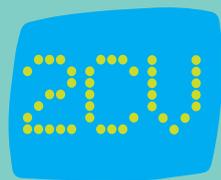# How to communicate about scams in an effective and engaging way

March 2018

What is this toolkit?

The toolkit was developed for Citizens Advice by 2CV and is intended to aid anyone that wishes to make evidence based decisions on how to communicate to the public about any type of scam – from doorstep scams to mail scams.

Recommendations are based on a combination of 1) an extensive review of the behavioural science literature and 2) qualitative research findings with a range of audiences in London, Leeds, and Cardiff.

The toolkit contains 4 key sections:

#01 **Understanding the tricks in the scammer's playbook**

#02 **Audience considerations**

#03 **Best-practice messaging criteria: Engage, Educate, Empower**

#04 **Specific messaging and guidelines for communicating**

#01 Understanding the tricks in the scammer's playbook

Scammers use a range of tools
to target the public:

Creating a feeling of obligation

We tend to obey requests from authority figures. Scammers often contact victims under the guise of a figure of authority (e.g. a doctor/lawyer).

We are more likely to trust those we know (e.g. scammers often try to gain trust by pretending to share a mutual friend or representing a well known brand or company).

Scammers take advantage of our good nature and willingness to repay a gift or favour, or help someone in need (e.g. requesting donations to fake charities).

Creating a sense of personal consequence

We tend to fear losing out on something and will seek to avoid negative consequences.

Creating a sense of urgency

We make worse decisions under stress and time pressure. Scammers can convince us that we need to act quickly to encourage victims to make decisions without thinking rationally and controlling our impulses.

Appealing to our emotions

Scams are designed to get an emotional response – this can be positive (e.g. excitement at winning the lottery) or negative (e.g. fear and anxiety about 'fraudulent activity' identified in your bank account).

#02 Audience considerations

On top of this, different audiences have their own specific vulnerabilities and beliefs that can make it more challenging to communicate about scams effectively:

Young people (18 - 24yrs)

They are confident in their ability to identify and protect themselves from scams. They feel that scams are not relevant to them as they are not at risk, and unlikely to fall prey. Many express stigma about those who fall victim to scams, believing only older people or less savvy people get scammed.

Life established (45 - 60yrs)

Relatively confident in their ability to identify and protect themselves from scams due to life experience.

While they are more likely to acknowledge they are at risk of being targeted than younger audiences, they still don't believe scams are relevant to them.

Over 75s

They are generally more aware that they are at risk of being targetted by a variety of scams and may need help to protect themselves. Some can lack confidence in their ability to do anything to prevent scams on their own and welcome guidance.

People in vulnerable situations

Our research found that many are very aware that they are at risk – they feel fearful and often exhibit what seems like extreme behaviour to prevent scams from happening (ie not answering the phone at all).

However, some lack awareness of the fact that they are at risk due to age, mental decline, lack of social support, etc.

#03 Best-practice messaging criteria: Engage, Educate, Empower

Engage | Educate | Empower

Key questions to ask yourself when creating messages that aim to hit these principles:

Will the message draw people in?

Is the message easy to understand?

Does the message include a clear call to action?

Will the message hold attention for long enough?

Is the message memorable?

Is the message motivating?

Crucially, all audiences need to be **engaged** before they are 'ready' to be **educated** or **empowered.**

Aim:

Making scams an interesting and relevant topic for all audiences

Why is this important?

People struggle to imagine scenarios in which they would fall victim to scams – we need to make the possibility of scams feel real.

There are lots of 'myths' and confusion when it comes to scams.

Most people (especially those who are young) believe they would never become a victim.

Engagement is especially important for younger and life established audiences, who currently lack a clear reason to believe why scams are relevant to them.

How can we engage?

Posters with a human element (i.e. using a picture of a face) often work better than just using text/icons.

They make messages more memorable and relatable.

Use messages that surprise, and hook people into the message:

To grab attention, challenge assumptions and beliefs (e.g. by using a surprising statistic or using emotion).

To hold attention, play to natural curiosity about the topic of scams. People generally want to be engaged – but before a message can stick, your audience needs to want to receive it. Aim to communicate on a level that feels relevant to the specific audience (e.g. in the context of PayPal /Netflix scams for younger audiences).

Messages that feel 'simple' and avoid jargon work well:

Posters with too much information are overwhelming. Think about what the core of your message is, and how you can you communicate it simply (e.g. by providing action steps).

Messages that appeal to people's fear of losing something work well to shock and engage.

Use messages that will make people 'feel the loss' of making a bad decision in the moment. Using facts and figures to drive this home works well across audiences.

Example Messages & why they could work

"Don't be rushed. Don't be hushed."

"Scammers use speed, surprise and secrecy to catch you out. Take time to talk about scams."

