

Evaluating the Australasian Consumer Fraud Awareness Month, 2007

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As part of a global effort to fight mass-marketed consumer scams, consumer protection agencies in 33 western countries have participated in a month of fraud prevention activities each year to raise awareness of the problem and to provide advice to consumers on how to avoid being victimised. In Australia and New Zealand, nineteen government agencies now comprise the Australasian Consumer Fraud Taskforce (ACFT) that conducted a campaign in March 2007, the theme of which was 'Scams Target You - Protect Yourself'. This paper provides an evaluation of the impact of the activities undertaken by the Taskforce, including the effect that the extensive publicity had on the official reporting of scams by consumers. The results of an online survey of 841 self-selected respondents are also presented. It is concluded that the campaign was highly effective in raising consumer awareness, with reporting rates increasing substantially throughout the period of the campaign.

In March 2007, members of the Australasian Consumer Fraud Taskforce (ACFT) participated in a month of fraud prevention awareness-raising activities undertaken each year by members of the International Consumer Protection and Enforcement Network (ICPEN). Each year, members of the network, which include government consumer protection agencies throughout the world, select a theme designed to achieve the greatest impact on consumers living in their respective countries. For the 2007 campaign, the ACFT developed the theme for Australia and New Zealand of 'Scams target you - protect yourself', with four targeted risk areas examined in each of the four weeks of the campaign; protect your money; protect your phone; protect your computer; and protect your identity. These were selected as those targets most likely to be chosen by scammers seeking to defraud consumers in Australia and New Zealand. During each week of the campaign, relevant agencies were asked to focus on one or more fraud prevention initiatives relevant to each risk area, with three key pieces of advice being delivered each week, as shown in Table 1.

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Table 1: ACFT 2007 Campaign themes and fraud prevention messages

Campaign themes	Week 2007	Primary campaign messages
Opening	5 March	<ul style="list-style-type: none"> • Scams target you – protect yourself
1. Protect your money	6-11 March	<ul style="list-style-type: none"> • Never respond to an email asking you for your PINs or passwords • Never send money to someone you don't know or trust • Only invest with licensed financial services providers
2. Protect your phone	12-18 March	<ul style="list-style-type: none"> • Be suspicious of unexpected calls and text messages • Hang up. Or text 'STOP' to unwanted messages • Don't give out your number to just anyone
3. Protect your computer	19-25 March	<ul style="list-style-type: none"> • Keep your protection software up to date • Don't respond in any way to unsolicited emails • If in doubt, delete
4. Protect your identity	26-31 March	<ul style="list-style-type: none"> • Never give out your personal information to someone you don't know or trust • Don't just bin it—destroy it (old bills, records or expired cards) • Check your credit report at least once a year

During the campaign, a wide range of media was used to inform consumers, as shown in Box 1. In addition, an online survey of consumers was conducted for the dual purpose of eliciting information about scam victimisations from those who responded, as well as understanding how participants heard of the campaign and whether or not it affected their willingness or otherwise to report scams officially.

Box 1 ACFT 2007 Campaign Media

- 2,600 printed posters and 282,000 DL flyers distributed by member agencies;
- 100,000 identity fraud prevention kits prepared by the Attorney-General's Department;
- print and electronic media releases, often involving government ministers or heads of member agencies;
- 75 radio and 5 television appearances by taskforce members;
- 82 print media references to ACFT recorded in the Factiva database of major Australian newspapers;
- specially designed Internet pages for ACFT members and partners;
- newspaper advertisements and magazine articles; and
- an online survey hosted by the AIC that could be completed by members of the public and agency

- call centre staff (the latter of whom could complete surveys on behalf of consumers who contacted
- agencies for information or complaints).

Private sector organisations and non-government agencies that were ACFT partners (see Box 2) assisted with the dissemination of campaign messages. These organisations adopted a range of initiatives, which included placing the campaign message on ATM screens and customer receipts (with the message 'Avoid scams. Visit www.scamwatch.gov.au'), as well as placing messages on staff Intranets. Media releases were also provided, with the statement that 'banks will never request customer account details through unsolicited emails'. All partners also promoted the campaign message on their websites.

Box 2 - Australasian Consumer Fraud Taskforce members and partners (2008)

Australian Government Members

Attorney General's Department; Australian Bureau of Statistics; Australian Communications and Media Authority; Australian Competition & Consumer Commission; Australian Federal Police (represented by the Australian High Tech Crime Centre); Australian Institute of Criminology; Australian Securities & Investments Commission; Department of Broadband, Communications and the Digital Economy

New Zealand Government Members

NZ Commerce Commission; Ministry of Consumer Affairs

State and Territory Government Members

Australian Capital Territory - Office of Fair Trading; Consumer Affairs Victoria; New South Wales - Office of Fair Trading; Northern Territory - Department of Justice; Queensland - Department of Tourism, Fair Trading and Wine Industry Development; South Australia - Office of Consumer & Business Affairs; Tasmania - Office of Consumer Affairs & Fair Trading; Western Australia - Department of Consumer & Employment Protection; State and Territory Police Services

