The State of Scams in Fiji - 2024

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Global Anti-Scam Alliance

Fraudsters target 50% of the Fijians!

The **2024 State of Scams in Fiji report**, an annual study conducted by the **Global Anti-Scam Alliance (GASA)**, does reveal some shoots of hope, despite a clear disillusionment from the general populace. Through the participation of **133 Fijians citizens**, we report the threats and emerging opportunities for combating those who seek to cheat and defraud the people of Fiji.

Due to the growing awareness and improvements in scam recognition, **66% of respondents now report confidence in identifying scams**, however this slightly below the 2024 world average.

More than 50% of the participants recalled encountering scams at least once a month, and, unfortunately, brings Fiji in above the global trend. Of those who fell victim to a scam, with the retargeting of victims becoming increasingly likely in Fiji over the last 12 months.

In the 2024 Global State of Scams report, we found that the most common scams across the world are shopping, identity theft, and investment scams. Together, those scam types account for almost 69% of all scams. In Fiji, we are seeing the same trend with shopping, investment scams and identity theft with the highest score.
The **preferred methods of scam delivery remain rooted in instant messaging apps and social media posts.** The continued use of popular platforms like Gmail and Facebook shows that not enough is being done to counter the strategies employed by fraudsters. They are free to leverage widely trusted channels to conduct their deceitful activities, with Facebook scammers seeing very little resistance to their efforts, while Gmail saw a surge in scam activity.

The emotional and financial repercussions for victims are profound. **Nobody of those scammed were able to fully recover their losses**, and the emotional toll is substantial, with more than 62% of scam victims experiencing a heavy emotional impact as a result. The underreporting of scams is a persistent problem, not only in Fiji. Many Fijians believe that reporting scams won't make a difference . Across the world, the primary reason given for this withering statistic is that people just don't believe anything will be done. This could indicate a deep-seated mistrust in the efficacy of current protective measures and legal recourse, but the other most common answers in Fiji are **a lack of knowledge about who to report to and the perception that reporting processes are prohibitively complex**. Sadly, it seems we have reached an impasse by which the Fijians people let out a collective shrug and ask, "what is the point in trying?"

Jorij Abraham
Managing Director

Sam Rogers
Director of Marketing

133 Fijians completed the State of Scams in Fiji survey

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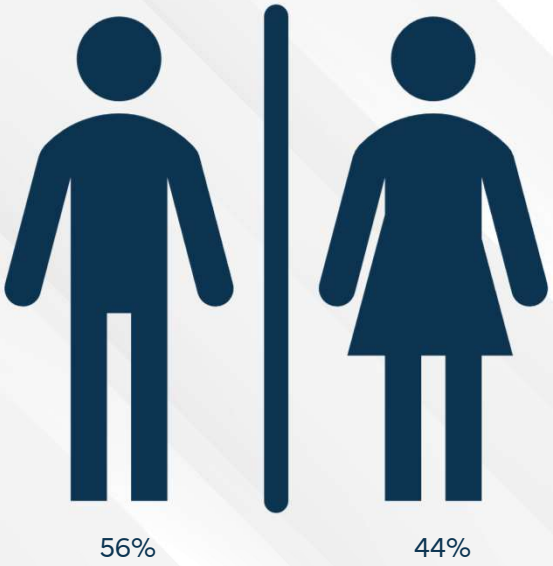
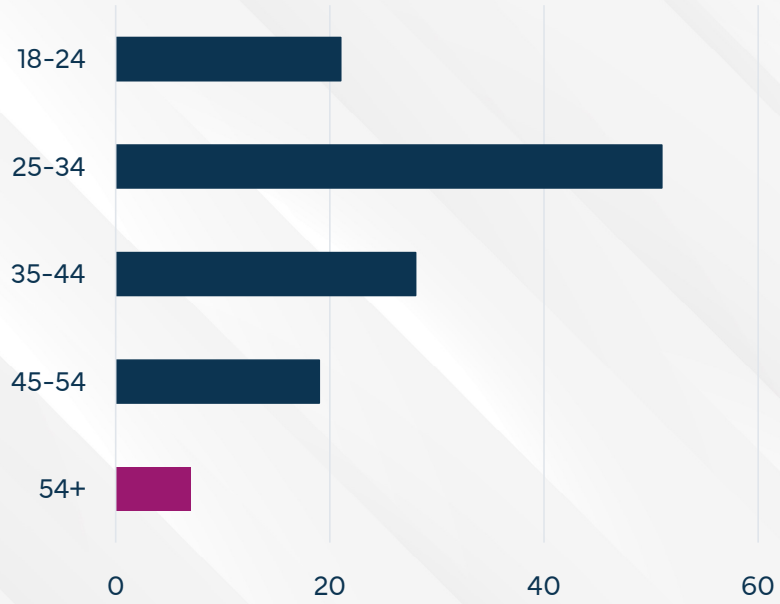
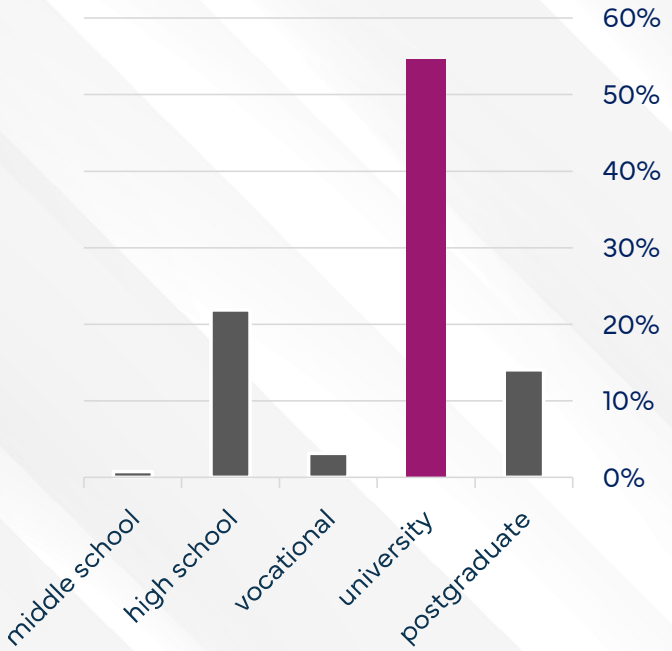
Gender



Age Range



Education



The demography of respondents to the State of Scams in Fiji 2024 survey consists of more men than women. A large proportion were between 25-34 years of age, with a university degree.

66% of the Fijians are confident in their recognition of scams

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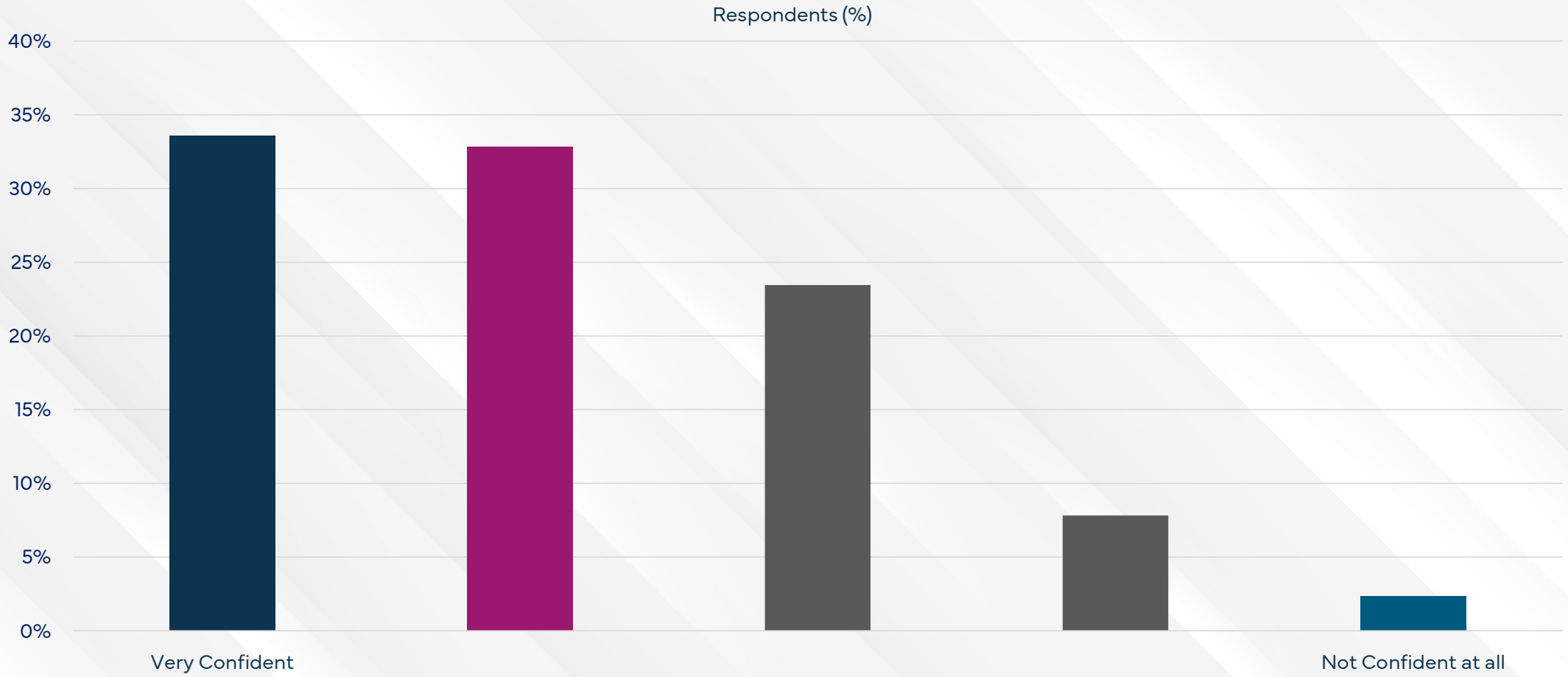

10% of respondents do not trust in their own ability to reliably identify scams.

Q2 - How confident are you that you can recognize scams?

