TAKE FIVE TO STOP FRAUD

RESEARCH DEBRIEF

29/06/2021

AGENDA

- Britain Thinks - research de-brief

- Discussion

- Coming Up…
- ✓ Scam of the Month
- ✓ Take Five Week

TAKE FIVE
TO STOP FRAUD™
STOP. CHALLENGE. PROTECT.

RESEARCH DEBRIEF

UK FINANCE

TAKE FIVE TO STOP FRAUD

Britainthinks

Insight & Strategy

Take Five | Campaign Evaluation: Pre-wave

Full report including appendix

Tuesday 29th June 2021

Contents

1. Background and methodology

2. Key findings and implications for KPIs

3. Context which fed into messaging in 2019

4. Context for 2021/22 campaign activity

5. Uptake of Stop, Challenge, Protect behaviours

6. Recall of advertising and information

1 Background and methodology

Background to the campaign

Campaign aims

To encourage consumers to make a confident challenge by following the Stop, Challenge, Protect steps (outlined below) in response to any unsolicited request for money or information.

Target audiences

- **Consumer audiences, defined in this survey as:**
  - Women aged 35+;
  - People aged 45+ in a relationship;
  - People aged 65+ who are single.
- **SMEs, defined in this survey as:**
  - SME employees.

Primary Campaign Messaging

- **Stop:** Taking a moment to stop and think before parting with your money or information could keep you safe.
- **Challenge:** Could it be fake? It's ok to reject, refuse or ignore and requests. Only criminals will try to rush or panic you.
- **Protect:** Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.

NB: Messaging is tailored to a business context when targeted at SMEs.

Methodology and objectives

To evaluate the impact of the campaign, including uptake of the Stop, Challenge, Protect behaviours, and recall of the Take Five campaign, UK Finance and Four Communications commissioned BritainThinks to conduct two quantitative surveys: one taking place pre, and one taking place post, campaign activity.

This *pre-campaign* wave of the survey reached 2,498 consumers across the UK. At the total population level, results are weighted to be nationally representative by gender, age and region. Where necessary, the key target audiences for the campaign have been boosted to ensure meaningful sample sizes:

Consumer target audiences

Boosts where necessary to ensure at least 500 respondents from the target consumer audiences:

- Women aged 35+ (n=1,022)
- People aged 45+ in a relationship (n=778)
- People aged 65+ who are single (n=543)

SME target audience

500 SME employees i.e. those employed by an organisation with 0-249 employees (n=651).

Please note that target audiences are not mutually exclusive, i.e. an SME also counts as a consumer.

Where possible, comparisons have been drawn to the 2019 benchmarking wave conducted to evaluate the Take Five campaign. Please note due to changes in approach and question wording, all comparisons as indicative rather than definitive.

2 Key findings

The pandemic means that the issue of fraud is highly relevant to consumers, but also that this is a crowded comms landscape

1

Significant proportions of UK consumers report doing more online shopping and more money management online since the pandemic (in both this survey and in other research). While the majority are positive about this shift, a notable minority feel uncomfortable.

2

Digital unsolicited requests for money or information are prevalent, with four fifths of consumers surveyed recalling receiving an unsolicited email/text request in the past year, and two fifths recalling receiving an unsolicited phone or face-to-face request.

3

Two thirds of consumers say that they have been more aware of fraud during the pandemic, and significant majorities are aware that fraudsters deliberately rush their victims, that fraud is becoming increasingly sophisticated, and impersonation and investment scams more prevalent.

4

At 7 in 10, most consumers believe they have heard fraud protection advice from banks and financial providers, and three fifths claim to have heard of the concept of the APP code (when explained as ‘a number of major UK banks committing to reimbursing victims of fraud’).

Uptake of the Challenge behaviour, and recall of campaign messaging and visuals, is starting from a relatively high baseline

1

In line with previous years, of the three Stop, Challenge, Protect steps, the public is most likely to be Challenging unsolicited requests. Based on an indirect comparison with 2019, there has been little change in uptake of the Challenge advice, while Stop and Protect have dropped slightly.

2

All three target consumer audiences are marginally more likely to be engaging in the Stop, Challenge, Protect steps compared to the public as a whole. By comparison, SMEs are slightly less likely to be implementing all desired steps, and more likely to be engaging in potentially risky ones.

3

At least a quarter of the public claim to recall each of the Stop, Challenge, Protect messages (rising to just under half for 'Protect'), and nearly two in five claim to recognise the Take Five logo. Recall of the campaign slogan is slightly lower, and has dropped over time.

4

Currently, recognition of Take Five messaging does not always correlate with the implementation of behaviours. In particular, a proportion of those aware of the Protect message have not reported their experience of an unsolicited request(s) to Action Fraud in the past year.

Implications for KPIs

Potential suggested targets for Take Five

1. Increase uptake of each of the Stop, Challenge, Protect steps, aiming for a statistically significant increase on this baseline, and an increase on 2019.
2. Increase recall of each of the Stop, Challenge, Protect messages, aiming for a statistically significant increase on this baseline.
3. Narrow the gap between recall and implementation of the Protect message.
4. Narrow the gap between uptake of the behaviours by SMEs compared to consumer audiences.

3 Context which fed into messaging in 2019

Engagement with the issue was high across all of the focus groups, and fraud commonly described as a "hot topic"

Participants from all demographics said that they regularly read about and discuss the issue in their everyday lives.

"It's quite a hot topic… Everybody gets these phone calls about the car accidents and PPI and when you're at the pub somebody always has a story."
Man, 65+, London

This behaviour was replicated during the focus groups, with participants from all of the target audiences swapping stories about fraud and scams throughout the discussion.

"I was just telling my friend about [comedian] Joe Lycett. He does these really funny calls where he winds up the scammer so the joke's on them."
Woman, 35-44, Derby

Importantly, participants tended to be far more engaged with these spontaneous discussions about the scams themselves.

"I read about this new thing – sextortion. The scammers blackmail people pretending they'll leak their porn history."
Woman, 55-64, Derby

Participants across all groups acknowledged that fraud is becoming both increasingly sophisticated, and more common

In common with the 2017/18 creative development research, participants tended to describe an "evolution" of scams over time in terms of:

Sophistication	• Scams from several years ago were often described as "amateurish", filled with typos and "outlandish" stories. The totemic example was felt to be the "Nigerian Prince" phishing email • By contrast, more recent scams were described as far more convincing, and impersonations of people, organisations and websites much more accurate
Prevalence	• Participants in all groups described a perception that unsolicited contact is becoming increasingly common, particularly phishing emails and texts

Beyond this, understanding of the threat was patchy across the focus groups, and perceptions of personal responsibility very low

While most participants said that they felt that they knew and had read a lot about the issue, in practice, their understanding tended to be limited to impersonation scams, and particularly phishing emails

"They might not be a criminal, they might be a 15-year-old messing around on their laptop."

Woman, 35-44, Cardiff

Those who had fallen victim to fraud in the past were often unable to describe how it happened and how their details had been obtained

"I had some fraud on my account actually. I didn't know anything about it. The first I knew of it was my bank getting in touch to tell me they'd already put the money back. If they did that I guess it was their fault, not mine."

Man, 55-64, Derby

Most participants therefore had a misplaced confidence in their ability to protect themselves from fraud, and dismissed advice about protective behaviours as "common sense" or "for someone else"

The typical victim was perceived to be someone *much* older, very young, or in some way vulnerable (e.g. with a learning disability).

"I still don't think I would easily fall victim. I know I wouldn't give out any personal information on the phone or the internet. Having said that… We do know they're very clever people."
Woman, 65+, Manchester

"No it's not new to me but maybe to some parts of the population it will be and there are a lot of people who are naive in this respect, and they just don't understand how easily they can be scammed."
Woman, 65+, Aberdeen

"I feel it's more [aimed] towards the elderly because they are more vulnerable and more likely to be taken the mick out of, more than somebody our age; we're more savvy with what we do."
Woman, 35-44, Cardiff

Messaging

Overall, the messaging which performed best in the focus groups seemed to take participants on a three stage 'journey' by:

1

Confronting their (misplaced) confidence, and encouraging reassess their behaviour

2

Giving them the permission to admit their vulnerability without 'losing face'

3

Taking them through to intuitive behavioural advice which is consistent with what they know already

Resistance to seeing fraud protection messaging as personally relevant was such that there was potential to 'lose' participants at any point on this journey when messaging did not achieve these criteria

Particularly among the older male audiences. These criteria are explained in detail on the following slides…

1 Confront their (misplaced) confidence, and encourage them to reassess their behaviour

Participants' understanding of the threat was patchy, yet most felt confident a) in their ability to protect themselves and b) that it won't happen to them.

Messaging which successfully confronted this misplaced confidence talked about…

- 'You', not about 'victims', making participants focus on themselves and their own behaviour rather than letting them dismiss messaging as for other people
- 'Criminals', not 'fraudsters' or 'scammers' and 'criminals spend hours researching you' to land the seriousness of the issue, and increasing sophistication and professionalisation of scams
- *Specific* scams, which participants couldn't easily dismiss as old news. These encouraged them to realise they didn't know as much as they thought they did

2 Give them the permission to admit their vulnerability without 'losing face'

As participants realised they knew less than they thought they did, some became defensive. Each of the audiences self-identified as being "savvy", and were unwilling to admit otherwise.

Messaging which successfully gave them permission to admit their vulnerability without losing face emphasised that…

- 'Even the savviest fall victim'
- 'It only takes a moment'
- 'It's when you're distracted that criminals strike'
- 'It's OK to refuse, reject or ignore requests', so participants didn't feel that they had to be absolutely sure something was suspicious before making a confident challenge

Each of these messages felt non-judgmental and navigated around the association that fraud victims are somehow "stupid"

3 Take them through to intuitive behavioural advice which is consistent with what they know already

Once they had been convinced of personal relevance, participants wanted clear, intuitive, easy to follow advice. They were easily turned off by advice which felt contradictory or naïve.

Messaging which successfully took participants through to intuitive, consistent behavioural advice…

- Did what they said on the tin.
- Clearly fit together as one coherent campaign.
- Ensured that the key behavioural takeouts weren't lost in the detail of the message.

