



Document Cloud E-Signature Survey

APAC Topline Results

January 2021 | Adobe Digital Insights



Highlights



Current usage

Half (50%) have e-signed any document the past 2 years, with current adoption highest among Millennials (61%). Most are e-signing more than they did 6 months ago, and more than half of e-signers in India hadn't e-signed before 2020.

At least half of the documents they signed in 2020 were done electronically, with insurance policies and healthcare registration are among the most common documents to be e-signed.

Most have signed personal documents electronically, and the majority of Millennials have also e-signed worked documents.

Typing name or initials is the most common way of e-signing in Australia (58%), while uploading a saved image is more common in India (58%) and Singapore (54%). Most (84%) will continue to e-sign post-pandemic.

Perceived benefits and features

Though most see e-sign to be secure and legally binding, the perceived benefits of e-signatures center more around convenience factors than authentication or security.

Millennials are generally the most satisfied with the options currently offered, and would like to see e-sign used more widely by companies and government.

Almost all agree that security features are necessary, with a password to open document (71%).

E-signing by image upload is less common in Australia, but more than half would likely do this.

Challenges and barriers to adoption

Most (79%, and higher among Gen Z and Millennials) have encountered at least one technical challenge since they've been using e-signatures, with device/browser compatibility, or inability to correctly save the most mentioned.

Less than a quarter (23%) of users in Singapore consider checking a box to be acceptable form of e-signature, and less than half of boomers would consider signing documents presented during video calls.

Creating forms and storing documents

More than half of people in India and Singapore who have e-signed have also created a form that required an e-signature. Most popular form tools: Google Docs (65%), MS Office (56%), Adobe Document Cloud (44%).

One-third (34%) rely exclusively on digital storage for important documents, and another third (36%) store important documents both digitally and physically. Most digital documents are stored on computer or cloud, expect among Gen Z where cloud storage is more common.

Most feel safer storing documents digitally, as a back up for physical documents. With the exception of Australia, most e-signers have been saving more of their important documents digitally in the last year.

Methodology



Who participated
in this research?

- 1,006 APAC-based participants completed the survey online;
- To qualify:
 - Must be 18 years of age or older;
 - Must own at least one mobile device (smartphone or tablet);
 - Have e-signed at least one document in the past year
- Participants from EMEA, Japan, and US regions also participated.



How was this
research conducted?

- Participants were recruited from an actively managed online panel;
- Participants were incented using rewards points offered by their online panel;
- Research was conducted December 7 to 10, 2020.



Sample Frame

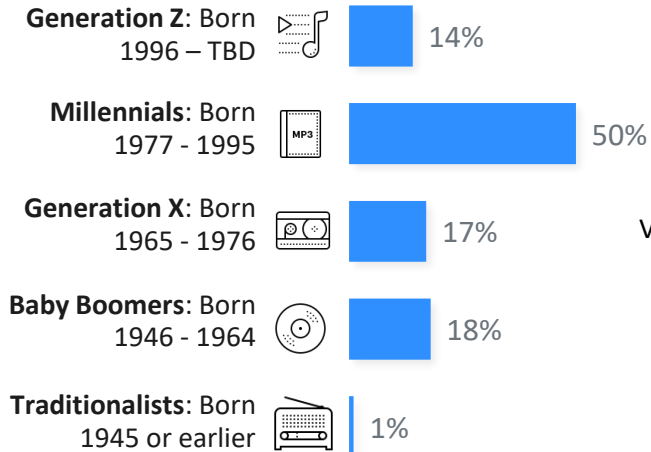
- Although this is a convenience sample, a similar sized probability sample would have a margin of error per region is +/- 3.1 percentage points at the 95% CL.
- Additional results can be found at <https://portal.advanis.net/adbe/>

Advanis is a member of the Canadian Research Insights Council (CRIC) and confirms that this research fully complies with all CRIC Standards including the CRIC Public Opinion Research [Standards](#) and Disclosure Requirements. This research was sponsored by Adobe and conducted by Advanis. For information about data collection, please contact Lori Reiser (lori_reiser@advanis.net 519.340.0125)

