

# Why do Consumers Get Scammed (Or Not)?

A Survey Amongst 4,305 Consumers



## Management Summary

- The study received responses from a total of 4,305 internet users. A high number of respondents were from English Speaking countries, between the ages of 18-44, and had some level of education. 39% were educated to either a bachelors, masters, or PhD level.
- 82% of respondents claimed to have been exposed to a scam in the past year.
- Phishing is still the most popular scam, however, cryptocurrency scams, unexpected promises of money, and product scams (non-delivery and receiving fake or inferior goods) was also notably high.
- 71% of our respondents claim that they can identify a scam, however, this conflicts with the 67% who were exposed to a scam and fell for it.
- The amounts reported lost range from a \$1.59 to \$696,942. Many victims also lost money in cryptocurrency which is in line with the increasing popularity of these scams.
- Many participants in the study use unreliable methods to check if websites are safe or not. 10% claim that they do not check whether a website is legitimate or not.
- Online fraud remains underreported. Only 44% claim to report a scam when confronted with it. Many viewed reporting scams as too complicated or that they did not know who to report the scam to.
- Finally, public perception of police and government efforts in fighting scams is very low. Only 12% of our respondents were very positive about this.

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## TURNING THE TIDE ON CYBERCRIME

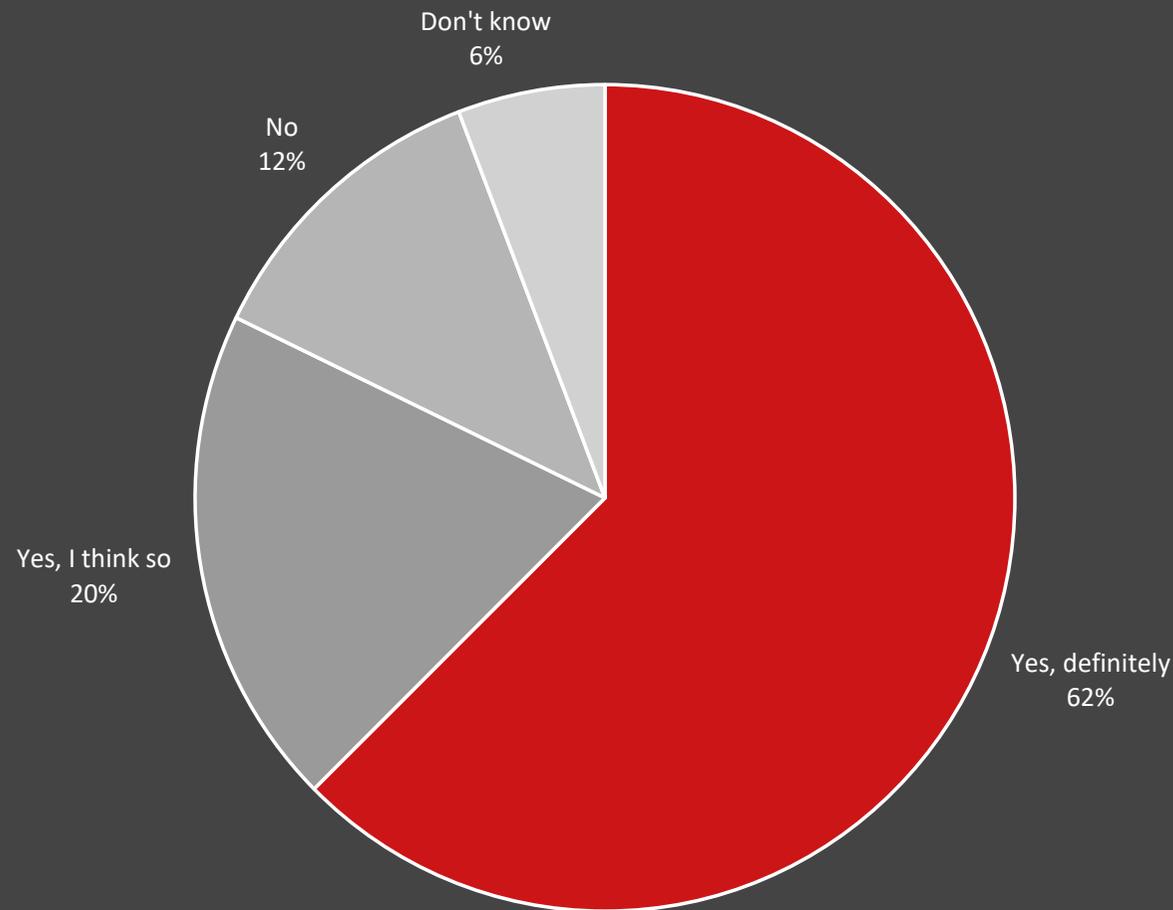
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## 82% of the participants exposed to a scam

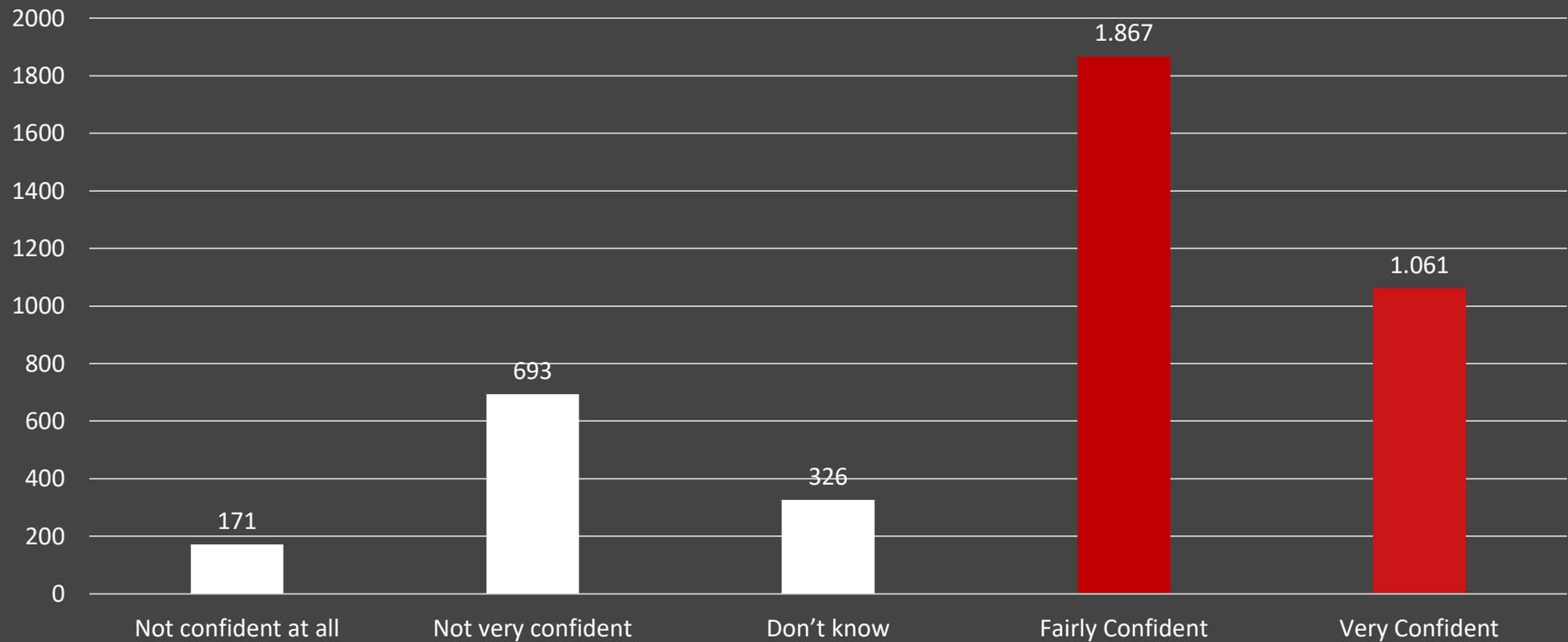
In the last year, have you been in contact/contacted by anyone who tried to scam you?