4 Context for the 2021/22 campaign activity

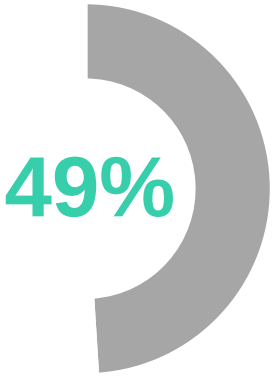
Financial and communications related behaviours have shifted during the pandemic…

Many have been leaning more heavily on technology as a result of the pandemic – and expect to continue doing so

"I have been doing more shopping online as a result of the COVID-19 pandemic"

Rising to 70% amongst Women aged 35+.

"I have been managing my money more online as a result of the COVID-19 pandemic"



However, single people aged 65+ are less likely to have been doing so, at 37%.

"I expect to use more technology than I did before March 2020 in the future, even after the COVID-19 pandemic has ended"

All UK consumers surveyed (nationally representative sample)

Q.2 How far do you agree or disagree with each of the following statements? Base: Nat Rep (n=2498); Women 35+ (n=1022); 65+ single (n=543). Showing net agree (strongly agree + slightly agree).

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Wider research outside of this survey also supports the general upward trend of tech and digital usage

15% say they are using social media more as a result of the Covid-19 pandemic (YouGov, April 2020)

76% of consumers have shifted to online shopping for items they would usually buy in store (YouGov, July 2020)

Online banking has increased significantly in popularity, particularly among older age groups.* (FCA, February 2021)

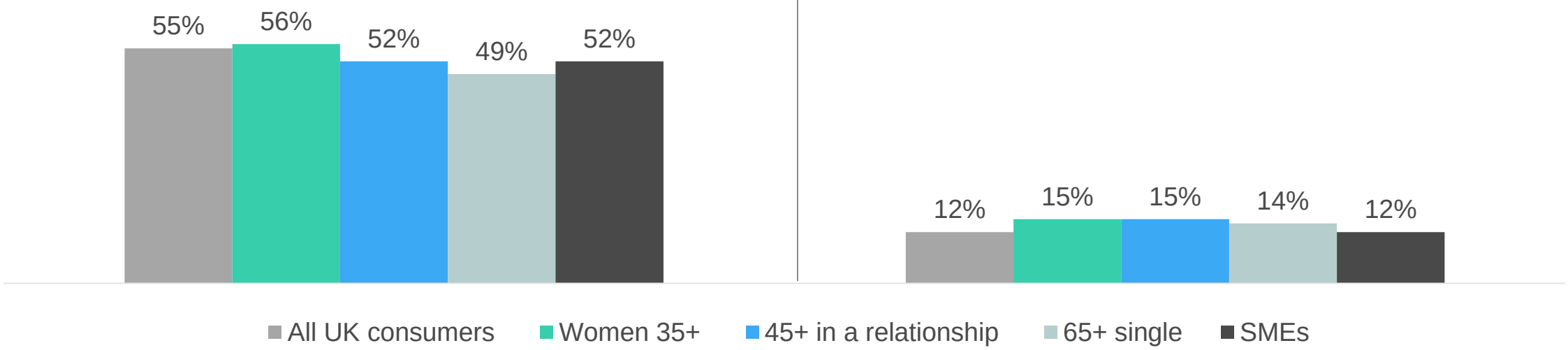
26% of people in the UK are planning on buying clothes online after the lockdown eases (YouGov, May 2020)

*In February 2021, 72% of 65-74s and 54% of 75+s banked online, compared with 60% and 27% in 2017, respectively.

The majority are positive about this shift to online – although a small proportion feel uncomfortable

"I have used technology more as a result of the pandemic and feel comfortable and positive about doing so"

"I have felt forced to use technology which I do not feel comfortable with as a result of the COVID-19 pandemic"



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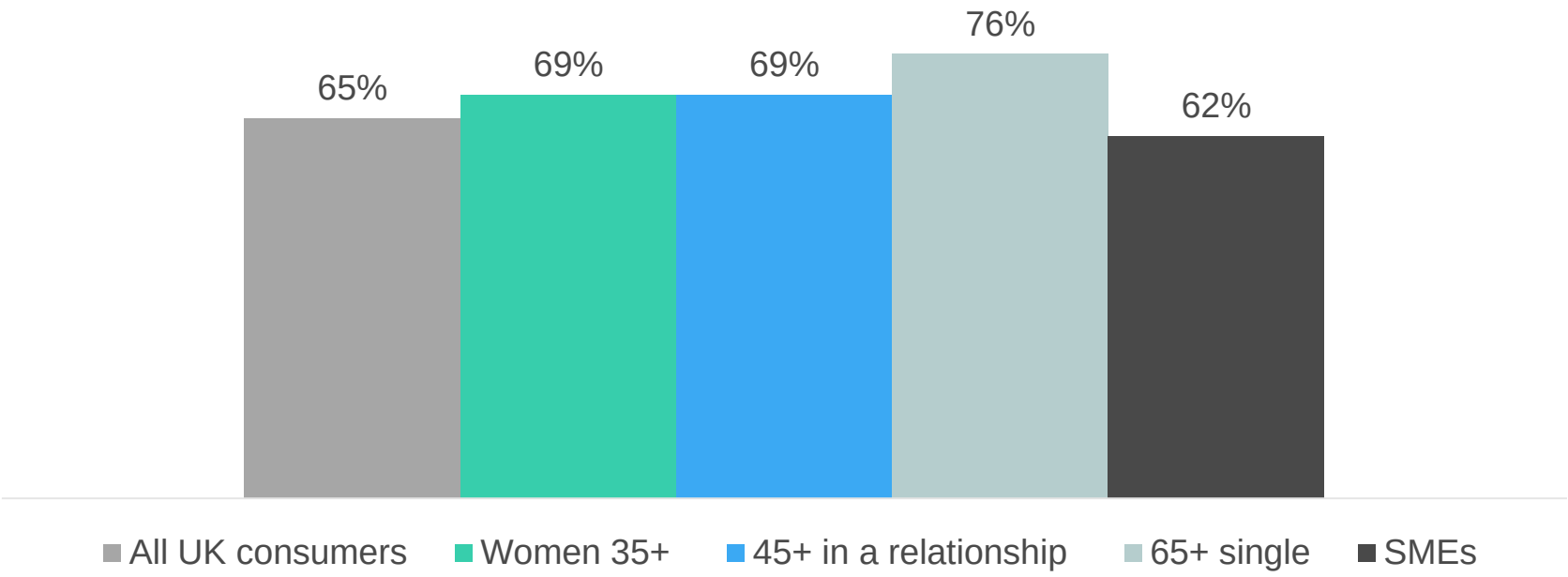
Connected to this is a rising awareness of fraud, and high recall of unsolicited approaches online...

The majority claim to be more aware of fraud now than pre-pandemic – in particular, the 65+ single target audience

"I have been more aware of potential scams and fraud during the pandemic"



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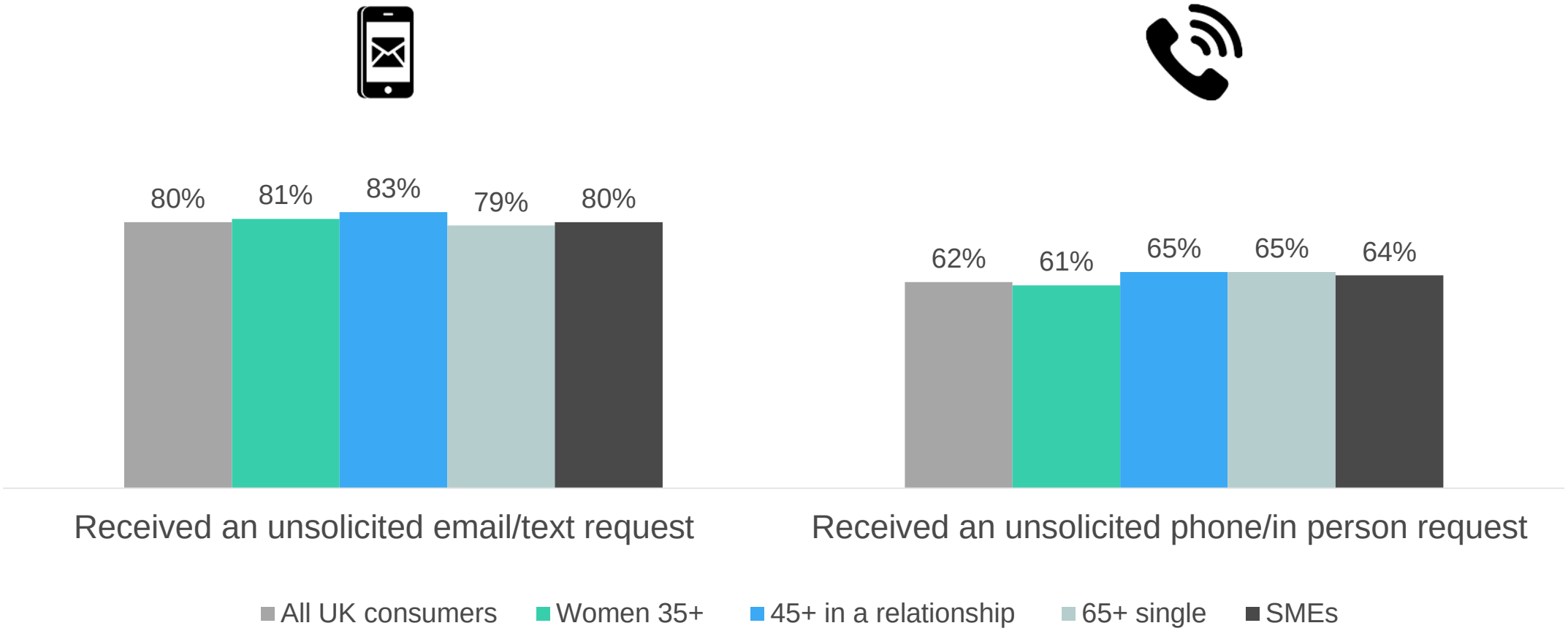
Unsolicited email and text requests are most prevalent, with 8 in 10 recalling receiving one in the last year



Q.3 Please think about ALL times in the past year you have received a request for your money or information (e.g. log-in details, password, bank details, etc.) that you were not expecting by EMAIL OR TEXT. For example, a request that appeared to be from an account provider, card provider, HMRC, the Post Office or ANY other organisation or person that you were not expecting. Base: Nat Rep (n=2498); Women 35+ (n=1022); 45+ in a relationship (n=778); 65+ single (n=543); SME employees (n=651). Q.5. Please think about ALL times in the past year you have received a phone call or face-to-face approach making a request for your money or information (e.g. log-in details, password, bank details, etc.) that you were not expecting. For example, a request that appeared to be from an account provider, card provider, HMRC, the Post Office or ANY other organisation or person that you were not expecting. Which, if any, of the following have you done in response in the past year? Base: Nat Rep (n=2498); Women 35+ (n=1022); 45+ in a relationship (n=778); 65+ single (n=543); SME employees (n=651). Showing Net who did not select 'not applicable/I have not received a request for my money or information'.