Business partners

AAMI; Just Car Insurance; AAPT; Abacus - Australian Mutuals; Adelaide Bank; Australian Mobile Telco Association; ANZ; ATUG; auDA; AusCert; Australian Bankers' Association; Australian Computer Society (Vic); Australian Hotels Association; Australian Publishers Bureau; Australian Super; Australia Post; Bankwest; Bendigo Bank; Commonwealth Bank of Australia; Communications Alliance; CPA Australia; Dell; eBay Australia; Internet Industry Association; ISOC - AU; Legion Interactive; MasterCard; McAfee; Microsoft; MTAA; National Australia Bank Ltd; Optus; PhoneChoice; Seek.com; St George Bank; Suncorp-Metway; Symantec; Telstra; Sensis; Trading Post; Visa International Australia; Vodafone; Westpac

Community groups

Federation of Ethnic Communities' Council of Australia; National Children's and Youth Law Centre; Public Interest Advocacy Centre; Australian Financial Counselling and Credit Reform Association; Tangentyere Council; Communications Law Centre; Consumers' Federation of Australia; Country Women's Association of Australia; Tasmanian Council of Social Service Inc.; CHOICE; Consumer Action Law Centre; National Council on Intellectual Disability; Child & Family Services; Banyule Community Health; Casey North Community Information and Support Service; Maryborough Community Information Centre (Citizens Advice Bureau); Murrindindi Community Health Service; The Salvation Army; Springvale Community Aid & Advice Bureau; Upper Murray Family Care; Whittlesea Community Connections; Good Shepherd Youth & Family Services; Good Shepherd Youth & Family Services - Peninsular Arm; Bendigo Community Health; Neighbourhood Watch; JobWatch; Indigenous Consumer Assistance Network; Anglicare Tasmania; Consumers' Telecommunications Network

Prior research has shown that between one and five per cent of consumers in Western countries are victimised by scams (Smith 2007). In order to reach as many potential victims as possible, it is necessary to deliver fraud prevention information on an extensive scale. The use of a whole-of-government approach linked with private sector involvement provided an effective means of disseminating consumer protection information throughout the community. Making use of established

agency and organisational resources also enabled information to be provided in a relatively inexpensive way, with the overall burden shared amongst all partners.

A formal evaluation of the effectiveness of the campaign would require evidence that the activities undertaken were effective in reaching consumers and, more importantly, in changing their behaviour. Evidence would also be required of the extent to which any such changes in behaviour were maintained over time. Finally, it would be important to know whether raising awareness of the risks of victimisation brings with it an increased fear of crime that could have counter-productive consequences.

Answering such questions requires the use of quasi-experimental research designs that seek to assess the impact of an initiative prior to and following its implementation, as well as a follow-up assessment after the completion of the initiative. Although the effectiveness of future ACFT campaigns may be formally evaluated in such ways, at present we only have some general indications of what was achieved. The present paper outlines some of the preliminary findings from the 2007 campaign and, in particular, attempts to provide an indication of how consumer fraud reporting behaviour was affected by the extensive publicity which occurred during the campaign. Comparisons are also made with the campaign conducted between 13 February and 15 March 2006, the details of which were previously reported by Smith (2007).

It is important to note that the indicators used to examine the effectiveness of the campaign are not intended to be formal evaluation criteria. Rather, they are indicators of how the Taskforce sought to reach consumers and influence their attitudes. Further, the data from the online survey come from a non-representative, self-selected sample of consumers and, as such, are not indicative of how the Australian and New Zealand population may respond. The results are, however, of interest in understanding how some consumers dealt with attempts to victimise them.

The specific aims of the evaluation of the campaign, as reported in this paper, are fourfold:

- First, to document the procedures used during the campaign to raise awareness of scams amongst consumers in Australia and New Zealand;
- Second, to assess whether the campaign publicity resulted in an increase in media reporting of scams, the use of online scam information resources, and

reporting of scams to ACFT member agencies, as measured prior to, during and after the campaign was conducted;

- Third, to assess the nature and extent of scam victimisation suffered by those who responded to the online survey; and
- Finally, to determine whether the campaign publicity had any effect on the willingness of consumers to participate in the online survey (an additional measure of the effectiveness of the campaign publicity).

It was considered that the campaign could be said to be effective in its aim of raising awareness of scams if there was evidence of an increase during the campaign period in:

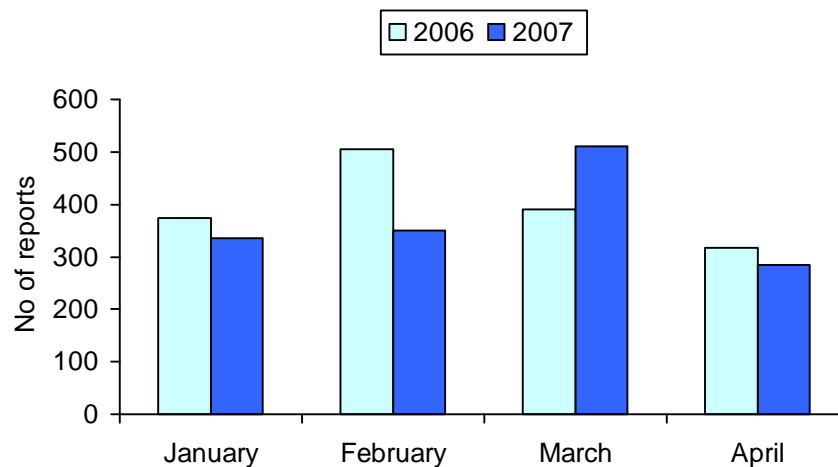
- media reporting of scams;
- the use of the Google search engine to search for scam-related material;
- reporting of scam victimisation to the SCAMwatch Website and the ACCCs Infoline;
- completion of the online survey; and
- reporting of scams officially to agencies.