52% of the Fijians encounter scams at least once per month

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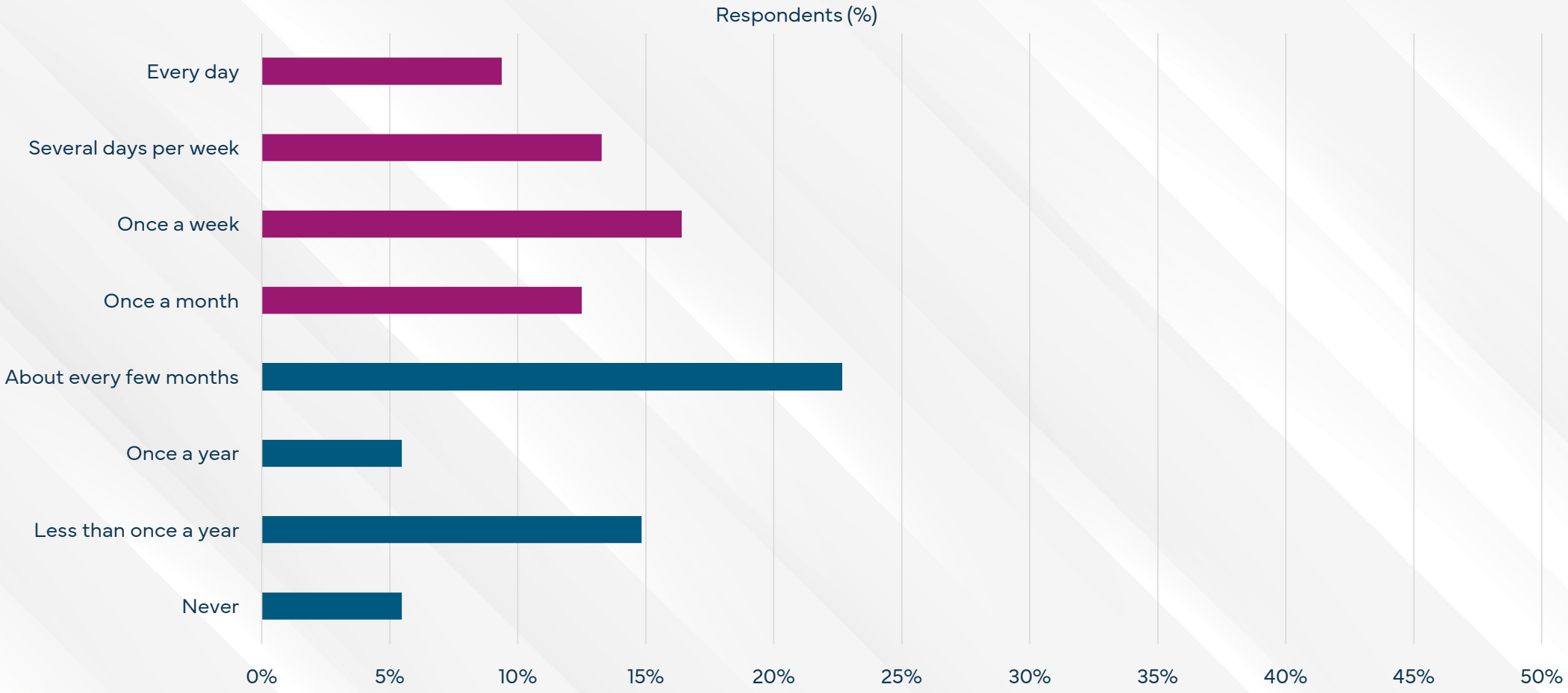
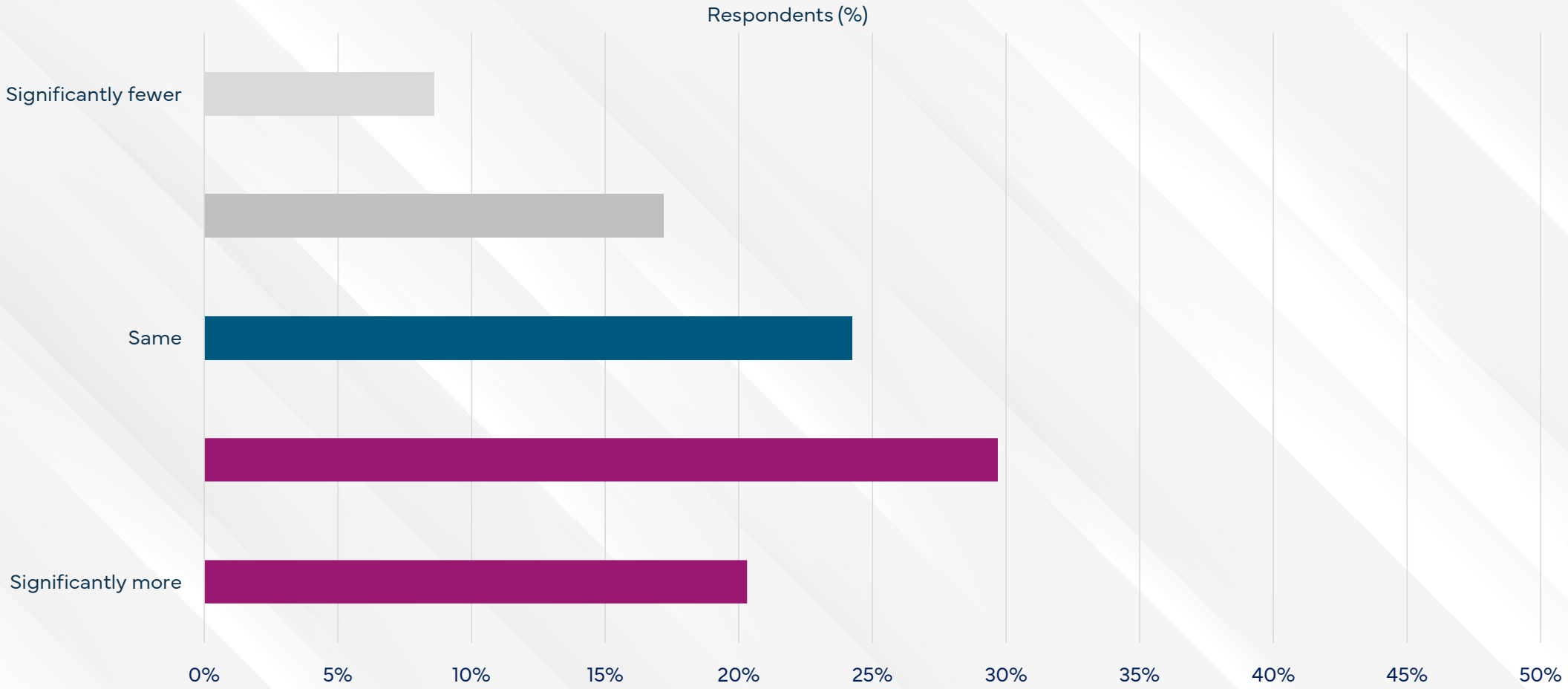


Only 20% of Fijians survey respondents revealed that they are rarely confronted by scams.

Q3 - In the last 12 months, how often have you been exposed to scam attempts? This includes receiving suspicious content, as well as seeing deceitful advertising.

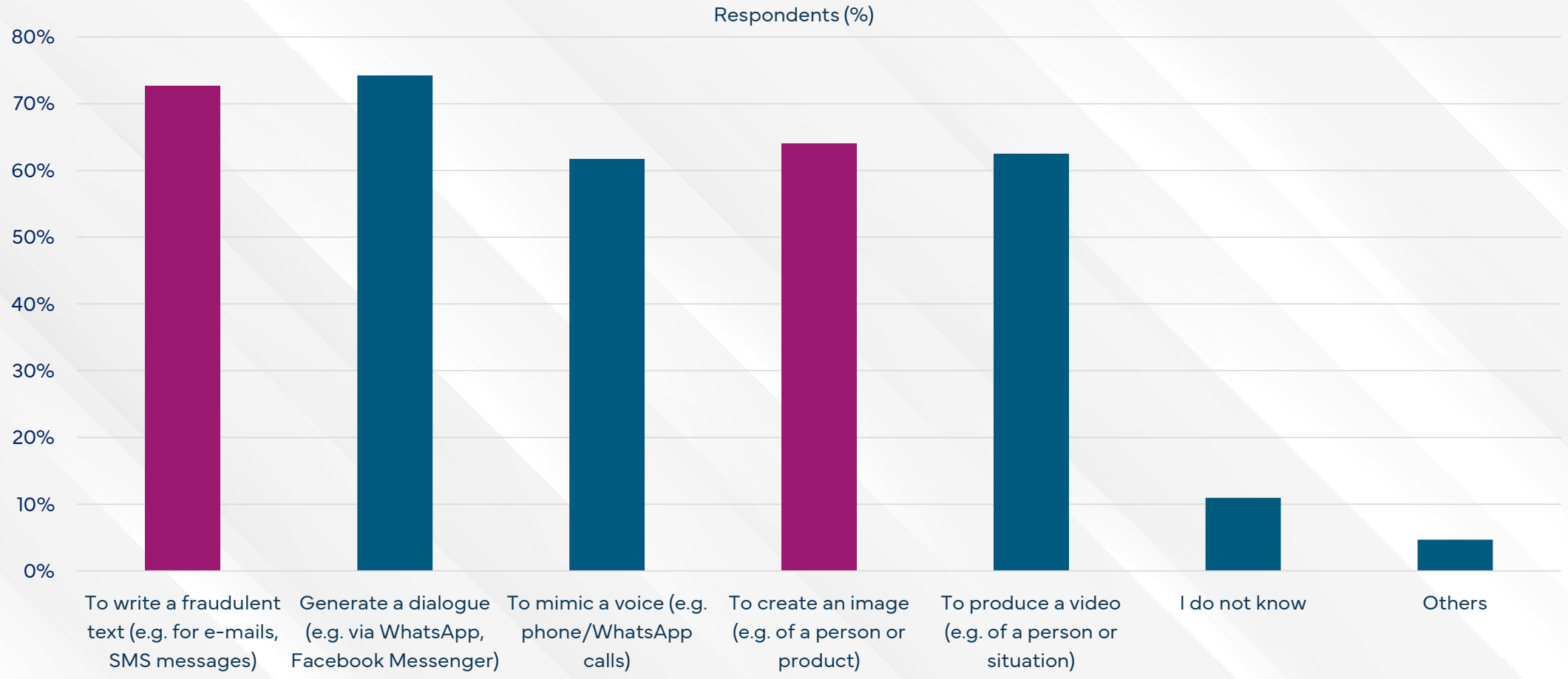
50% of the Fijians encountered more scams in the last 12 months



26% of Fijians respondents experienced a reduction in scam encounters.

Q4 - Compared to the year before, do you feel you have been exposed more or less frequently by an individual/company that tried to deceive you in the last 12 months?

Most Fijians are aware scammers can use AI against them



Awareness of AI generated text & images is high, also with complex AI chats & videos.

Q5 - For which of the following can Artificial Intelligence (AI) be used?

