

The GEMMA Survey on Scams & Fraud– February 2021



GEMMA
know, plan, act.



MINISTRY FOR THE FAMILY,
CHILDREN'S RIGHTS AND SOCIAL SOLIDARITY

Brief

- This report presents the findings of a research exercise conducted among the local population to attain an understanding of their awareness, perceptions and attitudes towards scams and fraud.
- The research study was carried out between Tuesday 23rd February and Monday 1st March 2021.

The following factors were tackled in this study:

- Computer and mobile usage on line.
- Awareness and attitudes towards security functions on devices used for on line purposes.
- On line purchase trends.
- Scams awareness.
- Personal experience to scams and fraud and subsequent actions carried out
- Aptitude to learn more about scams and fraud and most apt mediums to collate information on the topic.



Executive Summary

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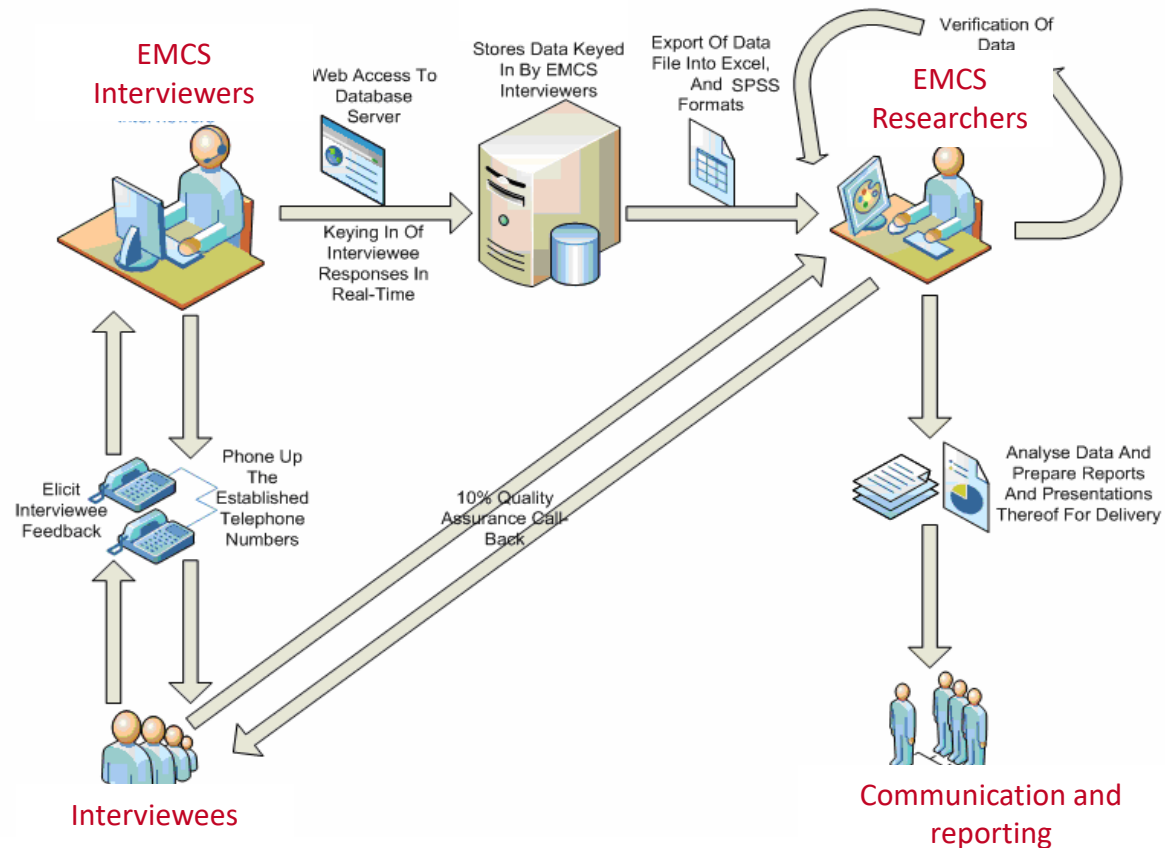
The research has evidenced that:

- 29% of the population indicated that they do not have a computer, and 9% indicated that they do not use their computer online.
- Three fourths of respondents tend to check to make sure that the security functions on their devices (computer/laptop) are active.
- 17% of respondents indicated checking for lock on left hand side and URL and another 17% indicating to check the URL only to make sure that the online site is genuine.
- 35% of respondents are confident in recognising a scam. The confidence decreases with age, but increases with the level of education.
- 46% believe that scamming is stealing of information and money, though 25% indicated not to know what scamming was.
- 84% indicated that they have not been scammed in the past two years. Among those who were scammed, 32% experienced a financial loss.
- 55% experienced anger issues as a result of being scammed.
- 37% indicated that they have reported the scam to their bank/credit card company, whilst 39% did nothing after being scammed.

Methodology

Methodology

- Data was collected through CATI (Computer Aided Telephone Interviews)
- A total of 423 completed surveys were collated and analysed.
- The sample is representative of Maltese population in terms of gender, age (18 and over) and location of residence in line with the latest National Statistics Office (NSO) data on the demographics of the local population (*Regional Statistics Malta, 2017 – page 27*).
- Only one person per household was interviewed.
- Margin of error +/- 5% at 95% confidence interval

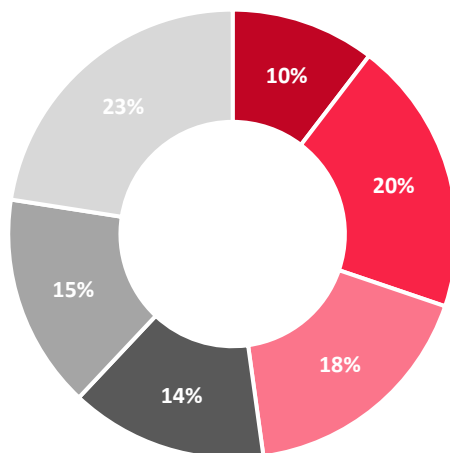




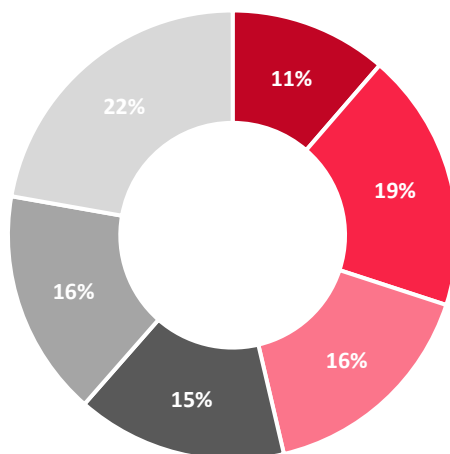
Sample size

Sample

Local Demographics
Data extracted from
NSO Publication:
Trends in Malta 2016



Sample Demographics



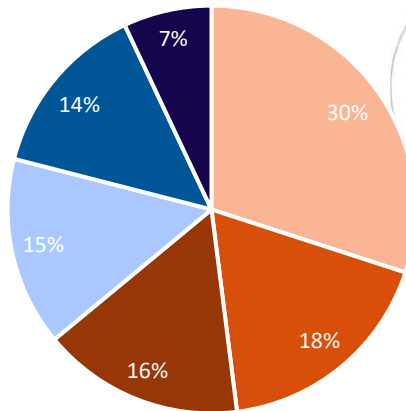
■ 18-24 ■ 25-34 ■ 35-44 ■ 45-54 ■ 55-64 ■ 65+

Gender/ Age

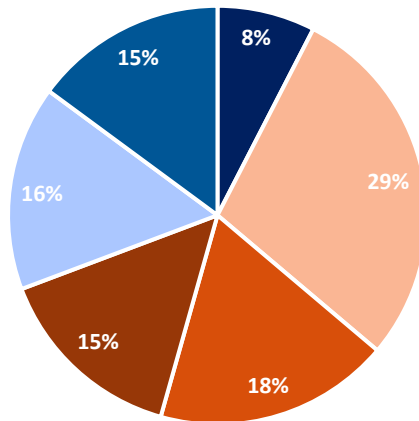
- A total of 423 surveys were collected between Tuesday 23rd February and Monday 1st March 2021 through computer-aided-telephone-interviews (CATI).
- The sample represents a 95% confidence level and a confidence interval of 5%.
- In terms of gender, the sample is split as follows: 51% females and 49% males.
- As illustrated here, the sample size is also representative of the local population in terms of age.