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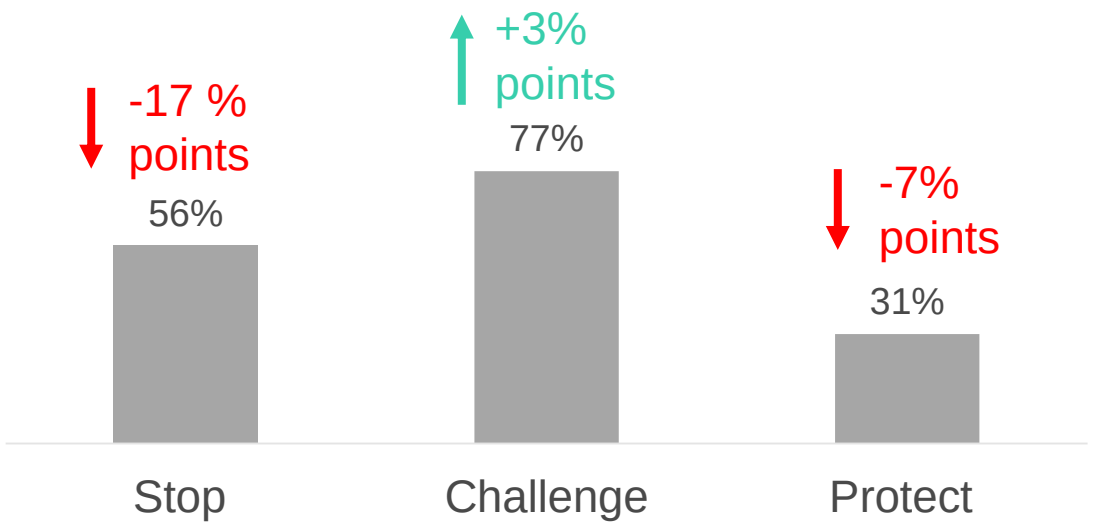
5 Uptake of Stop, Challenge, Protect behaviours

Comparison with 2019 pre-campaign activity

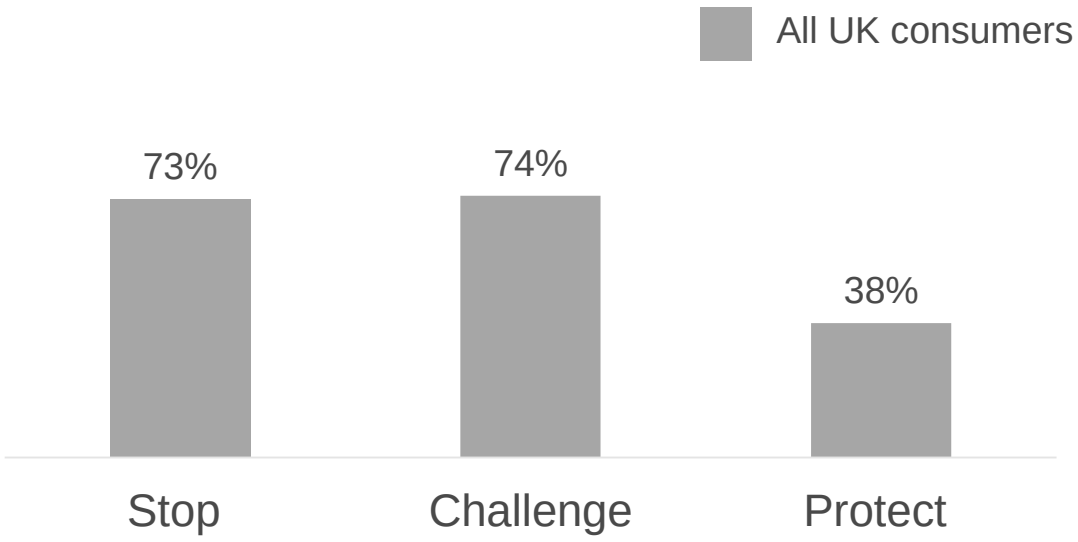
N.B. Questions have been updated in this survey to reflect the focus of the 2021/22 campaign, so figures are not a direct comparison but intended to give an indicative picture of change over time.

Based on this indicative comparison, claimed uptake of Challenge behaviours appears to be consistent with 2019, but uptake of Stop and Protect steps to have decreased

2021
% all UK consumers claiming to have implemented behaviour in response to ANY solicited request in past year



2019
% all UK consumers very likely to implement the Stop, Challenge, Protect steps

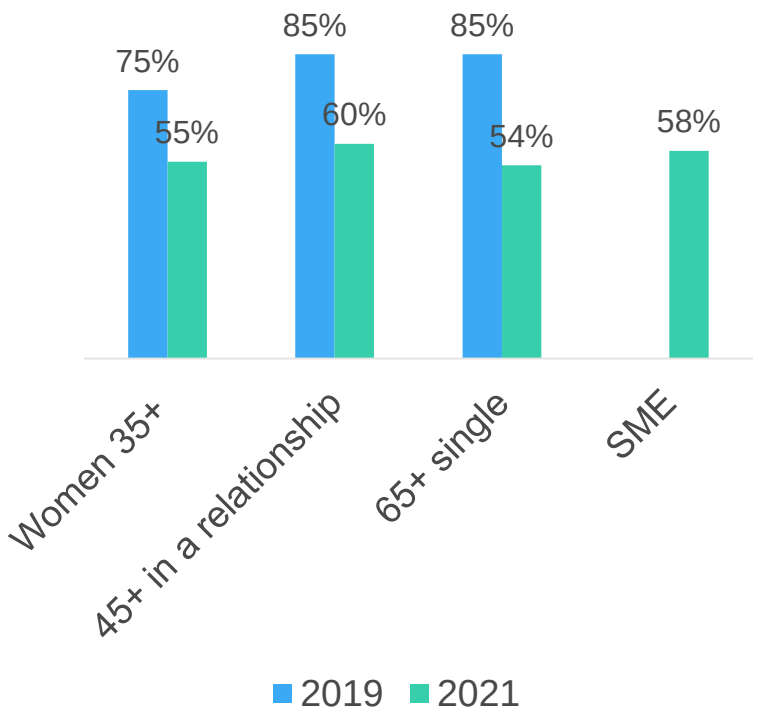


Please note that data for 2021 includes those who have not received a unsolicited request to make comparisons as fair as possible.

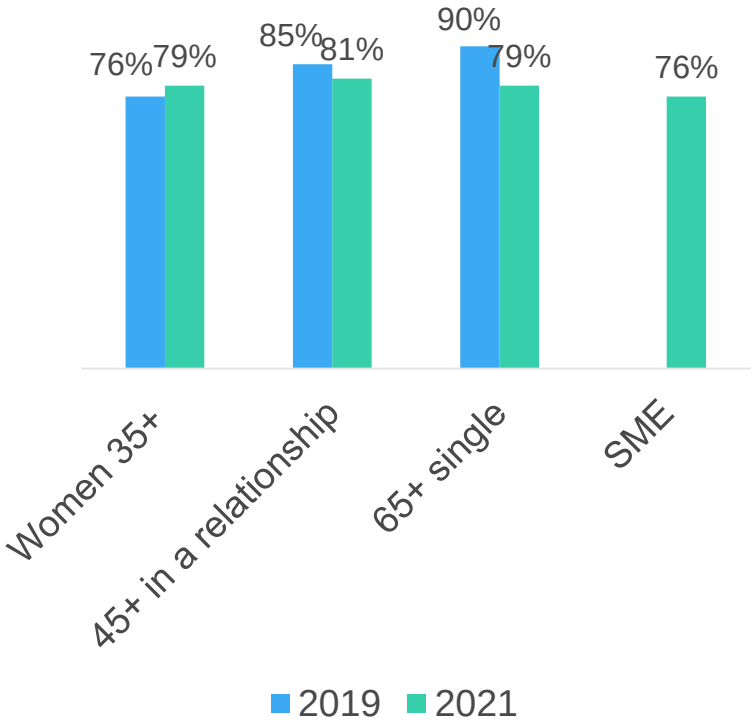
2021, Q3/4/5/6 Behaviour Summary. Base: Nat Rep (n=2498). Q.10 Thinking about your everyday life, how likely or unlikely is it that you would do each of the following? Those selecting 'very likely' to do any S/C/P behaviour Base: Consumers (n=2832) [2019 benchmarking wave].

This indicative pattern over time is consistent across the three consumer target audiences

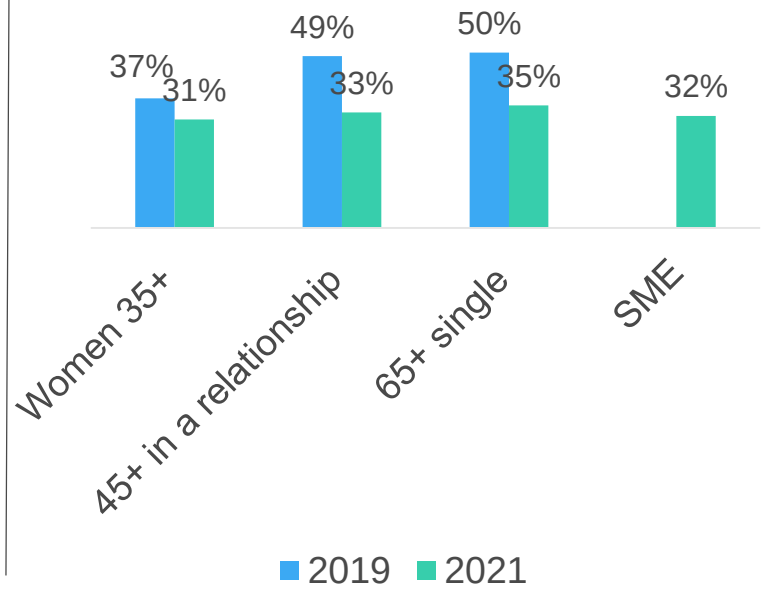
Any Stop behaviours



Any Challenge behaviours



Any Protect behaviours



Please note that data for 2021 includes those who have not received a unsolicited request to make comparisons as fair as possible.