Arguably, if these increases took place during the campaign period, it could be concluded that the work of the Taskforce had been effective in raising awareness of scams and, potentially, enabling consumers to avoid victimisation.

Campaign publicity

During the campaigns of 2006 and 2007, print media coverage of scams increased considerably, as shown in Figure 1.

Figure 1: Print media reports of 'scam' or 'scams' in Factiva*



Source: ACCC unpublished data.

2006 campaign; 13 February to 15 March 2006

2007 campaign: 4 March to 1 April 2007

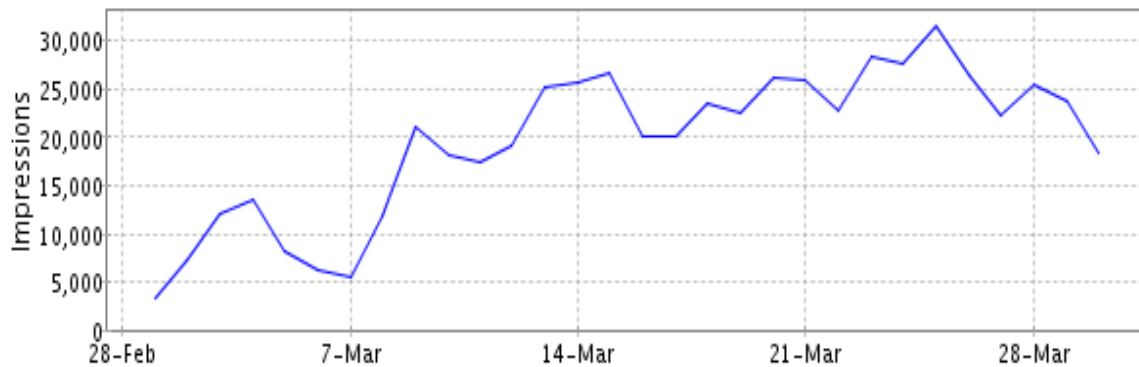
* Factiva is an electronic database of Australian print media reports

During non-campaign months, the mean number of media articles in which the words 'scam' or 'scams' appeared was 343 per month for all months of 2006 and 323 per month for the first four months of 2007. During campaign months, the mean number of articles per month increased to 469 for the 2006 campaign and to 485 for the 2007 campaign. During the 2006 campaign, there were also 96 radio interviews conducted that mentioned the Taskforce, while in 2007 there were only 75.

During the 2007 campaign, the Australian Communications and Media Authority (ACMA) arranged with the internet search engine company, Google, to place an advertisement on its search engine results pages relating to searches on scam-related keywords to advertise the consumer fraud campaign. The advertisement read; 'Scams target you. Recognise and protect yourself from scams' and included the link to the SCAMwatch website. During the first week of the campaign, the search keywords to which the advertisement was linked were refined with the result that the number of times the advertisement appeared increased

considerably. Publicity generated during the campaign was also likely to have raised the profile of scam-related issues which, in turn, generated more Google searches. Figure 2 shows the number of times the advertisement appeared (so-called ‘impressions’) as a result of a Google keyword search.

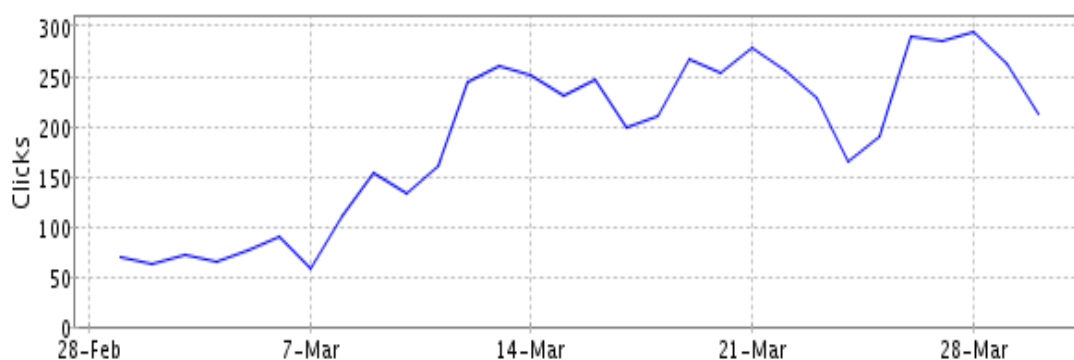
Figure 2 : Number of scam advertisement appearances on Google search engine



Source: ACMA unpublished data

By the end of the campaign, the advertisement had appeared a total of 550,577 times as a result of a Google search. Figure 3 shows the number of so-called ‘clicks’ undertaken by users of the Google search engine who, having seen the advertisement, clicked on the advertised link generated by the search to view the SCAMwatch material.