Sample

Local Demographics
Data extracted from
NSO Publication:
Trends in Malta 2016

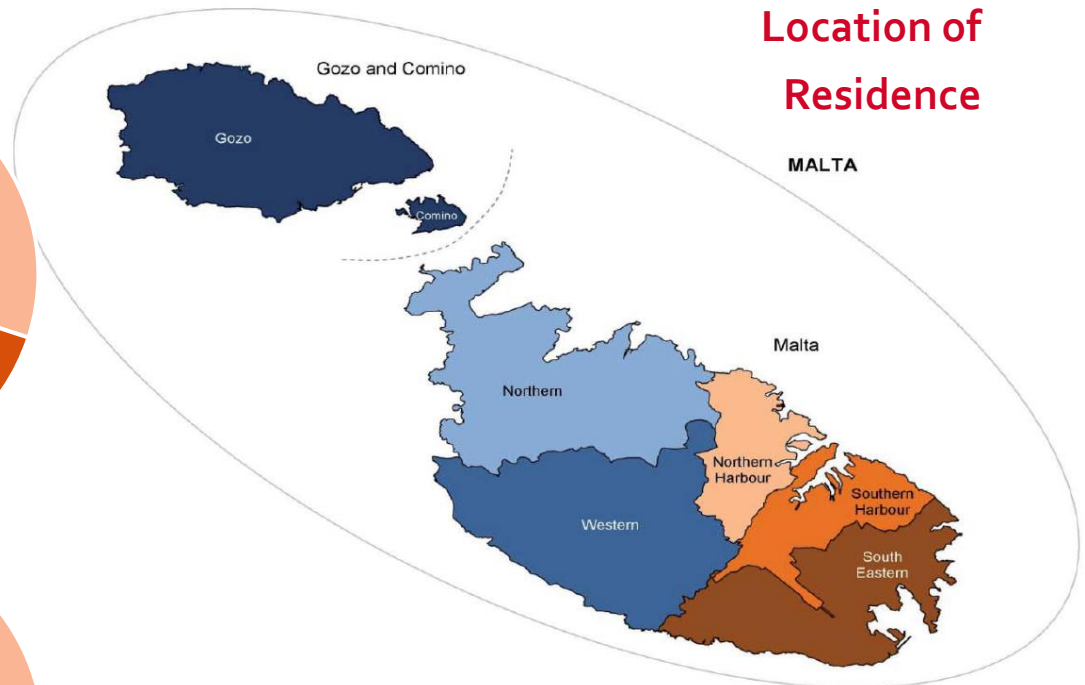


Sample
Demographics



■ Gozo
 ■ Northern Harbour
 ■ Southern Harbour
■ South Eastern
 ■ Northern Region
 ■ Western Region

Location of Residence



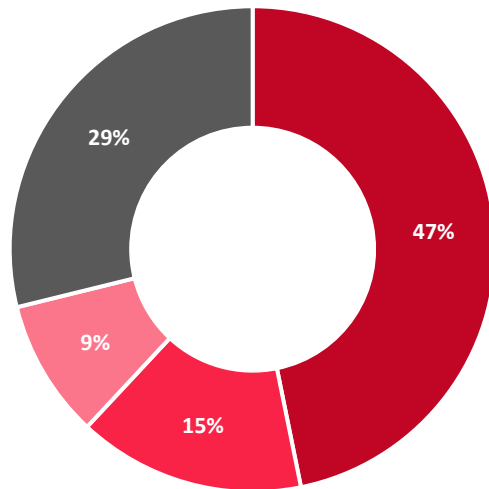
- The research sample collated is also representative of the local population in terms of the location of residence of the respondents.

Survey results

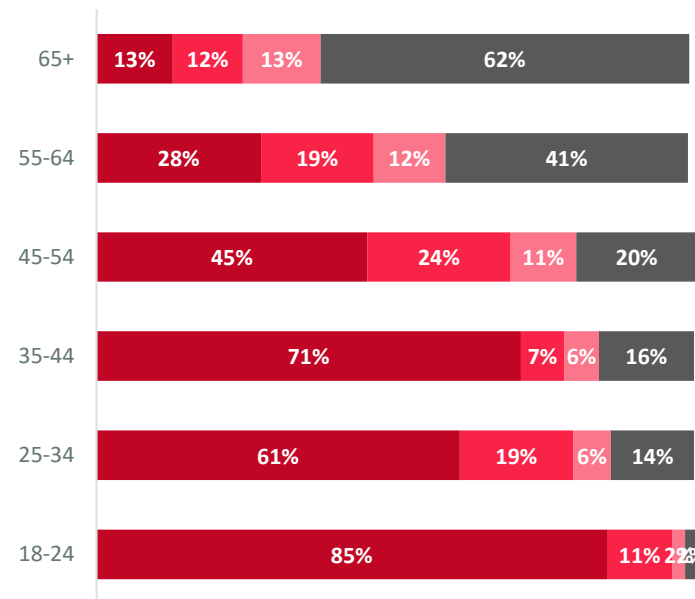
Computer use on line

How often do you use your computer on line (browsing, purchase stuff, banking, other)?

Sample Size: 423



■ Always/Often ■ Sometimes ■ Never ■ Do not have a computer



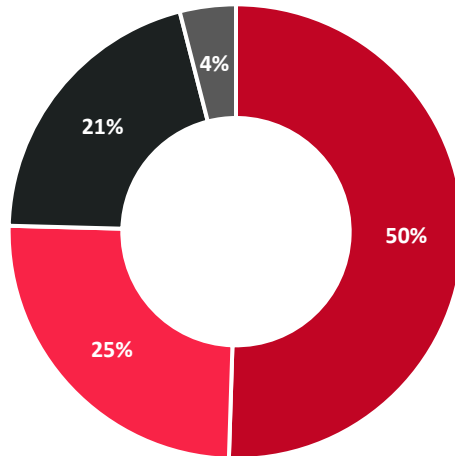
■ Always/Often ■ Sometimes ■ Never ■ Do not have a computer

- 29% of the population indicated that they do not have a computer and 9% indicating that they do not use their computer online.
- A review of responses by age evidences that the percentage of those without a computer increases with age, while on line usage decreases with age.

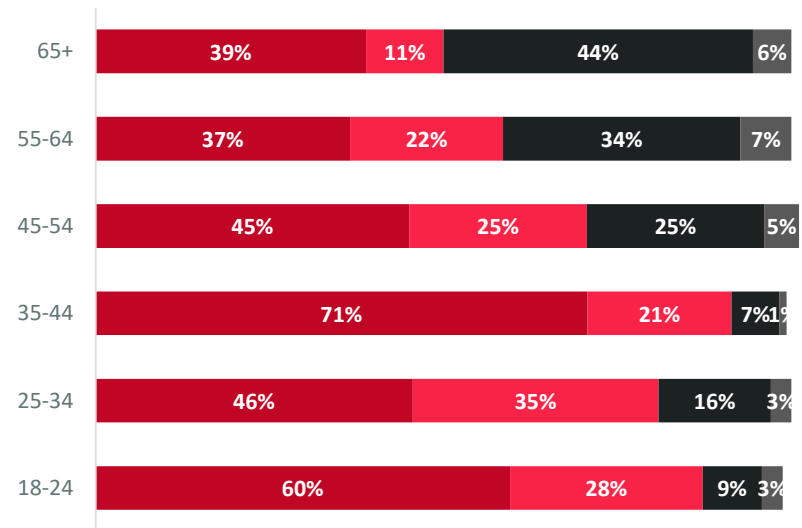
Security functions

Do you check to make sure that the security functions on your device (Computer) are active?

Sample Size: 301
(those that have a computer)



■ Always/Often ■ Sometimes ■ Never ■ Don't know



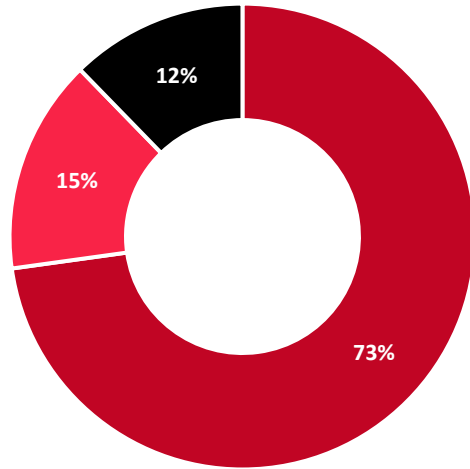
■ Always/Often ■ Sometimes ■ Never ■ Don't know

- 75% of interviewees noted that they check to make sure that the security functions on their device (Computer) are active, with 50% indicating to do so always.
- Those aged 35 to 44 are most inclined to check (92%) followed by those aged 18 to 24 (88%).

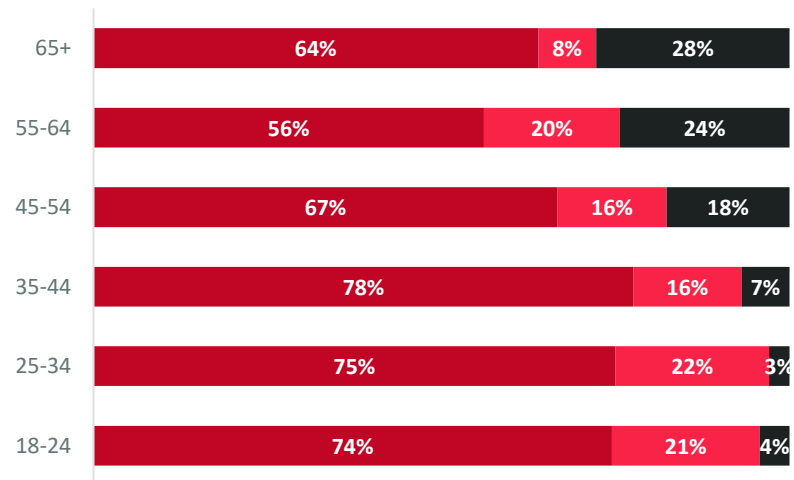
Update computer

Do you update your computer when prompted by it?

