit www.appdome.com or sign up for a free trial at <https://fusion.appdome.com>.

About Appdome

Appdome is a fast-growing, mobile cyber security company dedicated to making mobile app security and consumer protection fast, easy and efficient for all global brands. Over 200+ leading financial, healthcare, mobile game, retail and m-commerce brands use Appdome to protect apps, users, data, preempt fraud, and consistently deliver richer and safer mobile experiences to hundreds of millions of mobile end users globally. Appdome is fully compatible with all Android & iOS apps, all CI/CD tools, all crash reporting and mobile app testing suites used in modern DevOps pipelines.

Appdome holds several patents on its technology, platform and protections including U.S. Patents 9,934,017 B2, 10,310,870 B2, 10,606,582 B2, 11,243,748 B2, and 11,294,663 B2. Additional patents pending.



Filipino Consumer Expectations of Mobile App Security

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or sign up for a free trial at <https://fusion.appdome.com>.