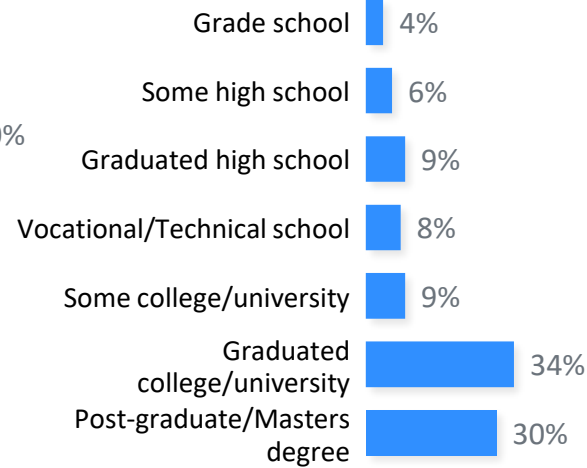
Demographics – Personal/Household



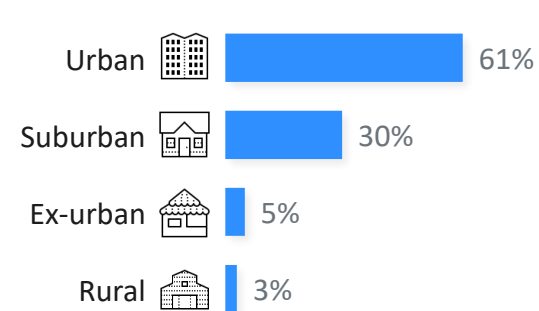
Age



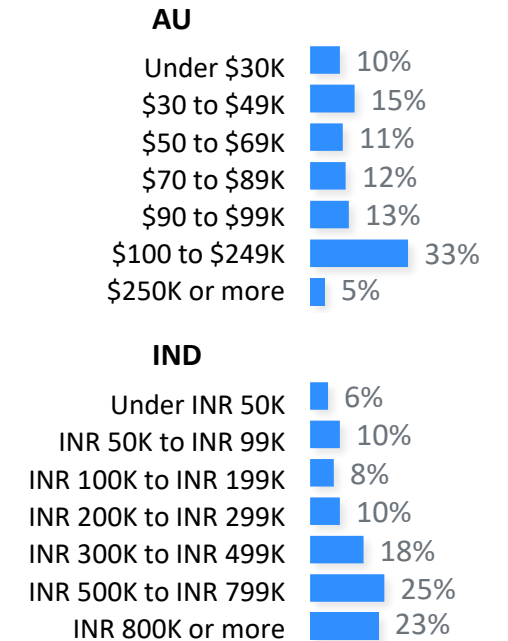
Education



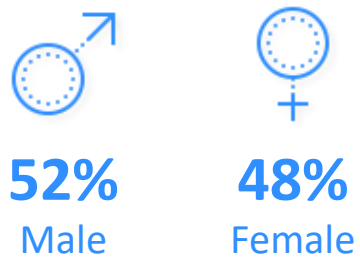
Neighborhood



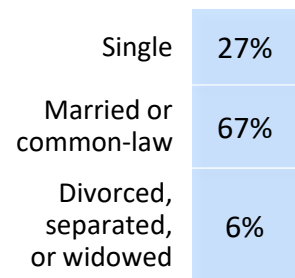
Household Income



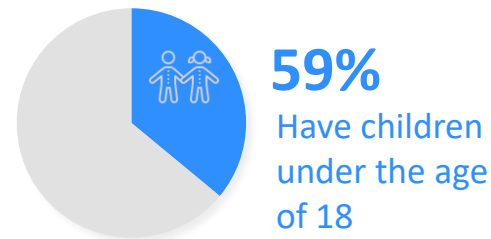
Gender



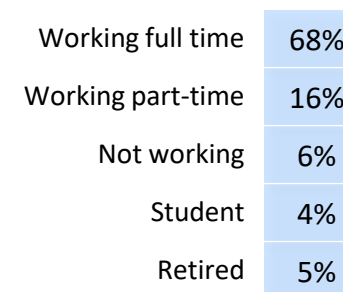
Marital Status



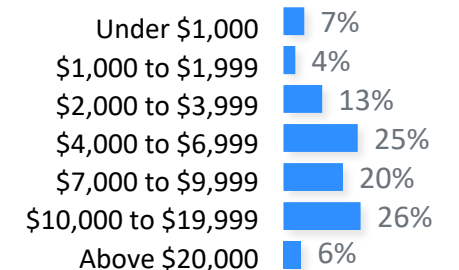
Children



Employment status



SP (Monthly)



E-Signature study (December 2020)

Bases: APAC (1,006): S1 - What is your gender?, S2 - In what year were you born?, D1 - How would you describe your neighborhood, D3 - What is the highest level of education you have completed?

Bases APAC exclude **prefer not to answer**: D4 - Are you...? (Marital Status; 1002), D2 - Do you have any children living in your home? If so, what ages? (958).

D5 - Which of these best describes you? (Employment status, 1003); D6AU - What was your total household income before taxes during the past 12 months? (194);

D6IND - What was your total household income before taxes during the past 12 months? (594); D6SP - What is your total monthly household income before taxes? (196)



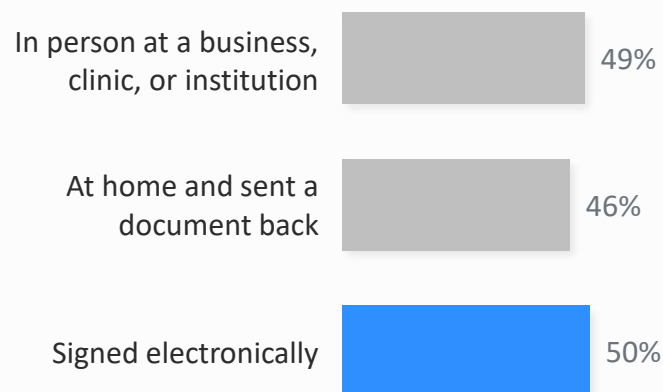


Incidence of e-Signatures and Digital Documents

- In the past 2 years, half say they have signed at least one document electronically.
 - In Singapore, a higher proportion say they have signed electronically in the past 2 years (59%) than in-person at a business, clinic or institute (50%).
 - Across the region, Millennials sign the highest proportion of documents with e-sign (61%).
- More than three-quarters (76%) say they've signing more documents electronically in the past 6 months and, on average, around 50% of the documents they sign are now done electronically.