2021,Q3/4/5/6 Behaviour Summary. Base: Nat Rep (n=2498); Women 35+ (n=1022); People aged 45+ in a relationship (n=778); people aged 65+ and single (n=543); SME (n=651). These percentages include people who say that they haven't had any unsolicited requests, this is to enable the most fair and direct comparison as possible with data from 2019. Q.10 Thinking about your everyday life, how likely or unlikely is it that you would do each of the following? Those selecting 'very likely' to do any S/C/P behaviour Base: Consumers (n=2832) [2019 benchmarking wave].

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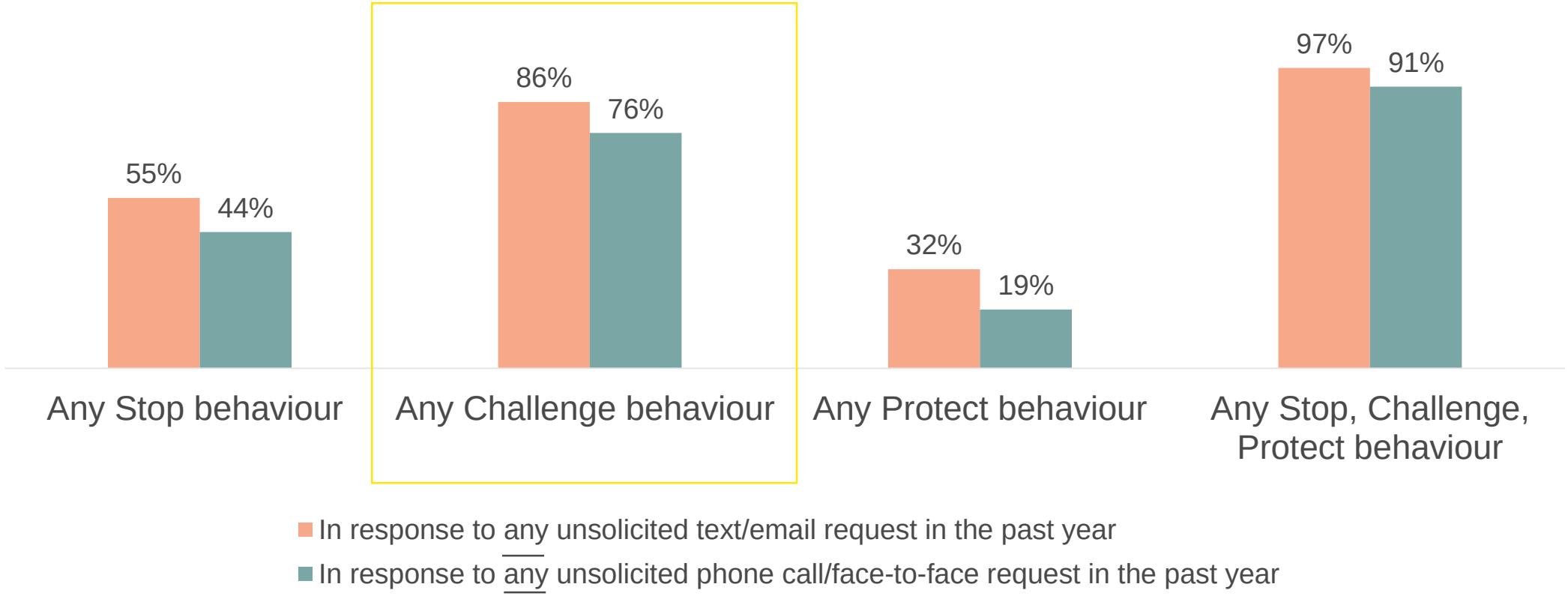
Overall uptake of Stop, Challenge, Protect behaviours

As seen in previous waves, among those who have received an unsolicited request, Challenge behaviours are most commonly enacted, while Protect least likely to be implemented



Q.3 Please think about ALL times in the past year you have received a request for your money or information (e.g. log-in details, password, bank details, etc.) that you were not expecting by EMAIL OR TEXT. For example, a request that appeared to be from an account provider, card provider, HMRC, the Post Office or ANY other organisation or person that you were not expecting. Which, if any, of the following have you done in response in the past year? Base: Nat Rep who received a text/email request (n=2000); Q.5 Please think about ALL times in the past year you have received a phone call or face-to-face approach making a request for your money or information (e.g. log-in details, password, bank details, etc.) that you were not expecting. Which, if any, of the following have you done in response in the past year? Base: Nat Rep who received a request (n=2066).

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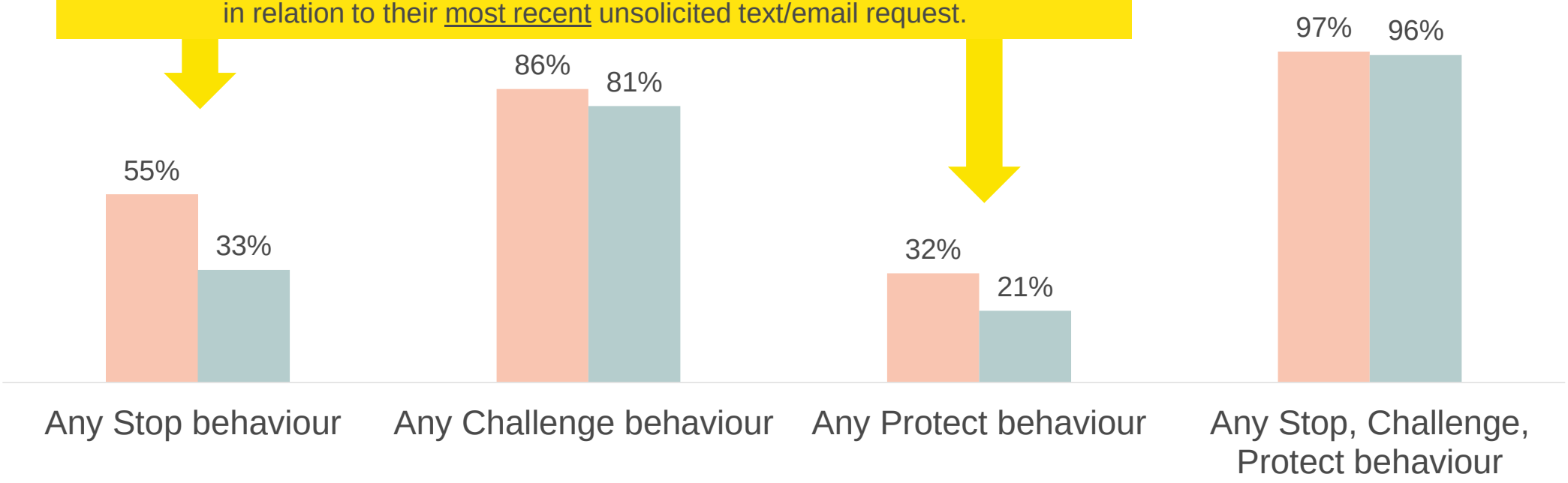
The vast majority of the public say that they have implemented at least one of the steps in relation to unsolicited texts/emails

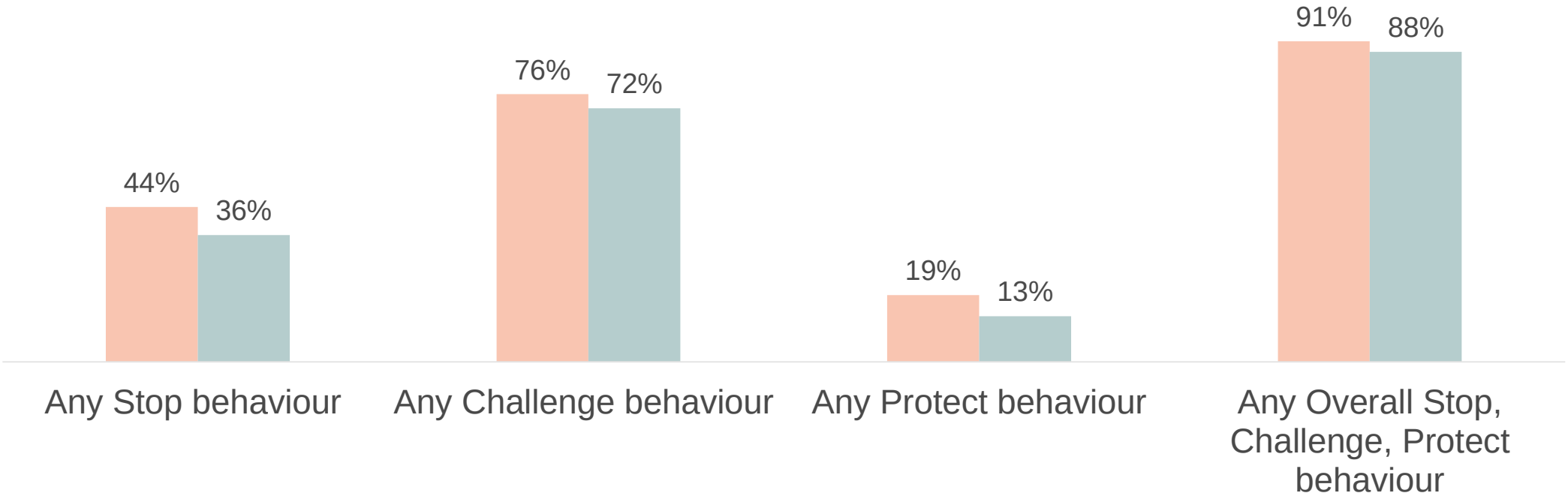
While majorities claim to be Challenging unsolicited texts/emails, just a third and a fifth of the public respectively say that they enacted the Stop or Protect behaviours in relation to their most recent unsolicited text/email request.



In response to any unsolicited text/email in the past year
In response to the most recent unsolicited text/email request

Q.3 Please think about ALL times in the past year you have received a request for your money or information (e.g. log-in details, password, bank details, etc.) that you were not expecting by EMAIL OR TEXT. For example, a request that appeared to be from an account provider, card provider, HMRC, the Post Office or ANY other organisation or person that you were not expecting. Which, if any, of the following have you done in response in the past year? Base: Nat Rep who received a text/email request (n=2000); Q.4. Please think about the MOST RECENT email or text message you received that made a request for your money or information (e.g. log-in details, password, bank/card details, etc.), but which you were not expecting to receive. What did you do in response to that email or text message specifically? Base: Nat Rep who received a text/email request (n=2000).

