

We have quoted a lot of different research in episode one of Which? Investigates, so if you want to do any more reading here are the links to all the articles we came across while doing our investigation.



“Scam warning: Britons lose £50,000 to ‘convincing’ Whatsapp fraud”

<https://www.express.co.uk/finance/personalfinance/1528545/scam-fraud-whatsapp-warning-convincing-UK-2021>

“Warning over Amazon scam after woman lost 20K to email fraudster pretending to be from retailer”

<https://www.the-sun.com/money/4109427/warning-amazon-scam-ahead-black-friday/>

“Man loses £1,550 Christmas savings after being targeted by scammers”

<https://www.mirror.co.uk/money/man-75-loses-1550-christmas-25462731>

According to Which?’s own analysis of data released earlier this year by Action Fraud, looking at the period from April 2020 to March 2021 there has been a 33% year on year increase in the number of scams reported, with more than 2.3 billion pounds being lost by victims as a result.

<https://www.which.co.uk/news/2021/07/scams-rocket-by-33-during-pandemic/>

Back in June of this year, Citizens Advice did some research that found that 36 million people had already been targeted by scams in 2021. 36 million of us scammed in just the first half of the year!

<https://www.citizensadvice.org.uk/about-us/about-us1/media/press-releases/36-million-brits-targeted-by-a-scammer-so-far-this-year/>

For the first recorded instance of fraudulent financial behaviour we have to go back to 300 BC, and Ancient Greece where a sea merchant named HEG-ER-STRATOS was looking to insure his ship and cargo.

<https://www.experian.co.uk/blogs/latest-thinking/fraud-prevention/5-of-the-most-remarkable-instances-in-the-history-of-fraud/>

Modes of communication were much slower than today... the telephone was yet to be invented... and it was easier for criminals to move from town to town, repeating the same cons time after time without often being found. In fact, according to the New York Times, one thing that was sold multiple times by con men claiming to own it was the Brooklyn Bridge!

<https://www.nytimes.com/2005/11/27/nyregion/thecity/for-you-half-price.html>

According to a survey carried out earlier this year by YouGov, 1 in 4 of us reported receiving scam content on a daily basis, and here are the most common topics of these scam messages: the census, bogus tax rebates or penalties, mobile phone contracts, fake texts from delivery firms, and coronavirus vaccines...

<https://www.independent.co.uk/money/one-in-four-people-bombarded-by-scams-on-a-daily-basis-survey-b1863994.html>

This is something we here at Which? are particularly interested in and we actually created our own fake product to investigate how far we could take it...

<https://www.which.co.uk/news/2020/07/fake-ads-real-problems-how-easy-is-it-to-post-scam-adverts-on-google-and-facebook/>

Our investigation encouraged Google to improve its own ad guidelines, which is something we’re proud of.

<https://support.google.com/adspolicy/answer/6008942?hl=en-GB>

Back in 2016 there was a large survey in the US conducted by the Pew Research Center and Elon University's Imagining the Internet Center...

<https://www.pewresearch.org/internet/2017/08/10/the-fate-of-online-trust-in-the-next-decade/>

Of the 12 hundred plus people who responded, 48% said they thought trust will be strengthened; 28% believed that trust will stay the same; and 24% predicted that trust will be diminished.

<https://www.pewresearch.org/internet/2017/08/10/future-of-online-trust-about-this-canvassing-of-experts/>

Just last year Patricia Hardré of the University of Oklahoma wrote that QUOTE "technology overtrust is an error of staggering proportion" - and that's something I'll be exploring even further next week in the final episode of the season.

<https://www.sciencedirect.com/science/article/pii/B9780128018736000054>

Indeed, according to the Local Government Association one in five of people aged 16-34 have been scammed in recent years - that's 20% - compared with just 4% (!) of those aged 55 and over.

<https://www.local.gov.uk/about/news/younger-people-scammed>

HSBC revealed earlier this year how they'd been using a 'Voice ID' technology had stopped nearly 250 million pounds of customers' money from going to telephone fraudsters over the past year alone.

<https://www.belfasttelegraph.co.uk/business/uk-world/voice-id-technology-prevented-249m-worth-of-fraud-in-past-year-says-hsbc-uk-40385899.html>

And before I finish, something else that could help is signing up for Which?'s Scam Alert...

<https://campaigns.which.co.uk/scam-alert-service/>

