Asian Scam Report 2023

GASA
Global Anti-Scam Alliance

Gogolook

GASA

The Global Anti Scam Alliance's (GASA) mission is to protect consumers worldwide from scams by raising awareness, enabling hand-on tools, facilitating knowledge sharing, organizing research, and offering training and education.

https://www.gasa.org/

Gogolook

Gogolook is a leading TrustTech company established in 2012. With “Build for Trust” as its core value, it aims to create an AI- and data-driven global anti-fraud network as well as Risk Management as a Service. From multi-communication to fintech, SaaS and Web3, Gogolook creates trustworthy empowerment with the use of technology in various fields. A founding member of the Global Anti-Scam Alliance (GASA), Gogolook has also teamed up with a number of institutes such as the Taiwan National Police Agency Criminal Investigation Bureau, the Financial Supervisory Service of South Korea, Thai Royal Police, the Fukuoka city government, the Philippines Cybercrime Investigation and Coordinating Center (CICC), and the Royal Malaysia Police and state government to fight fraud and ultimately, to build a trustworthy communication network with the largest number database in East Asia and Southeast Asia.

https://gogolook.com/

Anti-Scam Asia Summit

The inaugural Anti-Scam Asia Summit, co-hosted by GASA and Gogolook in Taipei, Taiwan, serves as a sister event to the Global Anti-Scam Summit. The aim of the summit is to facilitate dialogue among government and law enforcement agencies, civil organizations, corporate representatives, and consumers from various Asian countries. In an era booming with AI technology, the summit gathers experts to discuss proactive measures to counter the threat of scams and ensure consumer safety.

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Unity Is the Ultimate Key to Combat Fraud.

Since the beginning of this year, following Gogolook's affiliation with GASA, we have redoubled our efforts to cultivate partnerships and disseminate best practices in anti-fraud measures throughout Asia, while also initiating dialogue with our European and American counterparts. We are unwavering in our conviction that "unity" is the linchpin in our fight against fraud. With over a decade of dedicated work in the anti-fraud industry, and through our collaborations with government agencies, corporations, and civil organizations from various countries, we are delighted that Gogolook, in its capacity as a founding member of GASA, had the honor of hosting the inaugural Asia Anti-Fraud Summit this year. This summit brought together law enforcement agencies, representatives of multinational corporations, experts in the field of artificial intelligence, amongst others, from countries far and wide. Together, our aim is to enhance public awareness and vigilance against fraud and lay the cornerstone for future policy development and advocacy on anti-fraud and AI applications across nations.

Within this report, we have gathered firsthand data from nearly 20,000 respondents across 11 Asian regions, spanning Taiwan, Japan, Thailand, Malaysia, the Philippines, South Korea, Hong Kong, Singapore, Vietnam, China, and Indonesia. By having respondents share their experiences with fraud encounters over the past year, we have been able to gain nuanced insights into the current landscape and regional variations of fraud activities. This knowledge enables law enforcement agencies to steer their investigative efforts effectively, legislative bodies to draft new laws, and industry stakeholders to expedite the development of customized anti-fraud solutions.

GASA Director of Board & Gogolook Chairman

Jackie Cheng

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Against a chameleonic enemy, the fight for Asia has begun...

Across the digital expanse of Asia, the shadows cast by the ever-evolving scam industry are lengthening. The 2023 Asia Scam Report is an effort to illuminate the ways scams infiltrate our daily lives, mapping their prevalence across varied communication mediums, and discerning patterns that may aid in their mitigation.

The scam industry, while increasingly global in its reach, continues to be finely tuned to the cultural and communicative nuances of local landscapes. This report, a collaboration between the Global Anti-Scam Alliance (GASA) and Gogolook, is anchored in a comprehensive survey encompassing responses from across 11 regions in Asia. The intent is threefold:

1. To highlight the channels rife with scams
2. To understand the populace's reactions and defenses against them
3. To reveal the scale and losses associated with scams across Asia

The traditional avenues of phone calls and SMS messages remain the scammers' most frequented paths. However, the voracious digital uptake has seen platforms such as Facebook and WhatsApp becoming fertile ground for deception, with an inclination towards targeting younger demographics.

Our report presents not only the platforms but the types of scams plaguing Asian locales. Personal data theft emerges as the predominant form in several regions, while shopping and investment scams make advances elsewhere. The cruel exploitation of human emotions like trust and greed is a common thread across the board.

We uncover the reasons why individuals succumb—ranging from a lack of recognition of scam activities to the allure of enticing incentives. These insights form the bedrock of our understanding, emphasizing the need for robust educational frameworks that can fortify the public against such fraudulence.

Our report casts light on the resolve of victims and non-victims alike to combat this scourge through reporting, with varying degrees of financial recovery witnessed as a consequence. Despite these efforts, there remains tension between the need for convenient financial services and the imperative of fraud prevention.

In short, this report is a call for a concerted effort from governments, financial institutions, and every individual who navigates the digital domain. The battle against scams is not waged on a single front but is a war of attrition against a chameleonic enemy. We aim to arm stakeholders with knowledge, serving as both shield and spear against the fraudulent actors within Asia.

Let this report be more than a chronicle of the past; let it be a call for the people of Asia to assemble as a force for good. The stakes are not just our hard-earned money, but our trust in the very fabric of digital society. Standing as one, we can ensure that Asia is no longer a playground for fraudsters, but a fortress of integrity that will vanquish those who believe they can undermine the sanctity of our lives without consequence. Join us in this fight, until the day comes when scams are but echoes of a less vigilant age.

GASA Managing Director

Jorij Abraham

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Beyond the Battle: Boosting Consumer Awareness to Triumph Over Scammers in Asia

As a not-for-profit organization specializing in anti-scam initiatives, Chongluadao played a crucial role in the execution of the survey in Vietnam that was featured in the 2023 Asia Scam Report by GASA & Gogoloook. Chongluadao's dedication to fighting fraud was pivotal in gathering insightful data from over 1000 respondents in Viet Nam, shining a light on the escalating trend of scam incidents, especially in Viet Nam, with a significant annual growth rate since 2020. Some highlight numbers from the report: 20,000 responses from 11 Asian locations, the survey finds a significant increase in scam encounters, notably in Southeast Asia, with a compounded annual growth rate of 29.8% since 2020.

Vietnam, like other significant countries, has seen an increase in fraud activity, with 63.9% of respondents confident in identifying scams. This trust is determined by the presence of anti-fraud education and the level of fraud evolution. Overconfidence, on the other hand, can lead to greater vulnerability, emphasizing the importance of ongoing skepticism and verification.

Phone calls and SMS are still the most commonly used routes for fraud, but digital platforms such as social networking and instant messaging applications are now important vectors. According to the survey, Facebook and WhatsApp are the top platforms connected with scam threats, underlining the importance of targeted digital monitoring. From a company standpoint, the findings underline the necessity of investing in fraud prevention, particularly in digital literacy and consumer awareness initiatives. Collaboration between governments, corporations, and civic groups is critical in building strong anti-fraud frameworks and technology to protect consumers and businesses alike.

The report is a call to action for increased public awareness, policy development, and the adoption of advanced anti-fraud solutions in Vietnam and other Asian markets to combat the sophisticated and evolving threat landscape.

Threat hunter at NCSC Viet Nam and CEO of Chongluadao.vn

Hieu Minh Ngo

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Confidence in Recognizing Scams

1

In this survey, GASA and Gogolook conducted a self-assessment of the "confidence in recognizing scams" among the general public in 11 Asian regions, converting the confidence level into an index ranging from 0 to 100. The top five regions in terms of confidence were Indonesia (80.0), China (78.6), the Philippines (74.0), Singapore (70.2), and Taiwan (67.1). The remaining regions ranked as follows: Hong Kong (66.3), Vietnam (63.9), Thailand (63.3), Malaysia (62.8), Japan (61.9), and South Korea (61.3). Generally, the confidence of people in different regions in recognizing scams is influenced by two main factors, namely, “prevalence of anti-fraud education" and the "evolutionary stage of frauds".

First, the prevalence of anti-fraud education is primarily associated with government initiatives in anti-fraud campaigns, media attention to fraud, and the adoption rate of anti-fraud products. For example, in Taiwan, prolonged media coverage of frauds has raised public vigilance, leading to increased government and corporate resources dedicated to combating frauds. The evolutionary stage of frauds, on the other hand, is related to the duration of development of local scammers, the prevalence of fraud, and the application of scam techniques. For instance, whether scammers adopt the latest technology in scamming or begin using various channels to contact the public can significantly affect people's ability to recognize and their confidence in combating frauds.

In the face of rapidly changing scam techniques and the application of AI and Deepfake technologies, people who exhibit overconfidence in identifying frauds are often more susceptible to falling into traps. Maintaining a habit of skepticism and verification is key to avoiding scams. Mel Migriño, executive committee member of the ASEAN CIO Association and current Head of Gogolook in the Philippines, analyzed: "According to the survey, only 7% of Filipinos lack confidence in recognizing scams. However, this does not mean that the Philippines has comprehensive anti-fraud education and preventive measures in place. Especially, the primary fraud pattern in the Philippines currently involves a large volume of phishing text messages. With the introduction of various technologies and the gradual digitalization of financial services, people should not be overly confident”.