Only 12% reported that they have not been approached by a scammer last year

# 71% claim they are (very) confident identifying a scam

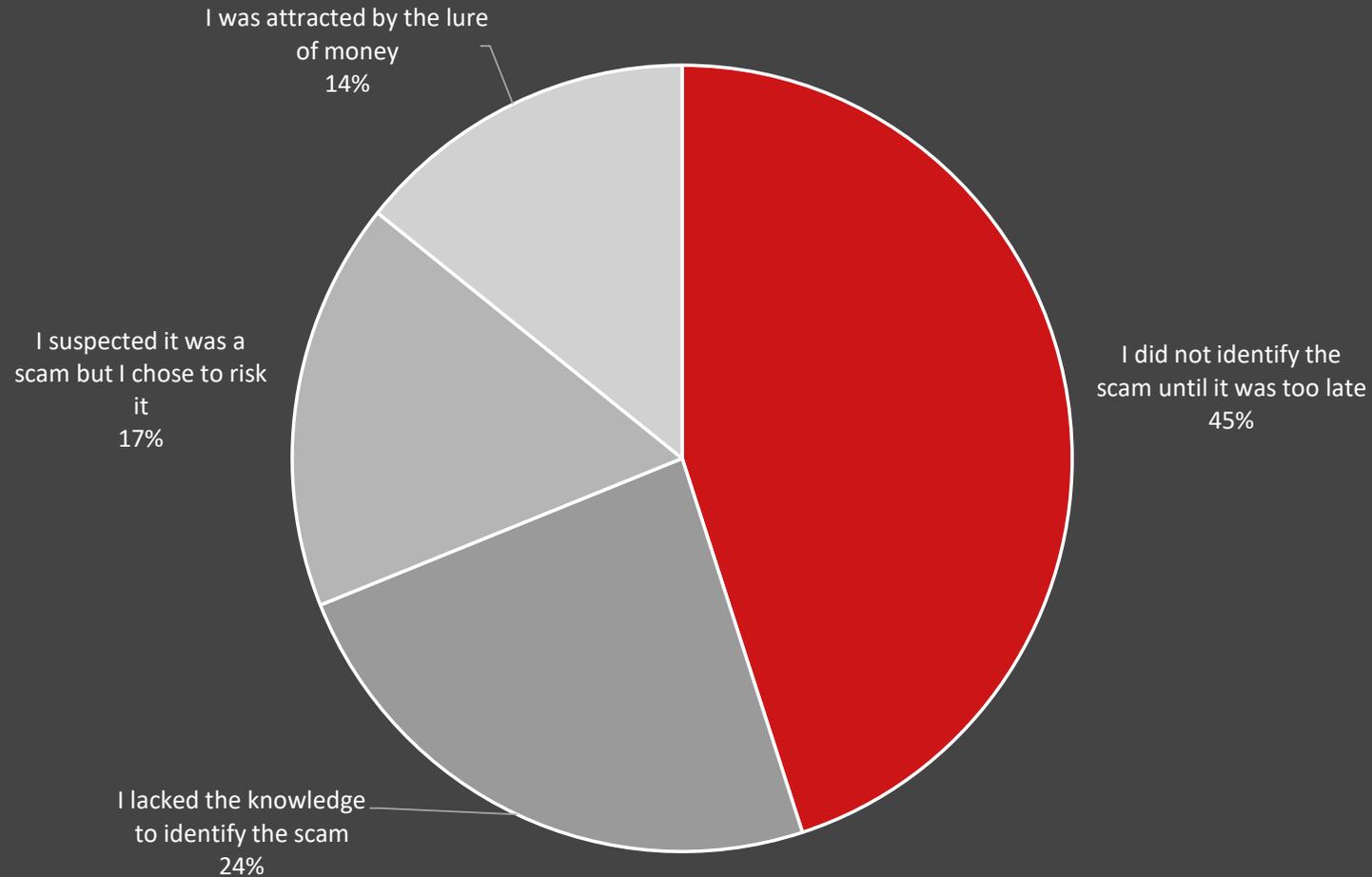
To what extent are you confident that you would be able to identify a scam if you came across one?