Majority of scams are delivered via instant messaging apps or social media posts

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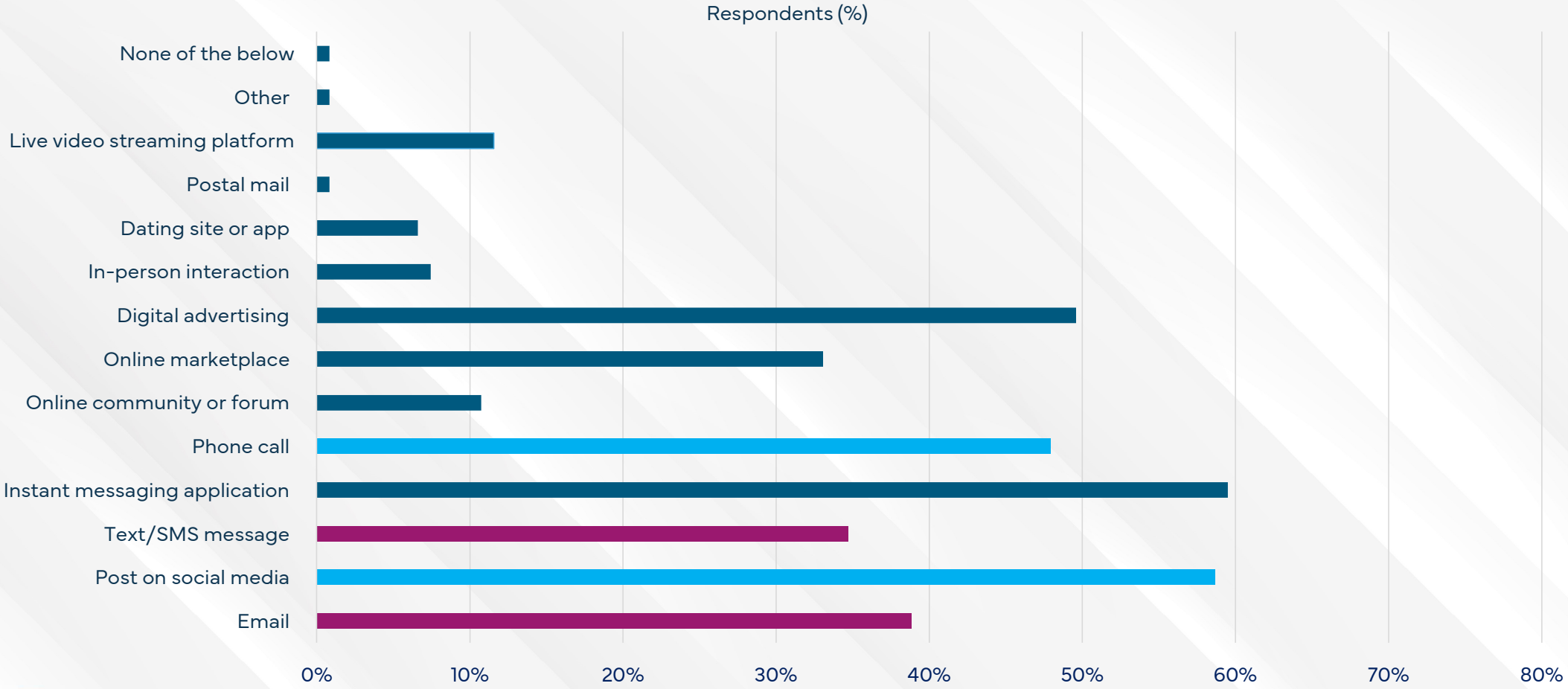

Digital advertising, phone calls and emails are also common scam media.

Q6 - Through which communication channel(s) did scammers approach you in the last 12 months?

Fraudsters prefer Facebook & Viber as their scam delivery platform

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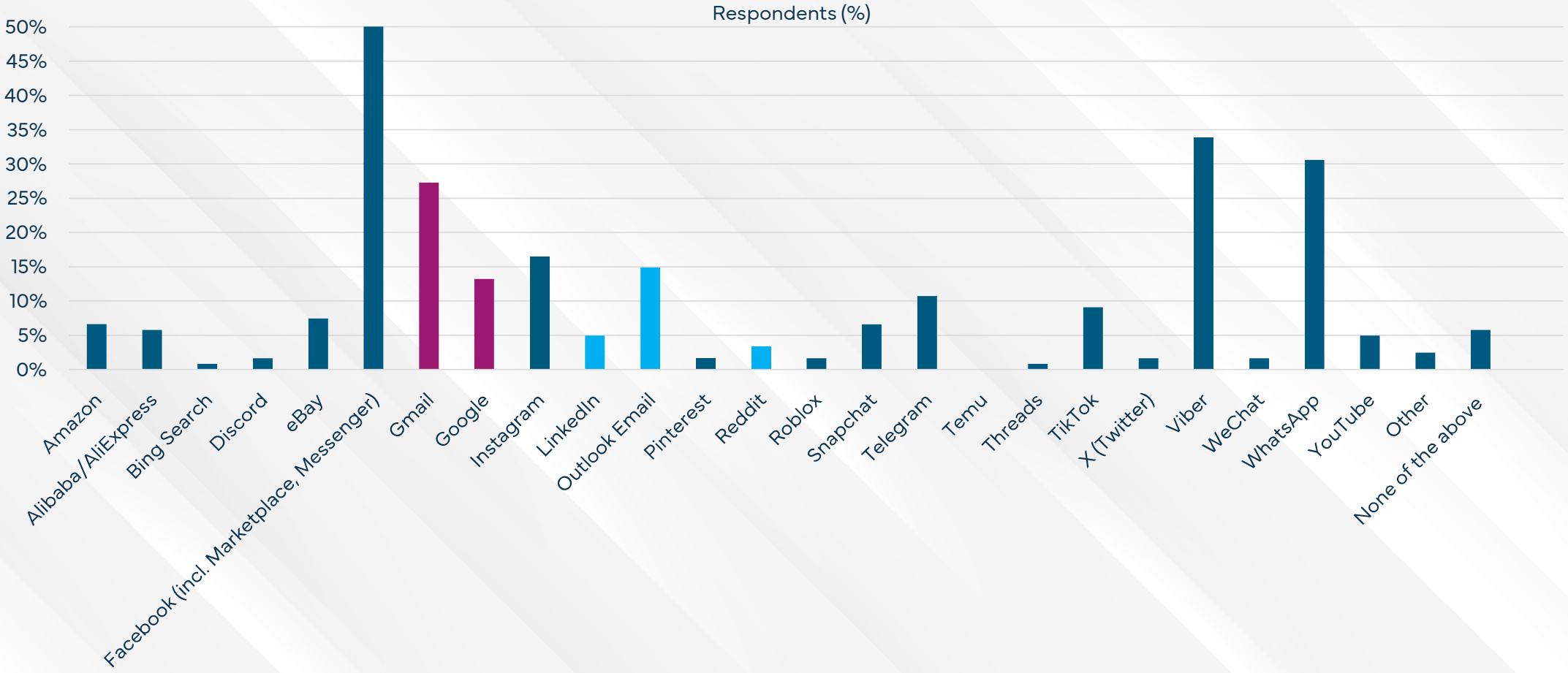
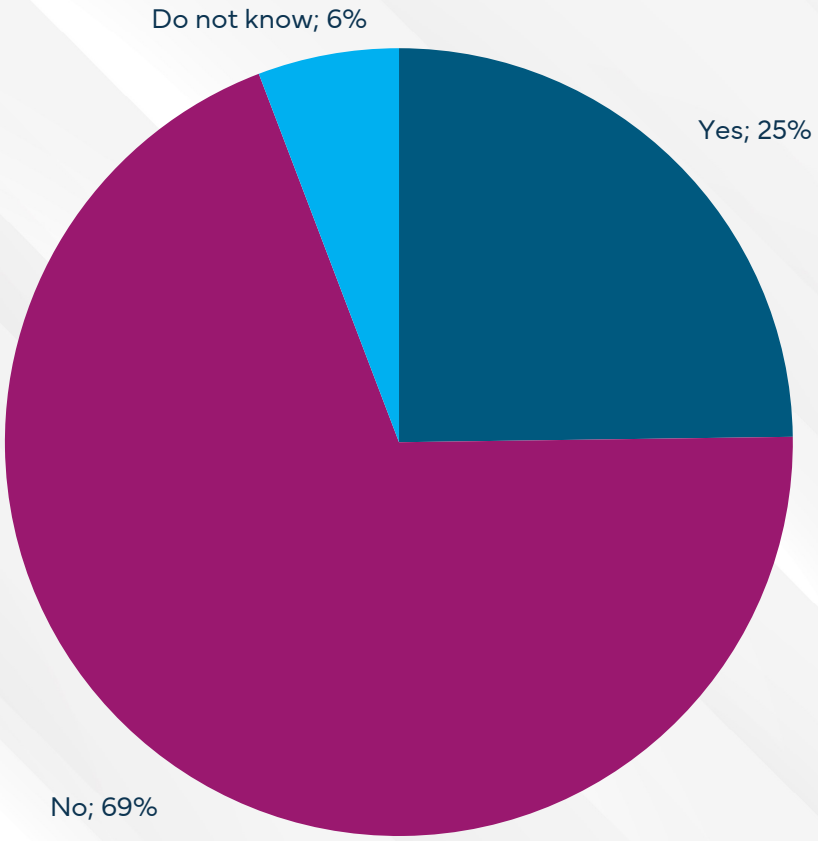


COM .ORG .NET

WhatsApp, Gmail and Instagram, round out the top five most popular platforms for scammers.

Q7 - Though which platform(s) did scammers contact you in the last 12 months?

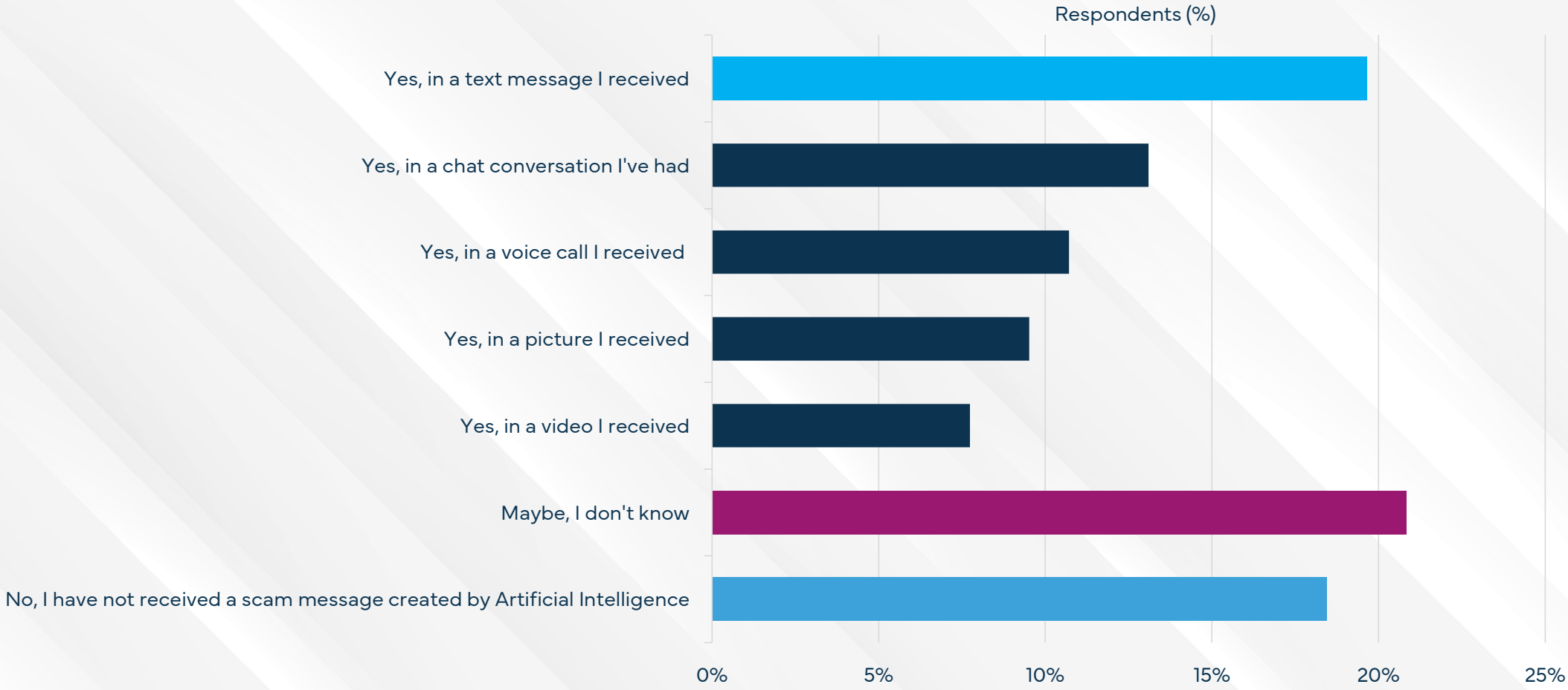
69% of the Fijians did not report the scam to law enforcement



25% stated having reported the scam to law enforcement or another government authority.