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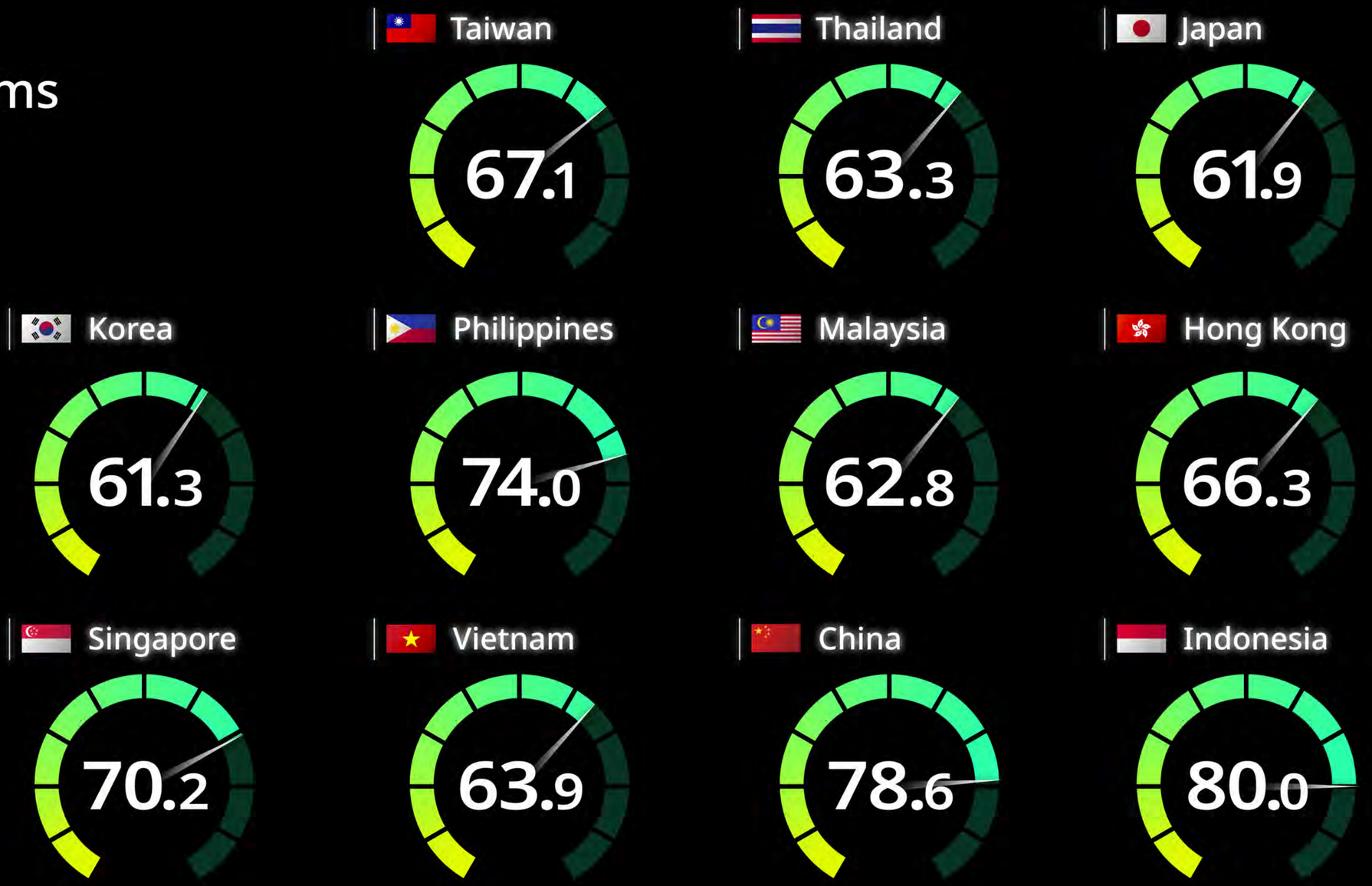
Confidence in Recognizing Scams



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Frequency of Encountering Scams

(Including Advertising, Emails, Phone Calls, Messages, and Websites)

Since the outbreak of the COVID-19 pandemic in 2020, governments and businesses worldwide have suffered extensive data breaches amid their digital transformation efforts, thereby creating vulnerabilities for frauds. This has led to a considerable uptick in scam activities, particularly in Southeast Asian regions that were previously less affected. According to statistics from Whoscall, a caller-ID software, the average number of scam calls and text messages received per person in Asia has risen from 8.9 times in 2020 to 15 times in 2022, reflecting a compounded annual growth rate of 29.8%. Despite aggressive anti-scam measures and legislation by various governments, they have yet to fully counteract this emerging "new normal" of living alongside scams.

In the GASA and Gogolook survey, respondents from various Asian countries were asked about the frequency of encountering various types of scams within a year. This includes scams through advertisements, email, phone calls, text messages, and websites, covering both traditional and emerging scam channels. Results indicate that Hong Kong had the highest incidence of scams among the 11 regions surveyed, with a staggering 45% of respondents indicating they encounter scams “every day" and 26% saying they encounter scams “most of the week”, significantly higher than other regions in Asia. Thailand, the second-highest in frequency, had 16% of people claiming they encounter scams “every day" and 30% experiencing scams “most of the week", slightly exceeding Malaysia and Taiwan. In contrast, the frequency of scam incidence in the Philippines, Japan, Indonesia, and China remains relatively lower. Notably, 11% of Japanese respondents stated that they had never encountered scams, suggesting a varying rate and stage of scam proliferation across different Asian regions.

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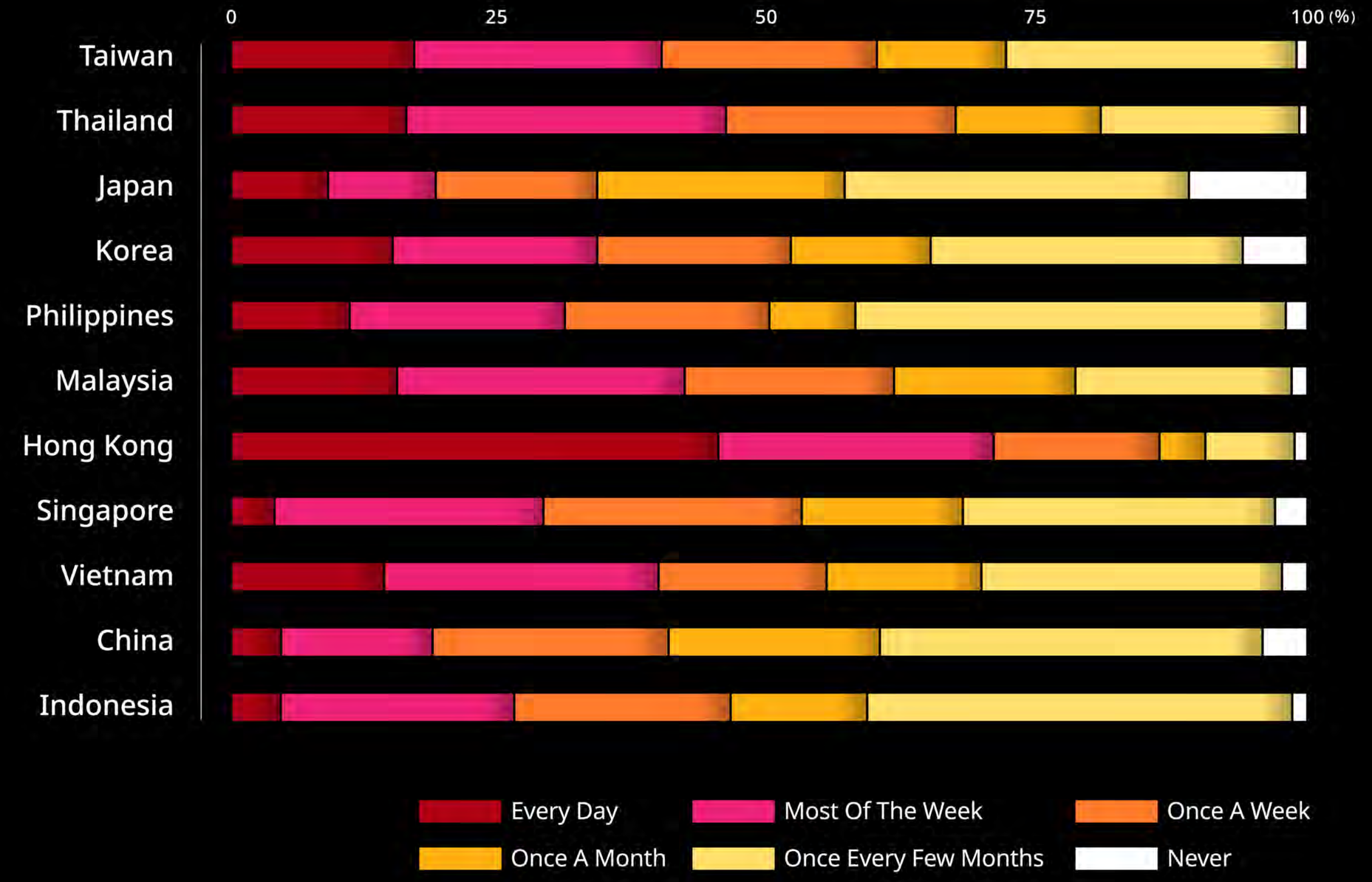
Frequency of Encountering Scams



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Common Channels for Scams

3

While the scam industry is becoming increasingly globalized, the touchpoints between scammers and the public are still largely influenced by local culture and primary communication channels. GASA and Gogolook have identified common scenarios where scams are hidden, including emails, social media, SMS, instant messaging apps, forums, phone calls, online shopping platforms, digital advertisements, dating apps, and physical channels. Respondents were asked to select which of these mediums they had encountered scam information through over the past year. This data helps pinpoint the areas of concentrated scam activity in different regions and informs localized strategies for scam prevention.

Looking at the survey results, "phone calls" and "SMS" continue to be the most frequently exploited channels for scams across Asia, occupying the top two positions in 8 out of the 11 regions. Among these regions, Thailand, Malaysia, Hong Kong, and Vietnam have over 75% of the population who have received scam phone calls, while the Philippines, South Korea, and Indonesia have over 75% of people who have received scam SMS. Other channels such as "instant messaging apps", "social media", and "emails" follow closely. Hong Kong, Singapore, and Indonesia each have over 50% of their population encountering scams on instant messaging apps. In Taiwan, the Philippines, Singapore, Vietnam, China, and Indonesia, over 25% of the population has encountered scams on social media. Japan, South Korea, and the Philippines have 25% of people who received scam emails. Hong Kong and Singapore are unique in that over half of their populations have encountered scams across all three main channels: phone calls, text messages, and instant messaging apps.

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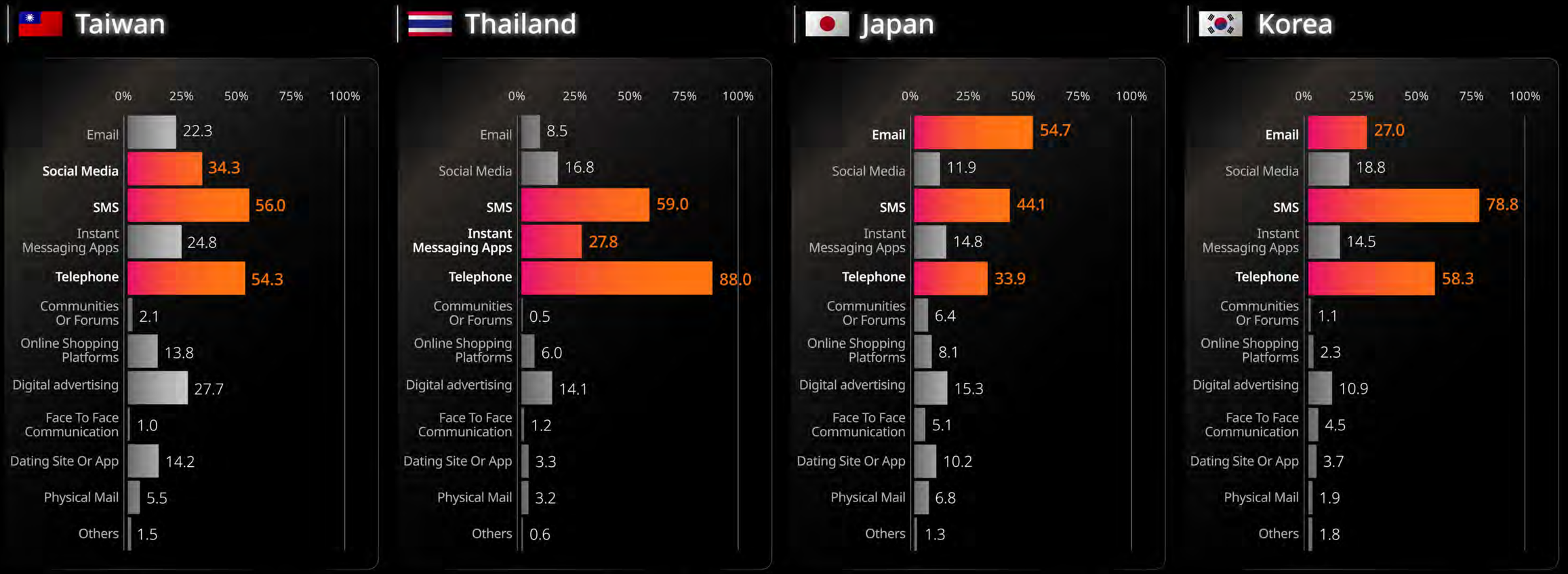
Common Channels for Scams