Which conflicts with 67% of the survey participants who were exposed to a scam and fell for it

# 45% of the victims do not see the scam until it is too late

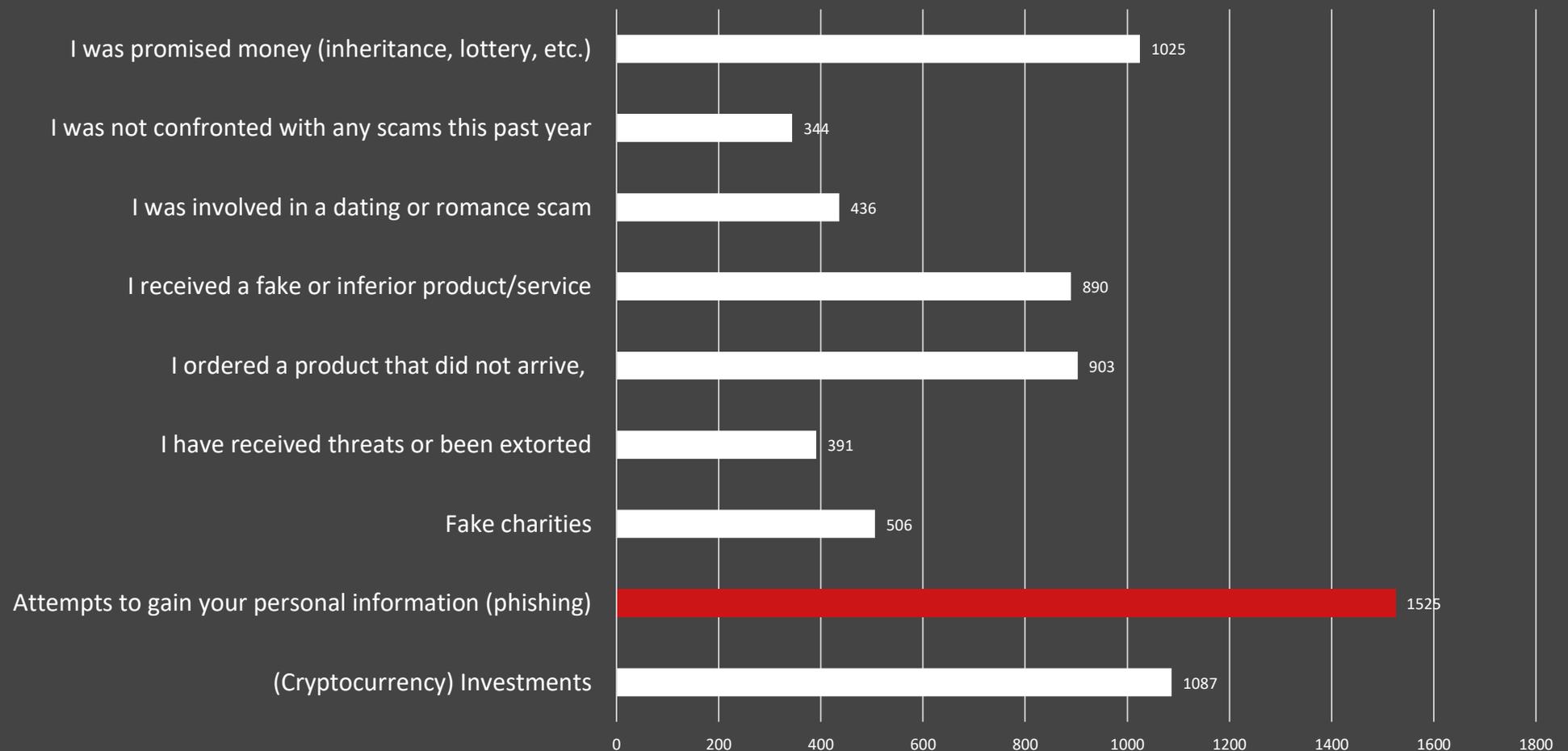
If you were involved in a scam, what was the main reason this happened? (Please select the most appropriate answer)



Greed (14%) and "Taking a Gamble" (17%) play a minor role

# Phishing is still the most 'popular' scam

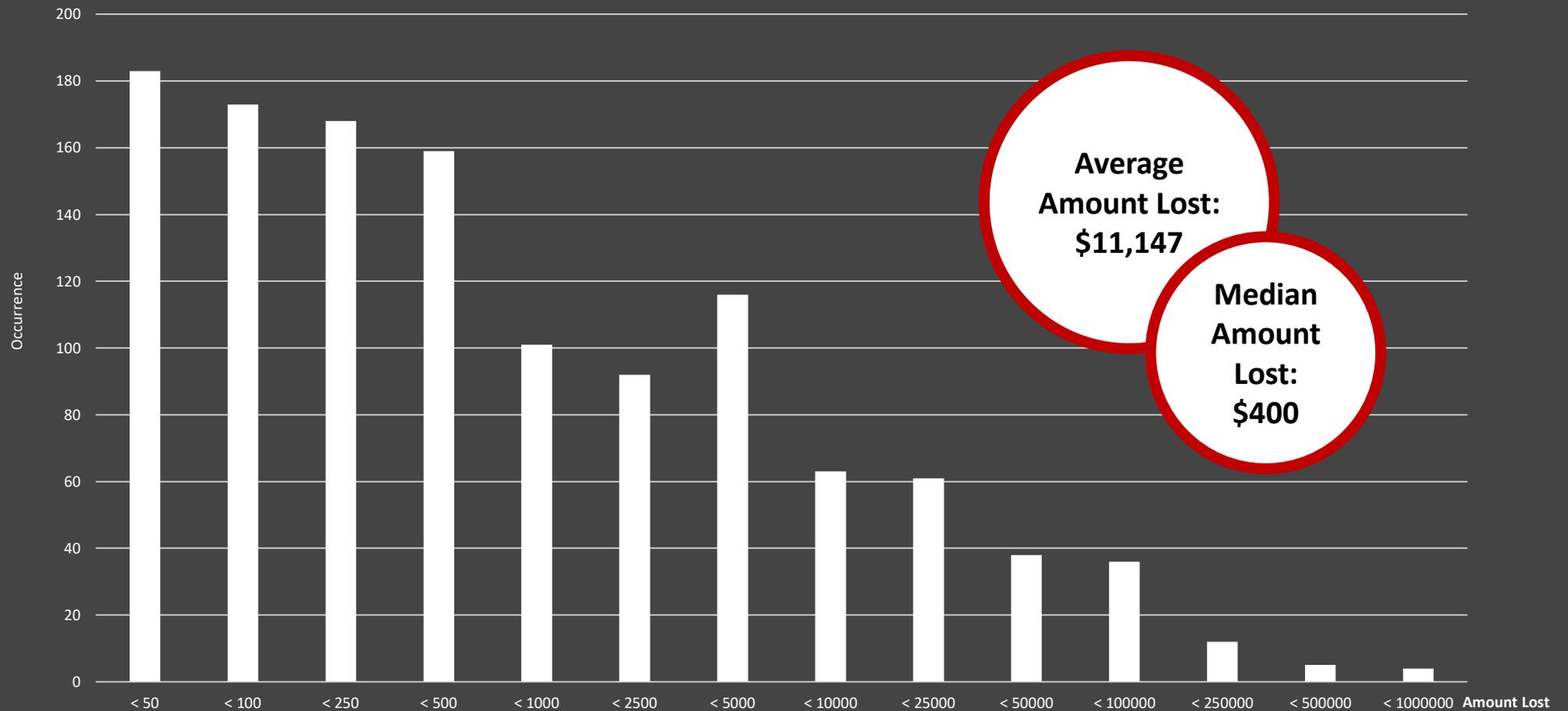
In the last year, what types of scams were you confronted with? (select all that apply)