Q8 - Did you report a scam or scam attempt to the police or authorities in the last 12 months?

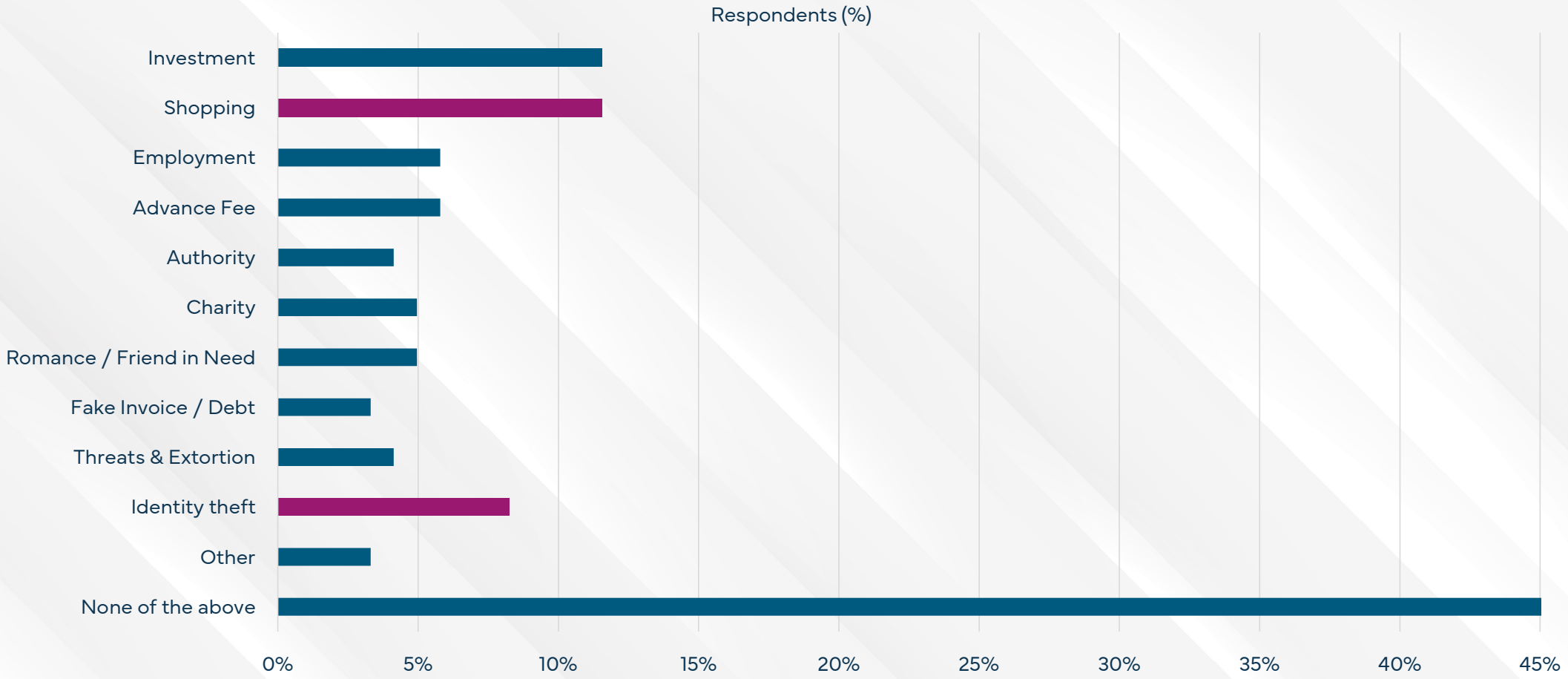
21% of Fijians were uncertain whether AI was used to scam them



18% of the Fijians stated they did not believe they were subjected to scams utilizing artificial intelligence.

Q9 - Do you think Artificial Intelligence (AI) was used in an attempt to scam you?

Investment and shopping Scams are the most common type of scam in Fiji



Q10 - Which of the following negative experiences happened to you in the last 12 months?

Hear the stories shared directly from Fijians scam victims

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"Someone congratulated me with thousands of dollars, and I gave my personal info. He asked me to send a deposit fee which I did. It all turned out to be a scam"

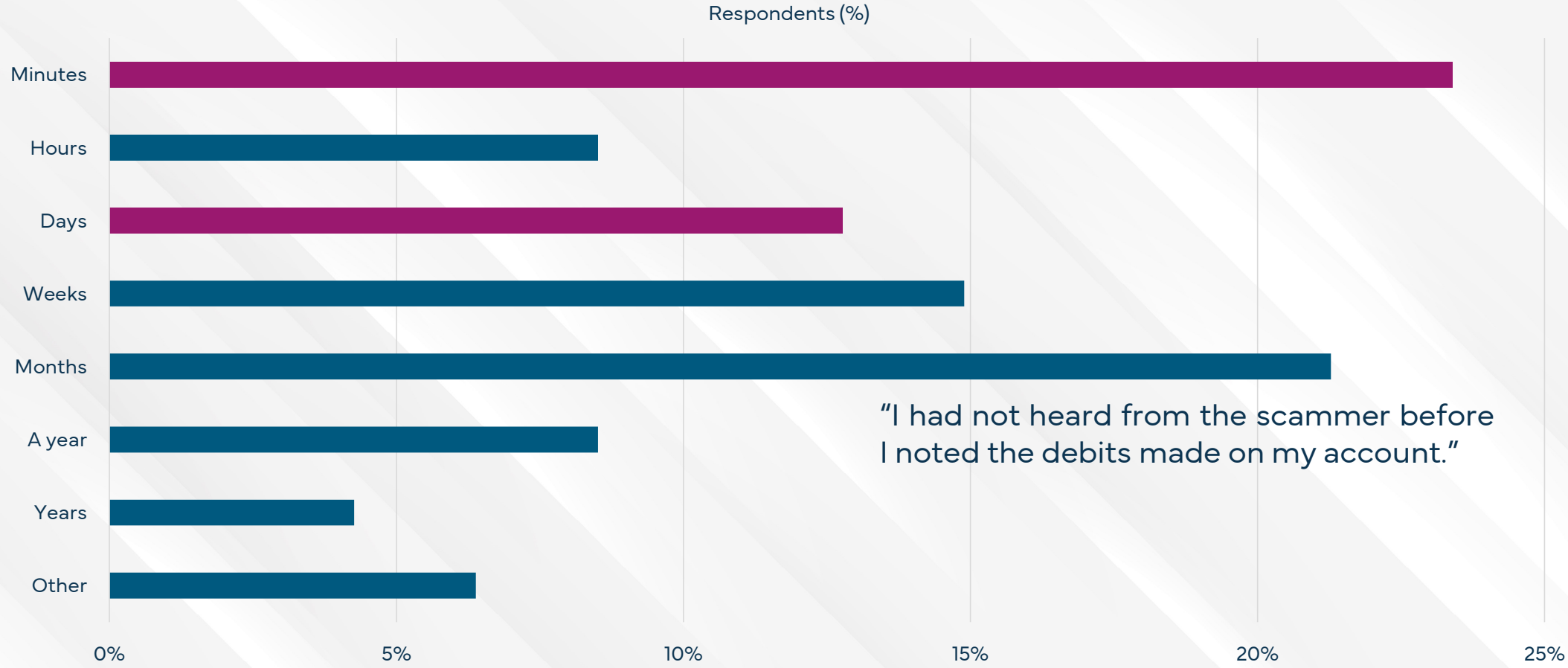
"I paid money for something like a lottery. Later it was made aware to the public that it was a scam. "

"Paid for online purchase but never received item and owner has been ignoring me."

"I was messaged via Facebook and he said if I would invest and get a return on investment instantly .Once invested and when returns was due to be paid, they kept demanding more money."

"Calling, texting, video call, asking to invest in something abroad. Last week a person called from America and using a Fiji mobile number. He was trying to manipulate me to invest in their business and I will get a commission instantly. Luckily, I didn't fall into their trap."

32% of scams are completed within 24 hours of first contact



23% were scammed in a matter of minutes, but 4% were targeted with a long con of a year or more.

Q12 How long did the scam last, from the first time you heard from the scammer until the last payment you made or the last time you contacted them?

79% came to their own conclusion that they had been scammed

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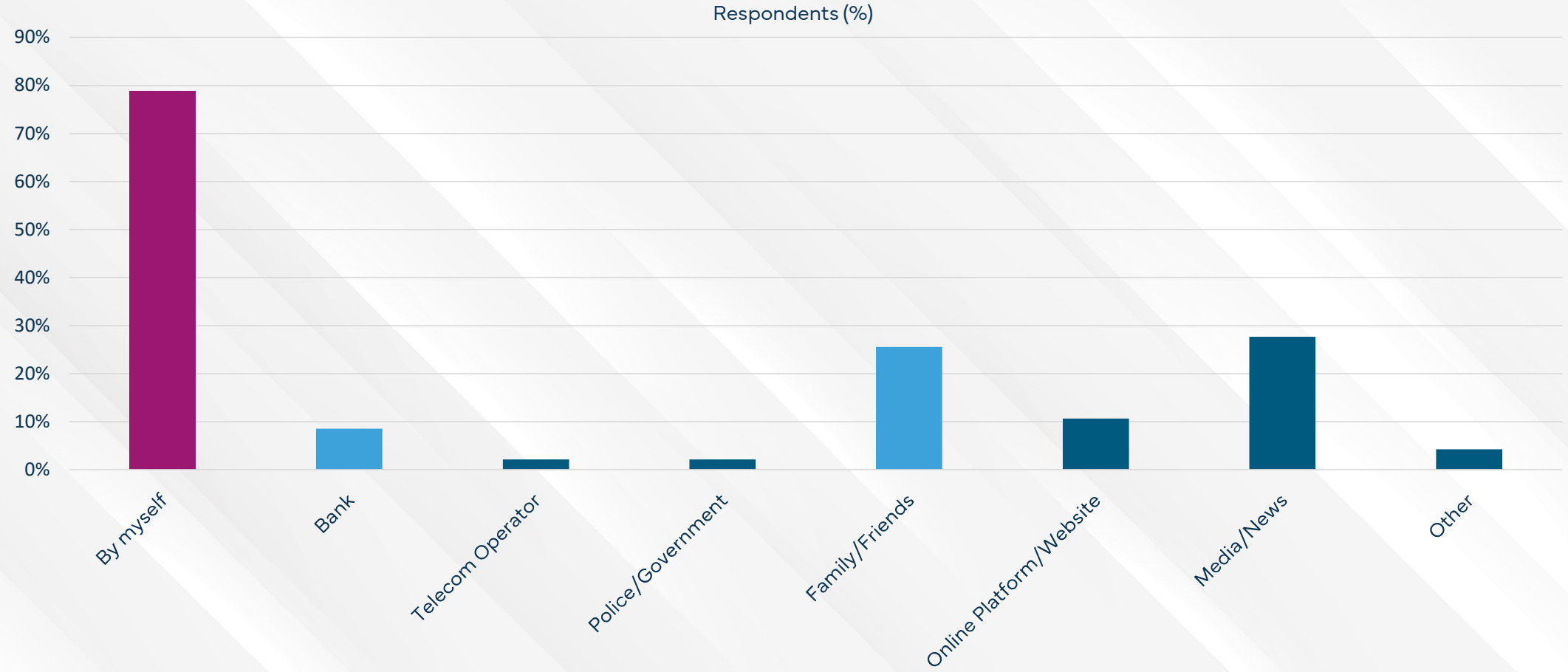

28% were notified by media/news and family/friends are also popular in pointing out scams.