Socail media (eg.Facebook, Instagram, TikTok) / Instant messenger (eg. WhatsApp, Telegram, LINE) / Online shopping platform (eg. Amazon, Shopee)

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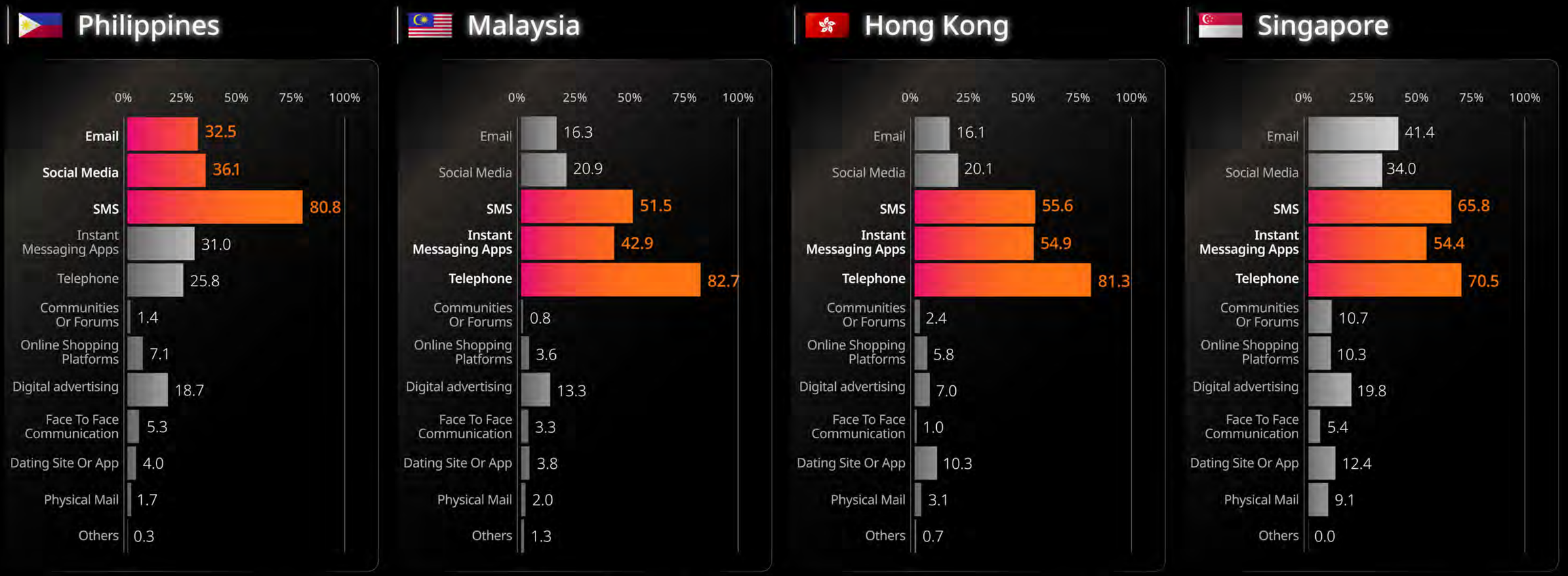
Common Channels for Scams



Socail media (eg.Facebook, Instagram, TikTok) / Instant messenger (eg. WhatsApp, Telegram, LINE) / Online shopping platform (eg. Amazon, Shopee)

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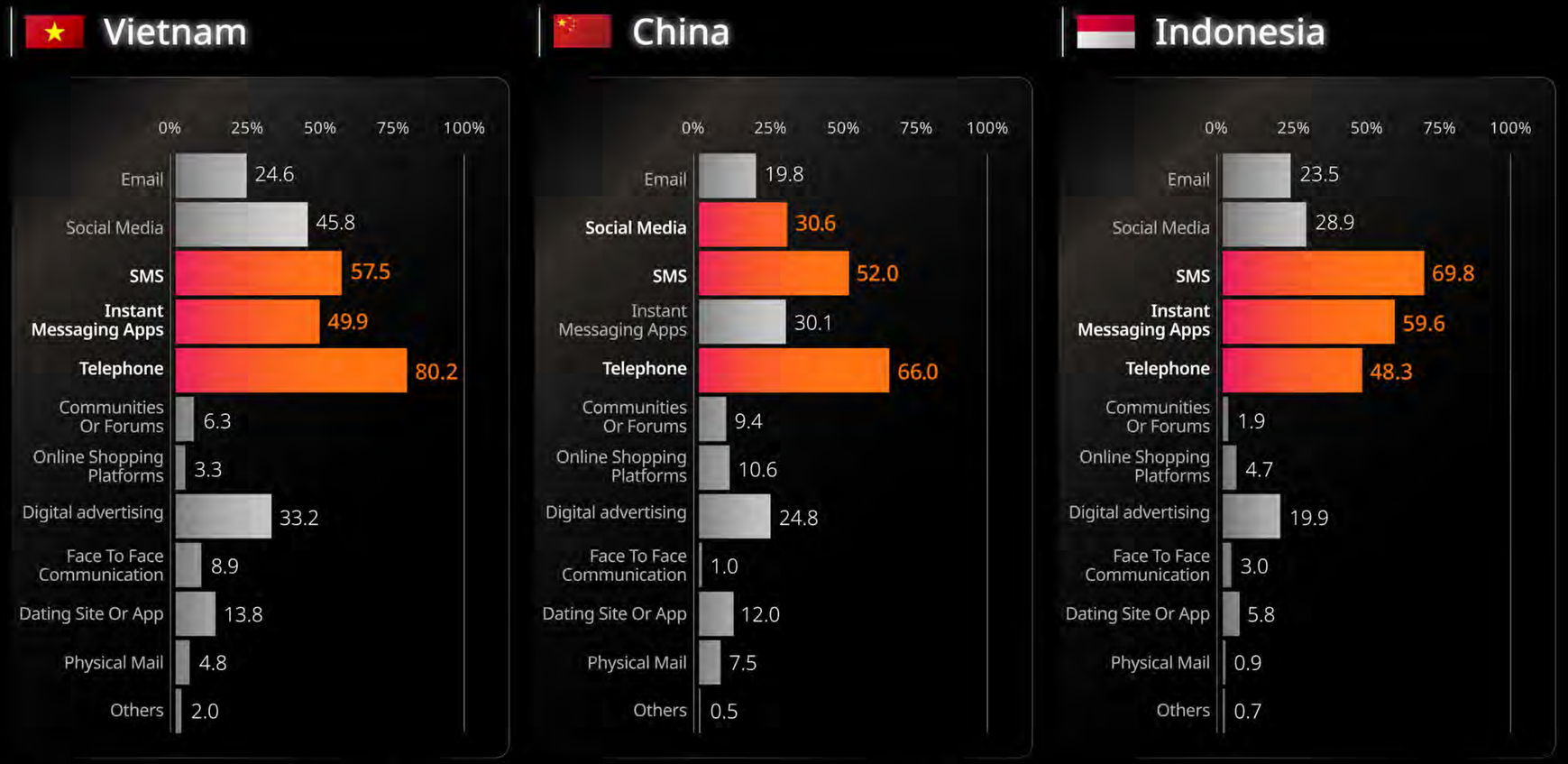
Common Channels for Scams



Socail media (eg.Facebook, Instagram, TikTok) / Instant messenger (eg. WhatsApp, Telegram, LINE) / Online shopping platform (eg. Amazon, Shopee)

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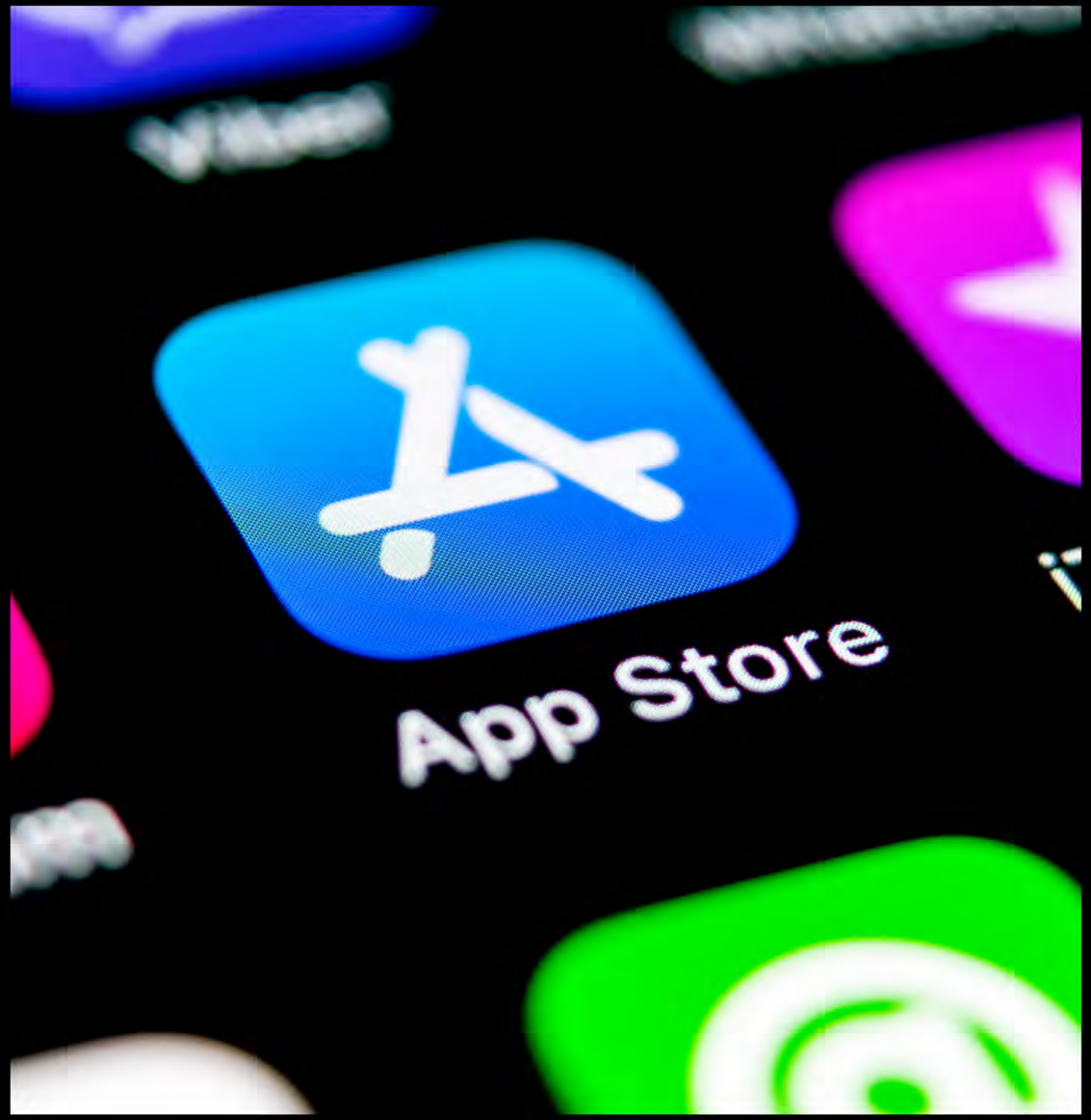
Digital PlatformsThat Aggregate Scam Risks

4

In analyzing the major channels for scams across various Asian regions, it becomes evident that digital platforms—including social media, instant messaging apps, forums, e-commerce sites, and digital advertisements—are becoming hotbeds for scam activities. With the proliferation of digital communication and social media for both professional and leisurely purposes, the risk of falling victim to scams is inevitably increasing due to the growing attachment of the public to these platforms. To this end, GASA and Gogolook have conducted further research to quantify the percentage of individuals encountering scams across mainstream digital platforms in various regions and have identified the top five risk-prone platforms in each area.