(Cryptocurrency) investment schemes and "Unexpected money" scams are however gaining popularity

# The amounts reported lost range from a \$1.59 to \$696,942

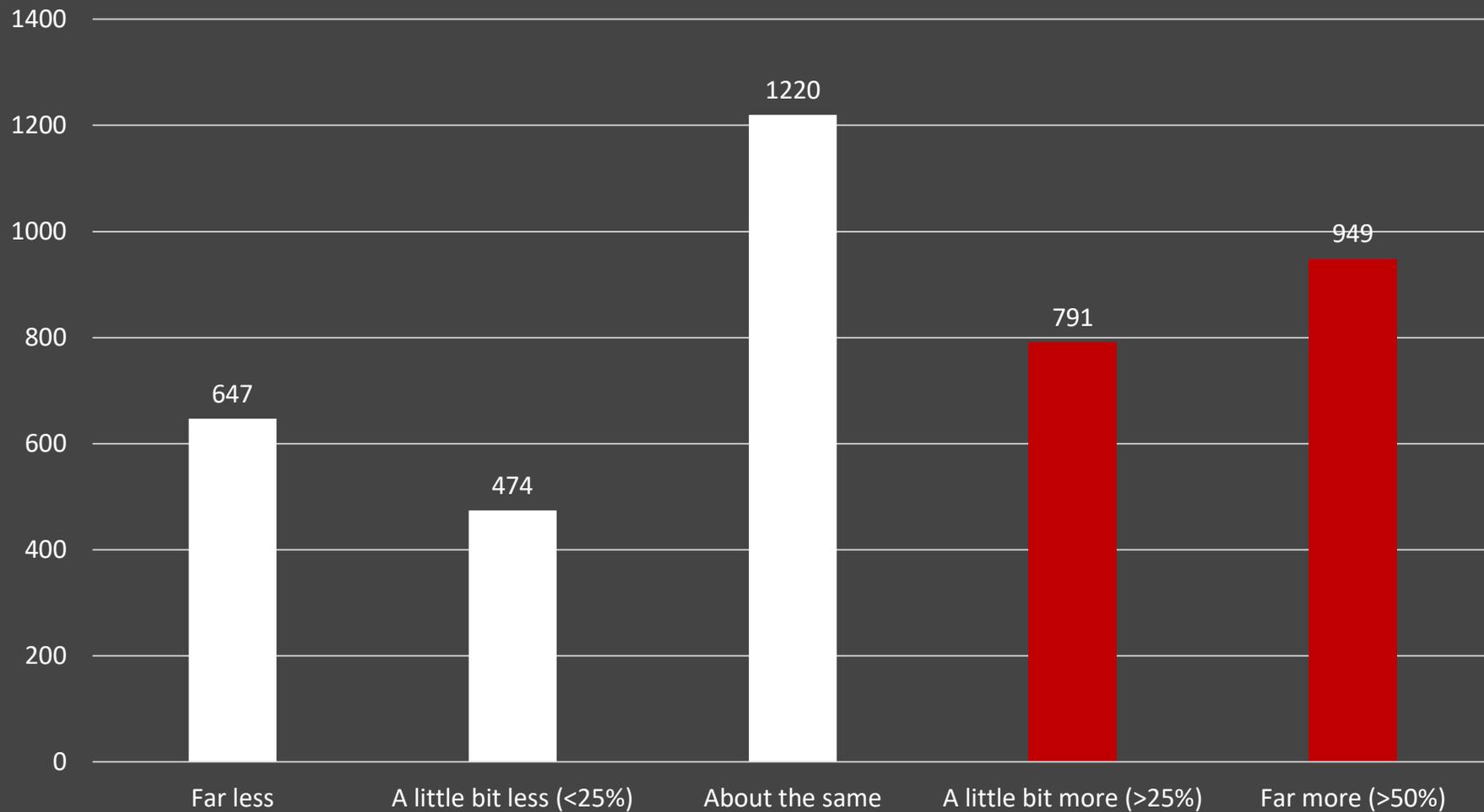
In the last year, what types of scams were you confronted with? (select all that apply)



More and more victims indicate their loss not in their national currency but cryptocurrency (mainly Bitcoin)

# 42% were approached more frequently by scammers

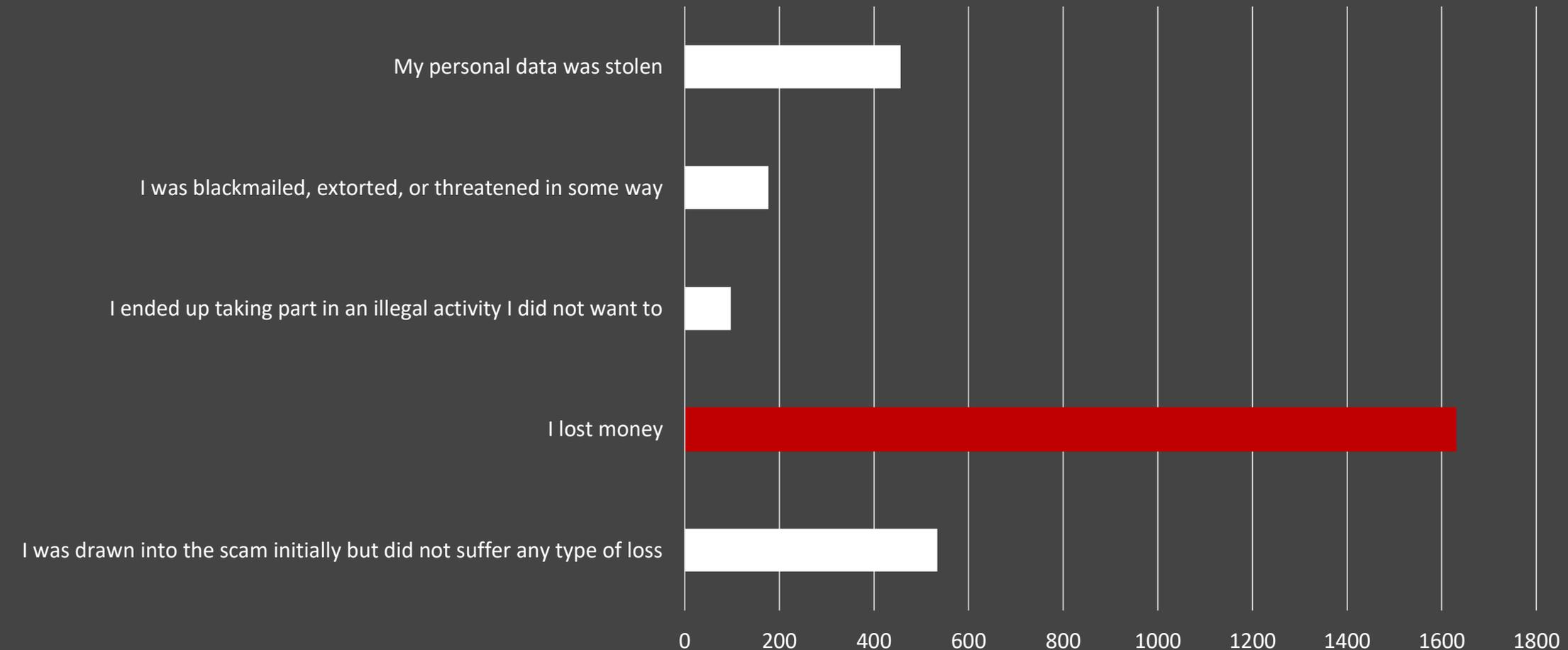
Compared to the year before do you feel you were approached more or less by scammers?