Q13 How did you discover you were scammed?

Peer-to-peer apps & Bank and cash/checks are the top scam payment methods

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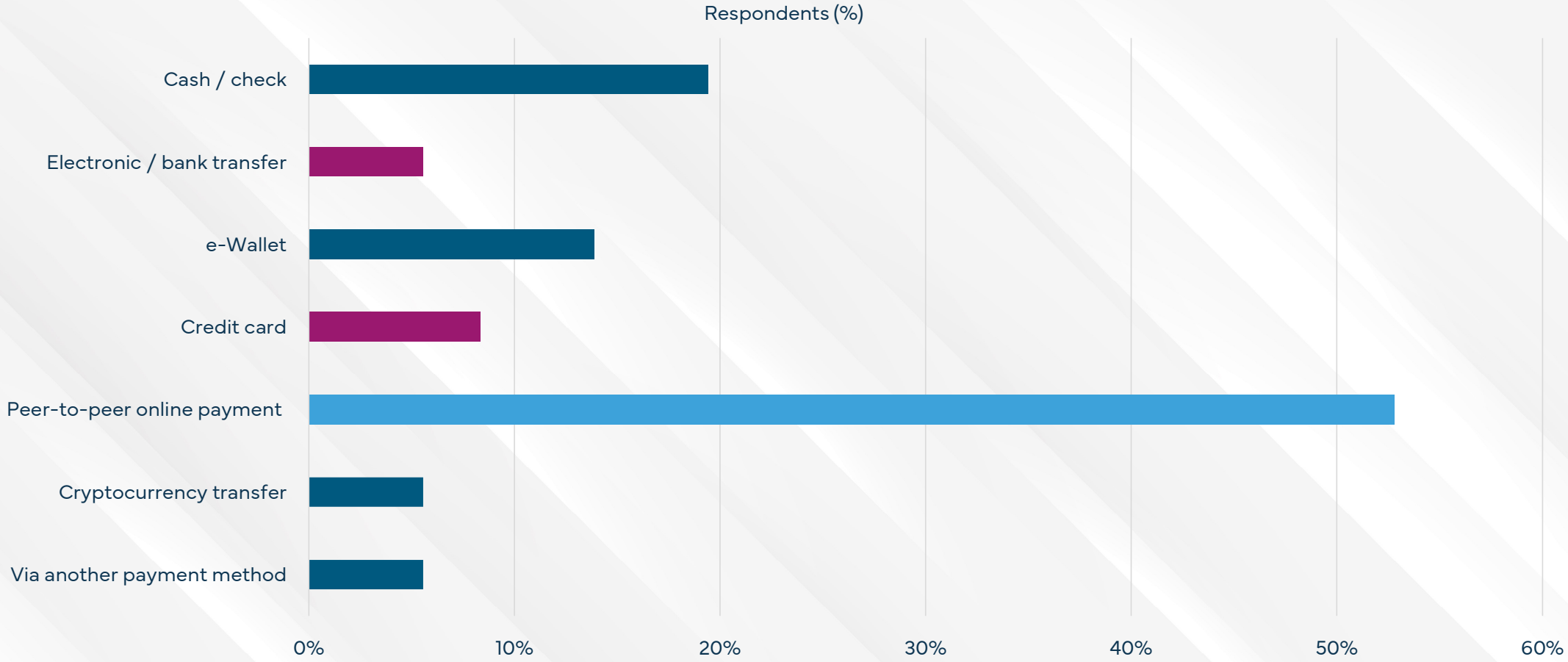
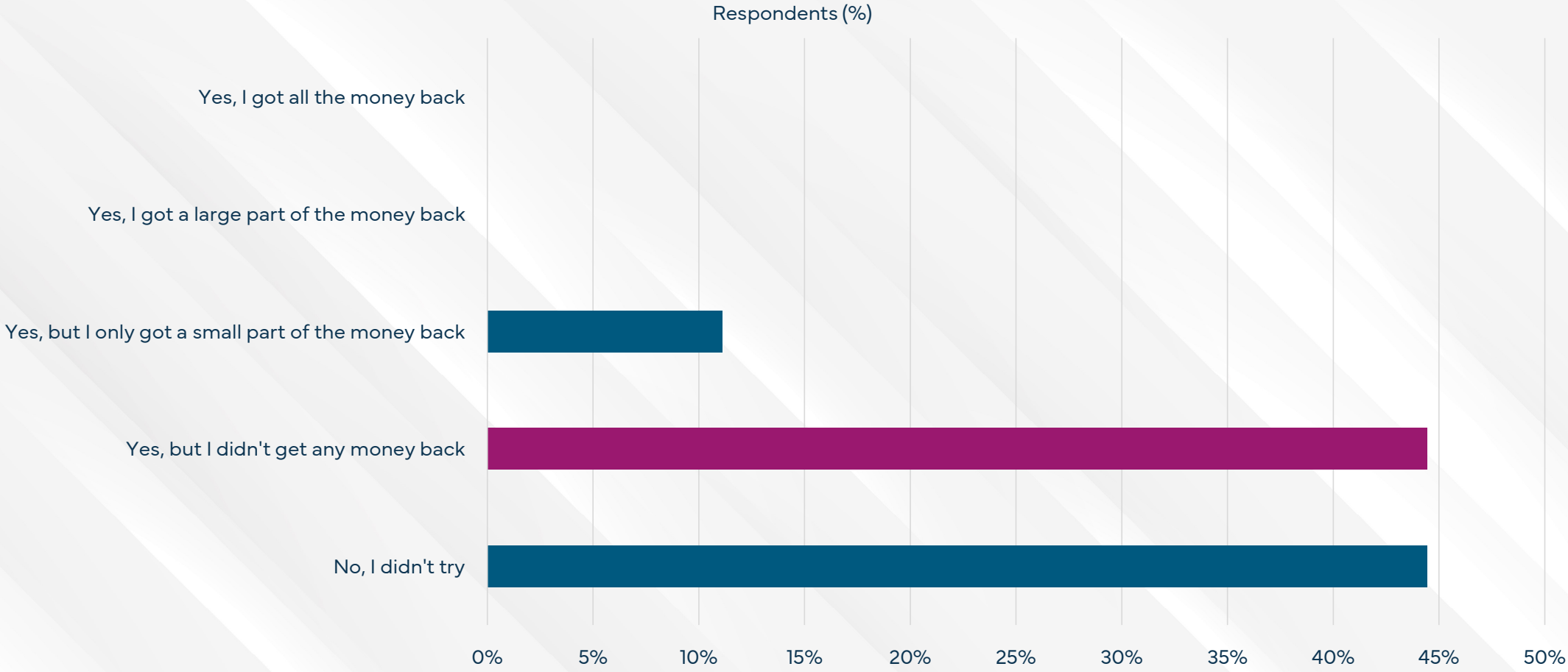


e-Wallet and credit card are also popular tools which scammers use to collect stolen funds.

Q15 - How did you pay the scammer?

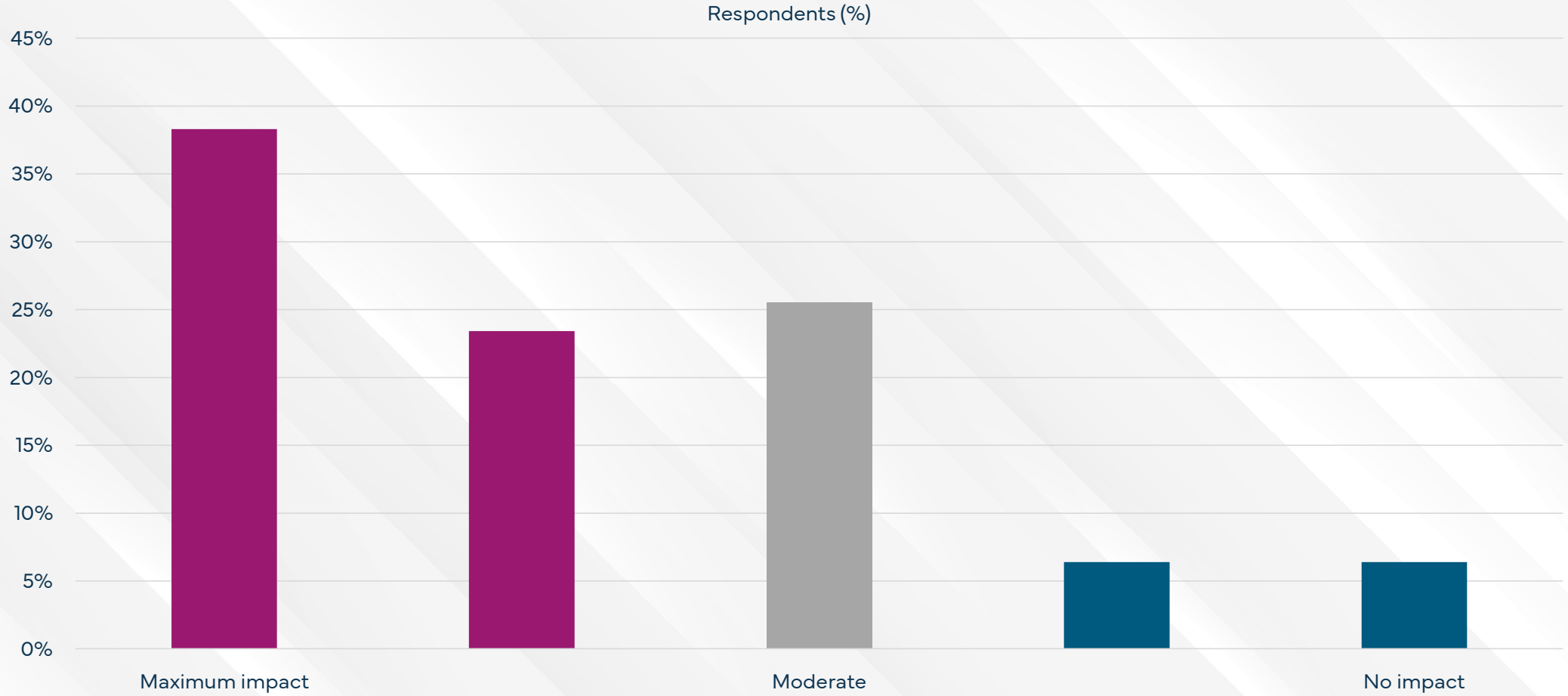
Zero percent of victims were able to fully recover their losses



44% did not try to recover their funds. 44% tried but were not able to recover any money.