Overall, Facebook is among the top five platforms associated with scam risks in all 10 regions outside of China, and it even claims the top position in Taiwan (50.4%), Thailand (47.3%), the Philippines (72.3%), and Vietnam (71.5%). Regarding instant messaging apps, scams primarily manifest on the prominent communication platforms in each of the country surveyed across Asia. WhatsApp, for instance, ranks first in Malaysia (61.3%), Hong Kong (81.3%), Singapore (55.3%), and Indonesia (74.3%). The risks associated with Telegram and LINE should not be underestimated. It's worth noting that Instagram and TikTok, favored by younger demographics, have each appeared in the risk rankings 7 and 6 times This indicates a potential trend toward younger individuals becoming scam victims, highlighting the need for early intervention through targeted scam prevention and educational programs.



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Digital Platforms That Aggregate Scam Risks

Taiwan

Facebook 50.4%
LINE 45.6%
Shopee 15.0%
Instagram 15.0%
Gmail 14.9%
Google 6.4%

Thailand

Facebook 47.3%
LINE 40.4%
Gmail 10.6%
TikTok 9.2%
Instagram 6.1%
Google 5.1%

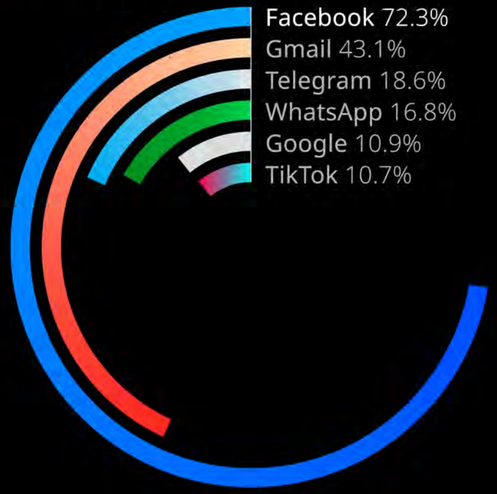
Japan

Gmail 29.7%
Amazon 25.8%
Outlook Email 16.5%
Facebook 14.8%
TikTok 13.1%
LINE 13.1%

Korea

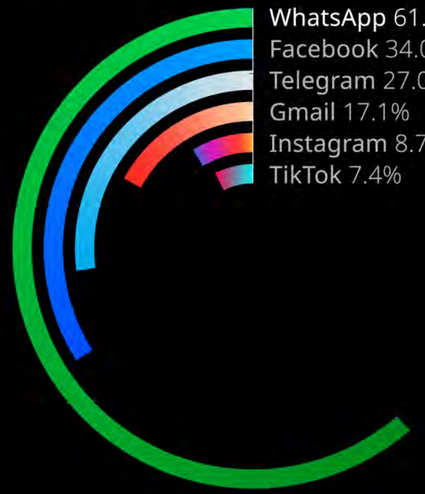
Instagram 27.7%
NAVER 24.0%
Kakao 20.0%
Gmail 14.9%
Facebook 14.0%
Youtube 10.2%

Philippines



Facebook 72.3%
Gmail 43.1%
Telegram 18.6%
WhatsApp 16.8%
Google 10.9%
TikTok 10.7%

Malaysia



WhatsApp 61.3%
Facebook 34.0%
Telegram 27.0%
Gmail 17.1%
Instagram 8.7%
TikTok 7.4%

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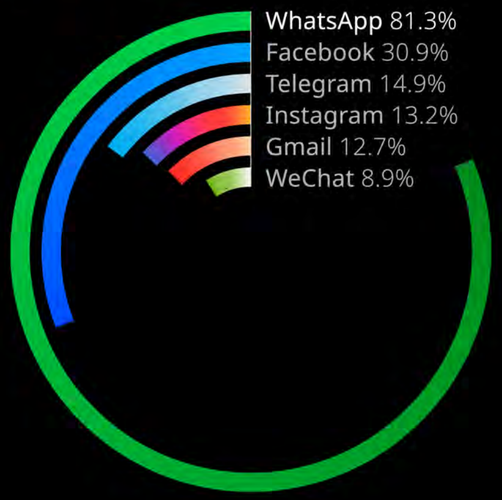
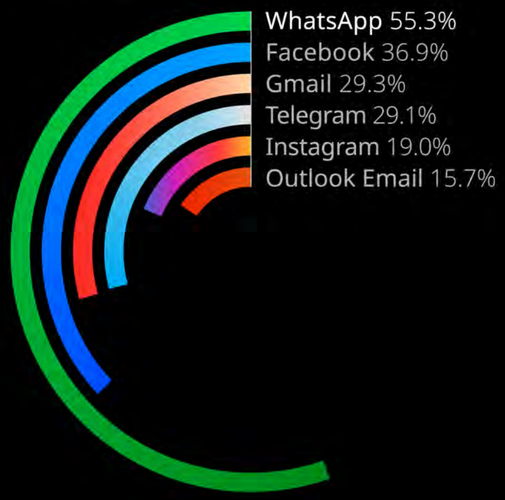
Digital Platforms That Aggregate Scam Risks

Hong Kong



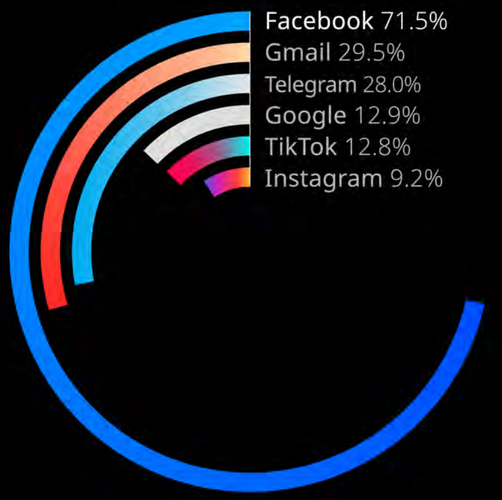
WhatsApp 81.3%
Facebook 30.9%
Telegram 14.9%
Instagram 13.2%
Gmail 12.7%
WeChat 8.9%

Singapore



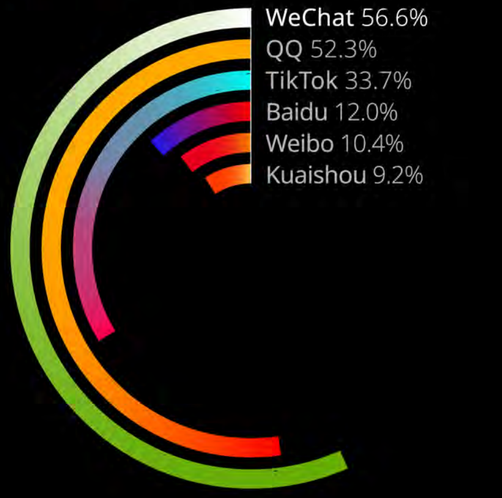
WhatsApp 55.3%
Facebook 36.9%
Gmail 29.3%
Telegram 29.1%
Instagram 19.0%
Outlook Email 15.7%

Vietnam



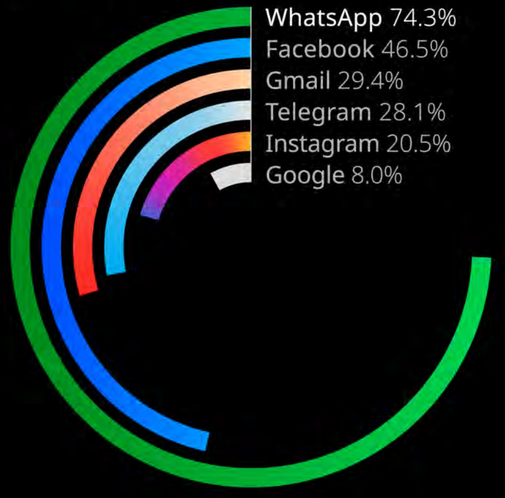
Facebook 71.5%
Gmail 29.5%
Telegram 28.0%
Google 12.9%
TikTok 12.8%
Instagram 9.2%

China



WeChat 56.6%
QQ 52.3%
TikTok 33.7%
Baidu 12.0%
Weibo 10.4%
Kuaishou 9.2%

Indonesia



WhatsApp 74.3%
Facebook 46.5%
Gmail 29.4%
Telegram 28.1%
Instagram 20.5%
Google 8.0%

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Mainstream Scam Scenarios and Techniques

Despite the rapid evolution of new fraud technologies and tools, and the emergence of a global division of labor, we can still observe that fraud scenarios and scripts must be "localized," closely aligned with local policies, public sentiment, languages, and timing. To further assist governments, organizations, and businesses in formulating prevention methods and emphasizing awareness, GASA and Gogolook have listed common scam scenarios and methods, such as personal data theft/fraud, shopping scams, investment scams, impersonation of government/bank officials, job scams, lottery scams, friend and family scams, bill payment scams, and charity scams. The report has ranked the frauds based on the prevalence of encounters by individuals over the past year to provide insights into the nuances of fraud scenarios across different regions in Asia.

Personal data theft/fraud the most common type of scam in Taiwan, Japan, Malaysia, Hong Kong, and Singapore. In Taiwan, the most frequent fraudulent methods include bill payment scams, shopping scams, investment scams, and impersonation of government/bank officials. Although investment scams rank fourth, according to Taiwan's Criminal Investigation Bureau, 47% of fraud-related financial losses last year were associated with investment scams, indicating significant average financial losses within this context. In Japan, the third-ranked "friend and family scams" involve fraud groups impersonating family members to request temporary loans, raise bail, or demand ransoms. This reflects the higher susceptibility of elderly individuals in Japan's aging society, making it easier for fraudsters to target them. In the future, it will become even more challenging for individuals to distinguish authenticity of the incidents due to the advances in AI and Deepfake technologies.