30% stated being approached by scammers about the same. Only 28% stated being approached less.

# 67% of those targeted by scams, fell for it

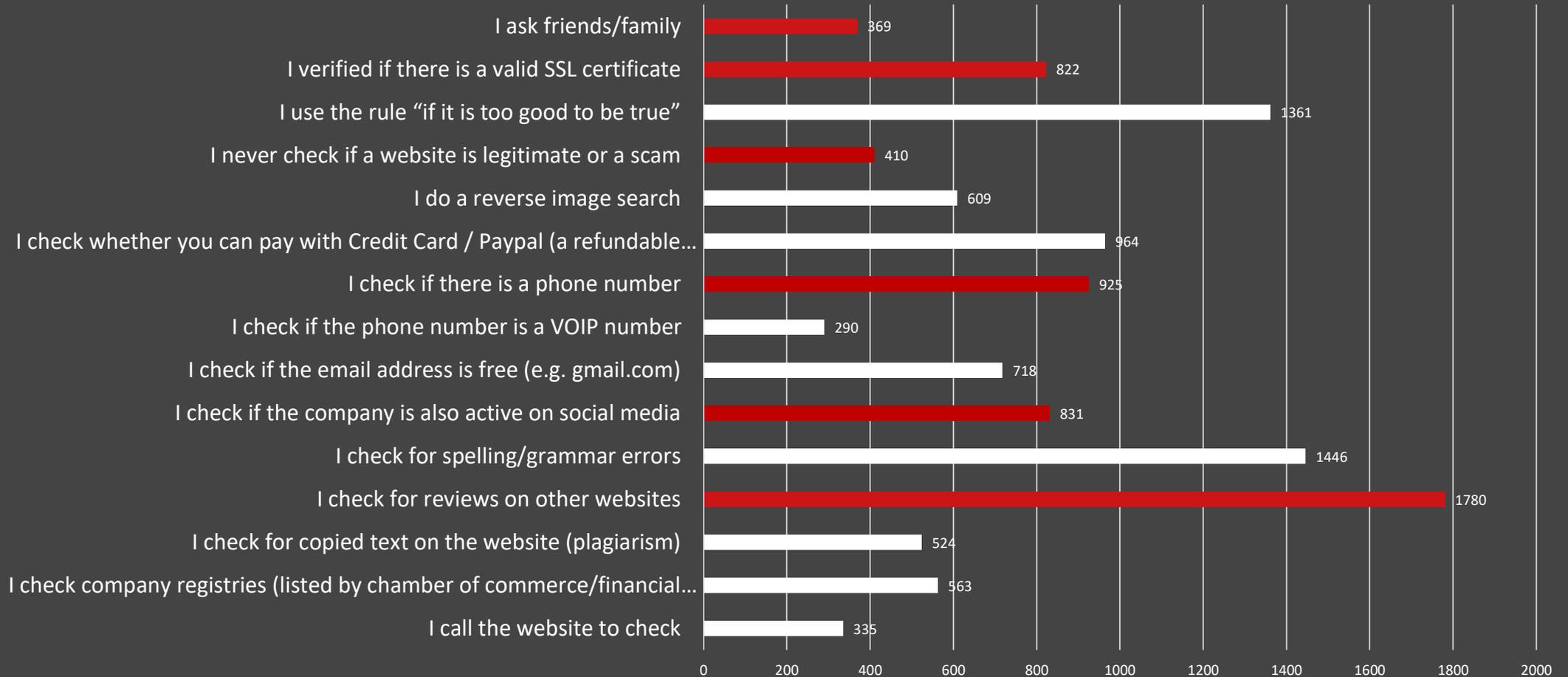
If you were targeted by scams in the last year. As a consequence, which of the following happened?



56% lost money, 10% personal data and 6% was extorted or took part in an illegal activity (3%)