Figure 3: Number of clicks undertaken on Google search engine to view SCAMwatch material



Source: ACMA unpublished data

In addition, there were 5,681 occasions upon which the searcher took the further step of seeking out the SCAMwatch material, with the number increasing as the campaign progressed.

Reporting to ACFT agencies

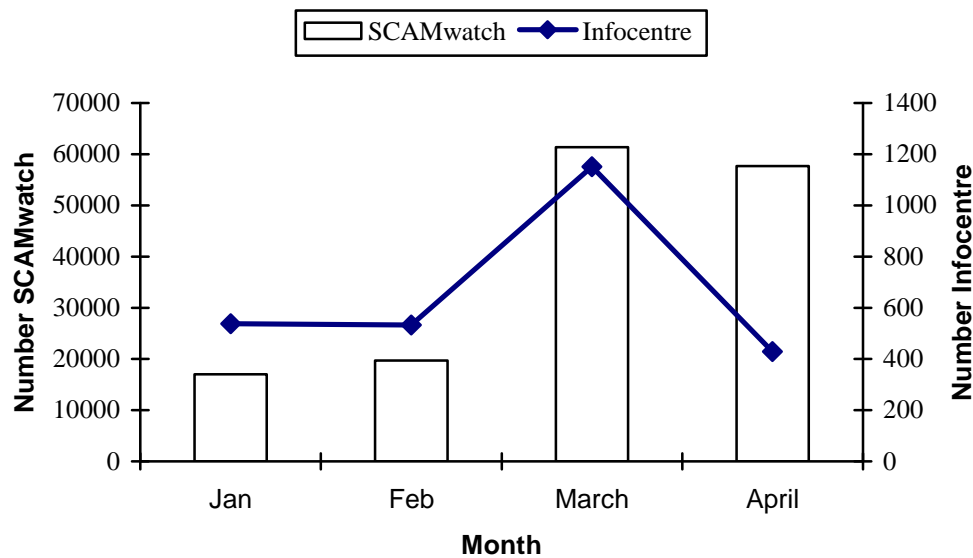
In Australia, the Australian Competition and Consumer Commission (ACCC) maintains an internet site, 'SCAMwatch', which aims to provide information to consumers on how best to avoid scams and what to do if they become victims of fraudsters. One of the avenues of response available to consumers is to call the ACCC's 'Infocentre' where further information can be obtained from trained call centre staff and where reports of scams can be made officially. These can then form the basis of investigations and prosecutions by law enforcement or regulatory bodies.

During the March 2007 campaign, visits to the SCAMwatch website increased by over 200 per cent compared to the preceding months, with an average daily unique visitor rate of 1,432. This was higher than to the average daily unique visitor rate of 944 per day recorded during the February-March 2006 campaign. Peak days for accessing the SCAMwatch site in 2007 corresponded with the days when media releases were issued.

Calls to the complaints Infocentre also increased (by approximately 115%), from an average of 535 in January and February 2007 to 1,151 in March. Again, this was notably higher than the number of calls to the Infocentre received during the February-March 2006 campaign (429 calls).

The total number of visits and calls each month between January and March 2007 is shown in Figure 4.

Figure 4: Number of visits to SCAMwatch website and Infocentre by month, 2007



Source: ACCC unpublished data

Overall, the 2007 campaign received significant media coverage, with levels of print media reportage very similar to that reported following the 2006 campaign. The 2007 campaign had a greater spread of radio messages and distributed a greater number of campaign materials, particularly through the network of community partners.

Online survey

Survey aims, methods and respondents

During both the 2006 and 2007 campaigns, a survey was conducted of consumers in Australia and in 2007, in Australia and New Zealand. The survey was hosted on the Internet site of the AIC (www.aic.gov.au) and could be completed by members of the public who visited that site. Alternatively, it could be completed by staff of the ACCC's Infocentre on behalf of members of the public who did not have Internet access but who had contacted the Infocentre for advice. Infocentre staff would administer the survey questions to callers on the phone and then immediately record their responses on the Internet site. The following section discusses the methodology and findings of the 2006 and 2007 surveys.

As indicated above, the online survey had a number of objectives. These were: to assess scam victimisation experienced by participants; to determine how scam victims responded to their experiences; and to understand how participants came to

hear of the campaign and the survey. Some limited demographic data were also sought. It is important to stress that these results come from a self-selected sample of consumers who chose to contact an agency or seek out the survey themselves. As such, they are not necessarily representative of all consumers who have received unsolicited scam invitations, nor those who have been victimised. Similarly, the demographic information is provided simply to describe who participated in the 2006 and 2007 surveys and, again, this is not reflective of population trends.

It is also important to note that, even though comparisons are made between the 2006 and 2007 surveys, the exact dates of the campaigns varied between the two surveys and a slightly different methodology was employed in each year. For the 2006 campaign, 103 of the 121 callers (85%) to the ACCC's national hotline agreed to complete a questionnaire concerning the consumer scams they had experienced during the preceding 12 months - from March 2005 to February 2006. The ACCC's Infocentre staff asked respondents the survey questions and recorded their responses.