With the increasing popularity of online shopping, shopping-related scams dominate in Thailand, the Philippines, and China, making it the most severe type of fraud. The rising trend of "charity scams" involves impersonating non-profit organizations and deceiving people by using excuses such as insufficient donation amounts or incorrect payment procedures. This form of scam has already spread in Indonesia (29.7%), Singapore (16.7%), and China (16.1%).

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Mainstream Scam Scenarios and Techniques

Identity Theft

Unauthorized use of credit cards, accounts, social media accounts, emails, etc.

Shopping Scam

No goods shipped or wrong items delivered after payment

Investment Scam

Promising high returns to solicit funds from victims

Gov/Bank Scam

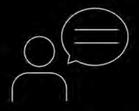
Impersonating government/banks to extract payments or personal info

Job Scam

Asking for fees or personal info under the guise of recruitment

Lottery Scam

Demanding fees or personal information under the guise of a lottery win



Family/Relatives Scam

Impersonating relatives to borrow money or extract personal info

Bill Payment Scam

Demanding payments under the pretense of billing issues

Charity Scam

Posing as charity organizations and asking for transfers due to 'system errors'

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Mainstream Scam Scenarios and Techniques

Taiwan

1st	22.2% Identity Theft
2nd	13.4% Bill Payment Scam
3rd	11.7% Shopping Scam
4th	11.6% Investment Scam
5th	9.7% Gov/Bank Scam

Thailand

1st	17.9% Shopping Scam
2nd	15.2% Identity Theft
3rd	9.1% Investment Scam
4th	9.1% Bill Payment Scam
5th	8.8% Gov/Bank Scam

Japan

1st	30.0% Identity Theft
2nd	21.7% Investment Scam
3rd	20.8% Family/Relatives Scam
4th	17.4% Lottery Scam
5th	16.1% Shopping Scam

Korea

1st	13.3% Investment Scam
2nd	9.5% Identity Theft
3rd	7.4% Gov/Bank Scam
4th	5.7% Job Scam
5th	4.9% Family/Relatives Scam

Philippines

1st	35.9% Shopping Scam
2nd	29.0% Investment Scam
3rd	22.9% Lottery Scam
4th	17.8% Job Scam
5th	17.7% Identity Theft

Malaysia

1st	15.7% Identity Theft
2nd	15.3% Shopping Scam
3rd	15.1% Investment Scam
4th	12.3% Gov/Bank Scam
5th	10.7% Job Scam

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Mainstream Scam Scenarios and Techniques

Hong Kong

1st	15.6%	Identity Theft
2nd	12.0%	Gov/Bank Scam
3rd	10.1%	Shopping Scam
4th	8.9%	Lottery Scam
5th	7.0%	Investment Scam

Singapore

1st	24.6%	Identity Theft
2nd	18.0%	Job Scam
3rd	17.7%	Shopping Scam
4th	17.5%	Investment Scam
5th	16.7%	Charity Scam

Vietnam

1st	12.5%	Investment Scam
2nd	12.3%	Shopping Scam
3rd	12.2%	Identity Theft
4th	9.0%	Job Scam
5th	4.8%	Charity Scam

China

1st	27.2%	Shopping Scam
2nd	25.8%	Identity Theft
3rd	17.6%	Lottery Scam
4th	17.1%	Bill Payment Scam
5th	16.1%	Charity Scam

Indonesia

1st	30.4%	Investment Scam
2nd	29.7%	Charity Scam
3rd	26.0%	Shopping Scam
4th	21.0%	Lottery Scam
5th	20.5%	Family/Relatives Scam

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Main Reasons for Falling Victim to Scams

To better understand whether people's mindset and immediate reactions when confronted with scams can be attributed to the reasons why they fall into such traps, GASA and Gogolook have identified several common reasons. These include "failure to recognize scam activities", " responding too quickly to the scammer's demands", " lack of sufficient knowledge to identify scams", "being enticed by offered incentives", "choosing to take a risk despite uncertainty about the scam", and " over-trusting friends or family members". These factors were statistically analyzed through surveys involving scam victims in 11 regions across Asia.

In all these regions, "failure to recognize scam activities was the primary reason that victims acknowledged for falling for scams. In Japan and Malaysia, a relatively higher proportion of individuals admitted they fell victim due to "lack of sufficient knowledge to identify scams", emphasizing the ongoing need for stronger fraud prevention education by relevant authorities.

Scammers are adept at leveraging human emotions of "panic" and "greed" to craft their narratives. In the survey, more than 20% of the population in Thailand, the Philippines, Singapore, Vietnam, and Indonesia stated they were deceived because they were "enticed by offered incentives". Common scenarios include purchasing heavily discounted products on e-commerce platforms, only to later receive counterfeit or entirely different items.

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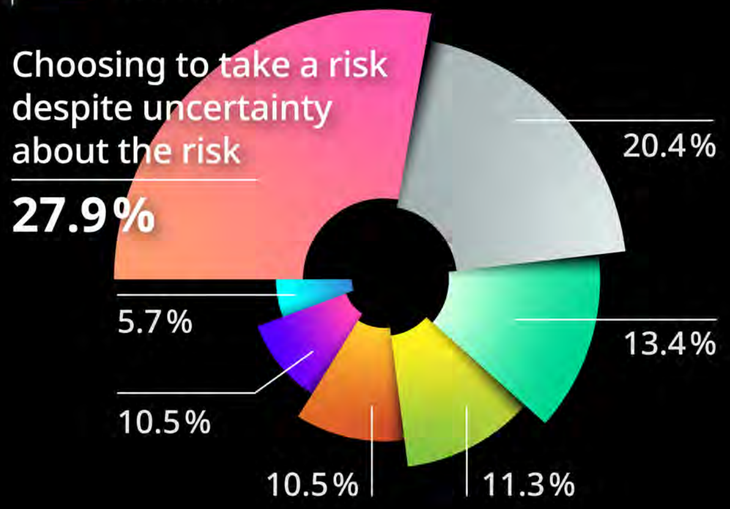
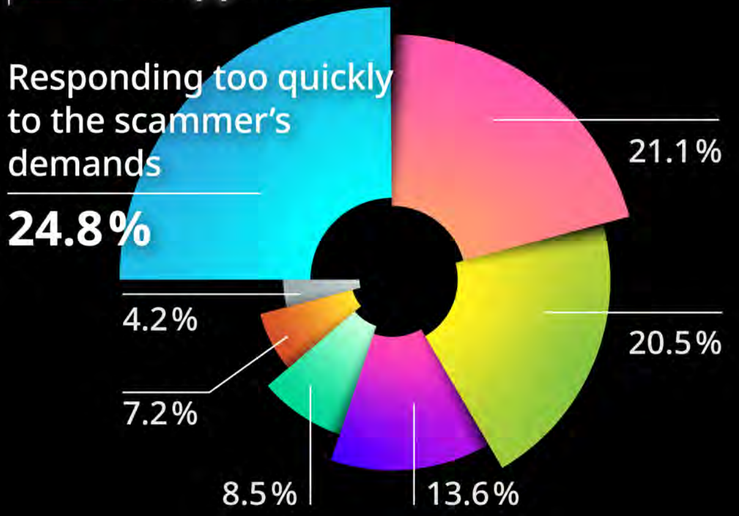
Main Reasons for Falling Victim to Scams

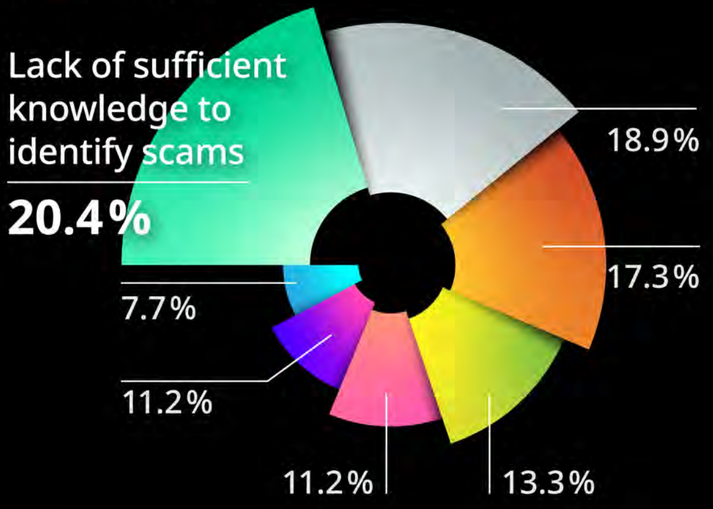
Taiwan



Philippines



Japan



- Failure to recognize scams
- Responding too quickly to the scammer's demands
- Lack of sufficient knowledge to identify scams
- Being enticed by offered incentives
- Choosing to take a risk despite uncertainty about the risk
- Over-trusting friends or family members
- Others

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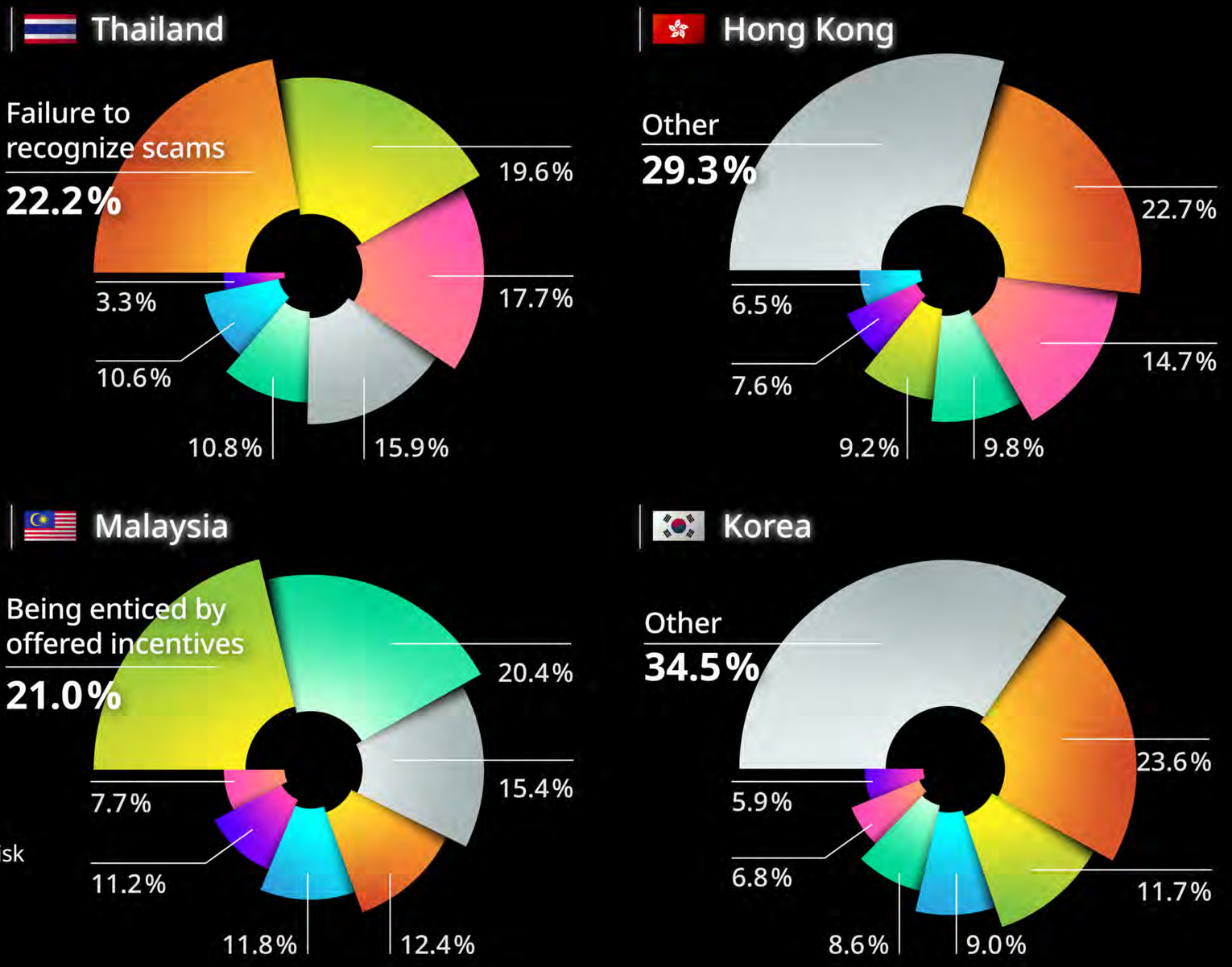
Main Reasons for Falling Victim to Scams