# 10% never check if a website is a scam or legit

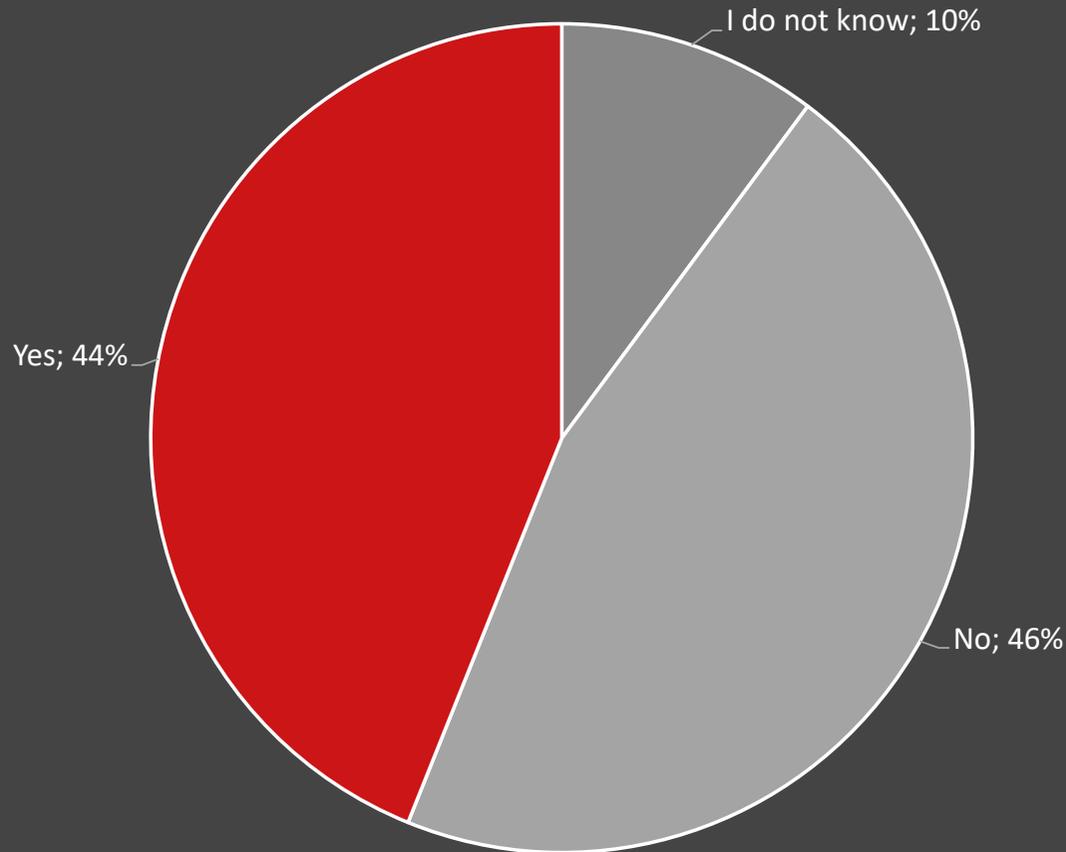
Which methods do you use to check if a website is legitimate or a scam?



Unsafe methods to check the legitimacy are still being used such as checking reviews (41%) and the presence of an SSL certificate (19%)

# Only 44% report a scam when confronted with it

Think of the last time you were confronted with a scam. Did you report the scam to anybody?



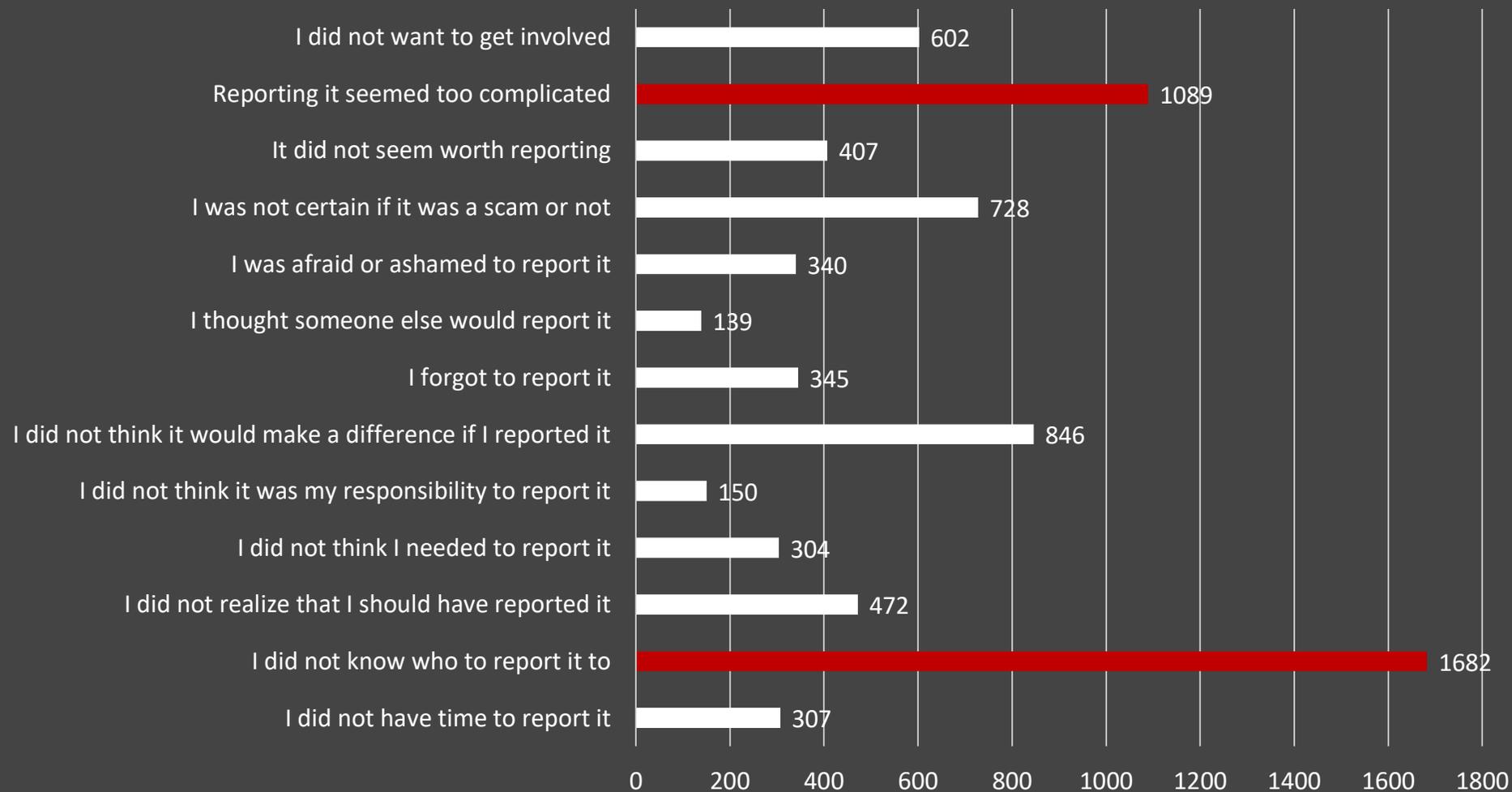
## If you want to report a scam, where would you report it first?