Ways in which any documents have been signed in past 2 years

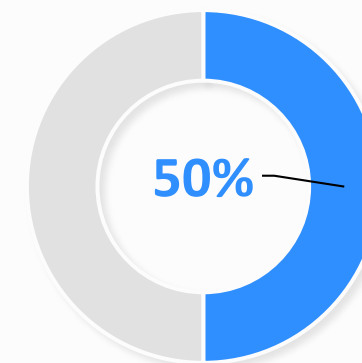
(Base: All survey respondents)



Australia	48%	Generation Z	42%
India	48%	Millennials	61%
Singapore	59%	Generation X	48%
		Baby Boomers	40%
		Silent generation	20%

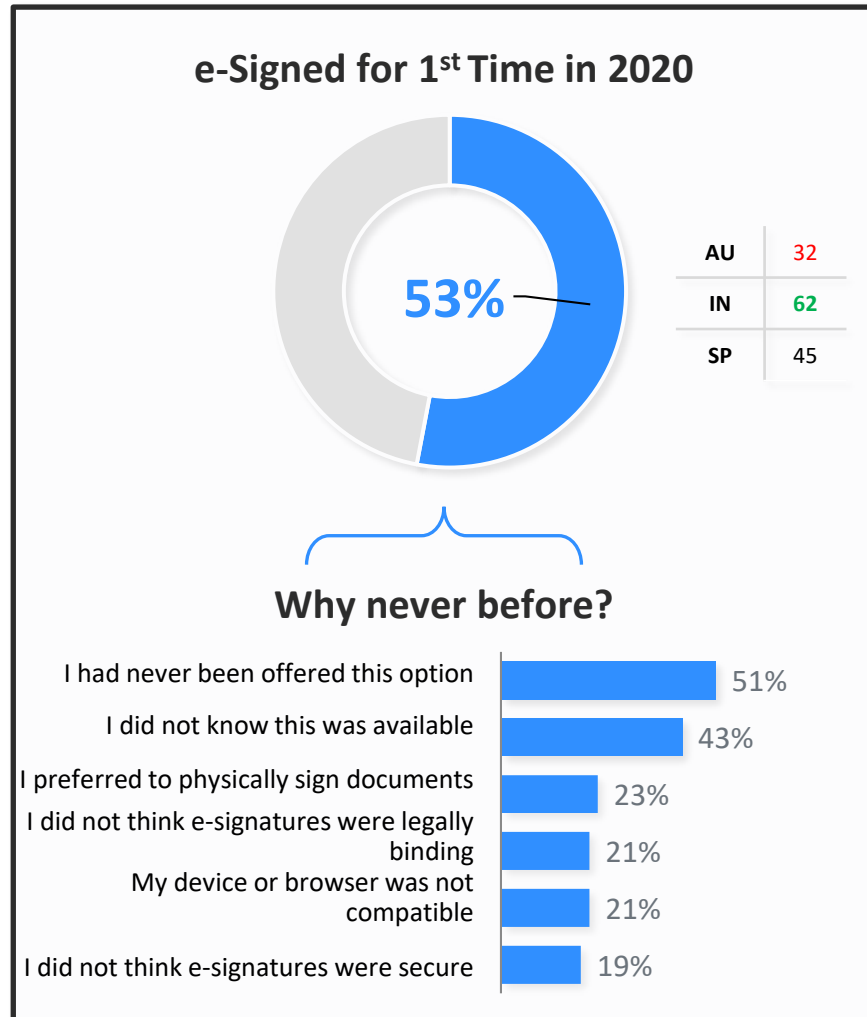
Average proportion of documents signed electronically in 2020

(Base: Signed electronically in past 2 years)



76% e-signed a higher proportion of documents in the past 6 months, compared to late 2019/early 2020

First Time e-Signers



- Incidence of first-time e-signers varies significant across the region.
 - In India, 2020 was the first time more than half (62%) had e-signed.
- For most, this was because they were not offered, or unaware that this was an option.
 - 67% of Boomers say they had never been offered e-signature options before 2020.

Types of Documents e-Signed



- Among the most common documents signed in the past year, all have been e-signed by at least half.
- India, with the highest proportion of Millennials across countries in the region, are more likely to have signed several of the listed documents in the past year, including:
 - Health care registration
 - Application to open a bank account
 - New customer registration
 - Investment/wealth management; and
 - Loan agreements

Documents signed in past year				% e-signed in past year*:			
		AU	IN	SP	AU	IN	SP
Insurance policy or renewal	43%	25	47	48	69%	61	81
Healthcare registration	38%	20	45	33	72%	68	62
Application to open a bank account	37%	19	46	29	65%	59	60
Employment contract	35%	29	37	35	68%	66	62
New customer registration form	34%	28	39	29	63%	61	57
Business contract	32%	14	37	27	72%	63	57
Sales agreement	28%	20	31	28	65%	67	72
Investment or wealth management agreement	27%	12	33	23	64%	*	61
Loan agreement	25%	20	31	13	61%	75	*
Legal agreement (e.g., non-disclosure)	21%	23	22	16	56%	76	58
Parental consent form	17%	16	17	17	61%	63	60
Mortgage agreement or renewal	15%	18	15	10	64%	53	*
Other	5%	12	2	4	85%	*	*

E-Signature study (December 2020)