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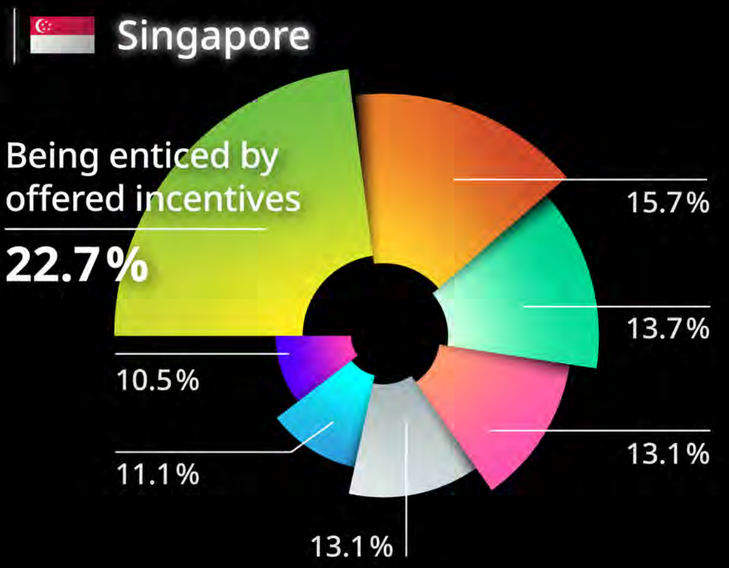
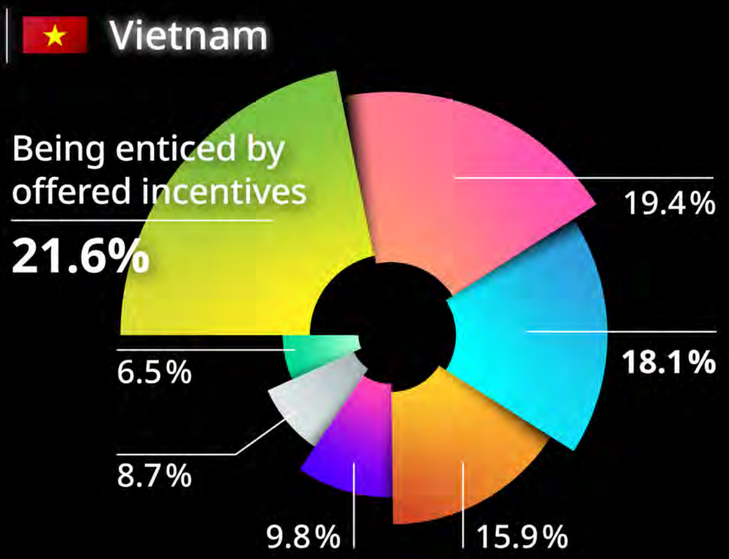
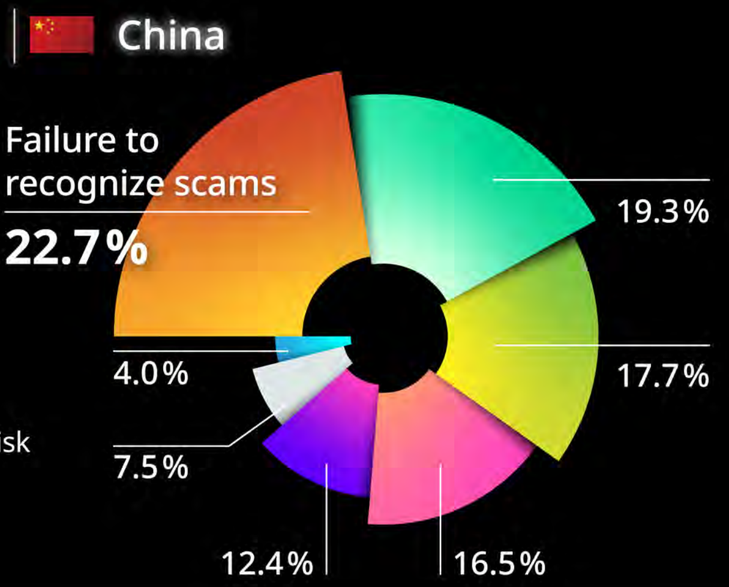
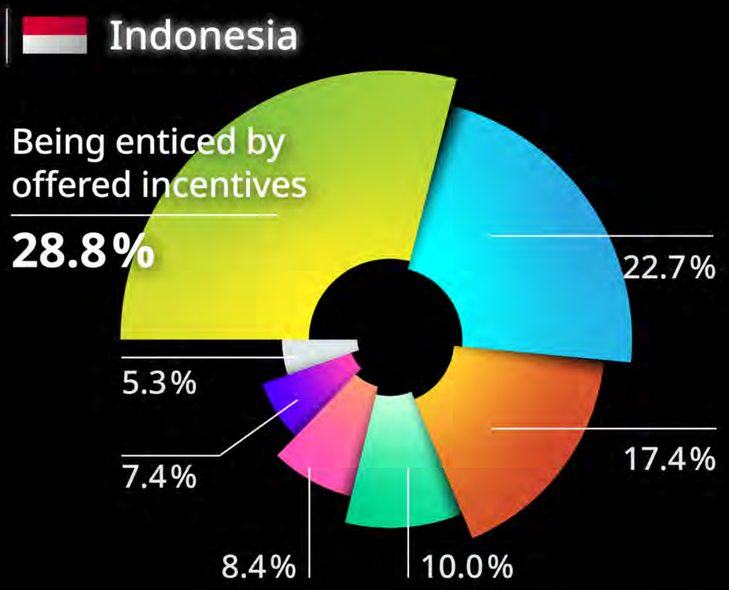
Main Reasons for Falling Victim to Scams









- Failure to recognize scams
- Responding too quickly to the scammer's demands
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- Others

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Willingness to Report and Proportion of Recovered Losses

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As incidents of fraud continue to escalate, governments, official institutions, private enterprises, and online platform operators in various regions have been actively establishing systems for reporting, filing complaints, content removal, and even freezing financial transactions, in a bid to effectively impede and prevent fraudulent activities, thereby mitigating their impact. In collaboration with Gogolook, GASA conducted a survey to uncover people's willingness to report and the proportion of recovered losses after falling victim to fraud, shedding light on the existing systems and circumstances.

Among the 11 regions surveyed in Asia, the highest average willingness to report fraudulent activities was found in China (55%), followed by Singapore (51.5%) and Taiwan (50%). They were succeeded by Malaysia (48.9%), Hong Kong (47.2%), Japan (46.7%), and Indonesia (40.4%). Conversely, Thailand (36.4%), South Korea (31.6%), the Philippines (24.6%), and Vietnam (26%) showed relatively lower inclinations. Upon examining the ratio of financial recovery after falling victim to fraud, Singapore stood out, with a remarkable 9.4% of surveyed individuals successfully recovering all of their lost assets, and an additional 2.2% recovering the majority of their losses.

However, despite the positive correlation between the recovery of financial losses and people's willingness to report, the conflicting objectives of establishing buffers for fraud prevention and consumer demand for the convenience of financial transfers have created a dilemma for global financial regulatory authorities. For instance, in Singapore, a prominent financial hub in Asia, leading local banks such as DBS, OCBC and UOB initiated a practice of "locking" a portion of customers' account funds to counter the continual rise of fraud and financial losses. This involved implementing financial anti-fraud policies that allowed digital deposits but restricted physical withdrawals, prioritizing security over convenience in financial services to demonstrate their commitment to fraud prevention.

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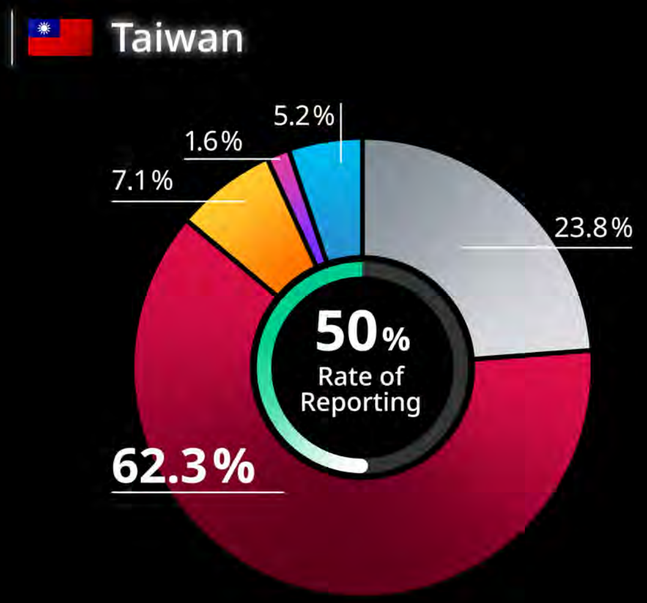
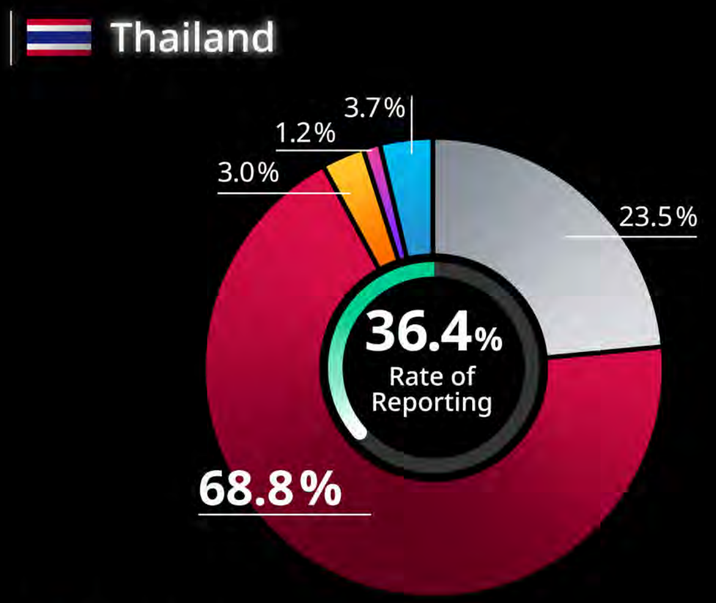
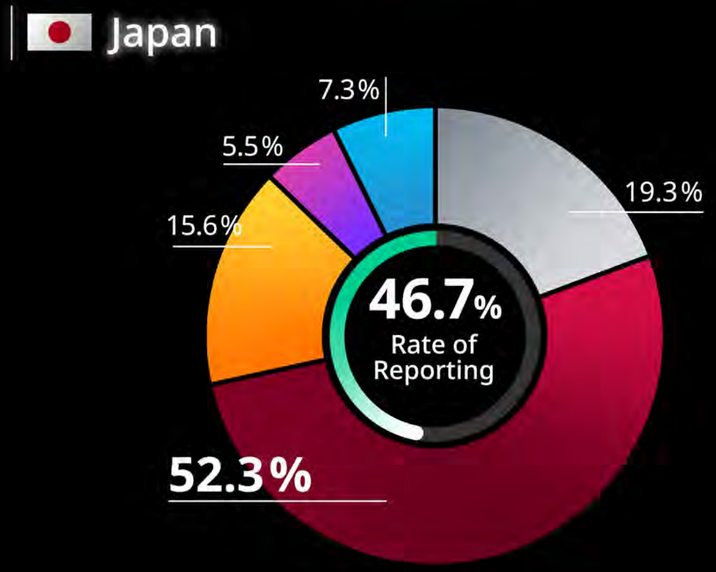
Willingness to Report and Proportion of Recovered Losses