Q16 - Did you try to recover the money lost?

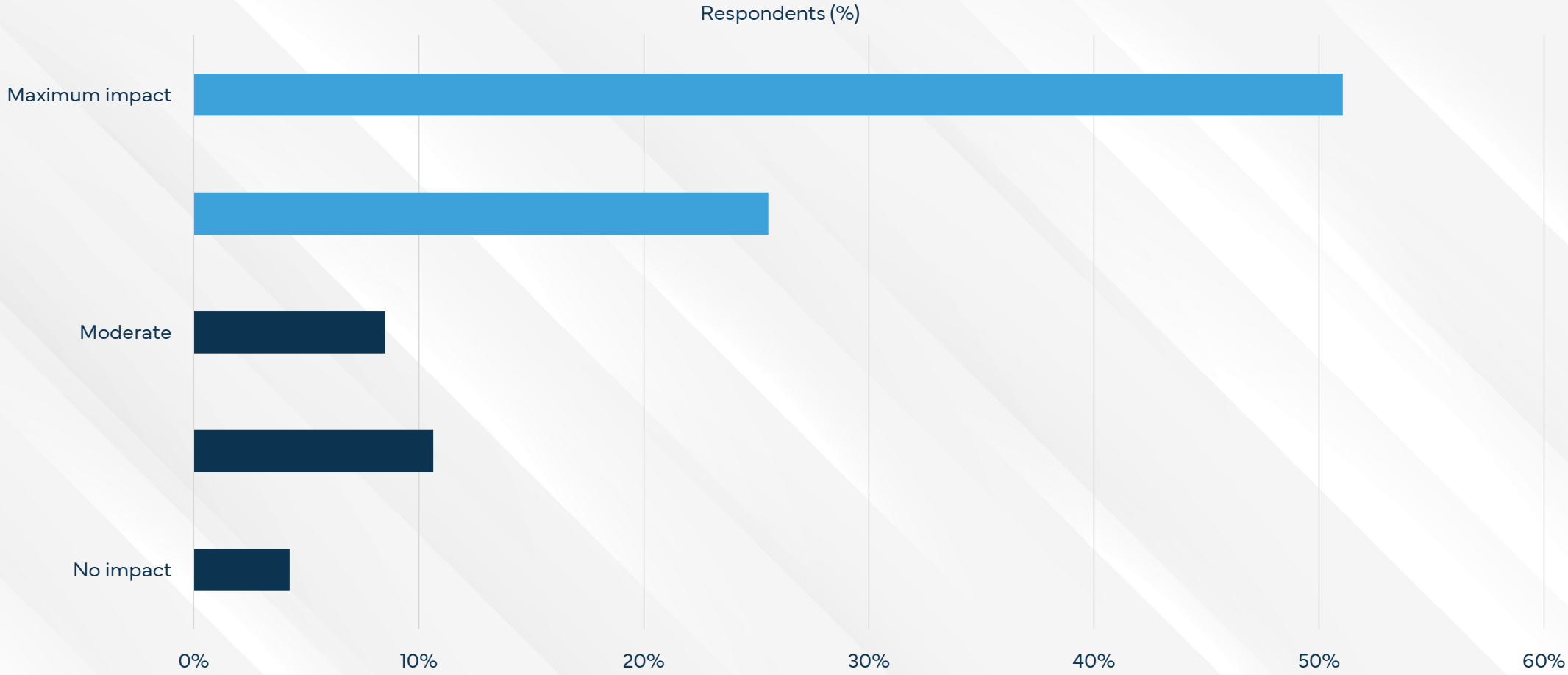
62% of Fijians victims perceived a strong emotional impact



13% of the survey respondents reported little to no emotional impact due to scams.

Q17 - To what extent did the scam(s) impact you emotionally?

77% of the Fijians have less in trust the Internet because of scams



Only 4% of the Fijians reported little to no loss of trust in the Internet due to scams.

Q18 - To what extend do scams impact your trust in the Internet, in general?

The Fijians get caught out by reacting quickly to attractive offers

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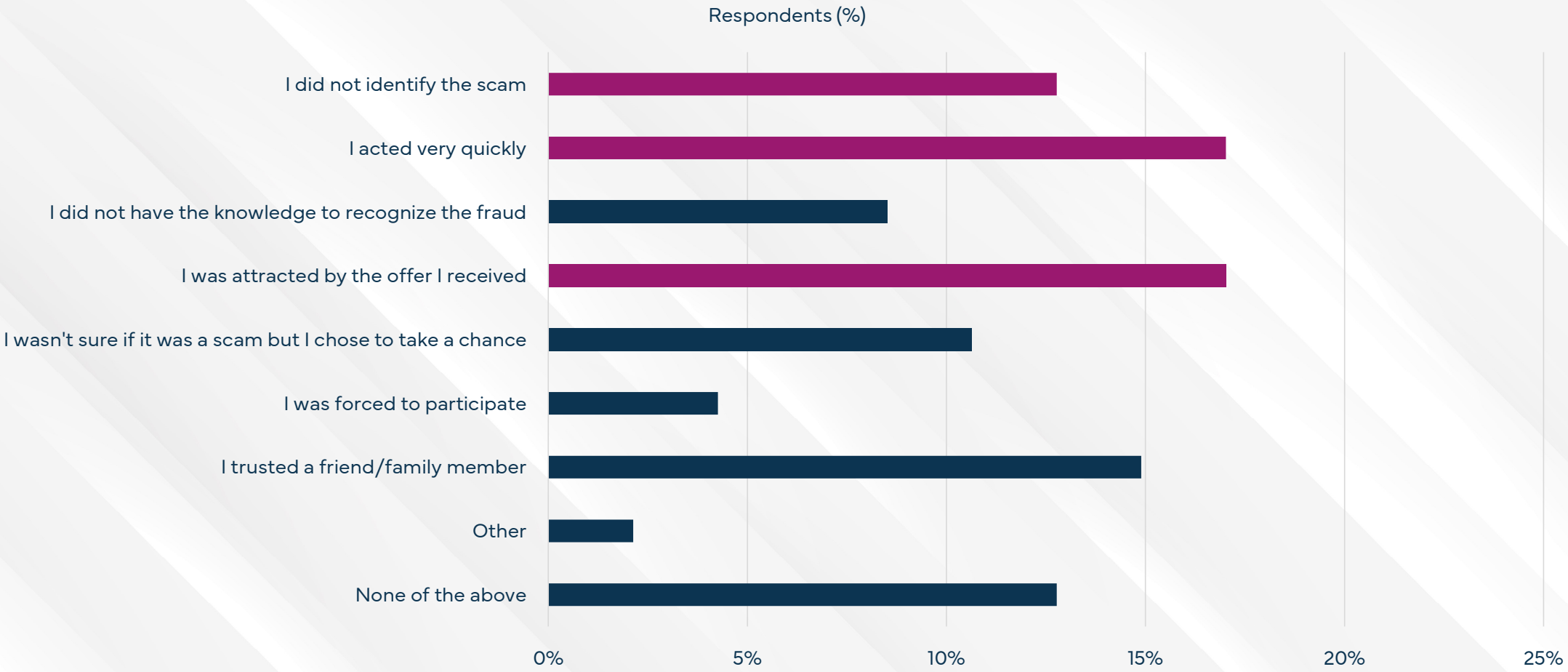
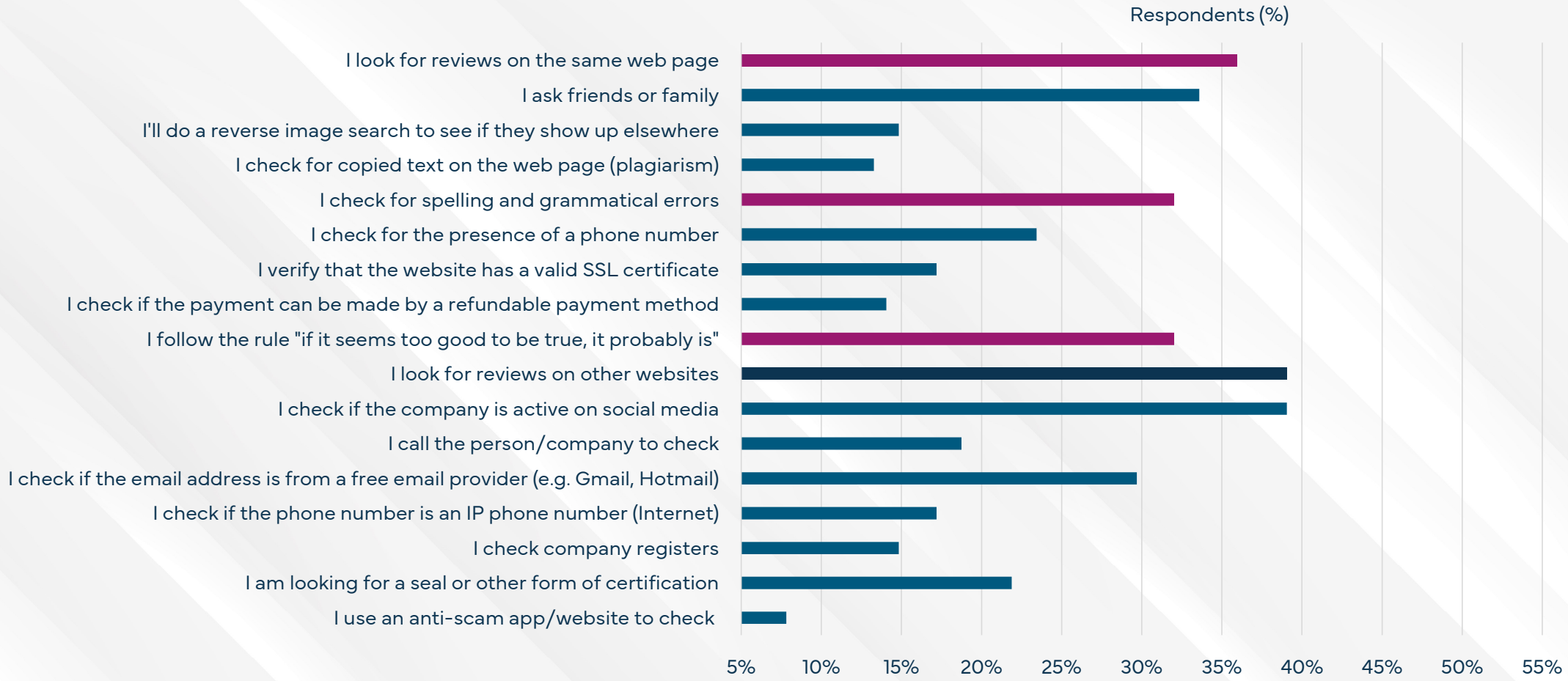


A sizable portion of victims also reported that they did not detect the scam until it was too late.

