

Would you ever fall for a scam?

What? Never?

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He looked so official, standing there in his uniform as he politely greeted me outside the entrance to the smart central London hotel where I was due to attend an event.

“Is there anywhere near here I can park for the evening?” I asked.

“Not really,” came the reply. “You may find somewhere if you’re very lucky,” the doorman said, “but the likelihood is that anywhere you find will be at least a twenty minute walk from here.”

I looked around me hoping that a space might miraculously appear from nowhere.

“Tell you what,” said the doorman. “Let me have your car keys and I’ll park it for you.”

“How much will that cost?” I enquired.

“Just a tenner,” he said.

Seemed reasonable enough! I got out of the car, and leaving the engine running, handed over the keys. In return, he handed me a receipt, ushered me into the hotel and as I glanced back, I saw him disappear in my car. Now, too late, I wondered, looking at a none too official-looking receipt, whether I would ever see the car again!

As it happened, the doorman was legitimate. At the end of the evening in the hotel, I nervously presented my receipt to a different doorman and my car was duly delivered just a few moments later.

But the experience did make me think deeply. I’m far too ‘savvy’ to fall victim to scams – or so I would like to think! I spend my professional life designing and delivering training solutions for large corporates that help raise awareness amongst their front-line employees so that attitudes and behaviours are fundamentally changed and risk of information security breach and financial crime is reduced. If this had been an email asking me to confirm my bank account or credit card details, or to provide user names or passwords, I would have recognised it for what it was and never have responded. If this had been a market researcher on the street, asking me to provide personal information as part of a survey, I would never have participated. If this had been a ‘cold call’ to my home telephone one evening from someone trying to sell me something, or an official wanting me to provide some nugget of information, I would have politely ended the call. That’s because I protect personal information scrupulously and generally treat requests that I part with it with suspicion!

So what on earth possessed me to hand my car keys to a complete stranger (along with a ten pound note)? How the stranger was dressed, (a uniform with the insignia of the hotel emblazoned across where a breast pocket might have been together with a smart peaked cap)? His positioning on the steps to the hotel? His air of confidence as he stood there surveying his domain with personal authority, looking as if he was meant to be there? The fact that he looked honest – (how does one look honest)? That he offered me a receipt? Or maybe it was because I had with me two elderly and not very mobile passengers who could

not be left unattended whilst I parked the car myself and could certainly not have walked twenty minutes from any car parking space I might myself have found?

And this got me thinking about those other times when we simply ignore or over-ride our better judgement. How many of us, for example, when we buy new software for our home computers, check the box confirming we have read and understood the terms and conditions of its use because our failure to do so prevents us from installing it – yet we haven't read the terms and conditions at all? How many of us buy books, groceries and other commodities on the internet, again checking the box confirming we have read the suppliers' terms and conditions and their privacy policies, without having done so at all? How many of us sign documents in our banks and building societies without really having read the small print? How many of us have acquired our American visas or our European Health Insurance Cards from official-looking websites which appeared at the top of our Google searches and then found ourselves paying for something that we could just as easily have acquired at no cost?

Probably, a large proportion of us! Because we place a certain amount of trust in those providers; they seem to be official, we take them at their word, (which we have almost certainly not read), and we believe we will get the service to which we *think* we have signed up. Moreover, perhaps through a sheer leap of faith, we assume that our personal information will be safe in their hands!

And then I came across some research which was conducted last year by Exeter University's School of Psychology, on behalf of The Office of Fair Trading¹ This research showed that the psychological reasons why people fall for scams involve a combination of "cognitive" and "motivational" processes. "Cognitive" processes on the one hand, are triggered when, for example, appeals are made to us to trust others, particularly those who are, or appear to be in authority, whereas "motivational" processes are triggered when appeals are made to our basic human desires and needs, such as 'greed, fear, avoidance of physical pain, or the desire to be liked', which explains why scammers 'use triggers that make potential victims focus on the huge prizes or benefits on offer'.

So, my handing over my car keys to a complete stranger came about because of a combination of "cognitive" and "motivational" processes; that the stranger appeared to be in authority and seemed trustworthy, and I wanted to avoid a long walk and any discomfort to my elderly companions were, in combination, enough to persuade me to part with my car.

The scam email currently doing the rounds, purportedly from a well-known carrier with the subject-line "We were unable to deliver your parcel today" and inviting recipients to click on a(n infected) .zip file for further information similarly triggers both "cognitive" and "motivational" processes; the email appears to come from a trusted global brand, and our curiosity is aroused by some unknown person apparently having sent us an unexpected parcel. This is sufficient for unsuspecting recipients to open the (infected) file since they are motivated to learn more about this unexpected delivery.

The call an employee takes at work purportedly from a senior executive who tells her he is working for the Chief Executive. He has been assured by the CEO that she, (not anyone else), will provide on CD a copy of the customer database to an address he supplies, triggers her "cognitive" and "motivational" processes; he seems to have the CEO's authority, and emphasises her unique position to supply the information at the behest of the CEO!

Or maybe the scam reported on the BBC Radio 4 Programme "You and Yours"² which involves a caller, purportedly from a national telecommunications provider who seems to

have a wealth of personal information about his victims, who demands outstanding payments by credit cards over the telephone, threatening to disconnect his 'customers' if they fail to oblige! The caller sounds genuine, (and from a trusted company), and the threat (disconnection) provides enough motivation for many to part with their credit card details.

These psychological reasons seem, according to Exeter University's research, to have little if any correlation with the intelligence of the victims. We cannot merely assume that it is only "stupid" people who fall for scams. People fall for scams because of an error of judgement, and many of those who do so, are highly intelligent, often professional, and frequently very experienced individuals.

And for anyone who takes comfort that they are unlikely to fall victim to scams because they, like me, know something about how scammers and fraudsters work, may be shocked to learn that Exeter University's research also found that a 'better than average' background knowledge in the area of the scam offers little protection against falling victim to scammers, and that if anything, that enhanced background knowledge 'can increase rather than decrease the risk of becoming a victim', as is evidenced by the number of experienced investors who have fallen victim to boiler room operations.

The upside is that Exeter University's report indicates that people can be educated to recognise and resist scammers. They suggest that because of the combination of "cognitive" and "motivational" psychological processes that are triggered when we are recipients of scam communications, people should be encouraged to focus on their potential losses rather than on what might be the prize if they take up the scammers' offers.

What does this mean for us? It means training and awareness programmes that emphasise only the rational, (for example, imploring employees always to shred confidential documents and those containing personal information, to change their passwords and keep them secret from others, to maintain physical security and never respond to unsolicited emails), are unlikely to fundamentally change attitudes and behaviours, since they do not tap into the "cognitive" and "motivational" processes that are triggered by scammers and fraudsters. It means that training and awareness programmes need to emphasise the consequences of falling victim to scams, frauds, identity theft and other crimes, and exposing how scammers operate, so that employees become more proficient at recognising scams at a glance and more scrupulous at protecting not only their own, but also their customers' and their colleagues' personal information.

So! What do I now do with my car in London when attending events at smart hotels? I politely thank the doorman when he offers to park my car in exchange for a tenner and I walk the twenty minutes from the parking space I find for myself. It may cost me a little in time and effort, but I no longer suffer the nervous tension I experienced that time when I wondered whether I would ever see my car again!

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¹ 'The psychology of scams: Provoking and committing errors of judgement', University of Exeter School of Psychology for the Office of Fair Trading, May 2009,

² BBC Radio 4, "You and Yours", Wednesday 13th October 2010