Fear of fraud is the factor which deters most over-50s from going online, according to a survey.

Confusion about internet jargon is the second biggest disincentive for people in that age group to log on to the web.

Eight in 10 of the over-50s polled for The Post Office admitted some anxiety about going online.

Fear of fraud was cited as a worry by 41%, compared with confusion about internet jargon at 31%.

Gary Hockey Morley, marketing director at the Post Office, warned that some people were subject to digital social exclusion.

"Today's non-line community, the 17 million UK households that are not yet internet-enabled, will become increasingly excluded as more services are delivered online," he said.

A report by think-tank Demos commissioned by the Post Office recommends mentoring schemes to help potential silver surfers.

Age awareness training for computer sales staff and tailored IT support for people over 50 would also boost the confidence of older internet users, the report says.

The poll of 942 adults aged 50-plus was carried out for the Post Office by telephone last month.