Sample Size: 301
(those that have a computer)



■ Always/Often ■ Sometimes ■ Never



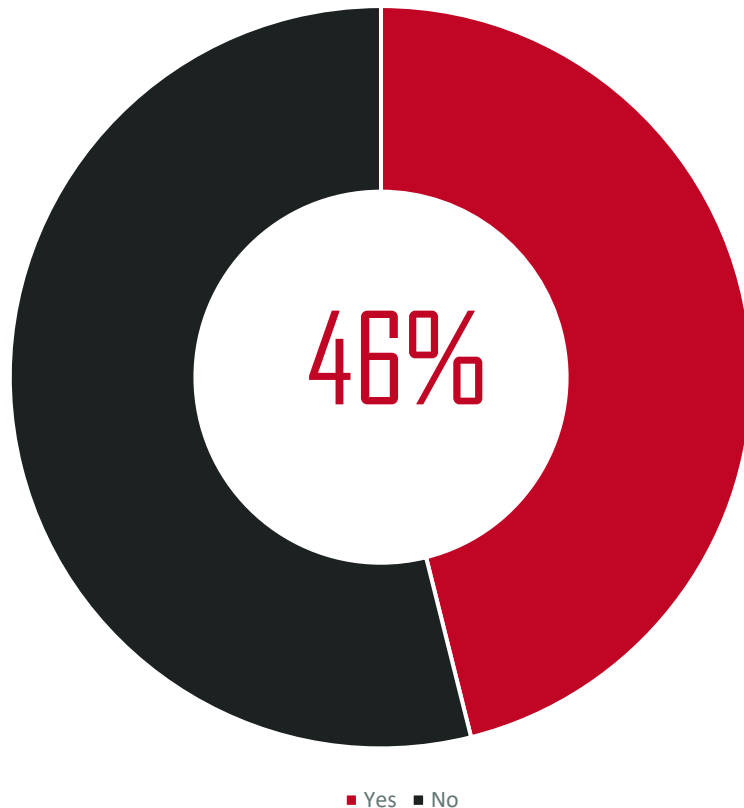
■ Always/Often ■ Sometimes ■ Never

- 88% of interviewees noted that they update their computer when prompted by it, with 73% noting to do so always/often.
- Those aged 18 to 44 are most inclined to update their computer when prompted by it.

Installed an ad blocker

Have you installed an ad blocker on your computer?

Sample Size: 301



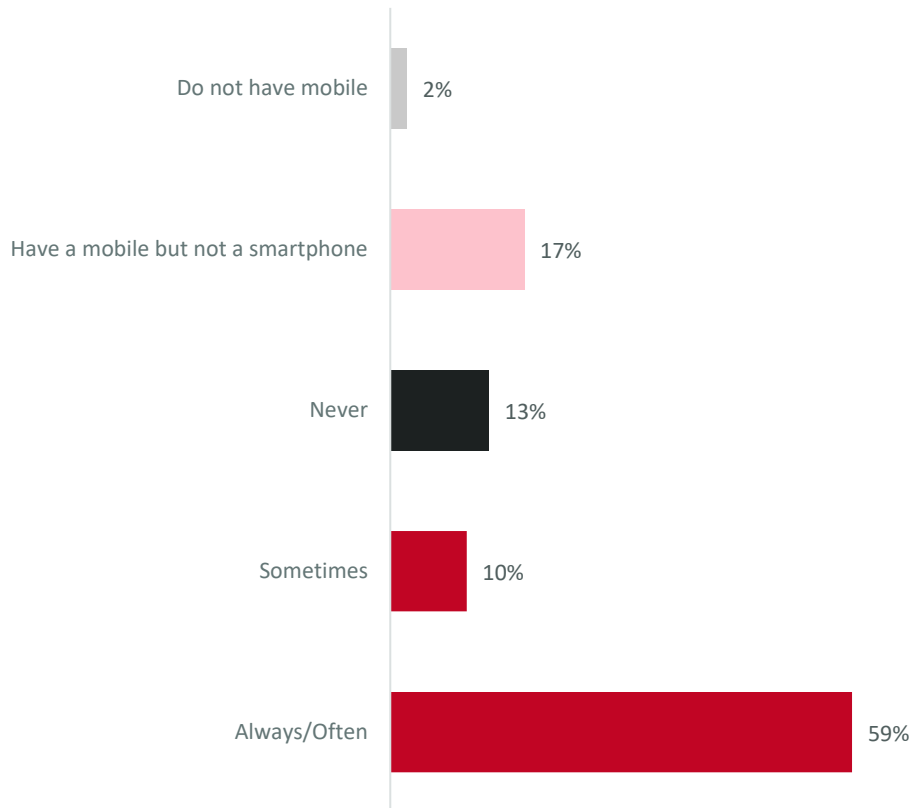
- **75%** of those aged **18-24** are most inclined to have installed an add blocker, with such percentage decreasing with age.
- **7%** of those aged 65+ noted to have installed an ad blocker on their computer.

- **62%** of those that have completed tertiary education installed an ad blocker.
- **None** of those that had only 'completed primary education' installed an ad blocker.

Use of mobile on line

How often do you use your mobile online (browsing, messaging, banking other)?

Sample Size: 423



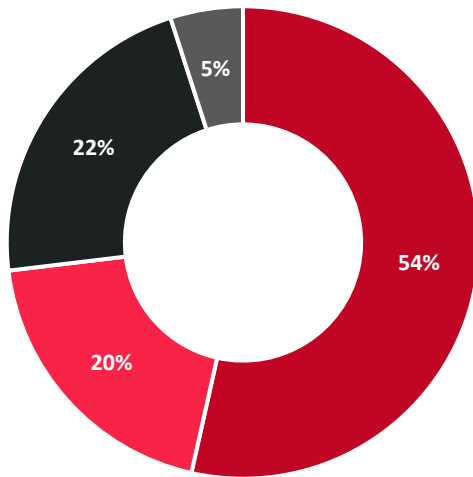
- **98%** of those aged 18 to 34 use their mobile on line with 90% indicating to do so always/ most times.
- Conversely, 24% of those aged 65+ use their mobile on line.

- **90%** of those that have completed tertiary education use their mobile on line with 86% doing so always/often.
- **6%** of those that had only completed 'primary education use their mobile on line.

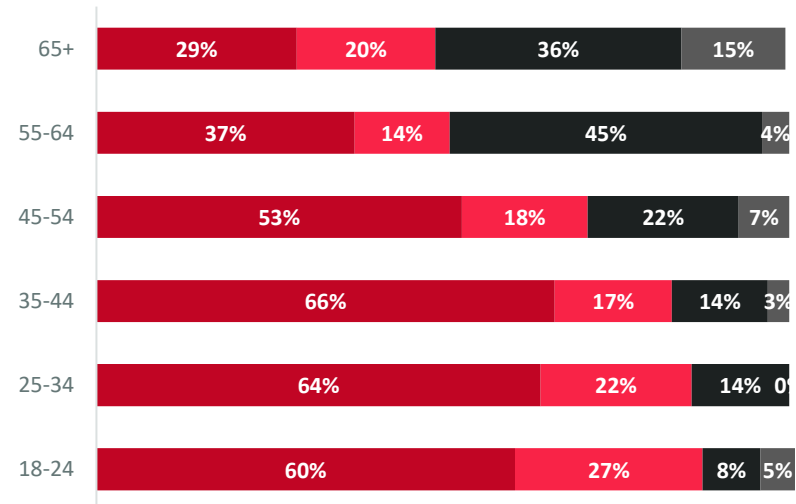
Mobile security functions

Have you checked to make sure that the security functions on your mobile are active?

Sample Size: 342
 (Individuals that have a mobile phone)



■ Always/Often ■ Sometimes ■ Never ■ Don't know



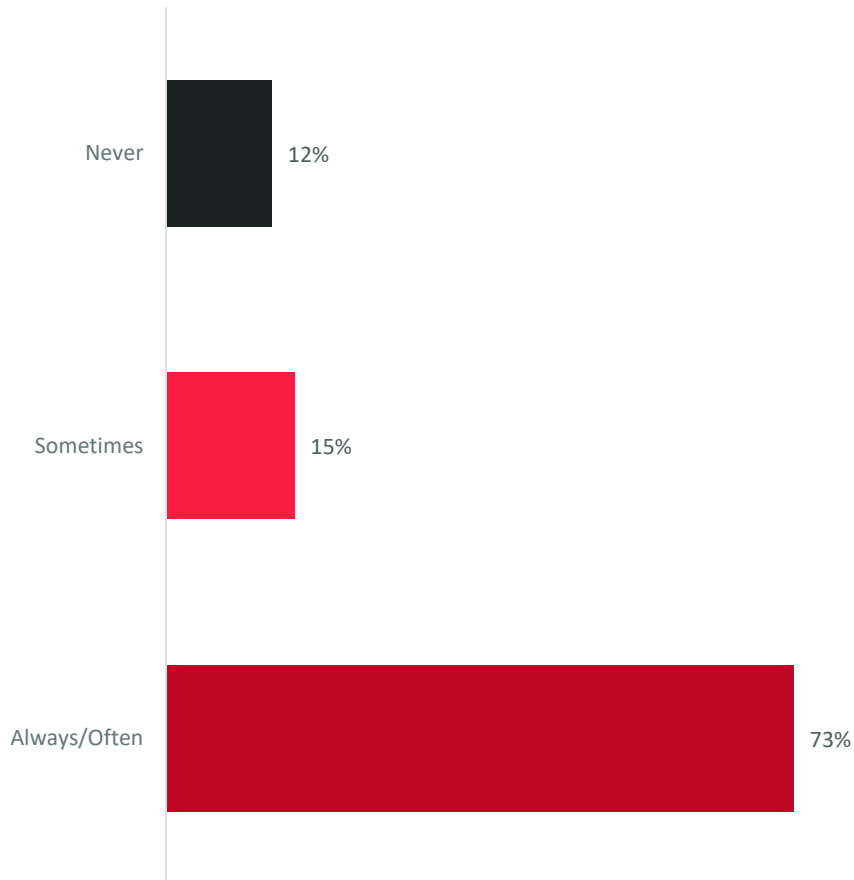
■ Always/Often ■ Sometimes ■ Never ■ Don't know

- 74% of respondents tend to check to make sure that the security functions on their mobile are active, with 54% doing so always/often.
- A review of responses by age evidences that those aged 44 and younger tend to check, with percentage decreasing considerably among the elder generation.

Mobile update

Do you update your mobile when prompted by it?

Sample Size: 342



- **88%** tend to update their mobile when prompted by it.

- Those aged **44 and under** tend to update their mobile when prompted by it (with an average percentage score of 93%).