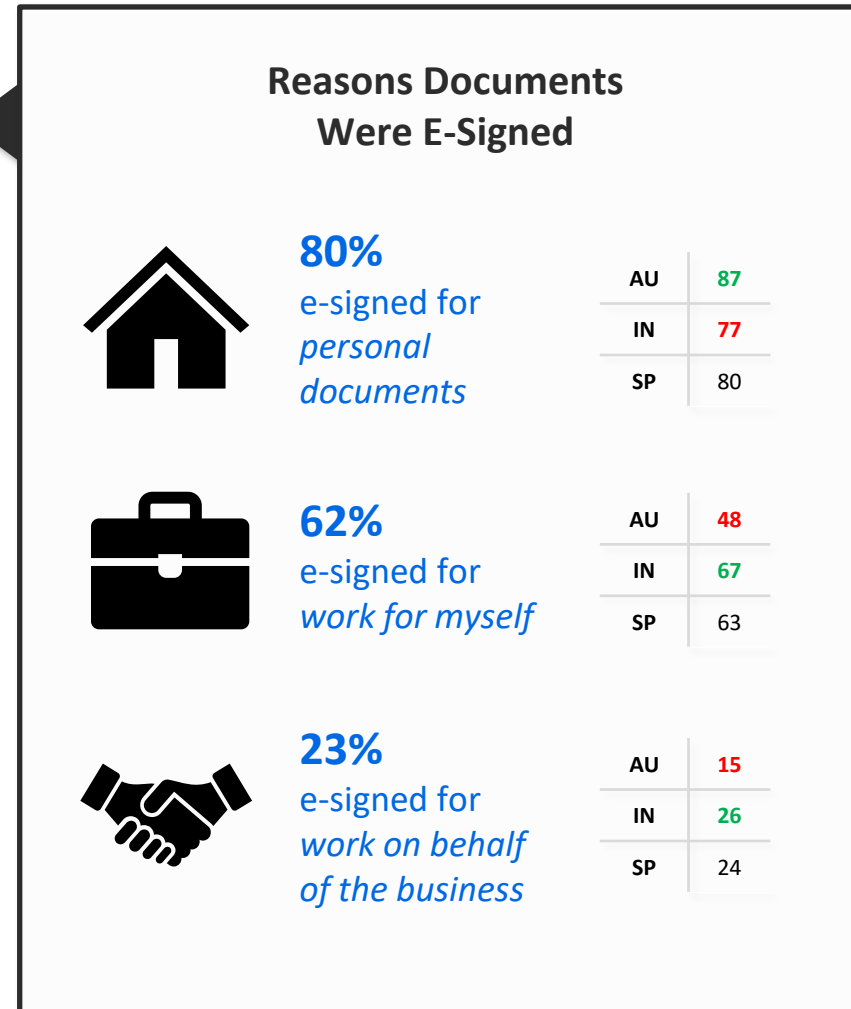
Base: APAC (1,006): a1 - Which of the following have you been asked to sign (electronically or physically) in the past year? a2 - (Signed document in past year, base varies) Which, if any, of these have you signed electronically in the past year? ... (* Among those who have signed that type of document in past year)



Reasons for signing e-documents



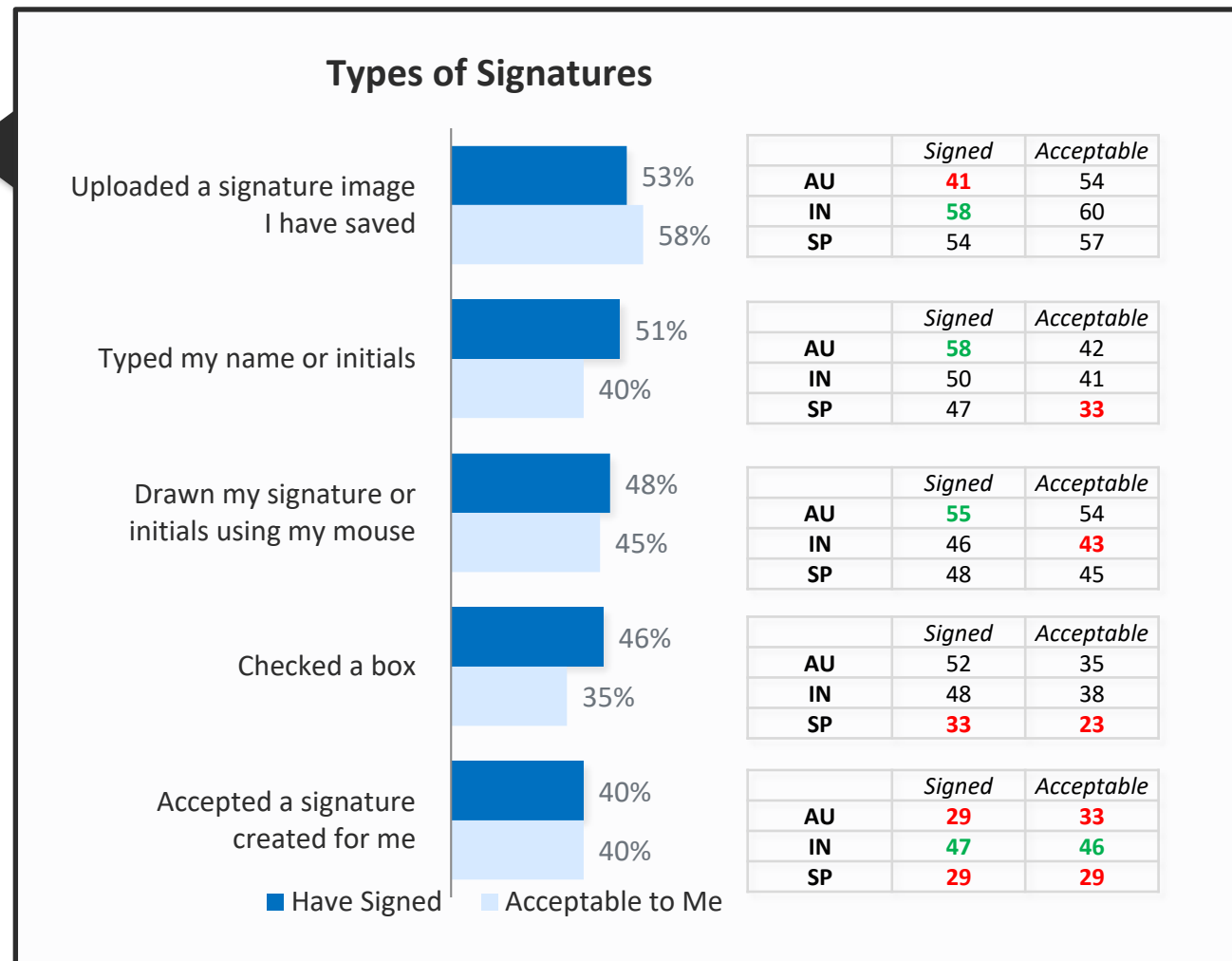
- Across the region, e-signatures are more likely to be used for personal documents than work-related documents
 - E-signing work-related documents is highest among Millennials, with more than three-quarters (78%) having signed a document at work for themselves, or on behalf of their business
 - E-signing work related documents is less common in Australia, even among Millennials.