In 2007, the online survey was hosted on the AIC's Internet site. Baseline data were collected during February 2007 prior to formal data collection being undertaken throughout March 2007. As in 2006, respondents were asked to report their experience of scams over the preceding 12 month period. In all, some 841 usable responses to the online scams survey were received in February and March 2007. Some 85 per cent of respondents had found the survey themselves and completed it, unassisted, online. The remaining 15 per cent had contacted a Taskforce member agency by telephone and had their responses transcribed by an agency officer who completed the survey on their behalf.

The age and sex distribution of respondents to the 2006 and 2007 surveys is shown in Table 2.

The demographic information collected from survey respondents also provided interesting data on the effect of the campaign in both 2006 and 2007 by indicating the types of consumers who were willing to participate and the locations at which participating consumers were most likely to reside. Respondents in both 2006 and 2007 were equally distributed with respect to sex, although there were more respondents in the younger age categories for the 2007 survey. As anticipated, the normal place of residence of respondents was the larger Australian states and New Zealand, which is where the campaign had its greatest impact. This finding suggests that, in future years, information dissemination techniques used by states

that were over-represented in terms of survey response rates (Tasmania in 2006 and Western Australia in 2007) could be used in developing future campaigns.

In 2007, some 5 per cent of respondents indicated that they normally resided outside Australia or New Zealand. (Data on non-Australian residence were not gathered in 2006). This indicates that the ACFT campaign, probably due to the internet-based components, has a global reach. It also suggests that other ICPEN member campaigns may be having an impact in Australia, although this impact is likely to be small.

Table 2: Respondent demographics, 2006 and 2007 campaigns

Variable		13 February to 15 March 2006 ¹		7 February to 3 March 2007		4 March to 1 April 2007	
		No.	%	No.	%	No.	%
Sex	Male	52	50.5	68	42.0	341	50.7
	Female	51	49.5	94	58.0	331	49.3
Age category*	18-24	1	1.0	16	9.9	87	13.0
	25-34	12	11.7	25	15.4	125	18.6
	35-44	18	17.5	30	18.5	122	18.2
	45-54	20	19.4	44	27.2	159	23.7
	55-64	21	20.4	32	9.2	130	19.4
	65 and over	15	14.6	15	19.8	48	7.2
Usual residence	NSW	19	18.4	37	23.0	90	13.4
	VIC	28	27.2	28	17.4	87	12.9
	QLD	7	6.8	7	4.3	43	6.4
	SA	17	16.5	14	8.7	46	6.8
	WA	2	1.9	7	4.3	210	31.2
	TAS	22	21.4	19	11.8	7	1.0
	NT	1	0.9	25	15.5	40	5.9
	ACT	7	6.8	2	1.2	15	2.2
	NZ	N/A	N/A	6	3.7	100	14.9
	Non-Aust/NZ	N/A	N/A	16	9.9	35	5.2
Total		103	99.9	161	99.83	673	99.9

* 'Under 18' and 'Undisclosed' categories not included for 2006 results.

Source: ACFT unpublished data

Note: totals may not be equal, as not all respondents answered all questions **and** percentages may not add to one hundred due to rounding.

Knowledge of the survey

Those who completed the survey in 2007 were asked to indicate how they had heard about the ACFT survey. The results are shown in Table 3.

Table 3: How respondents heard about the ACFT survey during the 2007 campaign

Source of information	No.	%
Agency website	179	21.5
Media article	93	11.2
Referred by agency	92	11.0
SCAMwatch website	82	9.8
Word of mouth	73	8.8
Poster or pamphlet	5	0.6
Other	118	14.2
I've not previously heard of SCAMwatch	192	23.0
Total	834	100.0

Source: ACFT unpublished data

Of the respondents who had heard about the ACFT survey, the greatest proportion had become aware of it via ACFT agency websites. A high proportion has also been referred to the survey by an ACFT agency, read media reports or been alerted to the survey by word of mouth. Posters or pamphlets were the least effective in alerting survey respondents to the existence of the survey, with less than 1 per cent reporting that a poster or pamphlet was how they became aware of it. These findings, however, are only relevant to the issue of how respondents became aware of the survey, not the campaign in its entirety. Nonetheless, it is indicative of the extent to which some consumers were willing to contribute information to the survey during the campaign. Further, some methods of information dissemination that were not reported as being the source of previous survey knowledge may be due to the different goals of the different forms of survey methodology. For example, the posters and pamphlets were designed to alert consumers of fraud whereas the ACFT survey was not. Despite these limitations, it is of interest to establish, at least for survey respondents, the most effective techniques to gain their attention as this will be of assistance to the Taskforce in deciding how to publicise the campaign in future years.

Scam victimisation

The survey also asked respondents to indicate if they had received or responded positively to one or more of four principal types of scam. The findings concerning

receipt of scams are shown in Table 4 and whether there was a positive response to these scams are detailed in Table 5.