While still high, uptake of any of the steps drops slightly for unsolicited phone/face-to-face compared to text/email requests



Q.5 Please think about ALL times in the past year you have received a phone call or face-to-face approach making a request for your money or information (e.g. log-in details, password, bank details, etc.) that you were not expecting. For example, a request that appeared to be from an account provider, card provider, HMRC, the Post Office or ANY other organisation or person that you were not expecting. Which, if any, of the following have you done in response in the past year? Base: Nat Rep who received a phone/face-to-face request in the past year (n=1544); Q.6 Please think about the most recent phone call or face-to-face approach you received which made a request for your money or information (e.g. log-in details, password, bank details, etc.) that you were not expecting. What did you do in response to that phone call or face-to-face approach specifically? Base: Nat Rep who received a phone/face-to-face request request (n=1544).

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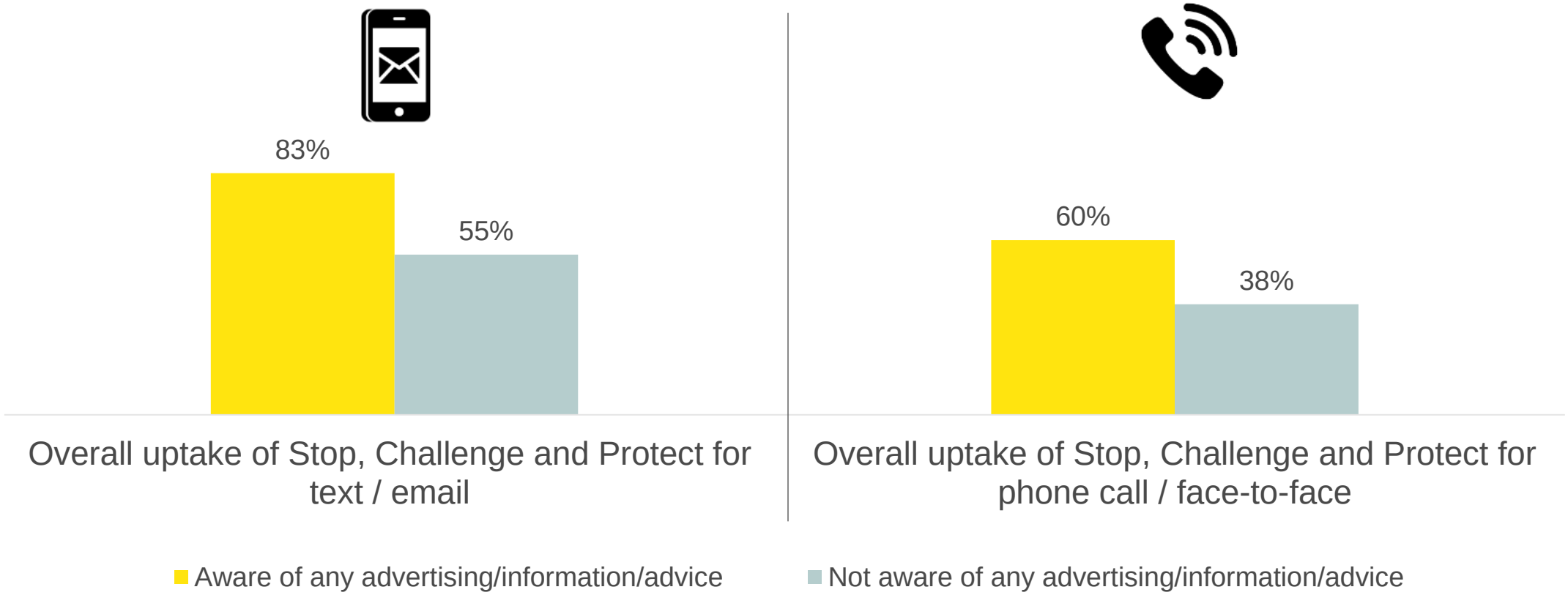
Those with high awareness of <u>any</u> advertising, information or advice about fraud are more likely to say they are taking the steps*



*Awareness relates to <u>any</u> information, advertising or advice about fraud, including Stop, Challenge, Protect messaging, and data for this question includes those who say that they have not received an unsolicited request.

Q.3 Please think about ALL times in the past year you have received a request for your money or information (e.g. log-in details, password, bank details, etc.) that you were not expecting by EMAIL OR TEXT. For example, a request that appeared to be from an account provider, card provider, HMRC, the Post Office or ANY other organisation or person that you were not expecting. Which, if any, of the following have you done in response in the past year? Base: Nat rep (n=2498); Any awareness: high awareness (n=1202) + Medium awareness (n=1700); no awareness (n=414). Q.5. Please think about ALL times in the past year you have received a phone call or face-to-face approach making a request for your money or information (e.g. log-in details, password, bank details, etc.) that you were not expecting. For example, a request that appeared to be from an account provider, card provider, HMRC, the Post Office or ANY other organisation or person that you were not expecting. Which, if any, of the following have you done in response in the past year? Base: Nat Rep (n=2498); Any awareness: high awareness (n=1201) + medium awareness (n=1700); No awareness (n=414).

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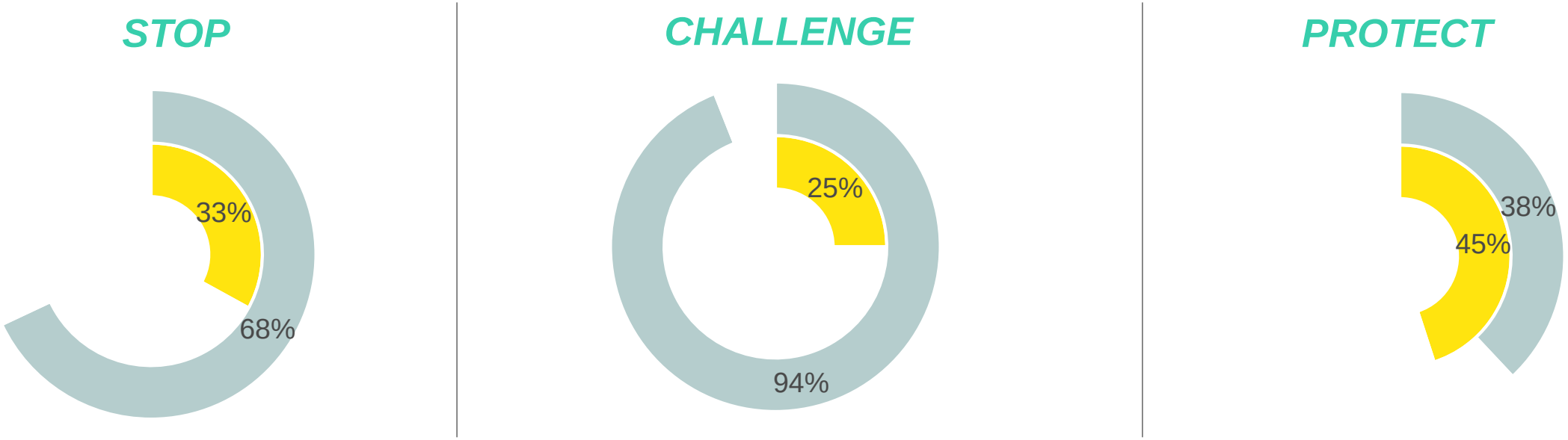
However, many consumers claim to be engaging in Stop and Challenge behaviours without having heard about the steps

Significant proportions of the public claim to be Challenging unsolicited requests, despite lower awareness of this campaign message.

By contrast, even those aware of the Protect message are not necessarily enacting this behaviour.



Awareness of Take Five message

Have implemented behaviour in past year in response to any unsolicited request

Q.8 Before taking part in this survey, have you seen or heard any of the following advertising, information or advice about fraud? Base: Nat rep (n=2498). Q.3/4/5/6 Behaviour Summary (those who select any Stop, Challenge or Protect behaviour). Base: Nat Rep who received any unsolicited email, text, phone or face-to-face request (n=2066).

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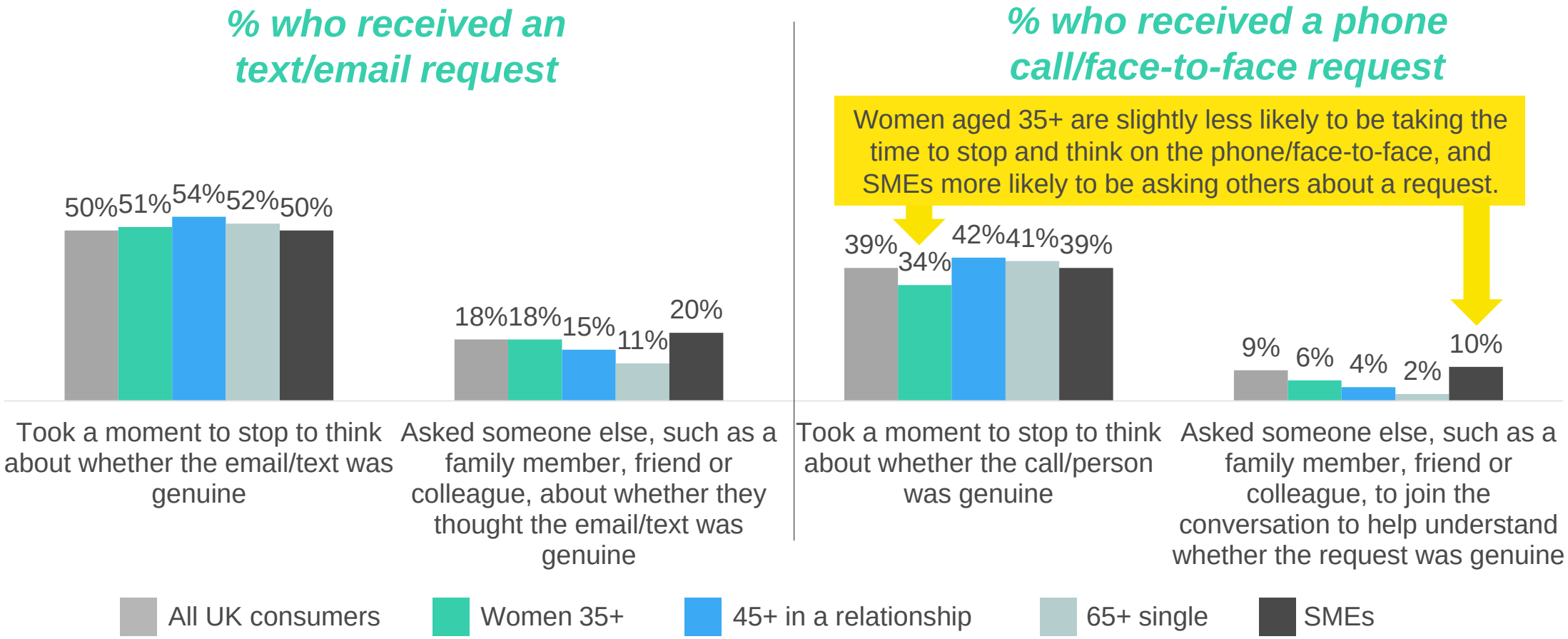
Uptake of detailed behaviours within Stop, Challenge, Protect