Types of Signatures Created / Security of e-signing

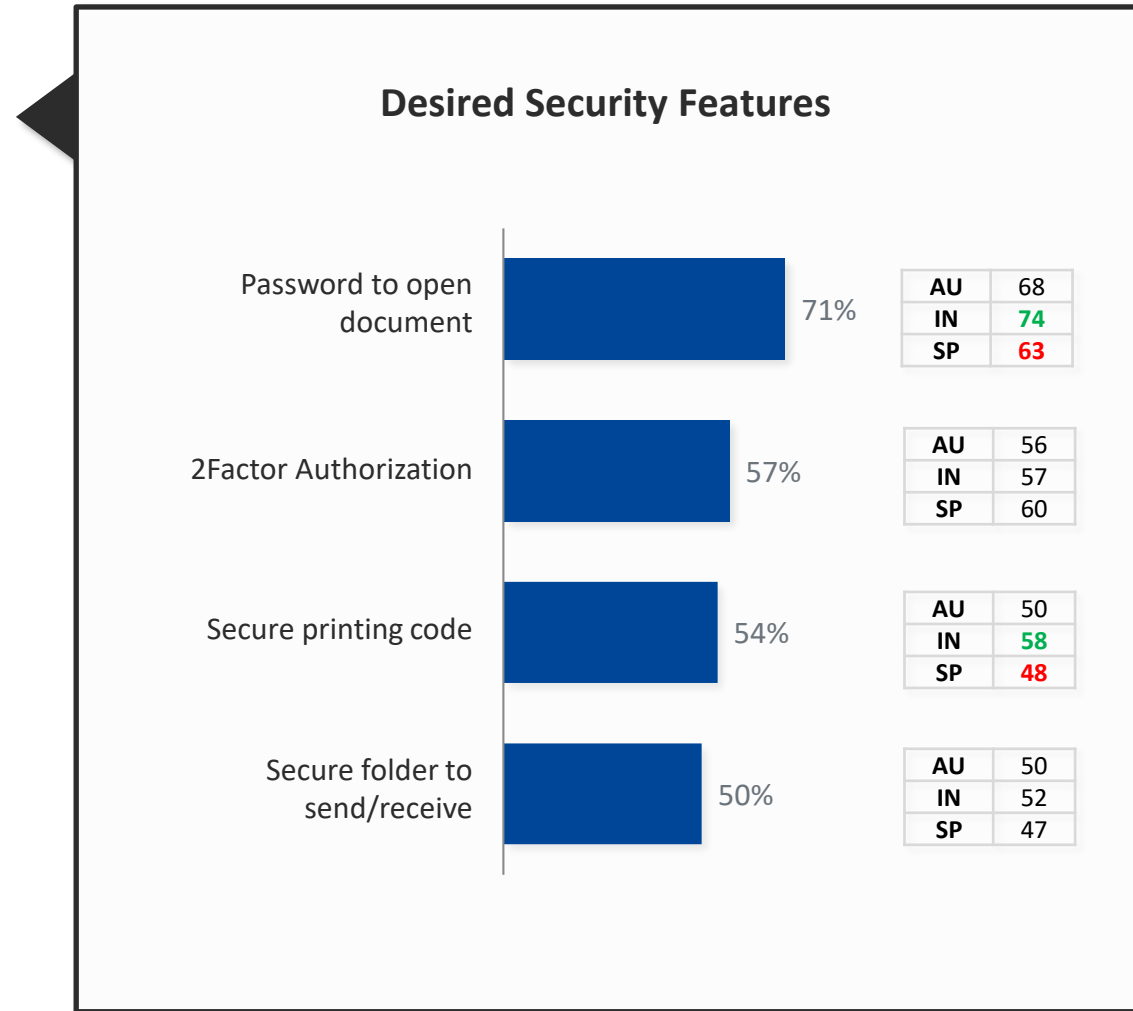
- How people currently e-sign varies across countries in the region.
 - In Australia, typing name/initials, drawing with a mouse, or checking a box are most common
 - In India and Singapore, more than half have uploaded a saved signature image
- Across the region, checking a box is not acceptable to most; In Australia, Accepting a created signature also has lower acceptability, and is infrequently used.





Types of Signatures Created / Security of e-signing

- Security features are important to APAC participants, across all generations.
- More than two-thirds (71%) expect documents to be password-protected to open, and more than half (57%) think documents require 2-factor authorization.