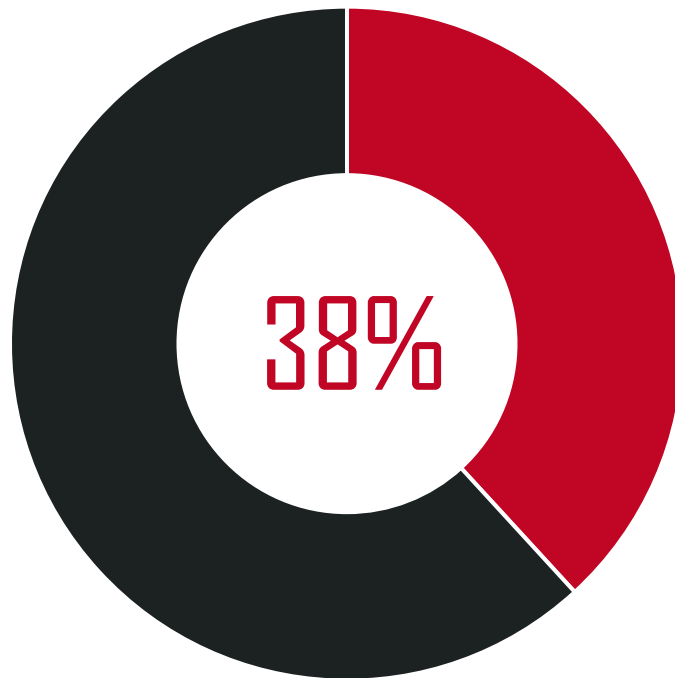
- Conversely, **28%** of those aged 65+ tend to update their mobile when prompted by it.

- **98%** of those that completed tertiary education are inclined to update their mobile when prompted by it.

Antivirus on mobile

Have you installed an antivirus on your mobile?

Sample Size: 342



■ Yes ■ No

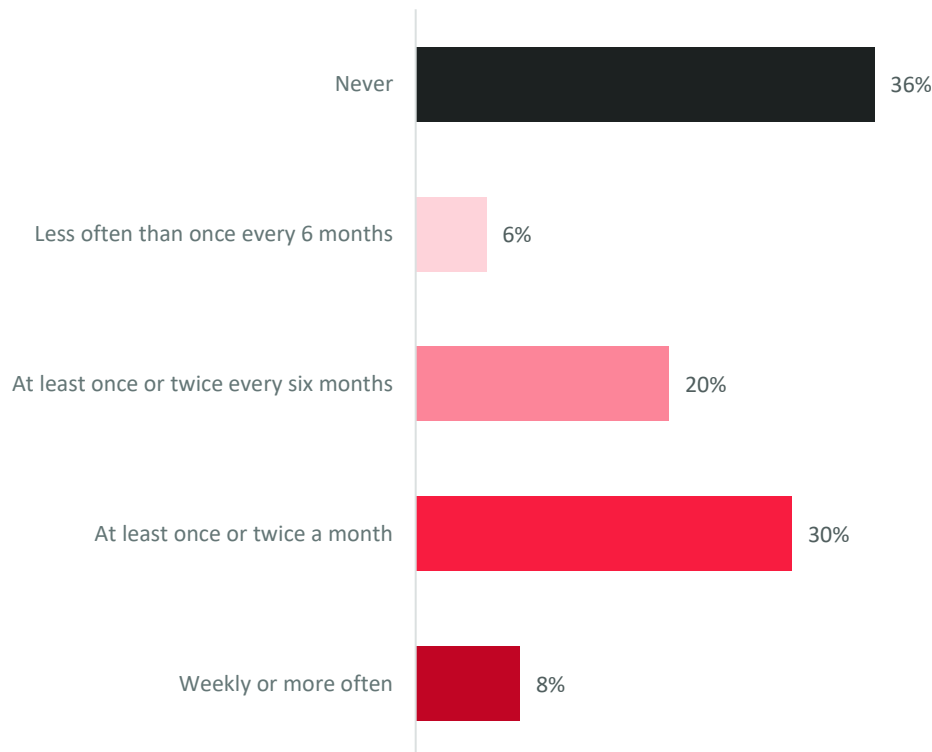
- The majority of mobile owners do not have an antivirus installed on their mobile with only **38%** answering in the positive.

- **49%** of those aged 35 to 44 installed an antivirus on their mobile, this being the highest percentage among the various age cohorts. Those aged 18 to 24 then followed (44%).

On line purchases

Over the past 2 years, have you purchased on line (mobile or computer)?

Sample Size: 342
Among those that have mobile and/or computer

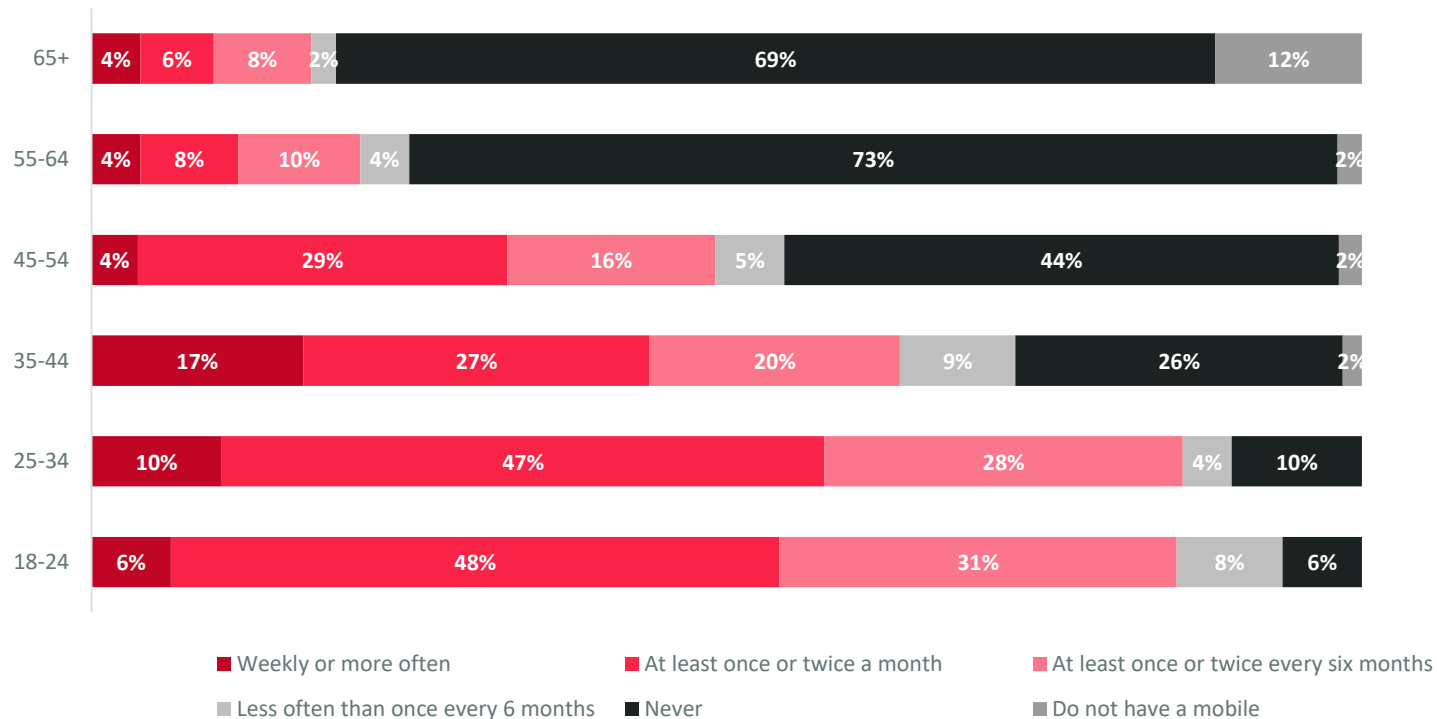


- Overall **38%** of the respondents indicated to purchase on line once a month or more often.
- Conversely, **36%** never purchase on line.

On line purchases

Over the past 2 years, have you purchased on line (mobile or computer)?