Claimed implementation of Stop behaviours in the past year is relatively consistent by target audience



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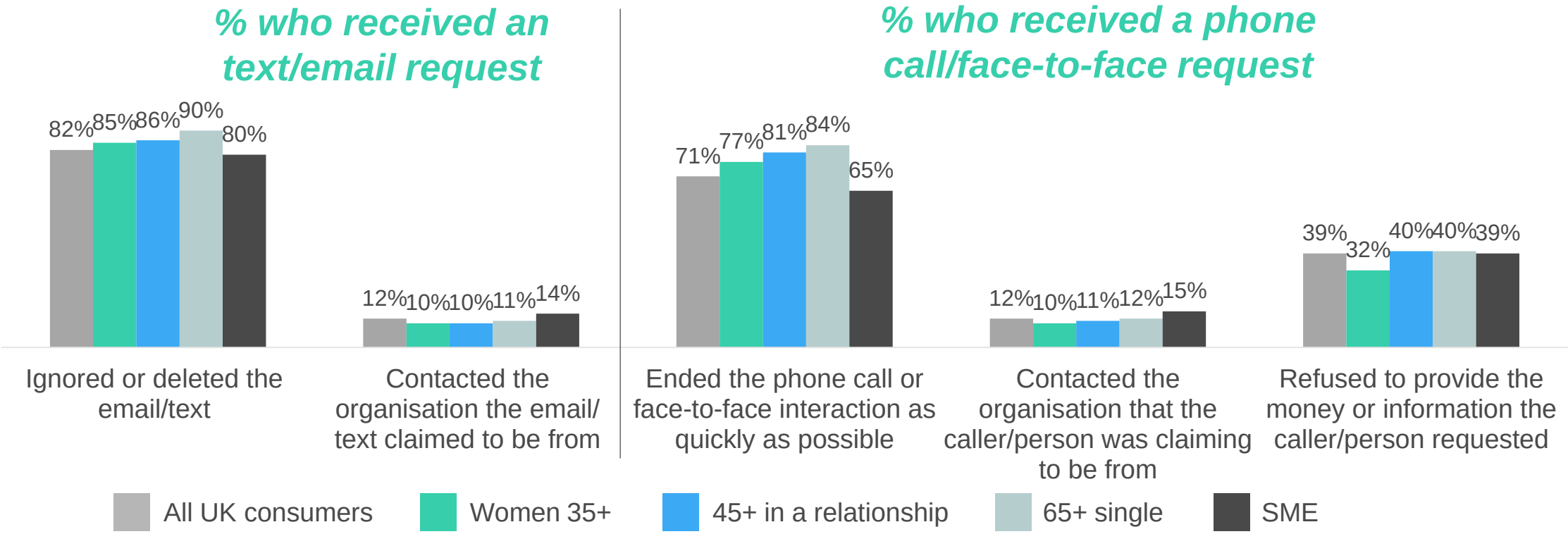
The three target consumer audiences are all slightly more likely than average to be enacting Challenge behaviours



SMEs are slightly less likely than average to be ignoring or deleting unsolicited emails/texts, and ending phone calls or face-to-face interaction as quickly as possible.

Q.3 Please think about ALL times in the past year you have received a request for your money or information (e.g. log-in details, password, bank details, etc.) that you were not expecting by EMAIL OR TEXT. For example, a request that appeared to be from an account provider, card provider, HMRC, the Post Office or ANY other organisation or person that you were not expecting. Which, if any, of the following have you done in response in the past year? Base: Nat Rep (n=2006); Women 35+ (n=825); 45+ in a relationship (n=650); 65+ single (n=433); SME (n=528) who received an unsolicited email/text request.Q.5. Please think about ALL times in the past year you have received a phone call or face-to-face approach making a request for your money or information (e.g. log-in details, password, bank details, etc.) that you were not expecting. For example, a request that appeared to be from an account provider, card provider, HMRC, the Post Office or ANY other organisation or person that you were not expecting. Which, if any, of the following have you done in response in the past year? Base: Nat Rep (n=1553); Women 35+ (n=635); 45+ in a relationship (n=502); 65+ single (n=349); SME (n=420) who received an unsolicited phone/face-to-face request.

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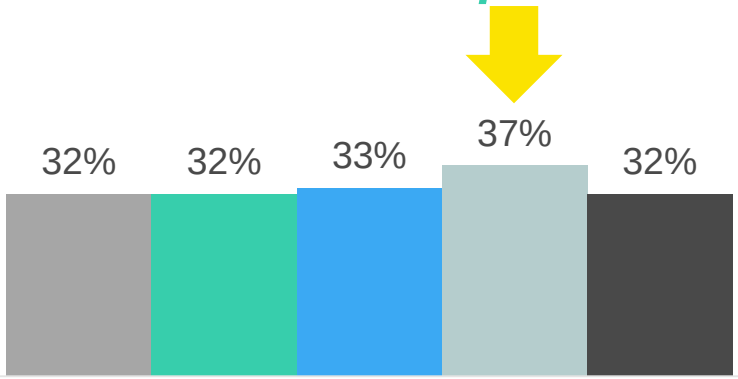
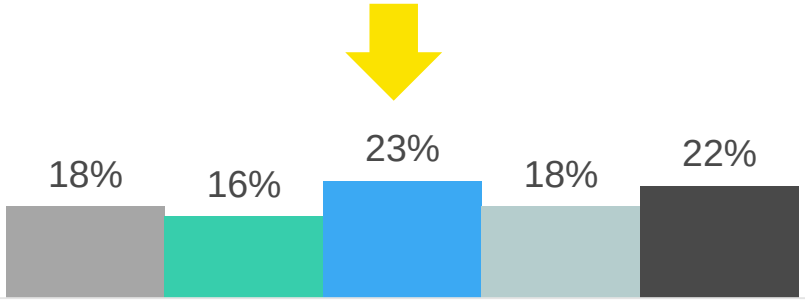
Those single aged 65+, and 45+ and in a relationship, are marginally more likely to claim to have implemented Protect steps

% who received an text/email request



Reported the message as suspicious (e.g. by reporting it to your email provider, bank, phone network or Action Fraud or in any other way)

% who received a phone call/face-to-face request



Reported the phone call or face-to-face interaction as suspicious (e.g. by reporting it to the bank, police or Action Fraud)

All UK consumers | Women 35+ | 45+ in a relationship | 65+ single | SME

Q.3 Please think about ALL times in the past year you have received a request for your money or information (e.g. log-in details, password, bank details, etc.) that you were not expecting by EMAIL OR TEXT. For example, a request that appeared to be from an account provider, card provider, HMRC, the Post Office or ANY other organisation or person that you were not expecting. Which, if any, of the following have you done in response in the past year? Base: Nat Rep (n=2006); Women 35+ (n=825); 45+ in a relationship (n=650); 65+ single (n=433); SME (n=528) who received an unsolicited email/text request.Q.5. Please think about ALL times in the past year you have received a phone call or face-to-face approach making a request for your money or information (e.g. log-in details, password, bank details, etc.) that you were not expecting. For example, a request that appeared to be from an account provider, card provider, HMRC, the Post Office or ANY other organisation or person that you were not expecting. Which, if any, of the following have you done in response in the past year? Base: Nat Rep (n=1553); Women 35+ (n=635); 45+ in a relationship (n=502); 65+ single (n=349); SME (n=420) who received an unsolicited phone/face-to-face request.

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As observed in past research, people are unlikely to admit to ‘negative’ behaviours such as complying with unsolicited requests or clicking on unexpected links.

However, whilst figures are low, there are some key differences among audience type…

Whilst still very low overall, SMEs are more likely to take part in some potentially risky responses to unsolicited requests

	In the past year…	All UK consumers	Women 35+	People 45+ in a relationship	People 65+ who are single	SMEs
Email or Text	*Clicked on the link in the email or text*	5%	3%	2%	3%	6%
	Replied directly to the email/text to find out more about the money or information request	3%	1%	1%	1%	3%
	Provided the money or information requested in the email/text (e.g. carrying out a bank transfer in response to the request)	2%	1%	1%	1%	3%
Phone or face-to-face	*Provided the money or information requested on the call/face-to-face*	2%	1%	1%	1%	4%
	Asked questions to try to find out whether the call/person was genuine	23%	18%	23%	18%	22%

Couples aged 45+ are more likely than the other target consumer groups to say that they would try to work out whether the caller/person was genuine.

SMEs over-index compared to other key audiences in terms of their likelihood of taking part in risky behaviours.

Q.3 Please think about ALL times in the past year you have received a request for your money or information (e.g. log-in details, password, bank details, etc.) that you were not expecting by EMAIL OR TEXT. For example, a request that appeared to be from an account provider, card provider, HMRC, the Post Office or ANY other organisation or person that you were not expecting. Which, if any, of the following have you done in response in the past year? Base: Nat Rep (n=2006); Women 35+ (n=825); 45+ in a relationship (n=650); 65+ single (n=433); SME (n=528) who received an unsolicited email/text request. Q.5. Please think about ALL times in the past year you have received a phone call or face-to-face approach making a request for your money or information (e.g. log-in details, password, bank details, etc.) that you were not expecting. For example, a request that appeared to be from an account provider, card provider, HMRC, the Post Office or ANY other organisation or person that you were not expecting. Which, if any, of the following have you done in response in the past year? Base: Nat Rep (n=1553); Women 35+ (n=635); 45+ in a relationship (n=502); 65+ single (n=349); SME (n=420) who received an unsolicited phone/face-to-face request.