- ☑ Gives people a catchy hook to pull them in.
- ☑ Educates on the key tactics scammers use.
- ☑ Reminds people to build in time.

"Every 15 seconds, someone in the UK gets scammed."

- ☑ A shocking and surprising statistic can work well to engage those who do not feel scams are relevant to them.

"Every 15 seconds, someone in the UK loses money to a scam."

- ☑ Makes people feel the consequences and loss that can happen after a scam.
- ☑ Draws on people's fear of losing something.

Aim:

Messaging should educate the public on the warning signs of a broad range of scams and their prevalence, and provide practical guidelines around how to protect themselves.

Why is this important?

People don't know how widespread or 'clever' some scams are.

People are overly confident that scams won't happen to them.

Scammers create a sense of urgency to get people to make decisions without thinking.

Scammers often use emotional appeals as a hook to scam people.

Education is important for all audiences, especially for older people or those in more vulnerable situations who may not be aware of more complex scams.

How can we educate?

Place messages in a real-life scenario to increase personal relevance and memorability: This can make the scam situation feel more real.

For example, a campaign that focuses on 'the moment' someone realises they've been scammed (trying to take money out of an ATM and realising their account is empty).

Use statistics to increase the relevance and credibility of a message: in addition to being engaging, it makes the message more likely to be remembered.

Use catchy phrases (e.g. 'don't be rushed, don't be hushed' and 'scam aware') and appeal to rules of thumb (e.g. trust your gut feeling; take five) to make messages more memorable.

Appeal to emotions to increase relevance and memorability.

Aim to make people feel something in your messaging, don't just provide information. For example, messages appealing to loss aversion (i.e. by demonstrating what people could lose) work well to evoke anger and make people pay attention.

Be bold in educating the public on their scams 'knowledge gaps' – focus messaging on getting across that:

- Scams are always evolving
- Everyone is a target
- It's a big issue

Example Messages & why they could work

> *People in your area saved £___ last year by throwing suspicious letters in the bin.*
>
> *It pays to be scam aware.*

✓ Clearly shows the benefit of doing the desired behaviour, rather than appealing only to fear or negative consequences.

✓ This can work well to make people feel the benefit of acting 'as others do'.

> *I knew something was wrong. If only I hadn't called that number...*
>
> *Be scam aware.*

✓ It clearly demonstrates how sophisticated modern scams can be.

✓ This would work well particularly with younger audiences who feel immune to scams they have heard about before.

Aim:

Messaging should empower the public by encouraging them to speak to friends, families and neighbours, and provide clear instructions to report.

Why is this important?

Scammers create a sense of urgency, putting pressure on people and making them feel they have little choice but to respond to the scam – communications need to give the public the power to take back their agency.

Currently, there is a stigma attached to scams and those who fall prey often feel ashamed and reluctant to speak up.

People do not know where to turn to report and what the benefit will be to them if they do take action.

Building a sense of empowerment is important for all audiences, as currently few are openly sharing experiences and very few feel empowered to act.

Engage　Educate　**Empower**

How can we empower?

Building awareness is great - but providing a call to action (i.e. the 'so what do I do now?') is even better.

Focus messaging on thinking before acting:

Across the board, people found messaging that reminded them to build in time and 'stop and think' helpful and empowering. People recognise that failing to do this is a big issue.

Provide the *why* in messages aimed to increase scam:

To do this, spell out the benefit of reporting (i.e. why should I do this? what's in it for me?) in order to increase motivation.

Focus messaging on talking to others:

Messages that encourage talking to friends and family about scams provide a simple way to overcome the general stigma and taboo surrounding scams and make it feel 'socially normal'.

Example Messages & why they could work

"I'm so glad I took the time to think, and told people about the dodgy letter"

Be scam aware.

✓ It encourages talking to friends & family and helps overcome the stigma of talking about scams.

If you've been scammed or are aware of a scam happening in your area, please report to action fraud by calling this number:
By reporting you can prevent other people falling for scams

✓ Gives people one simple thing to do to report a scam: call a number.

✓ It also clearly outlines what the result will be of them calling (ie it's about helping prevent others getting into the same situation).

#04 Specific messaging and guidelines for communicating

Certain formats are better suited to hitting all three success criteria than others:

Poster

When designing a poster campaign, refrain from doing too much with one poster and consider using different posters to do different jobs.

For example, some can engage and educate, others can engage and empower.

Pamphlets/leaflets

Audiences are more likely to pick up pamphlets/leaflets when they have time to kill (ie waiting at the doctor's office or in a reception area).

This means you can more easily hit all three success criteria in one go.

Older people and those in more vulnerable situations are more likely to be interested in this format, so keep language simple and focus on building a sense of empowerment.

Social Media

Social media is a crowded and fast-paced space, messages need to be able to cut through the clutter.

It is important for messages not to try to do too much at once.

Younger people are more likely to be interested by this format, so drawing and holding their attention is important.

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