- Yes, I reported the scam and successfully recovered all of my losses.
- Yes, I reported the scam and successfully recovered the majority of my losses.
- Yes, I reported the scam and successfully recovered partial losses.
- Yes, I reported the scam but did not recover any losses.
- I didn't report and was unable to recover any losses.

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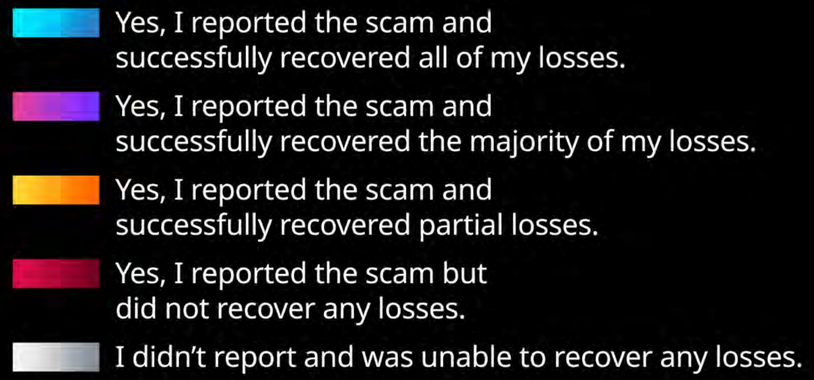
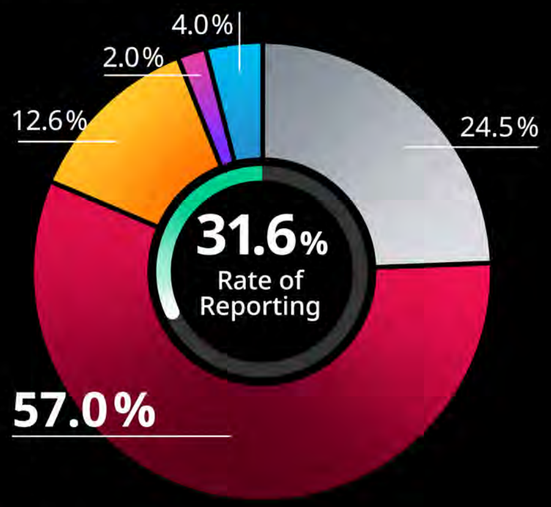
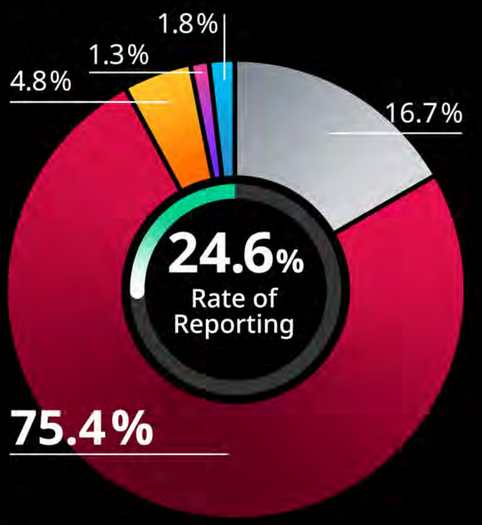
Willingness to Report and Proportion of Recovered Losses



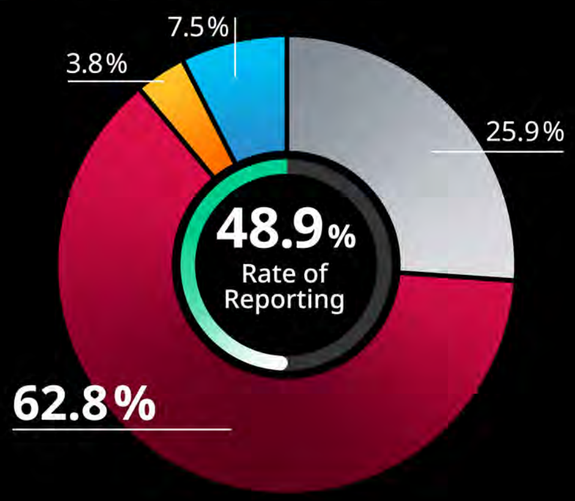
Korea



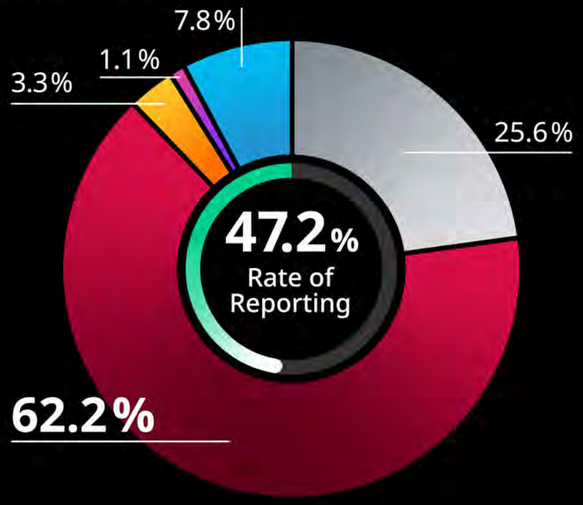
Philippines



Malaysia



Hong Kong



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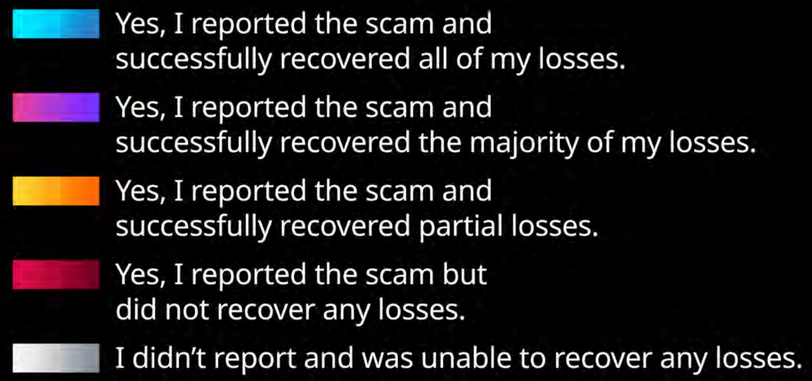
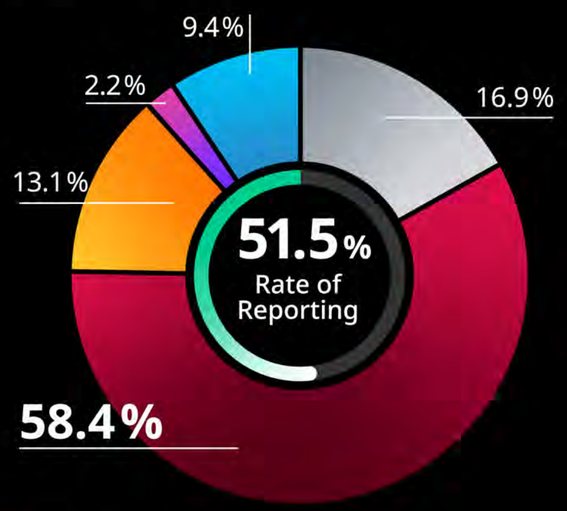
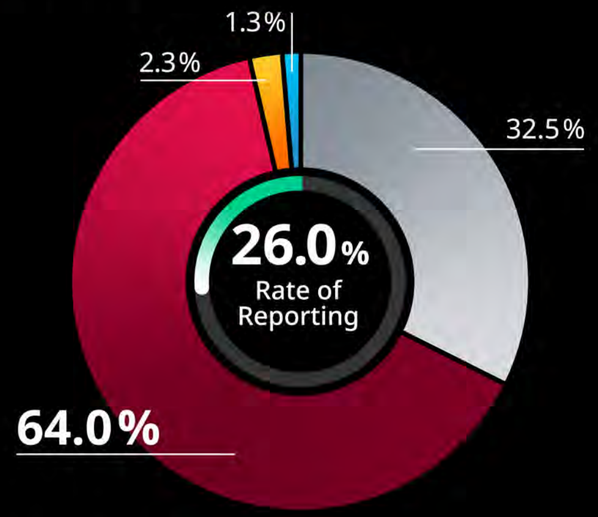
Willingness to Report and Proportion of Recovered Losses



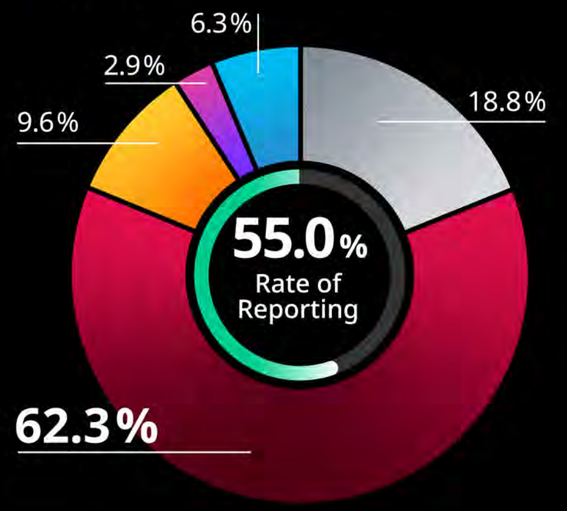
Singapore



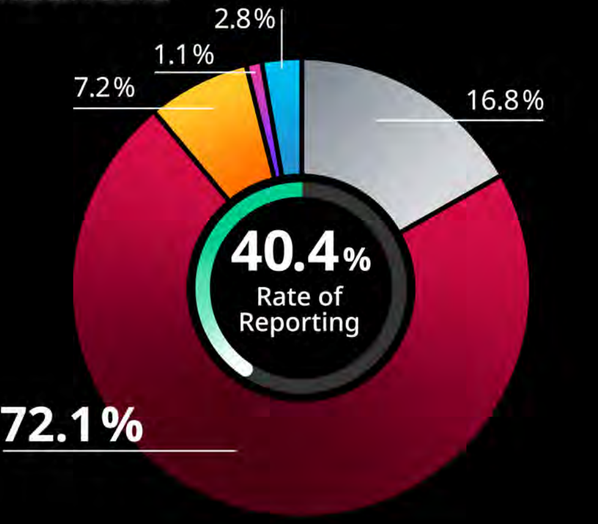
Vietnam



China



Indonesia



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Entities and Units for Fraud Reporting

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After analyzing the willingness to report and the proportion of recovered financial losses, GASA and Gogolook further delve into an analysis of the entities and units to which people typically report. The analysis observed the primary responsible bodies in various regions, assess the convenience of the reporting process, and take note of public preferences.

