



Headline: Scammers and gullibility  
Publication/Portal: New Straits Times  
Date: 23 November 2019

Language: English  
Section: Nation  
Page: 2

# Scammers and gullibility

Most people are not immune to fraud

**T**HERE is a science to the art of the scam, so say experts in most narratives on scams, hoaxes, fraud and cheating. Not a day has gone by in recent years of an innocent soul falling prey to some hustle and racket. Earlier this week, two women in their early 20s lost their savings to a loan scam. Two days ago, a senior citizen was conned into investing her savings in an oil and gas company. On Wednesday, authorities crippled an online scam syndicate run by China nationals.

Scams cost individuals, organisations and governments trillions each year in losses, and victims suffer from depression and ill health. There is no other crime, in fact, that affects so many people from almost all ages, backgrounds and geographical locations, reports BBC.com. The Better Business Bureau cited 500,000 complaints related to sweepstake and lottery scams over the past three years, with losses of almost US\$350 million (RM1.46 billion). Between 2017 and this year, scam artists have cheated Malaysians of more than RM750 million from loan schemes, online businesses, and SMS, quoting figures from the Bukit Aman Commercial Crime Investigation Department.

Much has been written about the topic. Police have repeatedly issued warnings of fraudulent schemes and advised the public against divulging personal details over the phone, and to be more

**6 ...scam  
artists have  
cheated  
Malaysians of  
more than RM750  
million...**

discerning of strangers they go into business with. The modus operandi of scams have also been reported by the media. Yet people still fall for the so-called attractive offers. What is it that scammers, hoaxers, fraudsters and cheaters possess? A disarming persona? And why do some of us unwittingly get bowled over by them?

Scientists call it the gullibility factor. Studies show that most people are not immune to fraud and fall for scams due to psychological techniques employed by the scammers. The Regents' Professor Emeritus of Psychology and Marketing at the Arizona State University, Robert Beno Cialdini, says there is often an assumption that victims have specific traits, such as they may be elderly, less well-educated or particularly vulnerable. He adds figures suggest that one in five of those aged over-65 say they have been targeted by email scammers. Among the psychological ploys for scam artists are — the reciprocity principle (you scratch my back, I'll scratch yours), like lemmings off a cliff (the herd mentality) and the scarcity principle (such as the one-time offer only). The ploys combined, says Cialdini, are powerful tools for a con artist. Remember Frank Abagnale, the ex-conman turned security consultant? Steven Spielberg's 2002 movie *Catch Me If You Can* was based on Abagnale's memoir of his time as a teenage conman in the 1960s. After serving five years in prison in the 1970s, he became a security consultant for the United States government. He now works with the Federal Bureau of Investigation

His latest book, *Scam Me If You Can*, published in August, tells the stories of catfished single people, social media identity theft and fraudulent schemes that swindled money and personal information from victims. This Leader suggests reading it to be more aware of scammers. In an age of information abundance, arming oneself with such knowledge would serve one well — perhaps to pause and think rationally before falling hook line and sinker.