Sample Size: 342
Among those that have mobile and/or computer

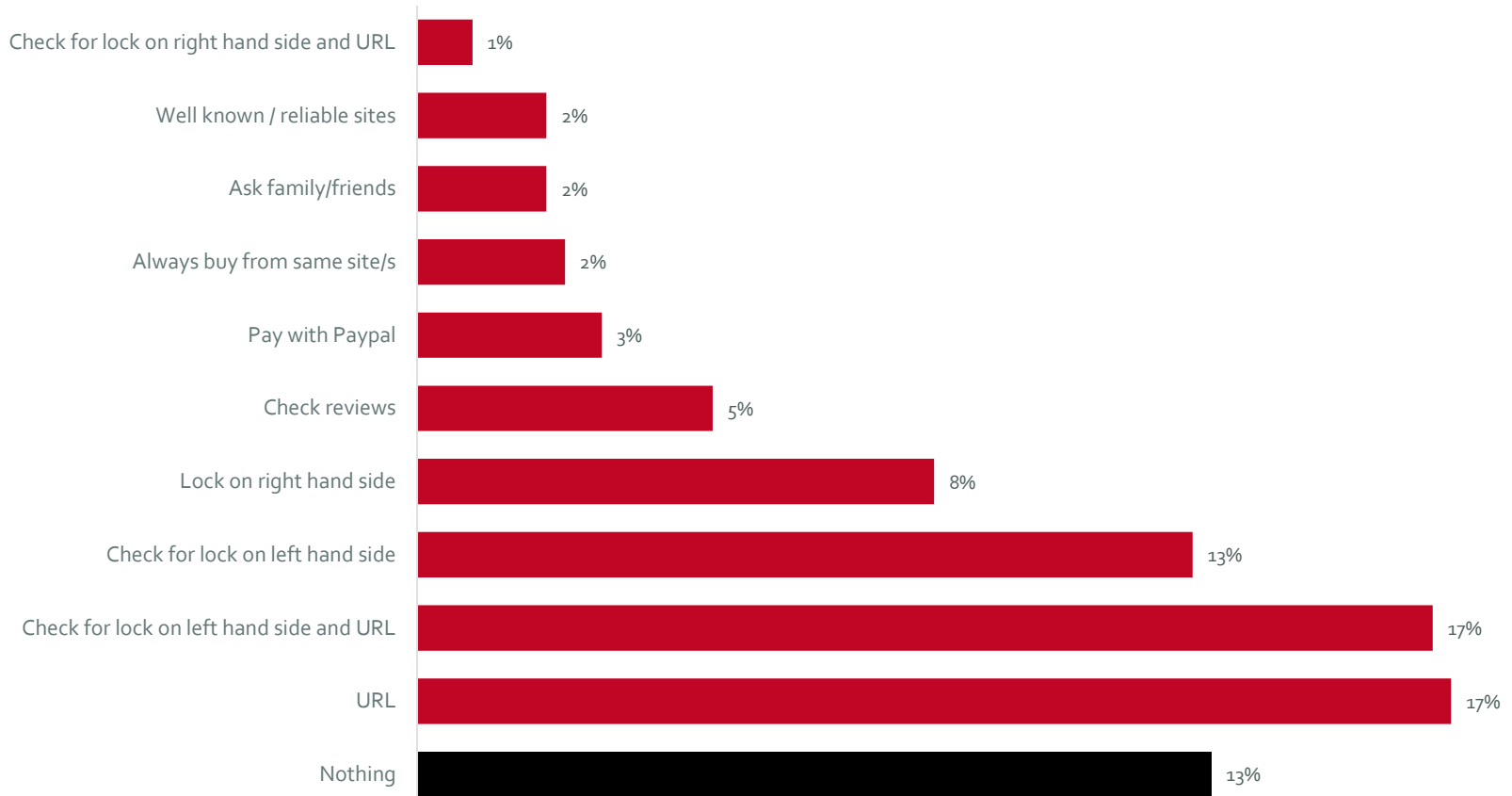


- 17% of those aged 35 to 44 purchase on line weekly or more often.
- Those aged 34 and under are most inclined to purchase once a month or more often.

Check that is genuine

What do you check to make sure that the online site you are looking at is genuine?

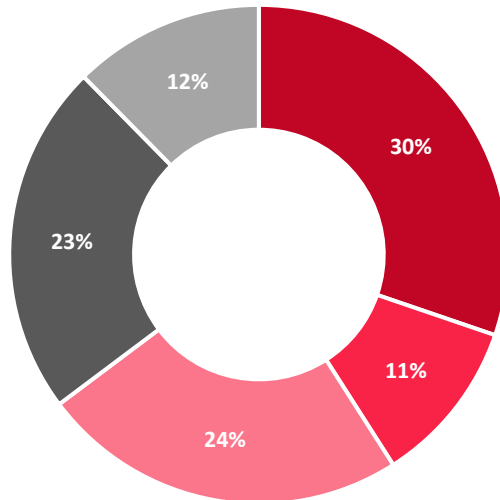
Sample Size: 342



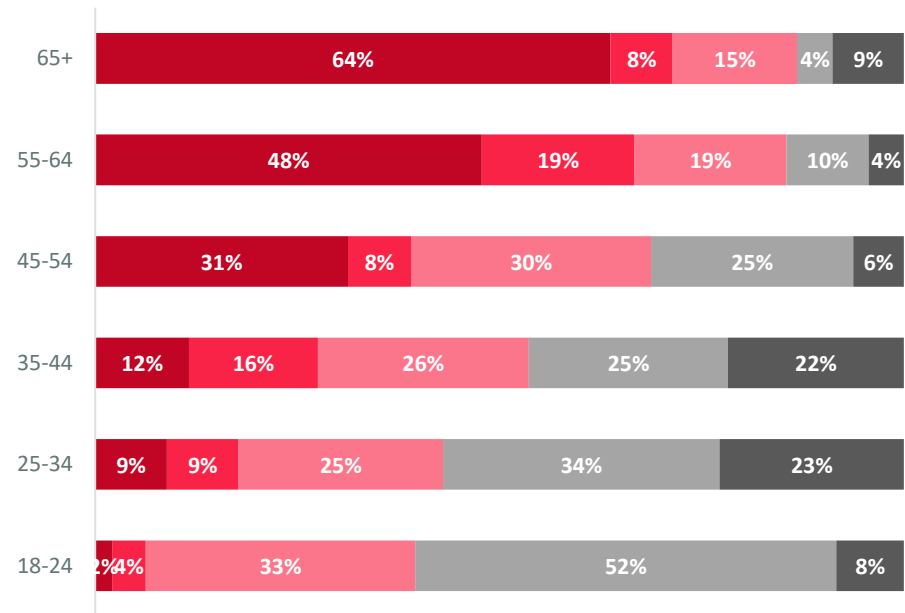
Confidence is scam recognition

On a scale from 1 to 5, where 1 indicates not confident at all and 5 indicates extremely confident), how confident are you in recognising a scam?

Sample Size: 423



■ 1 ■ 2 ■ 3 ■ 4 ■ 5



■ 1 ■ 2 ■ 3 ■ 4 ■ 5

- Only 35% are confident in recognising a scam.
- A review of responses by age evidences that confidence decreases with age. The confidence in recognising a scam also increases with the level of education.

Knowledge of 'scamming'

In your opinion, what is scamming?

Sample Size: 420

Multiple responses possible



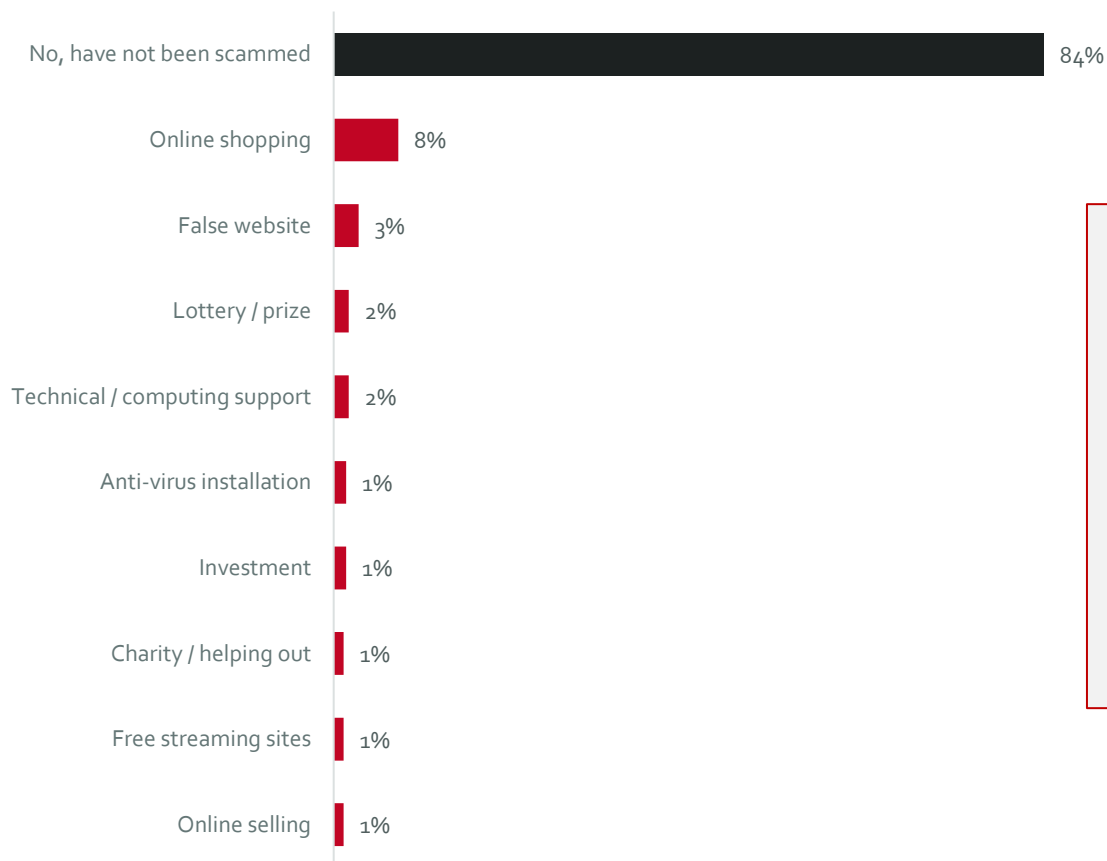
- 46% of respondents believe that scamming is stealing of information and money, while 25% of respondents believe that scamming is stealing of information only.
- 25% of interviewees do not know what scamming is.

Experience of scams

In the past two years, have you personally experienced any of the following scams?