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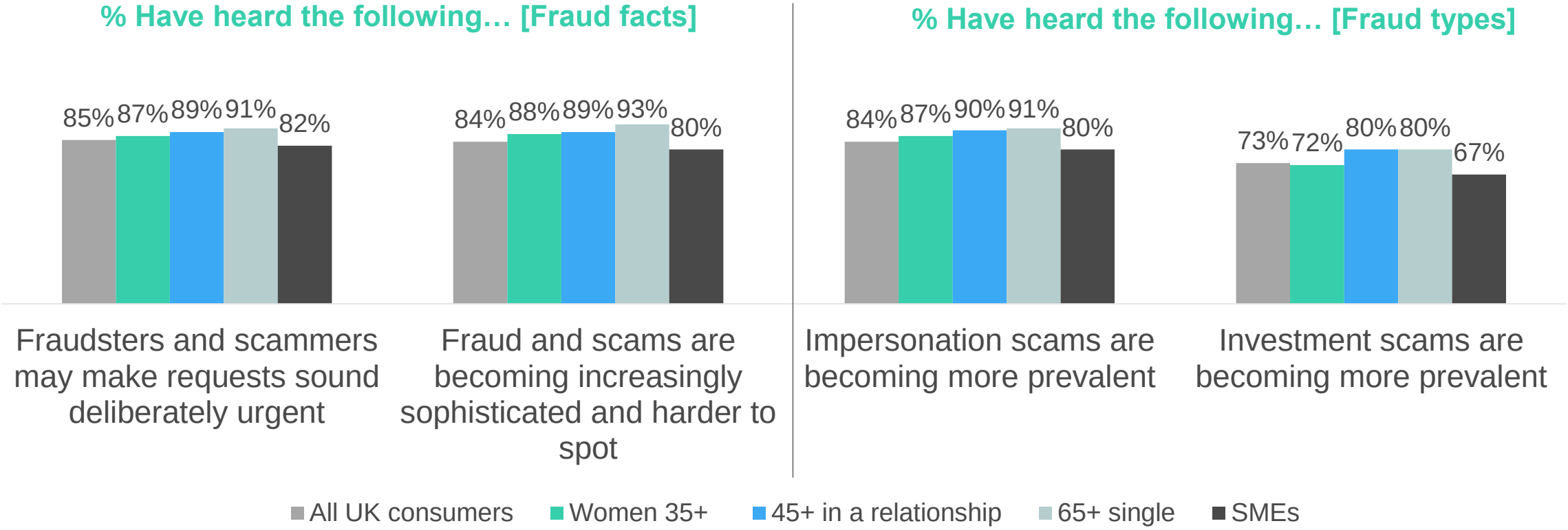
6 Recall of advertising and information

There is generally high awareness of types of fraud and fraud facts

Most people claim to have heard about rising types of fraud and typical fraud 'watch outs'



Claimed awareness of these fraud facts and types is either consistent with or slightly higher among the three consumer target audiences compared to the general public, while SMEs are slightly less aware.

Q.7. Before taking part in this survey, had you seen or heard any of the following things about fraud or scams (for example, in the news, media or through family and friends)? Base: Nat Rep(n=2498); Women 35+ (n=1022); 45+ in a relationship (n=778); 65+ single (n=543); SME (N=603). Showing any awareness (Yes, I've definitely seen/heard this + Yes, I think I've seen/heard this).

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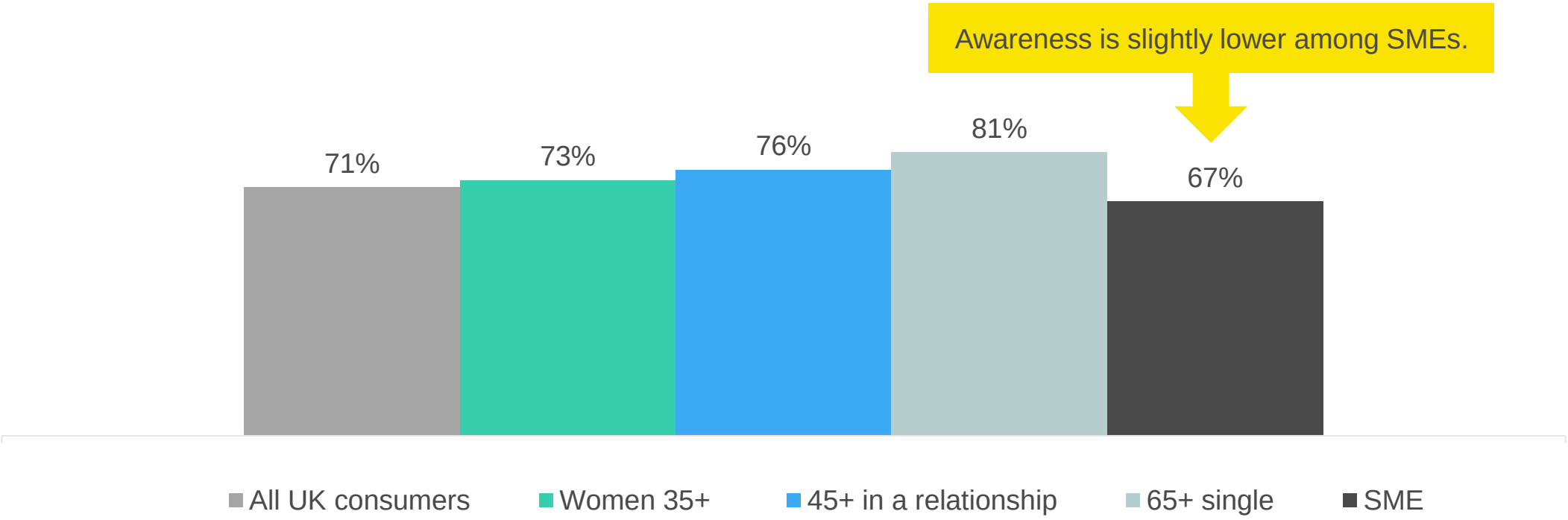
7 in 10 recall having heard fraud protection advice from banks or financial providers, rising to 8 in 10 of those single aged 65+

% Have heard 'from a bank or other financial provider on how to protect yourself from fraud'



Q.8. Before taking part in this survey, have you seen or heard any of the following advertising, information or advice about fraud? Base: Nat Rep (n=2498); Women 53+ (n=1022); 45+ in a relationship (n=778); 65+ single (n=543).; SME (n=603). Showing Any awareness (Yes, I've definitely seen/heard this + Yes, I think I've seen/heard this).

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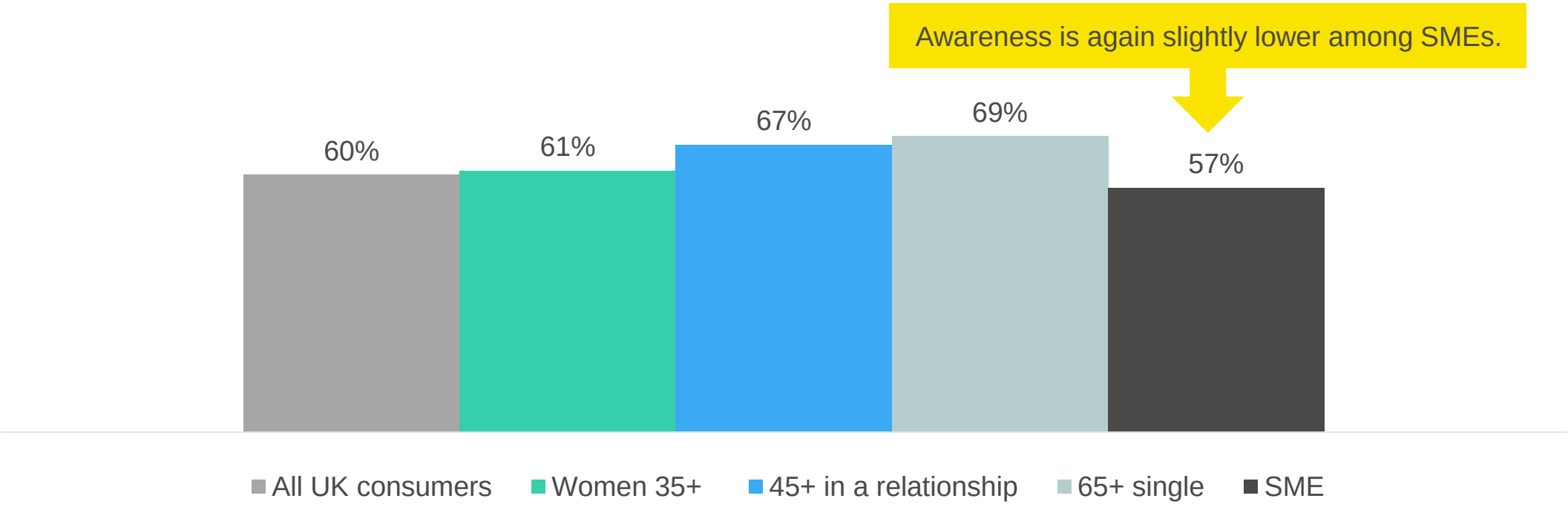
6 in 10 of the public claim to have heard of the concept of the APP Code, rising to 7 in 10 of those single aged 65+

% Have heard/seen 'a number of major UK banks have committed to reimbursing victims of fraud'



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Recall of Stop, Challenge, Protect and the Take Five campaign

Recognition of campaign messaging is unchanged from 2019, although awareness of the 'Take Five' slogan is down

2021, Q.8. Before taking part in this survey, have you seen or heard any of the following advertising, information or advice about fraud? Base: Nat Rep (n=2498). Showing Any awareness (Yes, I've definitely seen/heard this + Yes, I think I've seen/heard this). Q.12 Before today, had you seen or heard any of the following phrases or images in the context of information about how to protect yourself from fraud? Base: Consumers (n=2469); SME employees (n=520) [2019 benchmarking wave].