Table 4: Receipt of consumer scams, 2006 and 2007 campaigns

Receipt of unsolicited invitations in preceding year	13 February to 15 March 2006		7 February to 3 Mar 2007		4 March to 1 April 2007	
	No.	%	No.	%	No.	%
Notification of lottery win	67	38.7	91	23.0	392	23.0
International money transfer	35	20.2	89	22.5	353	20.8
Phishing	28	16.2	97	22.6	451	26.5
Supply financial advice	23	13.3	53	13.5	253	14.9
Other	20	11.6	65	16.5	252	14.8
Total	173	100.0	395	98.1	1,701	100.0
Received one or more invitation	52	50.5	241	90.6	483	84.0
Did not receive any invitation	51	49.5	25	9.4	92	16.0
All respondents	103	100.0	266	100.0	575	100.0

The question asked in 2007 was: Over the last 12 months, have you ever received a call, email SMS, or letter from someone you don't know in relation to a notification of: a) having won a lottery, b) a request for assistance to transfer money from another country (such as Nigeria or other African countries), c) a request by a business (such as a bank) to confirm your bank account or personal details, d) a request to supply you with financial advice, or e) other type of scam?

Note: Many respondents reported more than one type of scam, making the scam type totals greater than the number of survey respondents. Percentages may not add to one hundred due to rounding

Source: ACFT unpublished data

Table 5: Positive responses (and losses) to consumer scams, 2006 and 2007 campaigns

Positive response to unsolicited invitations	13 February to 15 March 2006		7 February to 3 March 2007**		4 March to 1 April 2007**	
	No.	%	No.	%	No.	%
Notification of lottery win	15*	24.6	14	30.4	51	18.8
International money transfer	15*	24.6	5	10.9	27	9.9
Phishing	15*	24.6	3	6.5	20	7.4
Supply financial advice	15*	24.6	4	8.7	29	10.7
Other	1*	1.6	7	15.2	41	15.0
Total	61*	100.0	33	100.0	168	100.0
Responded to one or more invitations	43	41.7	42	15.8	77	13.4
All respondents	103	100.0	266	100.0	575	100.0

*The 2006 data refer to: the number of respondents who had lost money as a result of the scam. 6 respondents did not answer this question.

**The question asked in 2007 was: How many times over the last 12 months have you replied positively to each of the following types of unsolicited invitation?

Note: Many respondents reported more than one type of scam, making the totals greater than the number of survey respondents.

Source: ACFT unpublished data

From Table 5 it appears that in 2007, respondents were most likely to respond positively to lottery scams, followed by other types of scams. The lowest proportion of respondents responded positively to phishing scams. Considerably smaller proportions of respondents to the 2007 survey responded to scams than those in 2006.

Respondents were also asked if they had paid out money as a result of receiving the scam invitation. Overall, 59 respondents in 2007 paid out money over the preceding 12 months (8% of those who had received an invitation or 50% of those who had responded to an invitation). In 2006, 15 respondents lost money as a result of a scam (29% of those who had received an invitation and 35% of those who had responded to invitations).

In terms of the question regarding the impact of the campaigns on participation in the survey, it is apparent from Figure 5 that the commencement of the campaign on 4 March 2007 had a considerable impact on participation rates. Over the ensuing

four weeks, participation was strong during weekdays but declined during weekends, possibly due to participants completing the survey at work. This finding is relevant for the Taskforce in knowing how best to deliver campaign messages, namely at workplaces during business hours.

The results presented in Figure 5 could also, arguably, indicate the effectiveness of the campaign in reaching consumers who had experienced particular types of scam during the preceding 12 months. Because the campaign had different themes for each week, it could be argued that, as consumers were made aware of each week's theme, this encouraged them to report relevant scam victimisation experiences in the online survey during that week. For example, Week 3 dealt with 'protect your computer' and it would be expected that consumers who heard this information and who, themselves, had experienced computer-related scams, may have felt inclined to report this when completing the online survey.

This is, in fact, what Figure 5 shows. Phishing scams, in which personal details were sought, were the most frequently experienced scam type throughout the campaign but reports of such scams in the online survey increased greatly during Week 3 (protect your computer). Indeed, experience of all scam types was reported more often during Week 3, while Week 4 (protect your identity) had the lowest responses. The increase in Week 3 may have been due to the relevance and importance of computer-related scams or, alternatively, to the cumulative impact of the campaign over the preceding weeks. The decline in Week 4 could have been due to the perceived lack of relevance (or lack of understanding) of identity fraud or alternatively, some fatigue with the message of the campaign in its final week. Clearly the campaign had a marked impact on the participation rate with the number of responses throughout February being less than half the number of responses received during March 2007.