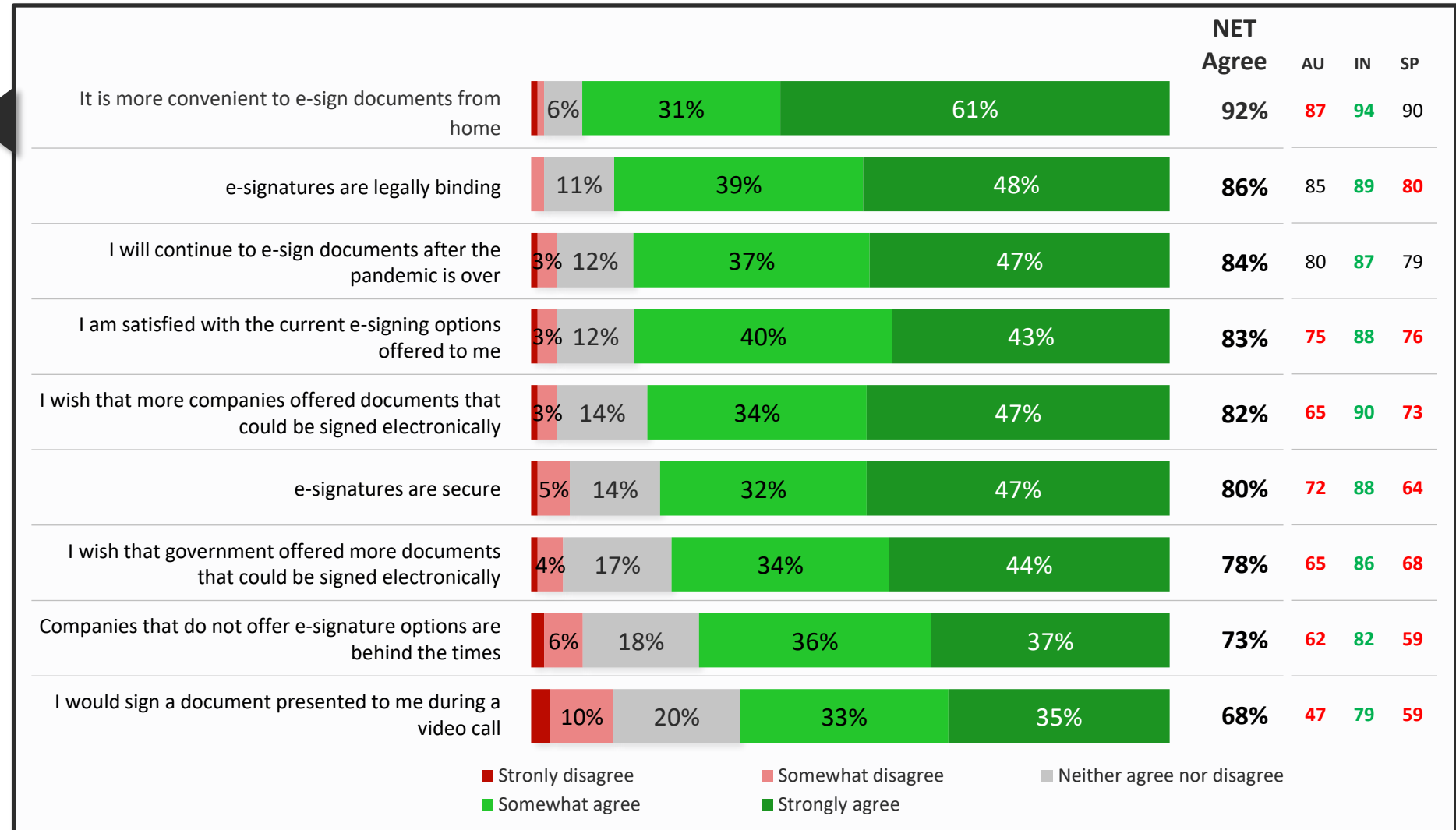


E-signature Attitudes



- The majority of users consider e-signatures to be convenient, secure, and legally binding. **They will continue to use them post-pandemic.**

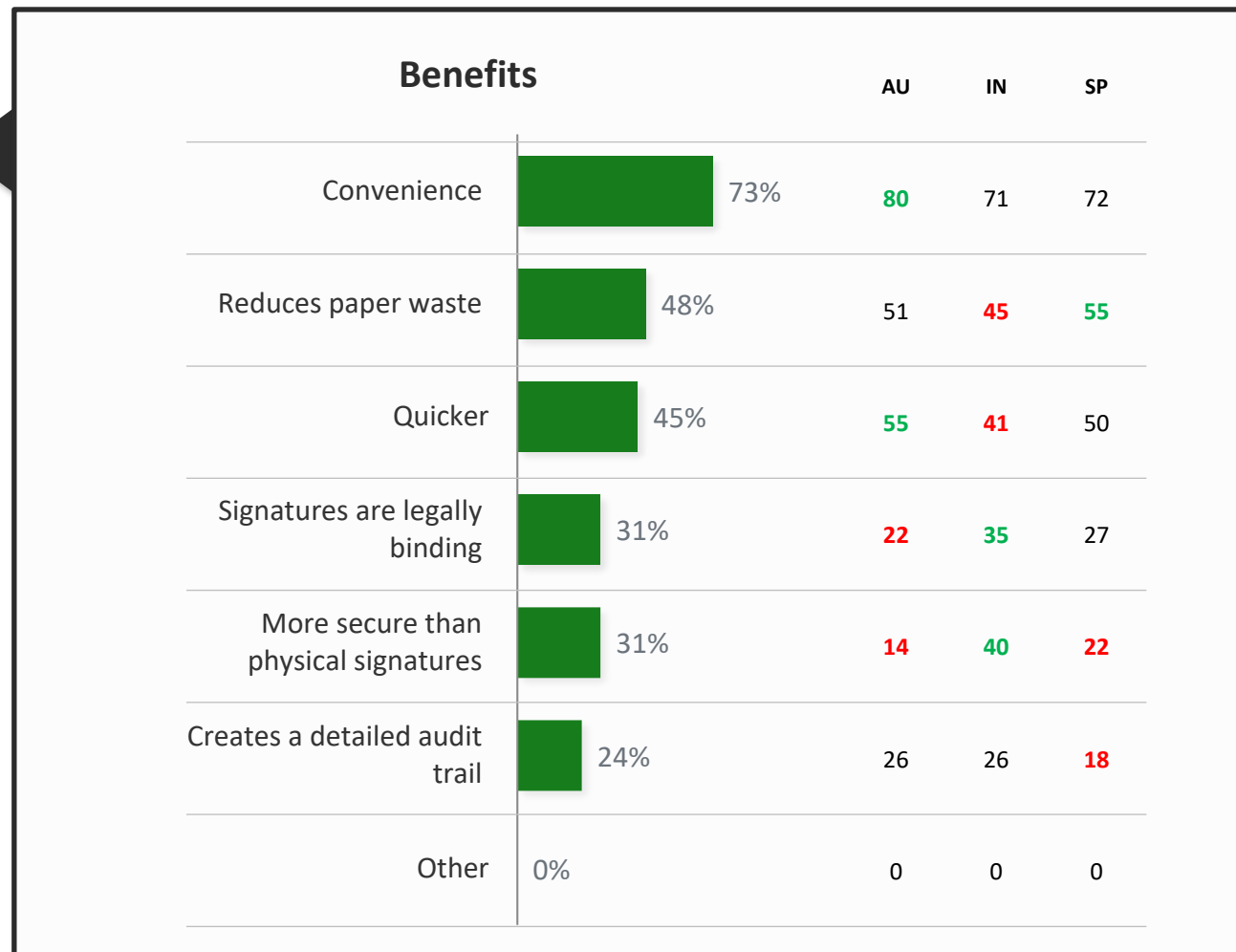
- Millennials are generally the most satisfied with the options currently offered, and would like to see e-sign used more widely
- Boomers are less certain about signing documents presented during video calls.