Q19 - What was the main reason you were deceived?

Over half of the respondents rely on reviews & company activity on social media



Many reported checking with friends or family and grammatical errors.

Q20 - What steps do you take to check if an offer is real or a scam?

Scams are mostly shared with the Fiji Police Force and Fiji Comp. and Cons. Commission

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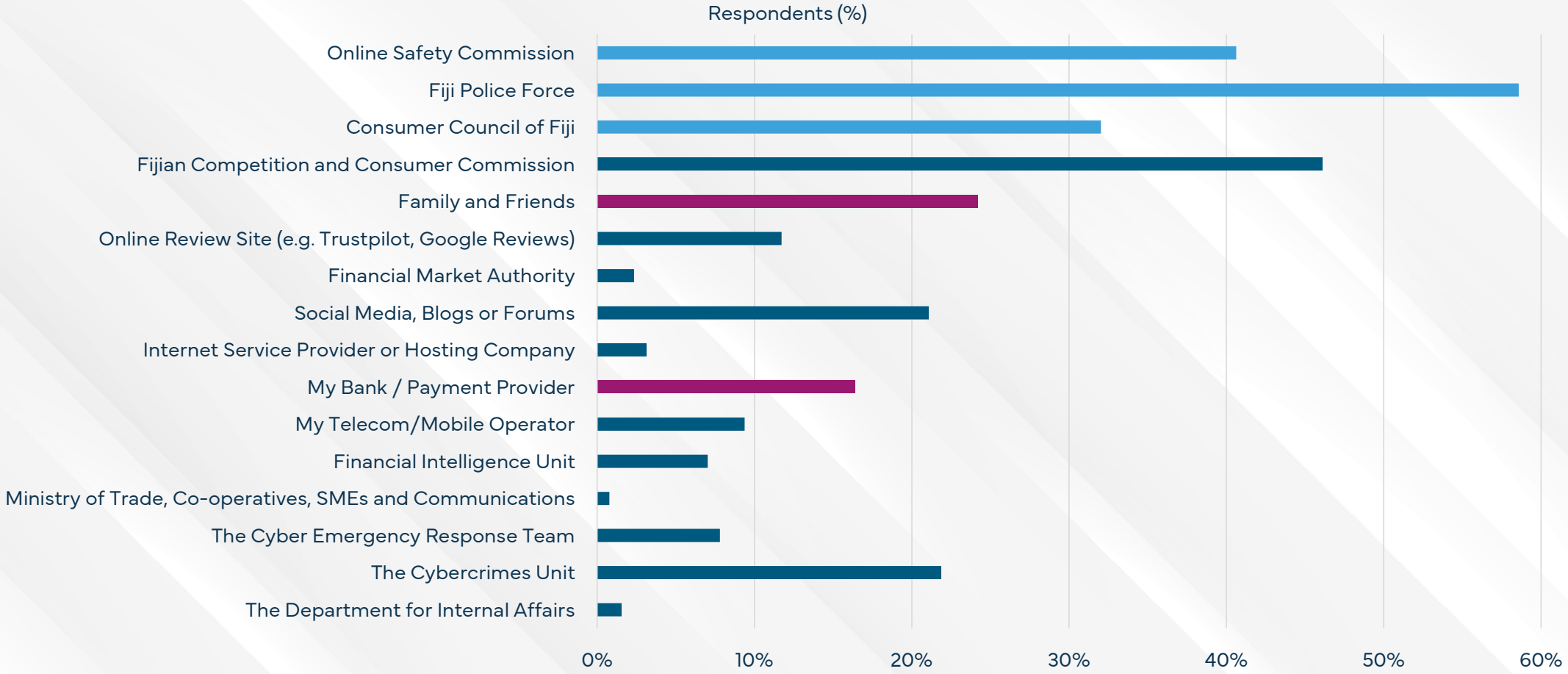
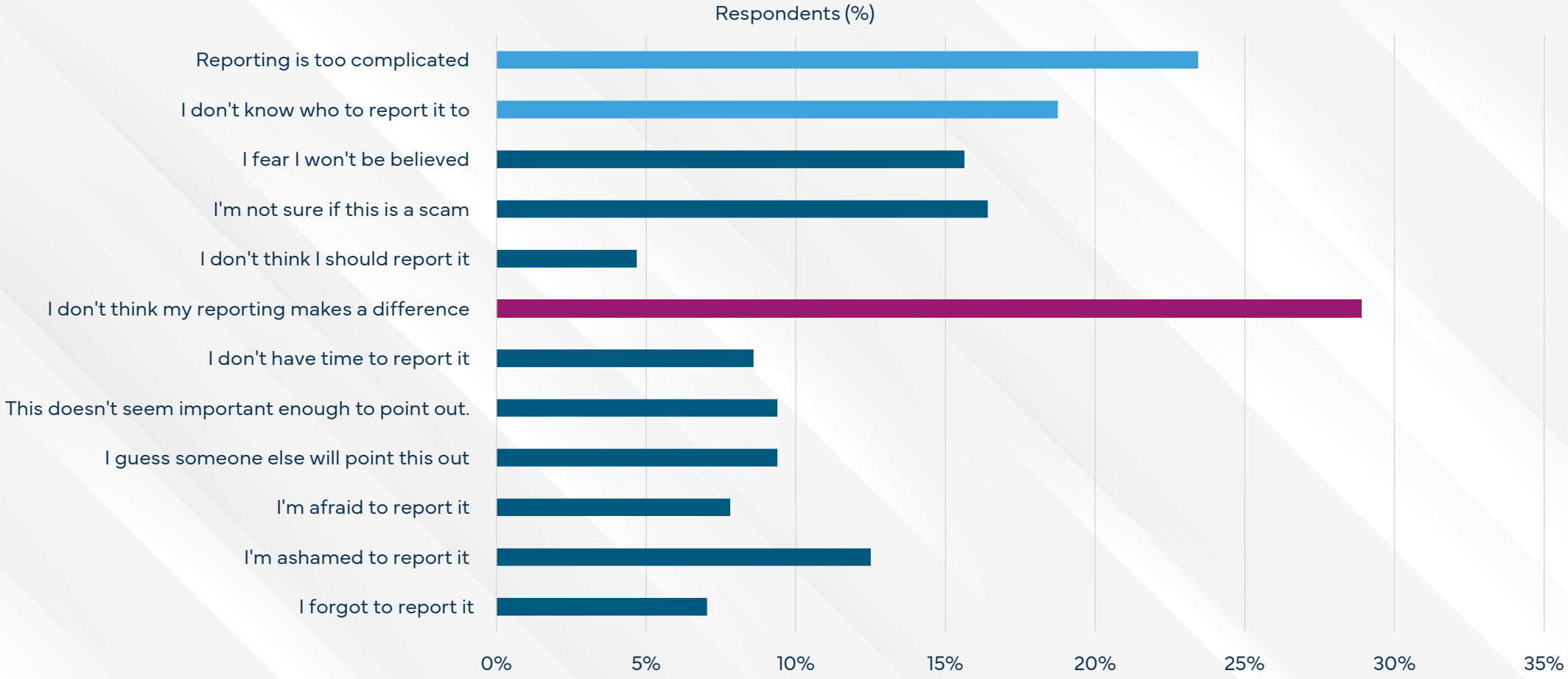


The online Safety Commission and Consumer Council of Fiji are popular places to report scams.

Q21 - If you were to be deceived by a scam, who would you report this to?

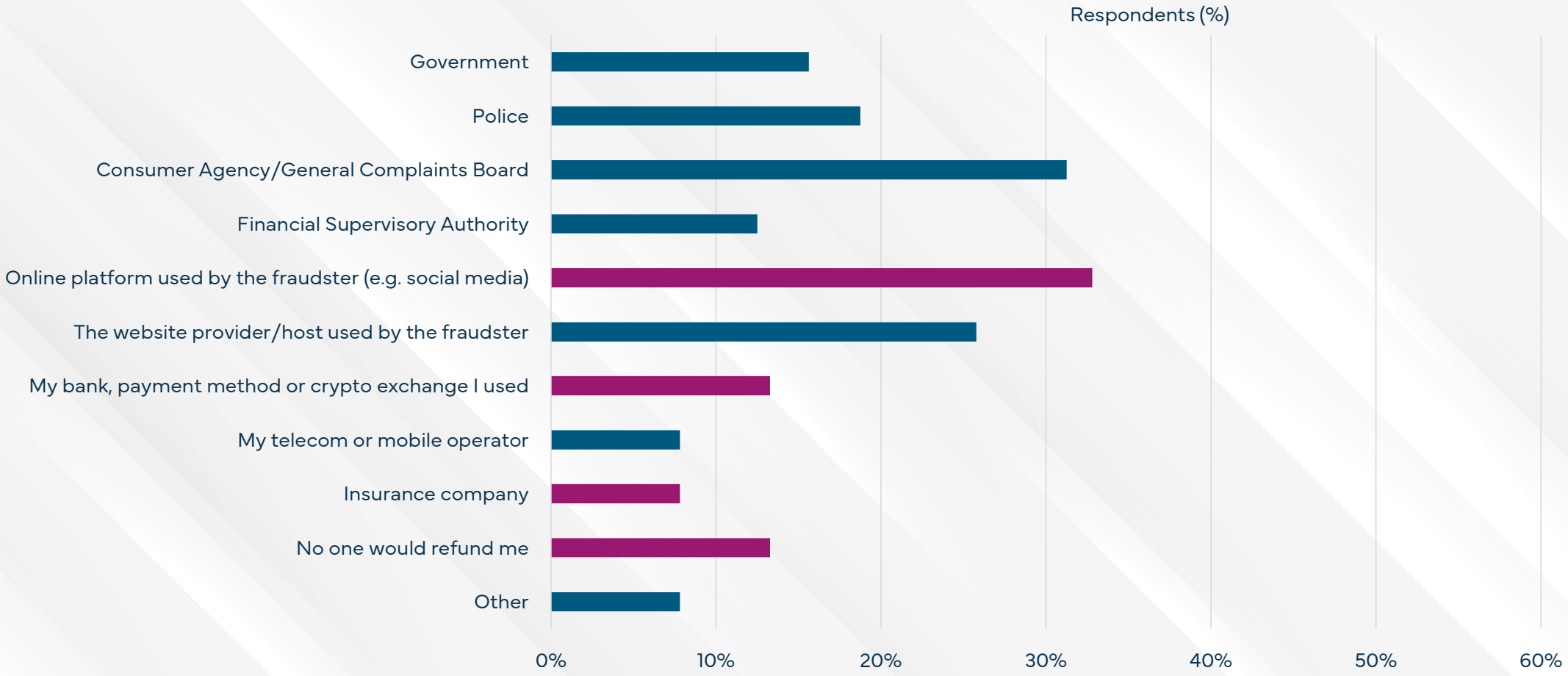
Many Fijians believe that reporting scams won't make a difference



Other reasons for not reporting are uncertainty on where to report scams and complex processes.