Sample Size: 342

Multiple responses possible



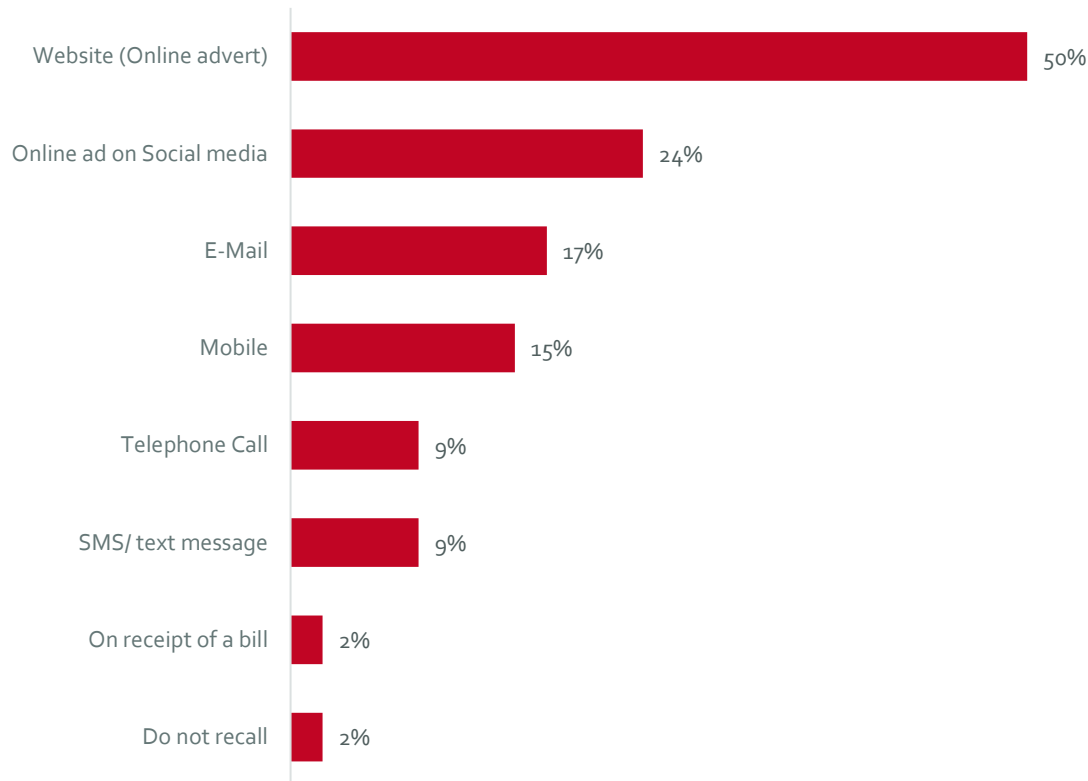
- The majority of respondents (84%) indicated that they have not been scammed in the past two years.
- Of those who were scammed, 8% indicated that they have been scammed while shopping on line.

Beginning of a scam

How did the scam begin?

Sample Size: 49

Multiple responses possible

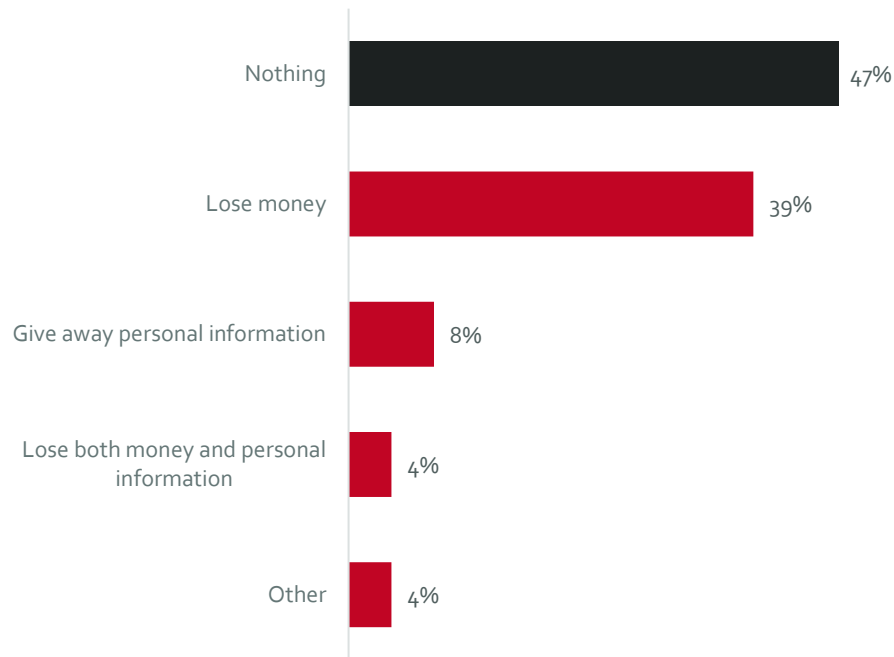


- 50% of the respondents indicated that their scam began from an online advert on a website.
- Other main factors that lead to a scam related to an online advert on social media and E-Mail (with 24% and 17% responses respectively).

Result of the scam

As a result of the scam, did you

Sample Size: 49

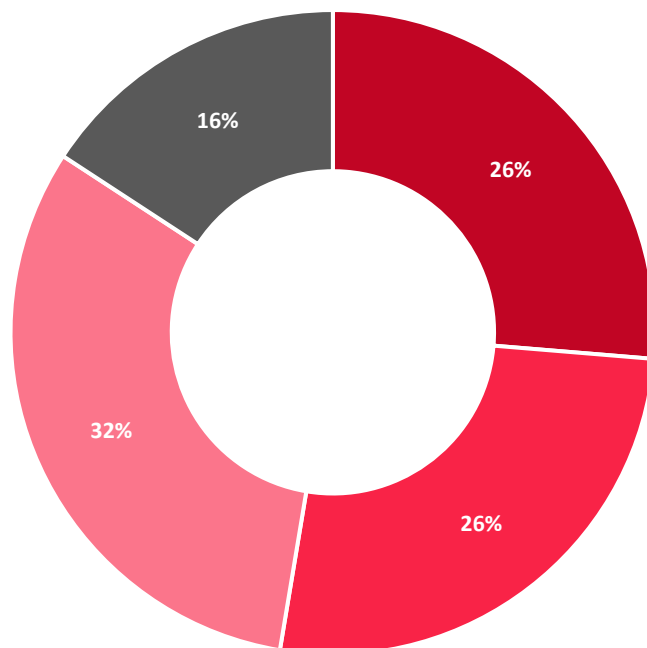


- From those respondents who were scammed, 47% did not lose money or give away personal information. However, 39% indicated losing money to scams.

Financial loss

What is the financial loss you experienced?

Sample Size: 19



- Less than €50
- Greater than €51 but less than €200
- Greater than €201 but less than €500
- Greater than €501 but less than €2,000

- 32% of those respondents who experienced a financial loss, indicated that they have lost more than €201 but less than €500, with 16% indicating to have lost more than €500.

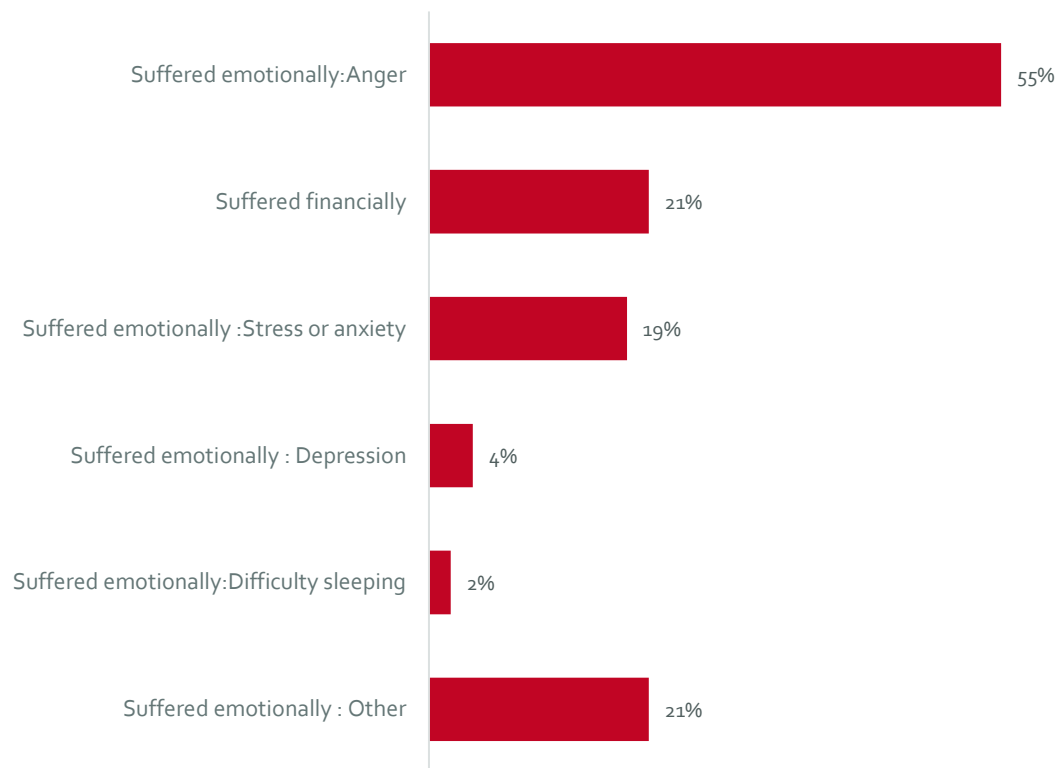
- **38%** of those aged between 25 to 34 experienced a financial loss which is greater than €501 but less than €2,000.
- **33%** of those that have completed tertiary education experienced a financial loss which is greater than €501 but less than €2,000

Feelings after being scammed

Following being scammed, did you experience any of the following?