Looking across different types of reporting entities, police precincts and central police agencies are predominant in all regions. In Taiwan and South Korea, a substantial percentage of the population utilizes government-established websites for fraud reporting. For instance, South Korea's reporting website is maintained by the Financial Supervisory Service, while Taiwan's Criminal Investigation Bureau has set up a dedicated reporting section on its official website, enabling people to quickly report or whistle-blow through the Internet. In recent years, as fraudulent advertisements have pervaded digital platforms such as Facebook, Google, and YouTube, Taiwan's Criminal Investigation Bureau has also created an ad reporting section. By lowering the reporting threshold, they aim to encourage public involvement in fraud prevention and collaborate with pertinent units to remove these advertisements.

Examining the specific reporting entities and preferences, Vietnamese individuals are most likely to report fraud to friends and family, while Malaysians tend to report to banks. In Thailand, Singapore, and Vietnam, there is a preference for reporting fraud-related information to telecom companies, reflecting the distinct characteristics of different regions.

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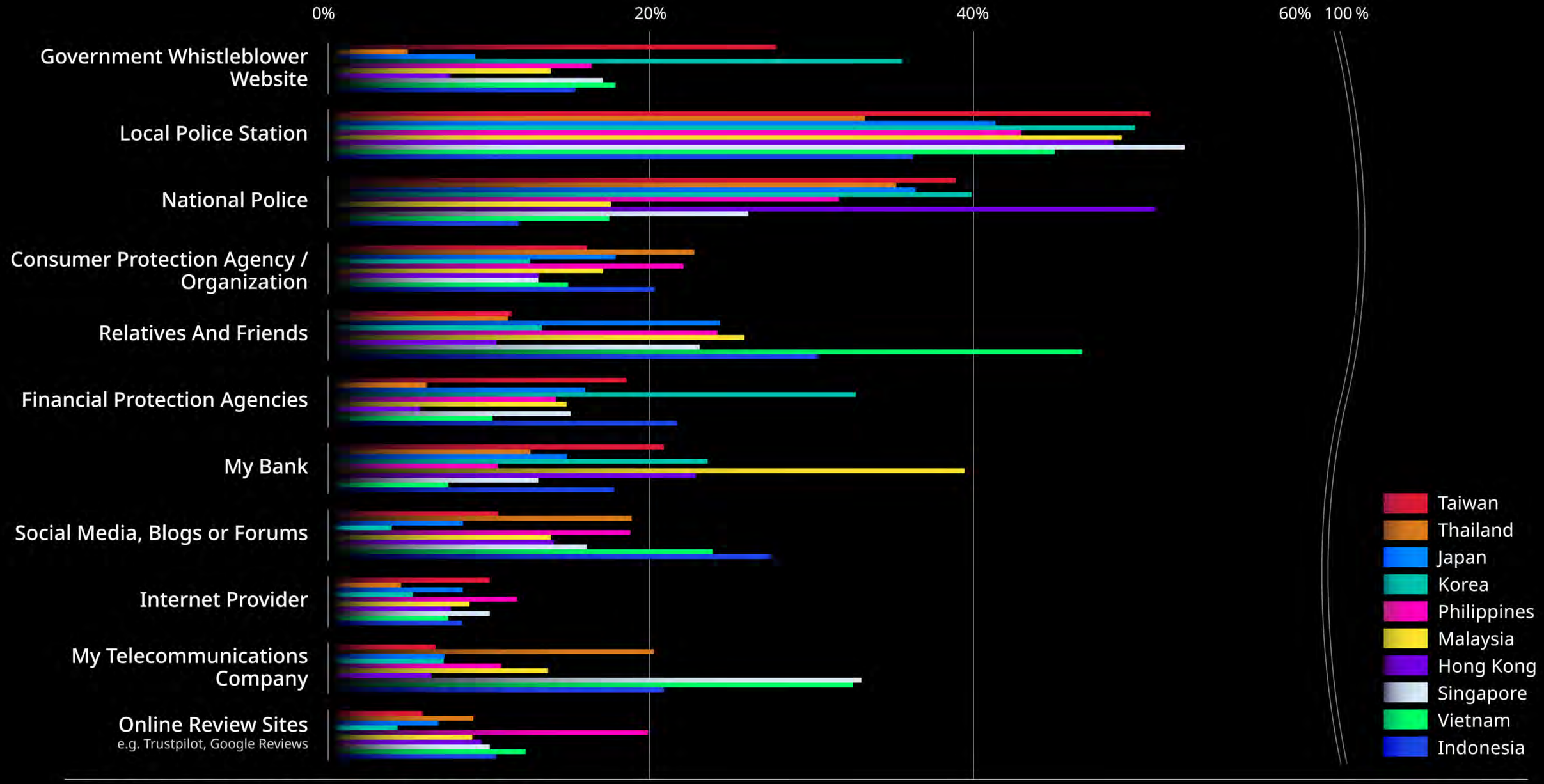

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Reasons for Not Reporting Fraud

9

Preventing fraud cannot be solely reliant on governments, corporations, or NGOs. The role of individual reporting, whistleblowing, and mutual alerting is equally crucial. GASA and Gogolook investigated the underlying reasons for those who have experienced fraud but chose not to report it. The top three reasons identified were: "the reporting process is too complicated (14.4%)", "reporting won't make a difference anyway (14.0%)", and "uncertainty about who to report to (11.9%)".

These findings indicate widespread public dissatisfaction with the existing frameworks and enforcement capabilities across various regions. Especially in an age where fraud is proliferating and evolving rapidly, effective fraud prevention requires well-designed collaborative mechanisms and accelerated sharing of trends and information. Ultimately, the most effective approach is to integrate community efforts with public authority for maximum impact.

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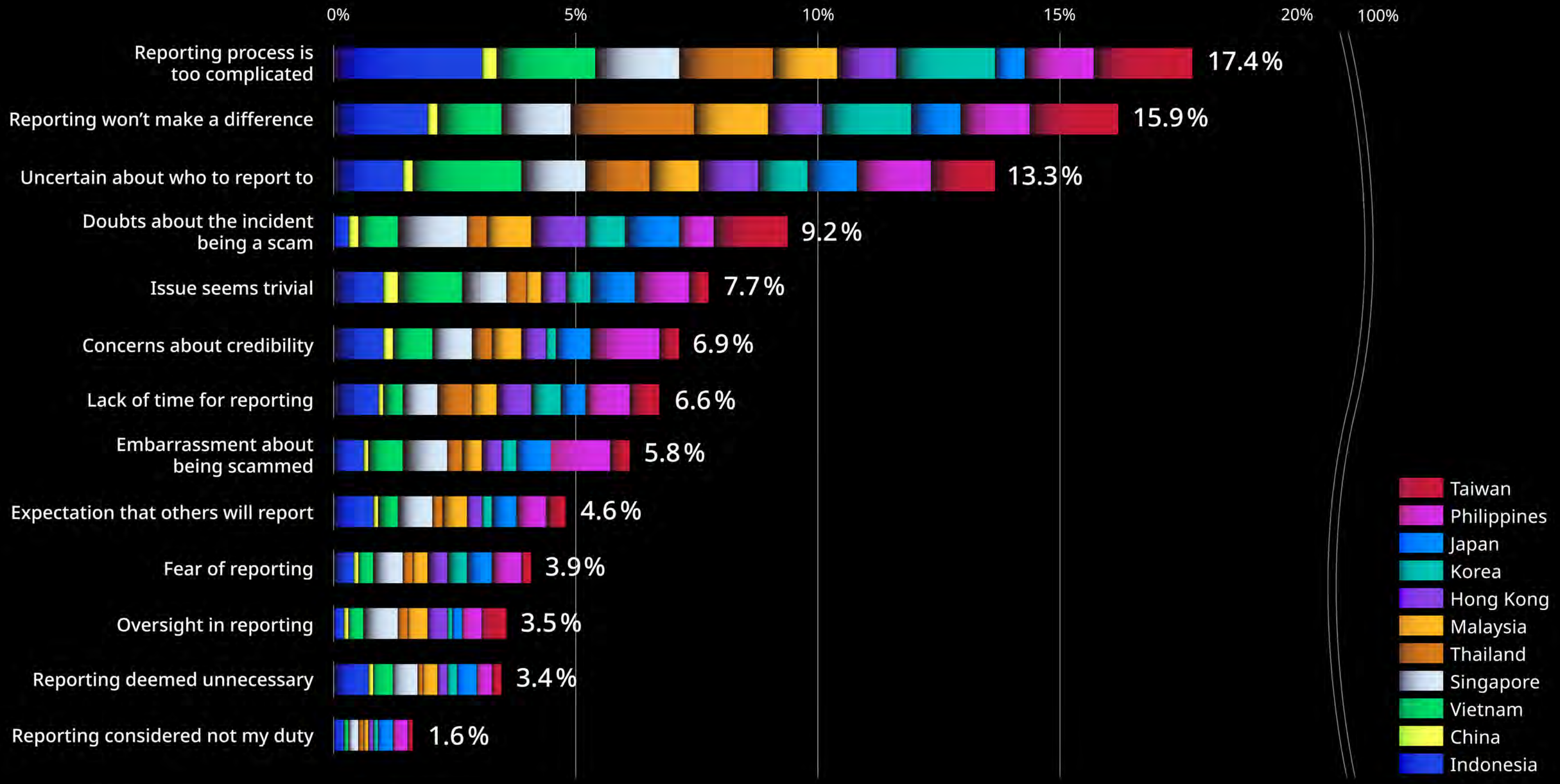

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2023 Asia Scam Report

Special Thanks

Prof. Mark Button, Co-Director of Centre for Cybercrime and Economic Crime at the University of Portsmouth
Jack Whittaker, PhD Candidate Criminology at the University of Surrey
Peter Hagenaars, the Dutch Police

Methodology

Pollfish

Graphic Design

OSOO

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