Benefits and Challenges Using E-Signatures

- Perceived benefits of e-signatures are centered more around convenience factors than authentication or security.
- Except in India, relatively few see e-signature security to be a benefit over physical signatures.





Benefits and Challenges Using E-Signatures

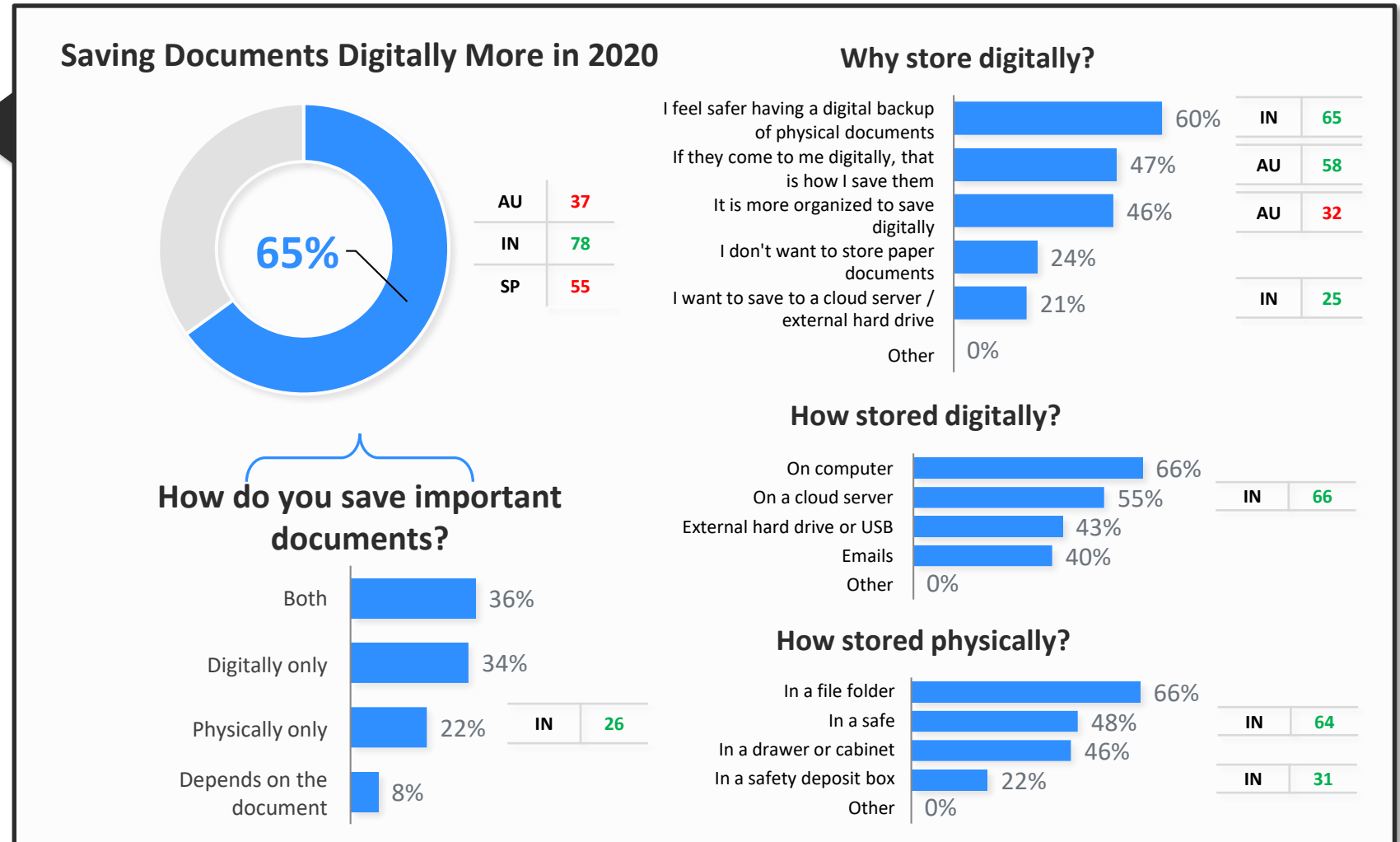
- Most (79%) have encountered at least one technical challenge since they've been using e-signatures, with device/browser compatibility, or inability to correctly save the most mentioned.
 - Gen Z (84%) and Millennials (87%) are the most likely to have experienced a challenge.