Sample Size: 49

Multiple responses possible



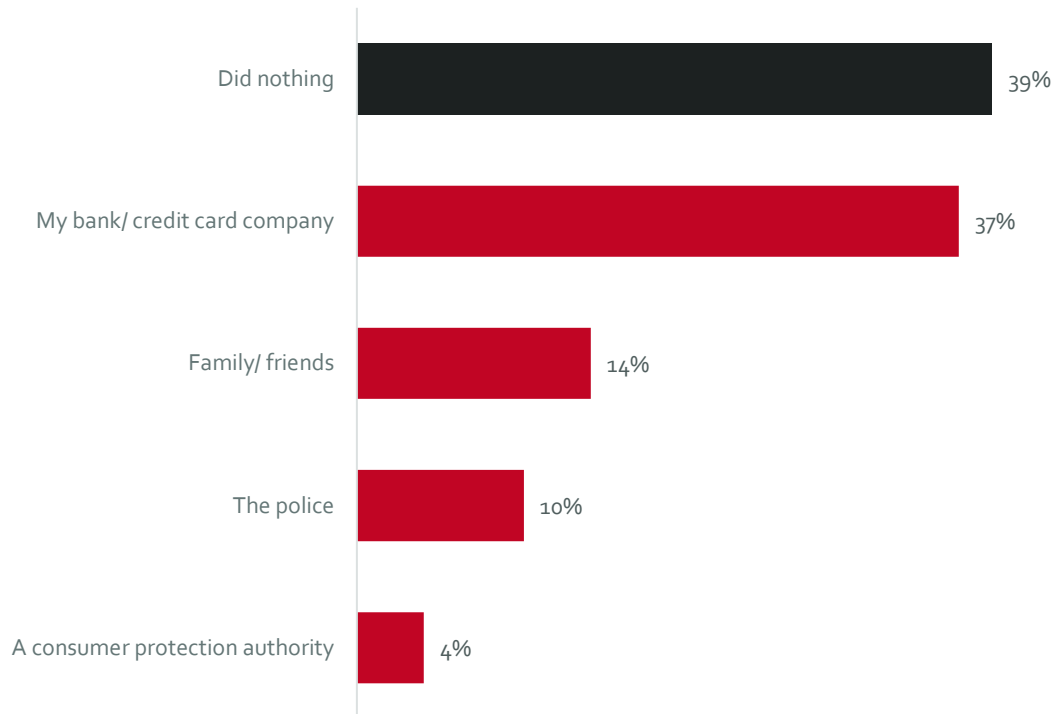
- The majority of respondents (55%) who were scammed indicated that they 'suffered emotionally: Anger', followed by 'suffered financially' (21%).
- 21% indicated 'other' emotional distress that they suffered as a consequence of being scammed.

Reporting the scam

Did you report the scam to:

Sample Size: 49

Multiple responses possible

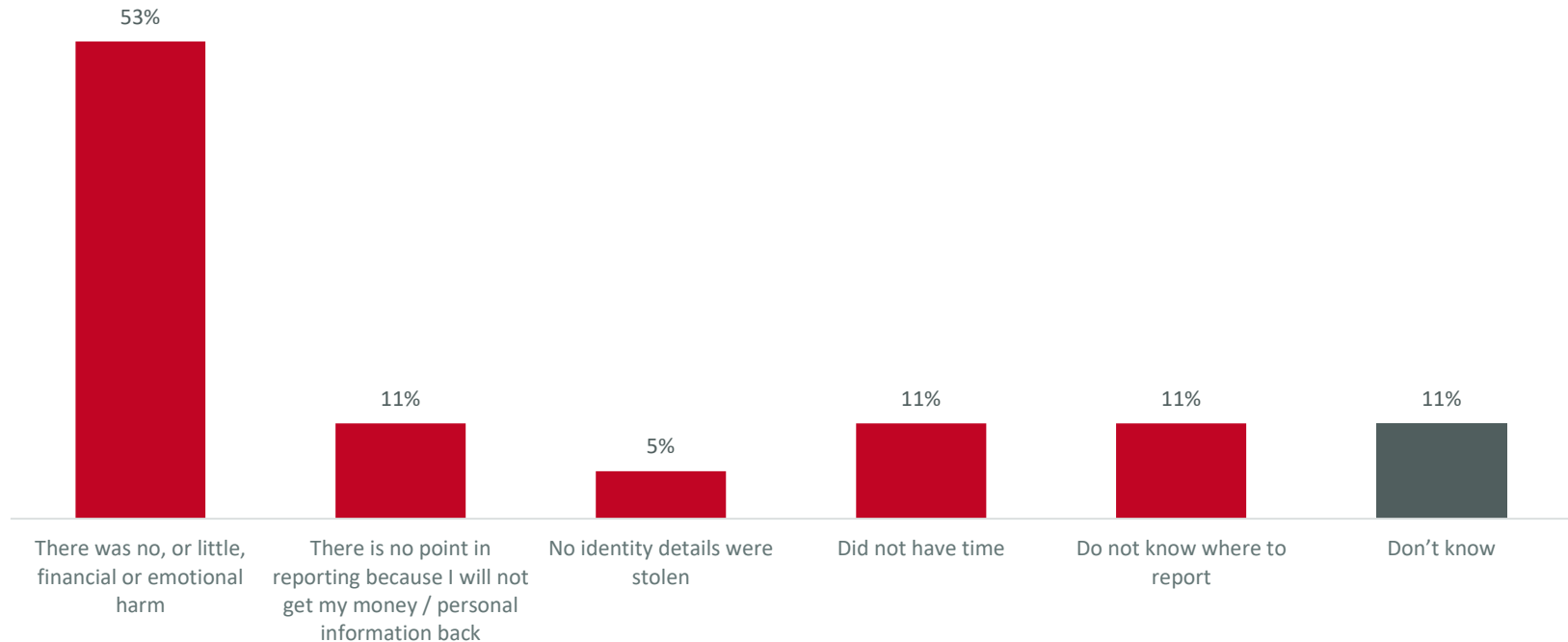


- **39%** did nothing after being scammed.
- **37%** indicated that they reported the scam to their bank/credit card company, while another 14% reported the scam to their family/friends.

Reasons for not reporting a scam

If you did not report – why?

Sample Size: 19

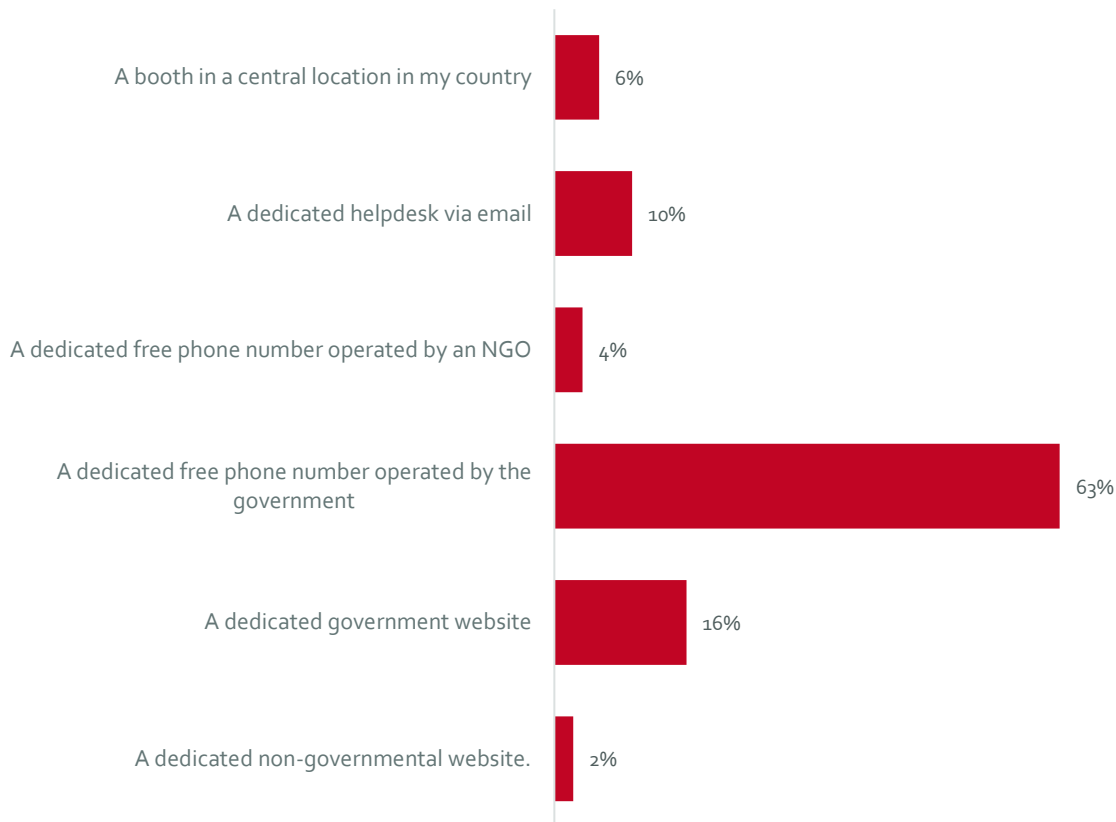


- The main reason why respondents did not report the scam was that there was no, or little, financial or emotional harm (53%).

Preferred channel to use to report fraud

Can you please indicated which channel you would prefer to use to report fraud?