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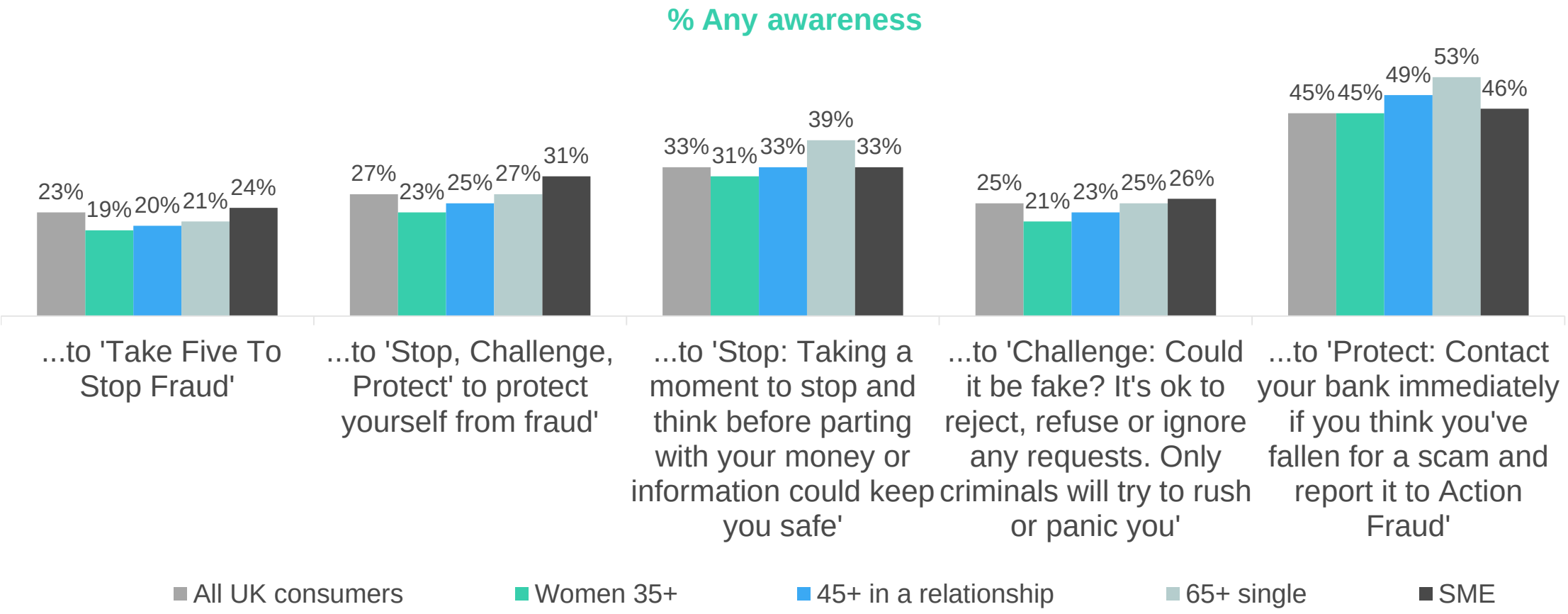
As with broader fraud messaging, recognition of Stop and Protect messaging is higher among those single aged 65+



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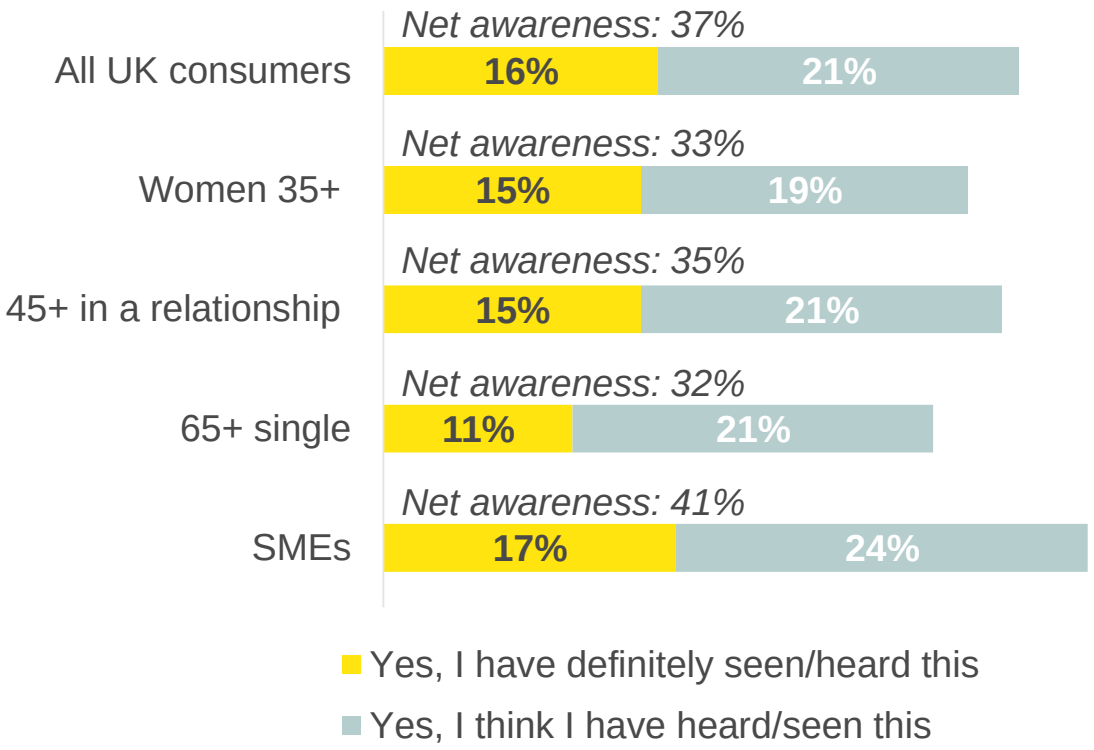
Recognition of Take Five logos is starting from a fairly high baseline, with nearly two in five claiming to recognise them



Three logos were shown to survey participants:

Claimed recall of the Take Five logos is significantly higher than for the slogan tested in text form, suggesting that this visual device is important for prompting recognition of the campaign.

Q.8. Before taking part in this survey, have you seen or heard any of the following advertising, information or advice about fraud? Base: Nat Rep (n=2498); Women 35+ (n=1022); 45+ in a relationship (n=778); 65+ single (n=543); SME (n=651). Showing Any awareness (Yes, I've definitely seen/heard this + Yes, I think I've seen/heard this).

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DISCUSSION

COMING UP

SCAM OF THE MONTH

SMISHING: THE NEW DOUBLE SCAM

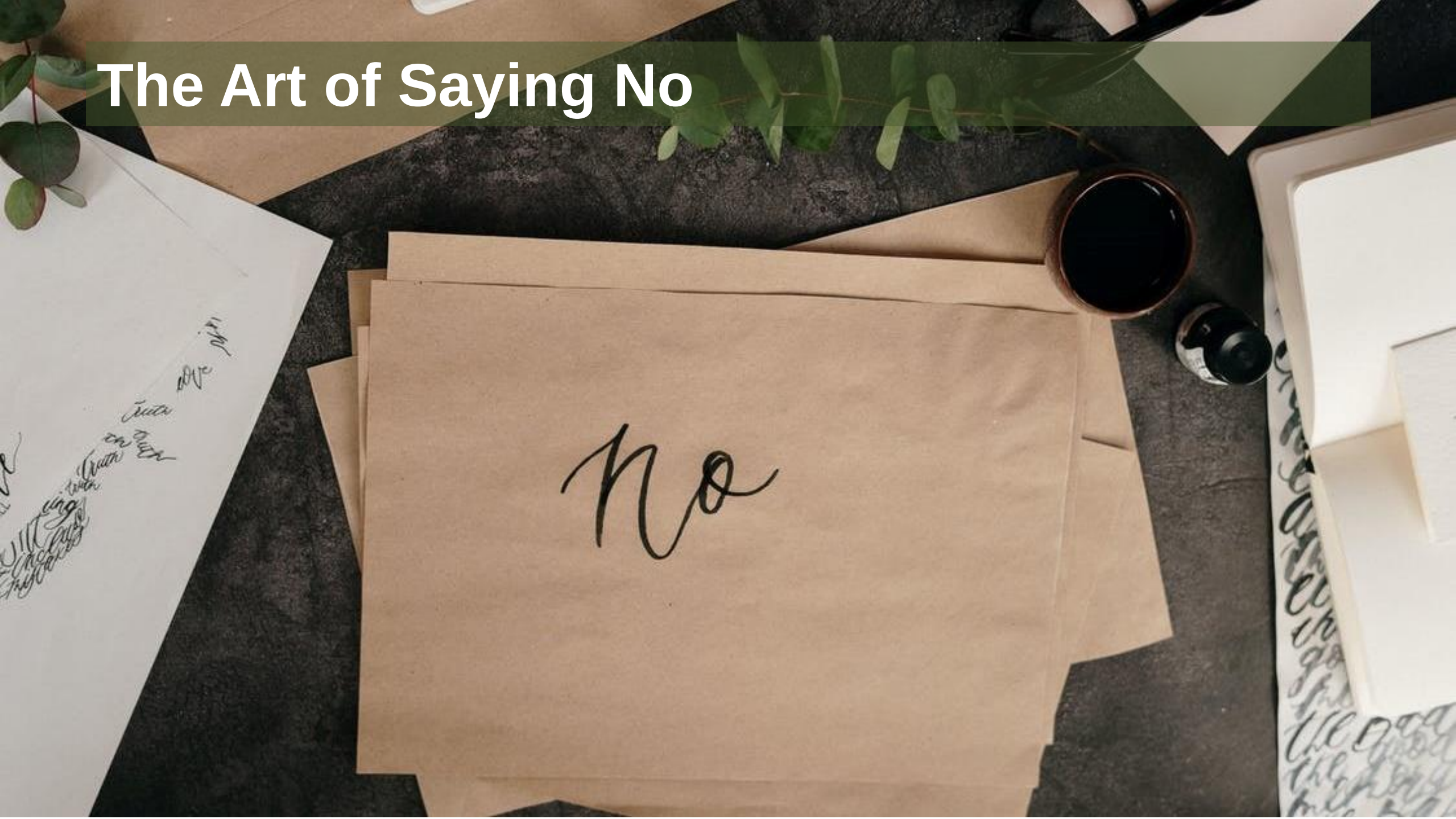
Press release highlighting ‘double scam’ and new BTKs data

New assets: infographic, Talking Heads video with DCPU

Possible partnership with Skint Dad (parenting influencer)

Rolling social media content for your channels

The Art of Saying No



ANY QUESTIONS?

THANK YOU