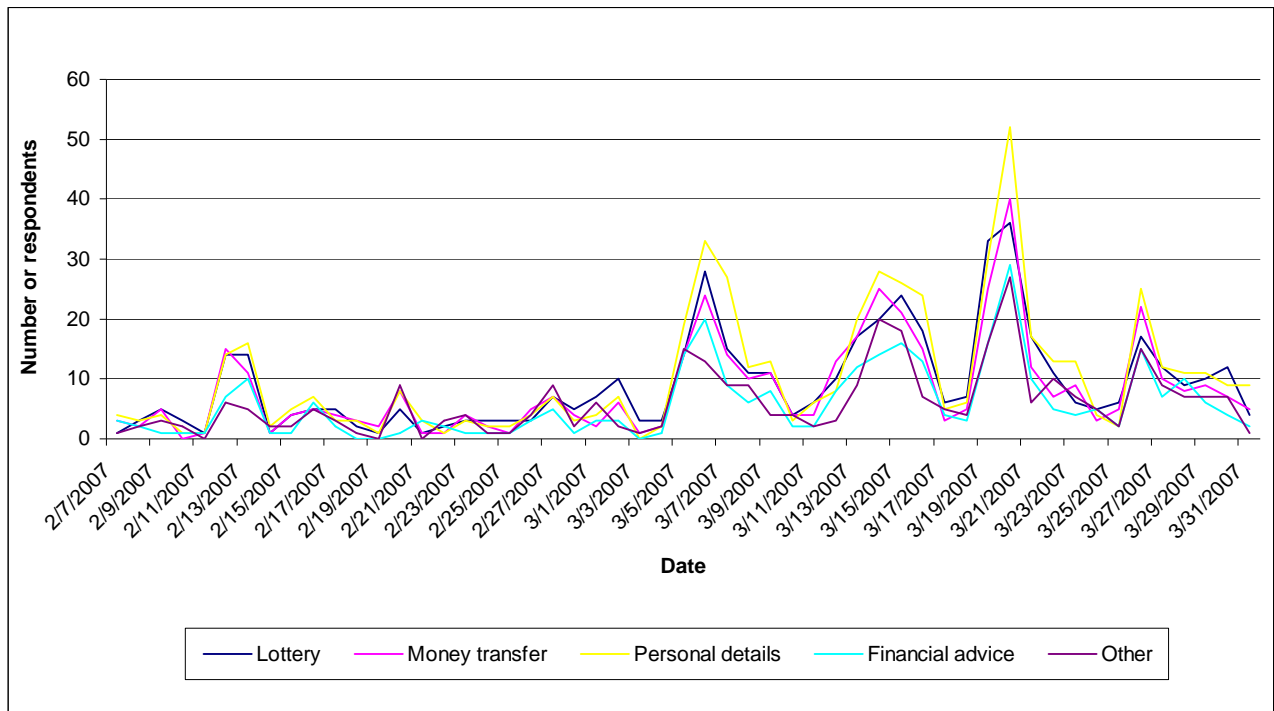
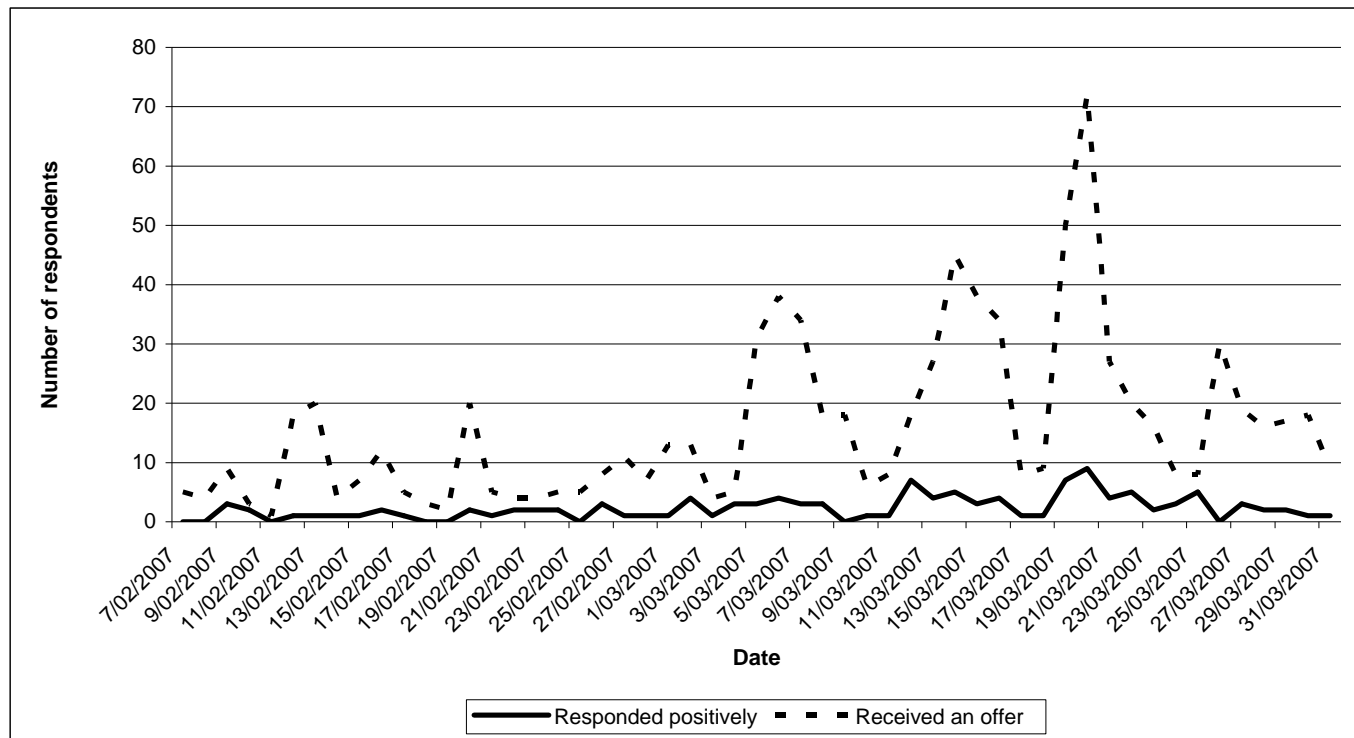


Figure 5: Number of invitations received by type and date survey completed

Source: ACFT unpublished data

When one compares the rates of scam invitations received with those positively responded to, it is apparent that progressively more individuals completed the survey over the campaign who had received invitations and also who had responded positively to scams (Figure 6).