Sample Size: 342

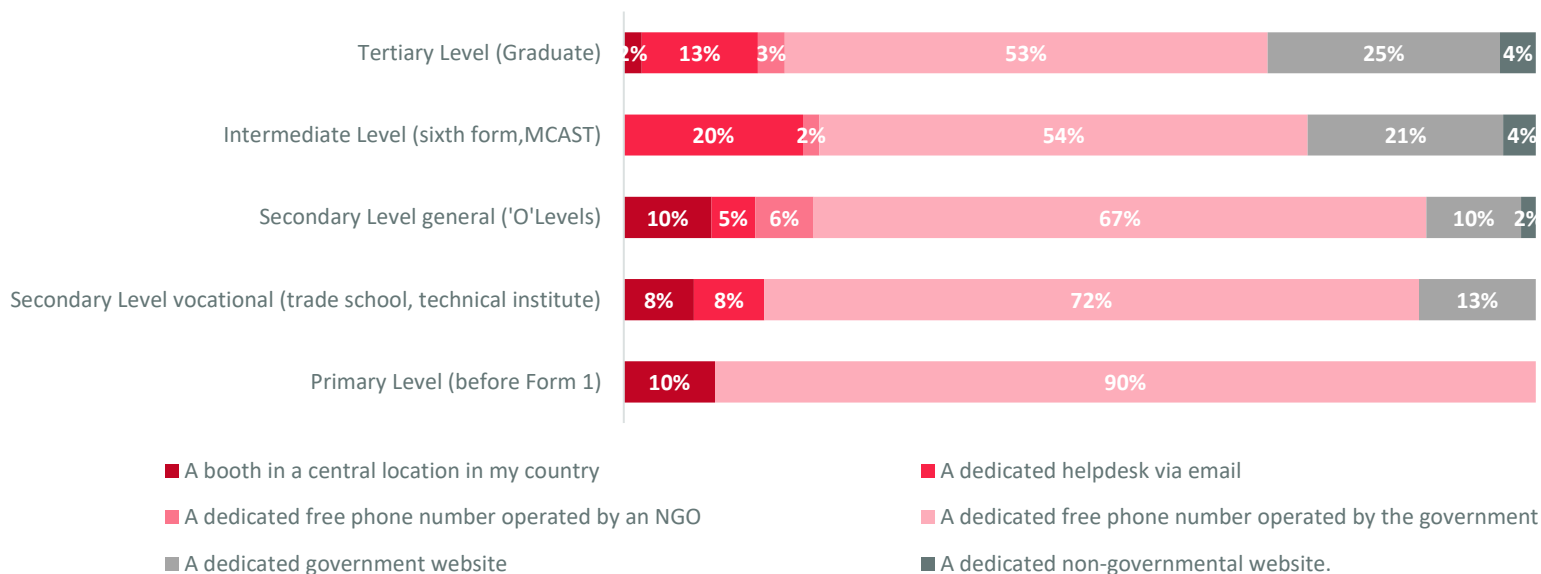


- **63%** of respondents (would prefer to use a dedicated free phone number operated by the government in order to report fraud.

Preferred channel to use to report fraud

Can you please indicated which channel you would prefer to use to report fraud?

Sample Size: 342

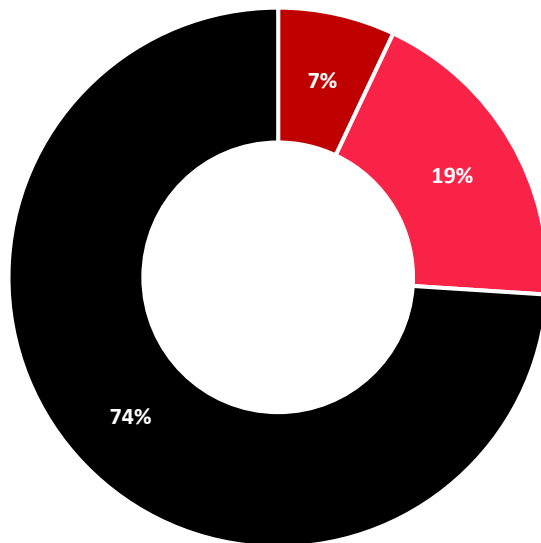


- A review of responses by education evidences that the vast majority of those that only completed primary education (90%) would opt for a dedicated free phone number operated by the government. This medium is the preferred channel across all cohorts though strongest among the lowest education level.
- As the level of education increases, the preference for a dedicated government website to report fraud increases.

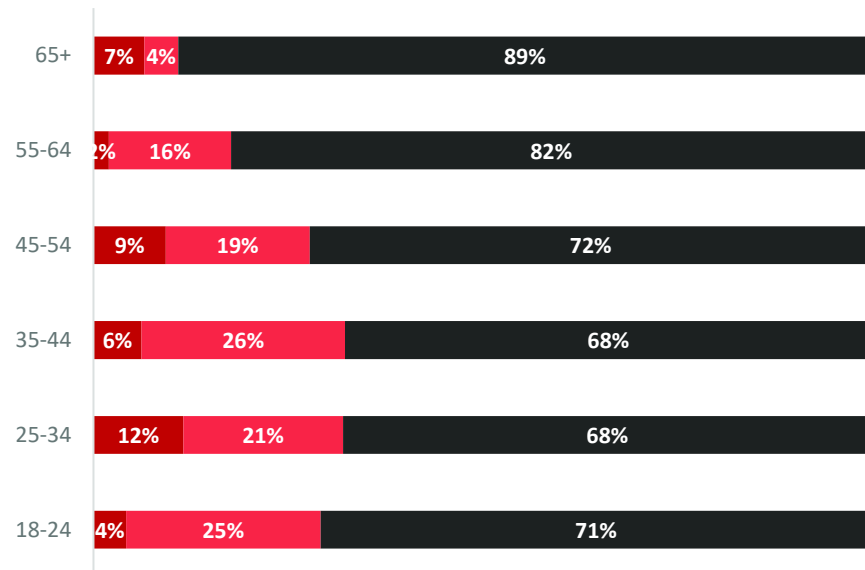
Information on scams

Do you seek information on scams?

Sample Size: 342



■ Always ■ Sometimes ■ Never



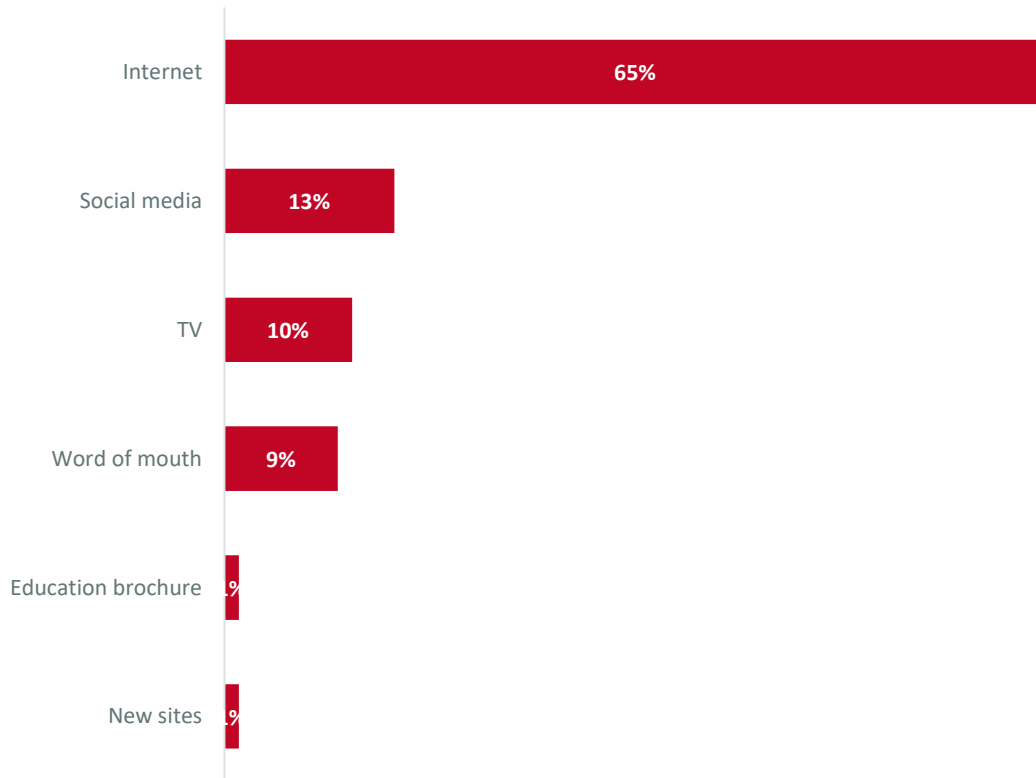
■ Always ■ Sometimes ■ Never

- **74%** of interviewees do not seek information on scams.
- Those aged 25 to 44 are most inclined to seek information on scams.
- As education level increases, respondents are more inclined to seek such information.

Information on scams

Where do you seek information?

Sample Size: 89



- 65% indicated to seek information on the Internet, followed by Social media and TV (13% and 10% respectively).

- **80%** of those aged 18-24 and 65+ are most inclined to seek information on the Internet.
- **77%** of those that have completed Tertiary education seek information on the Internet.



Conclusions

Conclusions

- 29% of respondents do not have a computer, and 9% indicated that they do not use their computer online.
- Three-fourths of interviewees check to make sure that the security functions on their device are active. Those aged 35 to 44 are most inclined to do so (92%).
- 88% of respondents update their computer when prompted by it, with those aged 18 to 44 are most inclined to do so (94% on average).
- 46% indicated that they have installed an ad blocker on their computer. 75% of those aged 18-24 are most inclined to have installed an ad blocker.
- 69% use their mobile on line. With 98% responses, those aged 18 to 34 indicated to use their mobile on line.
- 74% of respondents indicated checking to make sure that the security functions on their mobile are active, with 54% doing so always/often.
- 88% tend to update their mobile when prompted by it. 98% of those that completed Tertiary education are inclined to update their mobile when prompted by it.

Conclusions

- Only 38% of respondents have installed an antivirus on their mobile. 49% of those aged 35 to 44 installed an antivirus on their mobile.
- 38% of respondents indicated to purchase on line once a month or more often.
- In order to make sure that the online site they are looking at is genuine, 17% of respondents check for lock on the left hand side and URL, with another 17% indicating to check URL only.
- Only 35% are confident in recognising a scam.
- 46% of respondents believe that scamming is both stealing of information and money. 25% do not know what scamming is.
- 84% of interviewees indicated that they have not been scammed in the past two years. Half of those who were scammed, indicated that their scam began from an online advert on a website, where 39% lost money to scams.
- 32% of those who experienced a financial loss, indicated that they have lost more than €201 but less than €500.

Conclusions

- 55% who were scammed indicated that they have suffered from anger issues.
- 39% did nothing after being scammed, while 37% indicated that they have reported the scam to their bank/credit card company.
- 53% indicated that the main reason for not reporting a scam was that there was no, or little financial or emotional harm.
- 63% indicated that they would prefer to use a dedicated free phone number operated by the government in order to report fraud.
- 26% of interviewees seek information on scams.
- 65% of respondents indicated to seek information on the internet.