Q22 - What reasons might you have to not report a scam?

13% of the Fijians assume no one will refund their scam losses



Others believe the platform used by scammers or their Consumer Agency will refund them.

Q23 - If you were scammed, who do you think should be responsible for making sure you are paid back for your loss?

Public opinion has a low level of trust against Fijians efforts to arrest scammers

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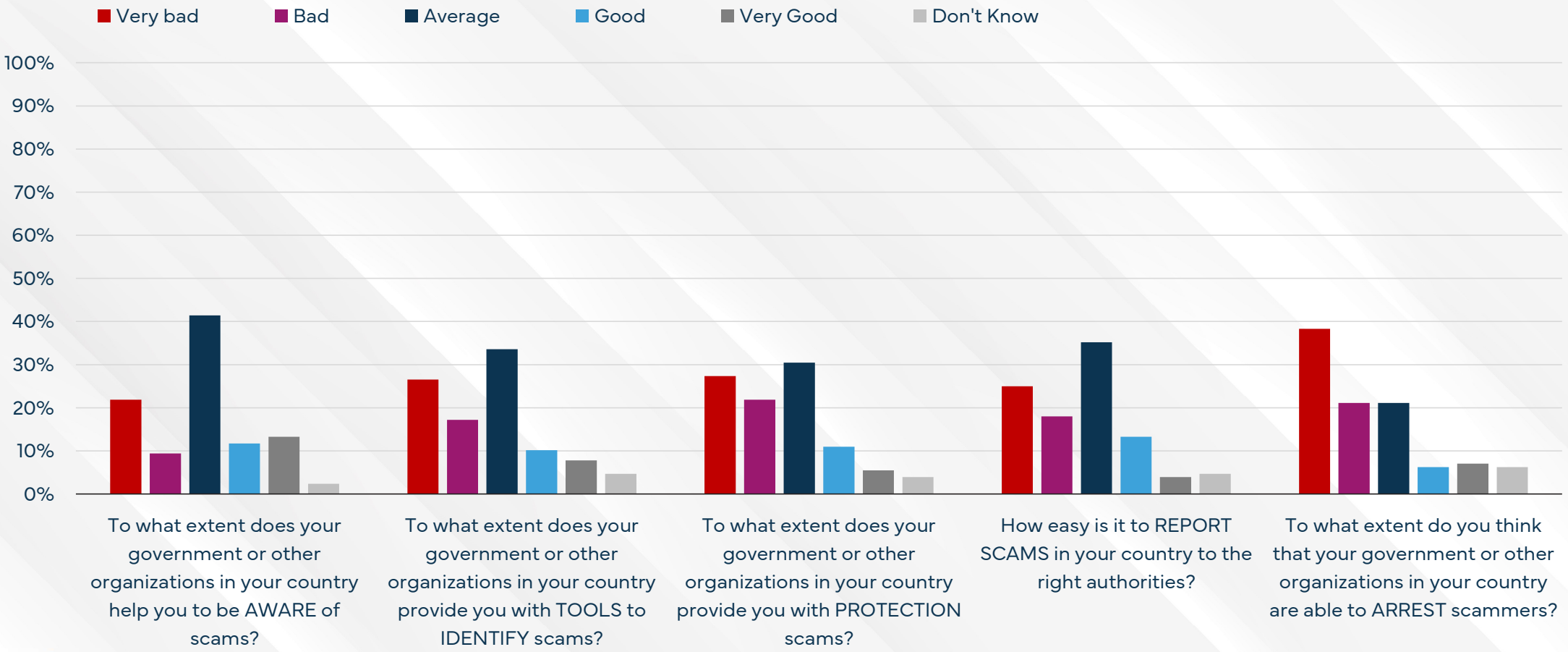
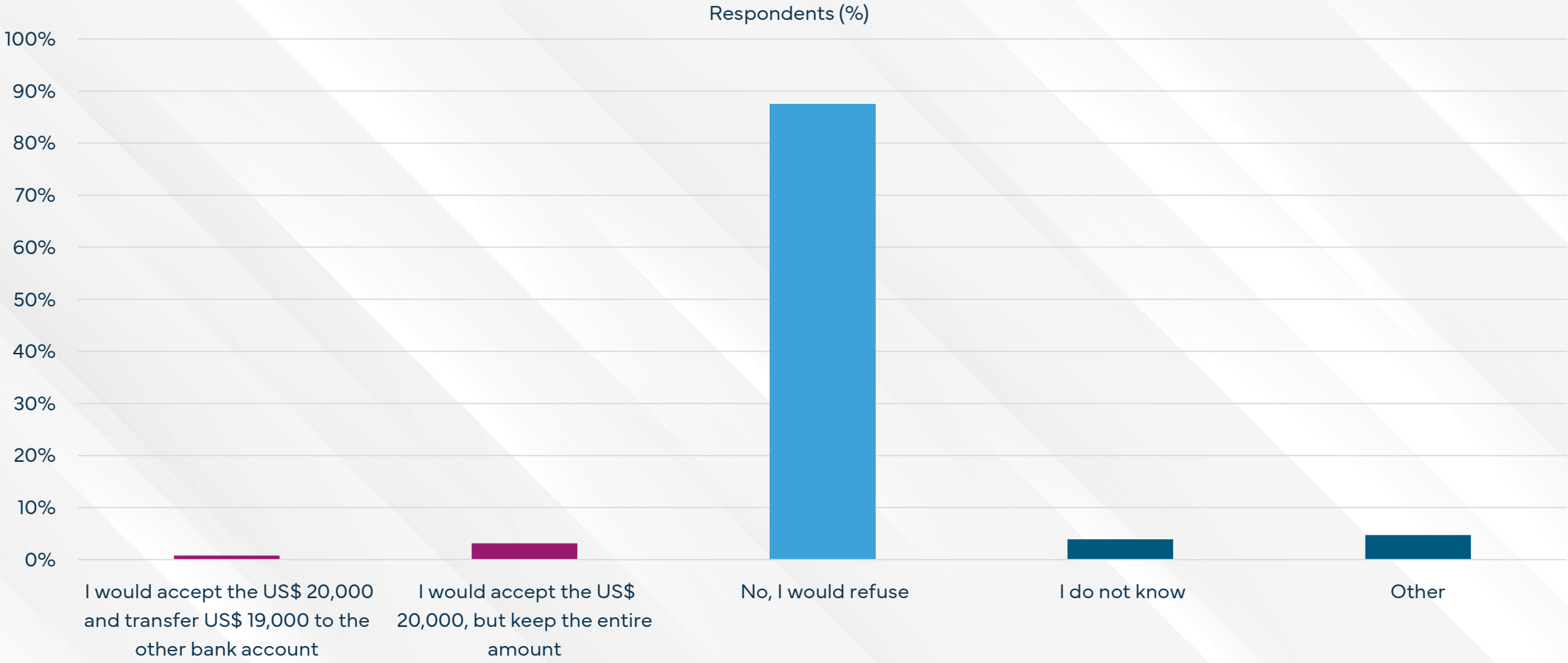


Overall, 48% of the participants rate Fijians government action as insufficient, while 27% are satisfied.

Q24 - Think about how well the government and other groups in your country are doing in the fight against online scams. How do you rate their efforts in the following categories?

4% of Fijians admit that they would consider being a money mule



However, 88% of those surveyed claim they would refuse to be involved in a "money mule" scam.

Q25 - If someone offers you US$ 20,000 on the condition that you send US$ 19,000 to another bank account, leaving you with US$ 1,000 to keep, what would you do?

About This Report

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Who are we?

The **Global Anti-Scam Alliance (GASA)** is a non-profit, bringing together policy makers, law enforcement, consumer authorities, NGOs, the financial sector, cybersecurity, and commercial organizations to share insights and knowledge surrounding scams. GASA releases the annual Global State of Scams report, alongside many secondary reports which focus on the state of scams in various countries.

Methodology

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1. Survey Administration:

- **Tool Used:** Pollfish.com
- **Methodology:** Random Device Engagement (RDE), a successor to Random Digit Dialing (RDD), delivers surveys through popular mobile apps to a neutral, unsuspecting audience. This approach minimizes premeditated survey-taking biases.

2. Incentives and Fraud Prevention:

- **Incentives:** Non-monetary perks, such as extra lives in games or access to premium content.
- **Fraud Prevention:** Advanced AI and machine learning technologies to remove biased responses and enhance data quality.

3. Data Correction and Estimation Challenges:

- **Statistical Corrections:** Adjustments made based on the general demographic distribution within each country to account for potential biases in age or education level.
- **Estimation Limitations:** Outliers were removed as needed, and losses under one bitcoin were not included due to reporting constraints.

4. Additional Data Sources:

- **Inhabitants per country:** Worldometers.info
- **Currency conversion:** Xe.com
- **Internet penetration:** Wikipedia
- **GDP Estimate 2024:** Wikipedia

5. Translation and Localization:

- **Procedure:** Each survey was translated and localized by a human to align with the official or most commonly spoken language of the target country.

6. Inspirational Reference:

- **Study:** The methodology was partly inspired by the findings of DeLiema, M., Mottola, G. R., & Deevy, M. (2017) in their pilot study to measure financial fraud in the United States (SSRN 2914560).

About the authors

Jorij Abraham has been active in the Ecommerce industry since 1997. From 2013 to 2017, he has been Research Director at Thuiswinkel.org, Ecommerce Europe (the Dutch & European Ecommerce Association) and the Ecommerce Foundation.

Nowadays, Jorij is a Professor at TIO University and Managing Director of the Global Anti-Scam Alliance (GASA) & ScamAdviser.

Clement Njoki is Editor and Researcher at GASA. His role involves creating engaging content about scams and fraud, simplifying complex financial information for various platforms. He also works on building GASA's online presence through blogs and news updates.

Clement possesses comprehensive expertise in identifying and combating deceptive practices and fraud, along with a strong background in cybersecurity.

Sam Rogers is GASA's Director of Marketing. Previously, he worked in Risk Advisory, before transitioning into a career as a researcher, copywriter, and content manager specialized in cutting-edge electrical engineering topics, such as photonics and the industrial applications of electromagnetic radiation.

Sam left the world of corporate industry seeking a role which would allow him to concentrate on networking and events management, while allowing him to contributing something worthwhile to society.

James Greening, operating under a pseudonym, brings a wealth of experience to his role as a scam investigator, content writer, and social media manager. Formerly the sole driving force behind Fake Website Buster, James leverages his expertise to raise awareness about online scams. He currently serves as a Content Writer and Social Media Manager for the Global Anti-Scam Alliance (GASA) and regularly contributes to ScamAdviser.com.

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