Figure 6: Total invitations received and positive responses by date survey completed

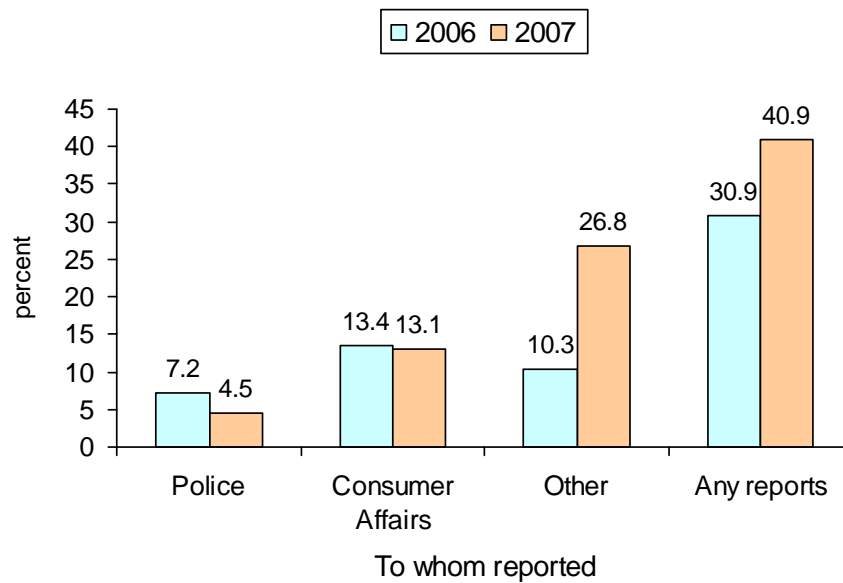


Source: ACFT unpublished data

Reporting scams

Finally, respondents were asked whether they had reported their experiences officially and if so, to whom. Overall reporting rates increased from approximately 30 per cent in 2006 to 40 per cent in 2007 (see Figure 7).

Figure 7: Reporting behaviour of respondents (percentage of respondents who received a scam invitation)



Notes: 2007 totals exceed 100% as respondents may have reported to multiple agencies Only 97 callers completed this question in 2006

Source: ACFT unpublished data

Reporting to police agencies declined between 2006 and 2007, while reporting to other agencies increased considerably. This may be due to the extensive publicity that alerted participants to the wide range of agencies involved. Most reports in the ‘other’ category were made to the federal regulatory agencies of the ACCC, ACMA or the Australian Securities and Investments Commission.

These reporting rates were similar to the rate at which consumer fraud was reported in the national survey conducted in April 2000 as part of the International Crime Victimization Survey (ICVS). Some 3,031 Australian households responded to that survey, with one person aged 16 years or older selected from each household for a telephone interview. It was found that 35 per cent of all victims of consumer fraud reported the last incident either to the police (13%) or to another agency (22%). The later 2004 ICVS survey of 7,001 Australian households found higher rates of reporting of plastic card fraud not involving the Internet (88% overall - to banks 72%, to police 24% and to other agencies 8%), while 50 per cent of all households reported plastic card fraud involving an internet purchase (26% to banks, 21% to other agencies, 3% to police) (Krone and Johnson 2006). In another survey of Victorian consumers who had used online auctions, Moustakas (2006) found that only 6 per cent of respondents who had experienced problems with an online auction site had contacted police and only 2 per cent had contacted a consumer protection agency. For 19 per cent of respondents, nothing was done in response to the problem.

The low rates of reporting to police may be explained by reason of the perceived insignificance of the frauds involved and also to the fact that there are many other possible avenues of reporting available to consumers. The ACFT campaign may have had the effect of diffusing reporting amongst a range of agencies, although enhancing reporting overall. In future surveys, respondents could specifically be asked if they were aware of the preceding year's ACFT campaign and whether this affected their reporting behaviour.

Conclusions

On the basis of the evidence presented in this paper, it appears that the extensive publicity campaign conducted by government agencies from all levels in Australia and New Zealand, working in conjunction with private sector organisations and non-government agencies was effective in raising awareness of the risks of consumer fraud throughout the community and increasing the reporting of cases. Fraud prevention initiatives by government and business are carried out throughout the year and many consumers are assisted by the information that is provided in reducing the risks posed by the perpetrators of scams. Using a whole-of-government approach, linked with private and non-government sector endorsements, provides an even more effective strategy, as has been demonstrated by the ACFT campaigns carried out in recent years.

Many consumers, it seems, read and understand the information provided and are willing to contact agencies to report scams or to complete fraud victimisation surveys. Hopefully, the continued use of awareness-raising activities such as those employed during the ACFT campaigns will help to reduce the incidence of scam victimisation which currently stands at between 1 and 5 per cent of consumers. As the results of ongoing national household surveys are collected and reported, Australia and New Zealand may begin to see a reduction in the extent to which consumers lose money to mass-marketed scams.

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