If reported, review sites are the most popular (21%) followed by ISPs, consumer protection agencies and the local police (all 14%)  
 The national police is the least popular channel to report scams to (6%)

# Of the 46% who do not report scams, 23% do not know how

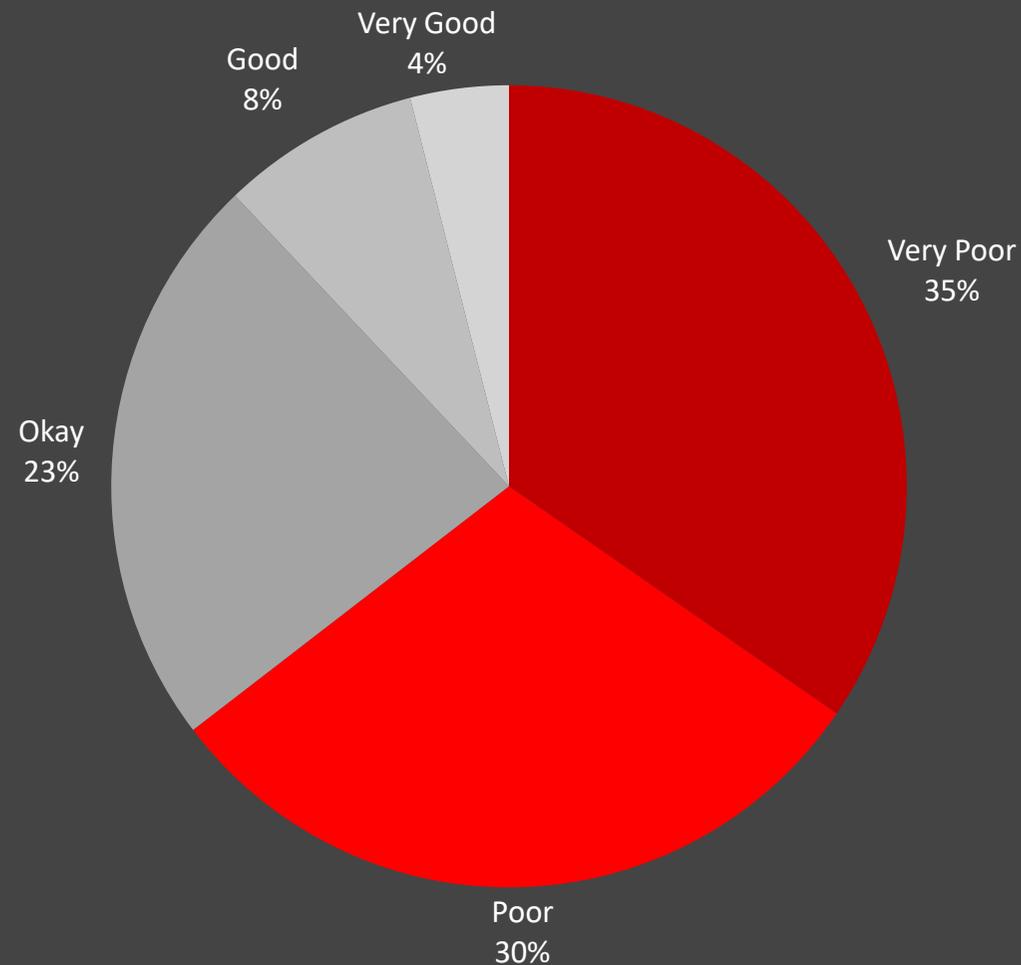
Which reasons would you have to NOT report a scam? (select all that apply)



Additional reasons for not reporting are that the process is too complicated (15%) or that reporting would not make a difference (11%)

# 64% rate Police and Government efforts as (very) poor

How would you rate your government/police's efforts in fighting scams?



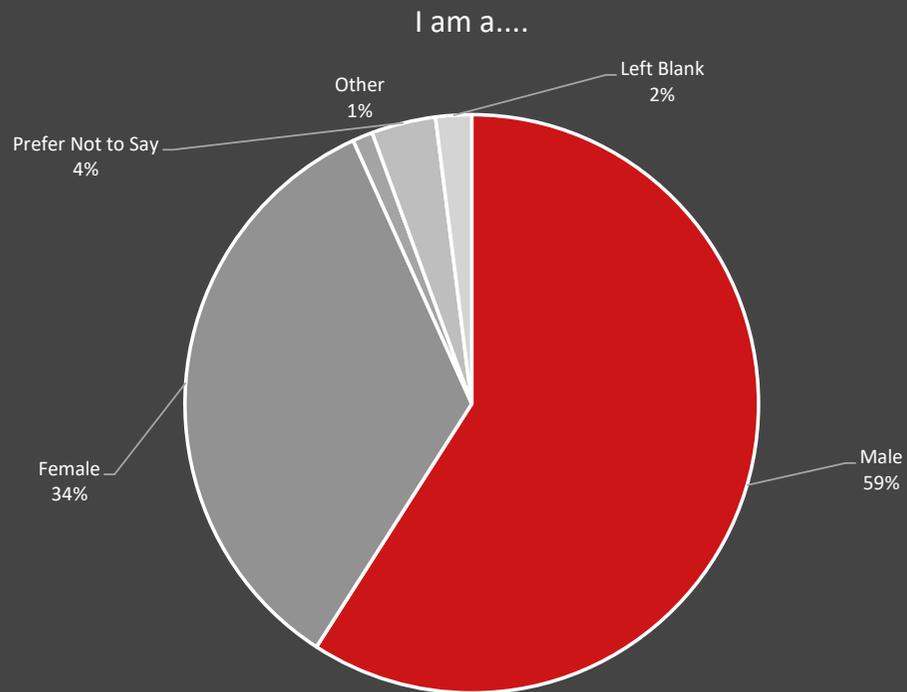
Only 12% are (very) satisfied with the efforts of their law enforcement and governments regarding their scam fighting efforts

