

Have you ever fallen for an online scam? Take heart—you're not alone

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New research, led by Dr Emma Williams and Professor Adam Joinson from the Centre for the Study of Behaviour Change and Influence (CSBCI) at UWE Bristol, will seek to find out what factors make people vulnerable to these attempts, and develop targeted interventions to reduce the risk of harm to individuals and organisations. The problem is believed to cost the British public millions of pounds a year.

The Individual Susceptibility to Influence (IDSIT) Project is a 3-year



collaborative project involving a range of organisations and the University of the West of England.

The research team will be collaborating with partner organisations to examine susceptibility to online influence techniques that are commonly encountered in work environments. They will also be conducting experimental work at the University to explore whether susceptibility differs according to the message type and context. By further understanding what makes people susceptible to different types of scam and the influence techniques that they use, it will be possible to design and target more effective awareness-raising campaigns.

Dr Williams says, "We know that many people feel embarrassed and violated and can sometimes feel that it is their fault if they fall for an online scam. This means that the extent of this crime is under reported to the police. Managing this growing area of crime is challenging, and because these crimes are online those who perpetrate these scams are detached from the consequences of what they do and are likely to feel less guilt.

"Individuals who are the targets of online scams suffer considerable distress and financial loss, so there is a need to find ways to help stop individuals and organisations from falling prey to these influences.

"This research will focus specifically on the vulnerability of people to scams, look at the influence techniques that are used and seek to find out which scams are more or less effective with specific groups.

"There are a range of ways in which people can be influenced and these are frequently used by scammers. For example we are influenced by scarcity (we value rare items or limited offers); by similarity - if we are approached by someone we feel we are similar to; by the need to return a favour – out of an instilled sense of politeness; by peer pressure; by



authority; and by commitment and consistency – if someone sends a sum of money they are more likely to send more if asked again. Some of these techniques are used in legitimate businesses, but they are also used by scammers.

"Other techniques used put people under pressure by eliciting an emotional response – such as desire, hope, despair or need (for example fake medical cures, lottery scams, <u>romance scams</u>, clairvoyant schemes) or eliciting fear (threats to terminate accounts).

These emotions can make people more susceptible because they are less able to focus on particular information and may ignore warning signs.

"Many scams focus on emotional vulnerabilities or needs – such as diet pills or anti-ageing creams - and by tapping into an emotional need, they can override the individual's usual decision making process.

"We don't know enough about the mechanism that makes people susceptible to these scams, what the triggers are and how we can design interventions that will protect people.

"As part of this research we are launching a brief online survey asking for individual's experiences of scams. Whether people have fallen victim to a scam, or have received a scam communication but not responded to it, we would like to hear from them. This will enable us to explore the different factors that make people trust communications or make them suspicious of them."

Provided by University of the West of England

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