Challenges (79% have experienced a challenge)		AU (61%)	IN (85%)	SP (77%)
Device, browser, or software was not compatible with form	38%	29	40	38
Signature didn't save in the correct place/line within document	36%	31	40	29
Was not able to correct/initial errors in document	26%	18	29	25
Document would not save	21%	20	21	22
Could not sign document that had already been signed by others	17%	10	20	17
Time or date stamp on signature was incorrect	17%	9	21	14
Color of signature made it hard to read on printed copy	15%	7	18	13
Other	1%	4	0	2

Saving Important Documents



- Only 36% of APAC participants save documents both digitally and physically – just as many (34%) rely on digital storage only.
- For many, digital storage is an important back up, and also a means of organization.
- Digital documents are stored on computer or cloud, while physical documents are saved in drawers or file folders.
 - Cloud storage is more common among Gen Z (65%)



E-Signature study (December 2020)

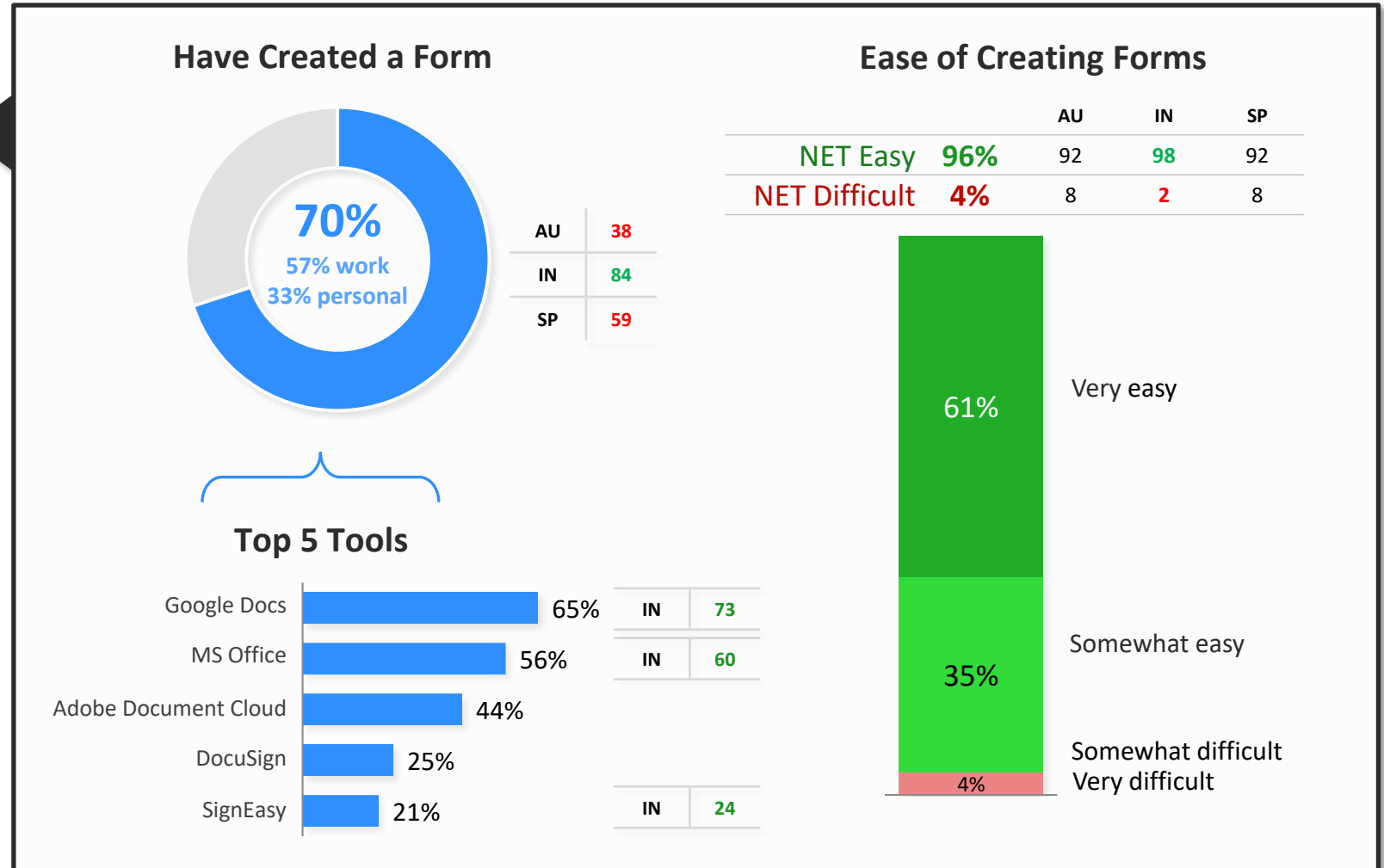
Base: APAC (1,006): b1 - How do you save your important documents? b5 - Has the way you stored documents changed in 2020?

b2 - Why do you store some of your important documents digitally? (N=788) b3 - How do you save important digital documents? (N=788) b4 - How do you store important documents physically? (N=665)

Creating Forms



- Experience with creating forms that require a digital signature varies significantly by country.
 - In India, 84% of participants have created a form, with most having used MS office or Google Docs
 - Experience in Australia is much lower (38%). Use of Adobe Document cloud (43%) is as common as Google Docs (46%) and MS Office (42%).
- Most find this to be very or somewhat easy to do.
 - 14% of Boomers have some difficulties with form creation.



E-Signature study (December 2020)

Base: APAC (1,006): c1 - Have you ever created an electronic form that requires e-signature?

Base: APAC Created Forms (702): c2 - Have you ever used any of the following to create a form requiring e-signature? c3 - How easy or difficult is it to create a form?