# About this Report

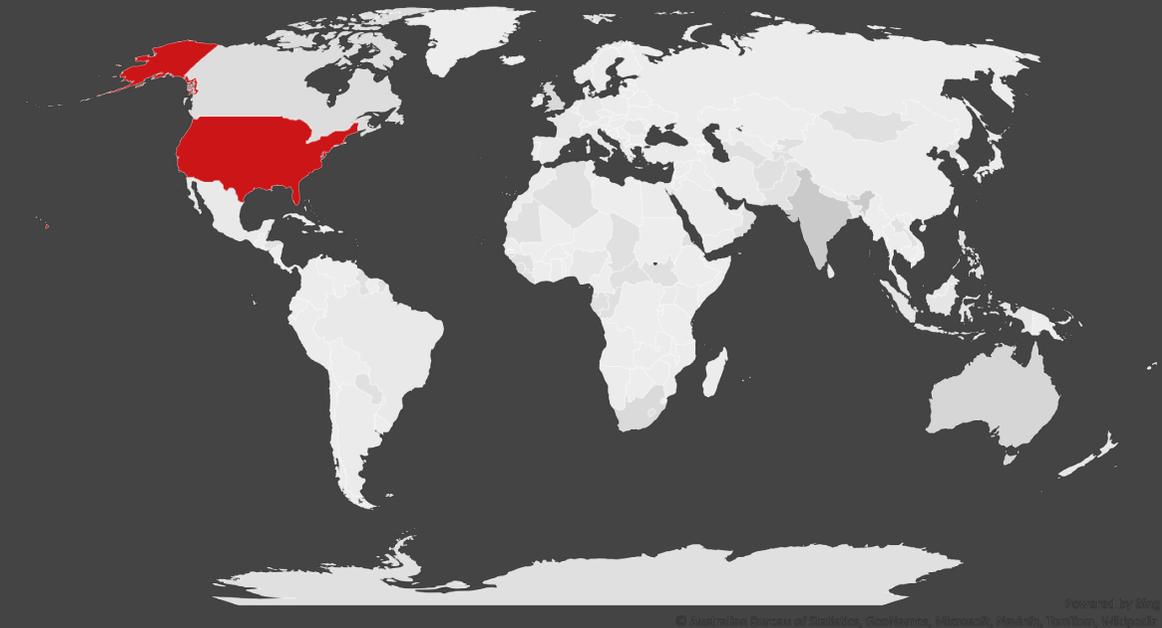


# 4,300+ consumers participated in the survey

Males are overrepresented as most visitors on ScamAdviser.com are male



Geographical Location of Respondents

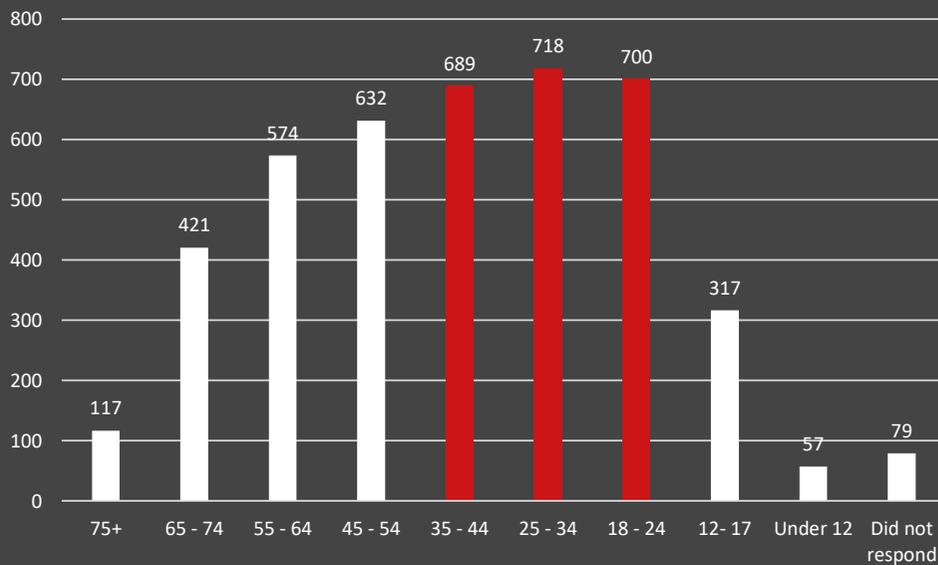


We received response from more than 150 countries, most respondents are from English speaking countries. 26% from the USA followed by India (8%), Australia & UK (each 5%) and South Africa and Canada (each 4%)

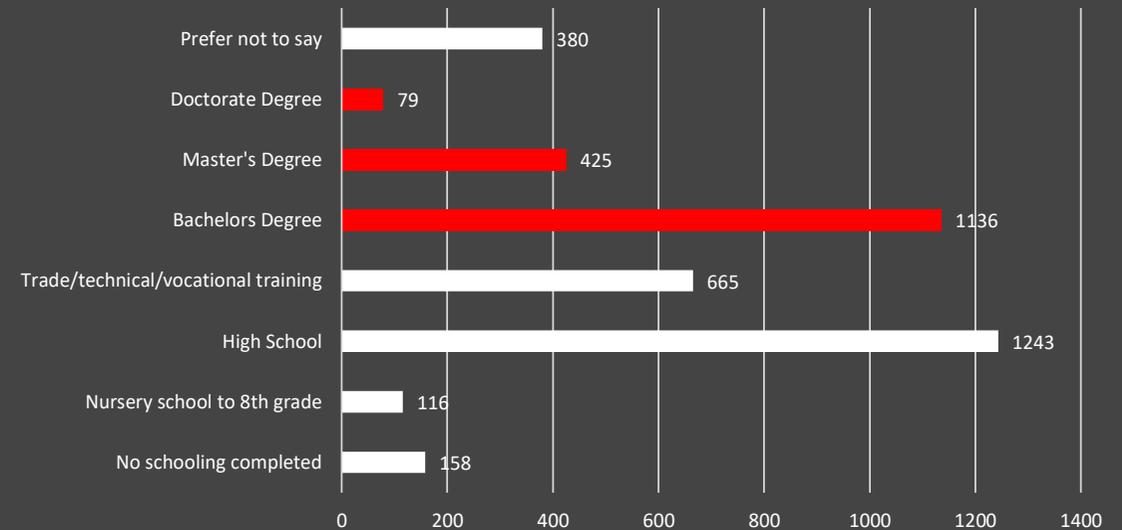
# Relatively young people joined the study

49% is aged between 18 and 44 years

Age Range



What is the highest degree or level of school you have completed?



The educational level is quite high with 39% having a bachelor, master or doctorate degree

# About Scamadviser & The Authors



**Jorij Abraham**  
General Manager  
ScamAdviser

Jorij Abraham has been active in the ecommerce community since 1997. He was an Ecommerce manager at de Bijenkorf, TUI and Sanoma Media and Director of Consulting at Unic.

He has been Research Director at Ecommerce Europe & Thuiswinkel.org (the Dutch and European Ecommerce Association). He is professor at TIO University and General Manager of the Ecommerce Foundation & ScamAdviser



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Jack Whittaker is a PhD Researcher in Criminology at the University of Surrey.

Some of his published academic research has looked at online fraud victimization and the policing of online fraud.

In his free time, Jack has also participated in policy roundtable discussions for several leading think tanks and helps to run the voluntary initiative [PetScams.com](http://PetScams.com).



**ScamAdviser**

ScamAdviser helps over 3 million consumers every month to discover if a website is legitimate or a possible scam using an advanced AI algorithm.

Every month, ScamAdviser scans 1 million new domains. Its data is used by anti-virus companies, browsers and internet filters to alert more than 1 billion consumers worldwide.

Feedback is greatly appreciated. You can contact us at [report@scamadviser.com](mailto:report@scamadviser.com)

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