Caught In The Net: The Increase Of Scams In Singapore

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What Happened?

Over the past year, Singapore has seen a sharp spike in scam cases, ranging from phishing scams, government impersonation scams, online shopping scams, to relationship and job scams. Government and banks often remind citizens to be wary of scams, yet people still fall for it.
As of 2024, Singapore holds a record annual high of $1.1 billion, with 51,501 reported cases. With this, police were only able to recover about $182 million.

With scams evolving faster than ever, the question is whether awareness will grow quickly enough to surpass the fraudsters.

Why Are People Susceptible and The Psychology of Scams

Scammers exploit basic human psychology and cognitive biases, creating a heightened sense of emotion, such as fear or excitement in their approaches. Scam scenarios are often skilfully designed to catch victims off guard and exploit moments when our defences are down. In a heightened state of emotion, we are less likely to think critically and logically, leading to us making poorer decisions, making us more susceptible to scammers' schemes.

Scammers also use effective influence tactics to target basic tendencies. For example, we tend to trust authority figures, return a favour when being helped, comply to demands made in rare or urgent situations such as emergency loan requests from friends, or a limited time deal.

Some common influence tactics are:

1. **Commitment and consistency:** Scammers make small requests to establish commitment or to get small commissions and engage in more rewarding tasks to get larger commissions; over time, they induce complicity with larger demands.

2. **Authority:** Scammers often pose as authority figures to build credibility and trust with their victims, such as the government and bank agencies, accusing you of committing an offence and threatening you with legal consequences if you do not comply.

3. **Reciprocity:** Scammers act helpful to make their victims obligated to “repay” the favours, such as offering trial credits to try investing.

4. **Building a relationship:** Scammers act concerned about their victims, give compliments, or are overly concerned and sensitive to your needs to build relationship and trust.

5. **Scarcity:** Scammers emphasise the urgency and limited stock and good deal of a specific item. Using this peripheral route, victims feel compelled to act because of the fear of missing out and psychological reactance, leading victims to make quicker and poorer decisions.

The Target

Age is generally acknowledged to correlate. You would think senior citizens are more prone to getting scammed, since they might not be so caught up in the news, or are more trusting than adults and teenagers. Increasingly, however, the young and technology-savvy are not spared, possibly due to overconfidence and impulsiveness.

While young people are often seen as “digital natives” who are highly familiar with online platforms and social media, this familiarity can ironically make them more vulnerable to scams. Their confidence in navigating social media and digital services may lead them to underestimate risks, dismiss warning signs, or believe they are “too smart” to be tricked. Scammers exploit this overconfidence and apply reverse psychology to youths, using platforms that young people frequent daily, from messaging apps to online marketplaces, blending fraudulent offers seamlessly into environments that feel familiar and safe. In this sense, the tech-saviness that young people pride themselves on can work against them, leaving them more exposed to sophisticated online fraud.

Therefore, while seniors are still vulnerable, especially to impersonation or tech-support scams, the digital shift in scam tactics has made youths increasingly frequent targets.

Different Types of Scams

1. **Credit for Sex:** Scammers start by creating fake ideal profiles on multiple social networking platforms, especially dating and online messaging apps. They use photographs of attractive, scantily clothed women/men. They then befriend strangers online, proactively approaching them. When the victim is misled to believe they will have a meet-up, date, or receive sexual services, the scammer will give instructions to make an advance payment or purchase gift cards. Once payment is made, the scammer disappears and becomes uncontactable.

2. **Phishing:** The most common type of scam. Scammers may impersonate authority figures such as government officials or bank agencies, asking for personal information, bank and card details, and passwords.
3. **Lottery/Prize Scams:** Victims are told they’ve won a prize, in order to claim it, they must first pay “administrative fees”, a deposit, or provide bank details. In reality, no prize exists.

4. **Tech Support Scams:** Scammers pretend to be IT support from big companies such as Microsoft, Google, and Apple, claiming the victim’s device has a virus. They then charge fees or gain remote access to steal data.

Examples

1. **Buyer On Carousell:** A 17 year old student nearly fell victim to a Carousell scam while selling an item online. Despite stating she only accepted PayNow or cash, a supposed buyer insisted on paying through “Carousell Wallet” and sent her an email link to complete the transaction. The link, disguised as an official Carousell page, prompted her to enter bank card details. Unsuspecting, she even sought her father’s credit card details when her own failed, and asked her father for assistance. After noticing unusual requests for deposits through the site’s chat assistance, he checked the sender’s email and confirmed it was fraudulent. Realising it was a phishing attempt, both promptly blocked and replaced their cards, narrowly avoiding financial losses.

2. **Bulk Orders via Impersonation of SAF Personnel:** Recently, several local F&B businesses have been targeted by impersonation scams involving individuals posing as SAF personnel. At Sedap Nasi Lemak, a man identifying himself as Luke Wong from Bedok camp placed an order for 150 nasi lemak and 150 bottles of water. When asked for advance payment, he claimed he could not get approval documents from the Accounting and Corporate Regulatory Authority. The stall went ahead with the order, but “Wong” failed to show up the next day. Similarly, Yi Jia Bakery received a call from a man calling himself “Gordon” from Bedok Camp, who requested $1500 worth of pastries. He had promised to pay the next day, but instead, multiple individuals contacted the owner claiming to be his colleagues. When pressed for payment and warned of a police report, the messages were deleted. Nobody came to collect the pastries, which were lalter donated to Food from the Heart. On September 15, Breaditation Bakery encountered the same caller, “Gordon”, who attempted to place another large order worth $2000. The shop even closed for a day to prepare, only to discover it was another scam attempt.

The Public Reaction

Public reactions often range from emotional and psychological distress and financial losses to a growing sense of vulnerability, and a strong demand for better protection and increased vigilance. Many victims feel embarrassed to come forward, worrying about stigma or being judged for being gullible and naive.

Victims start to feel heightened emotions, such as a strong desire of justice, anger and distrust in online platforms, banks, or even legitimate businesses, becoming hyper-vigilant and overly skeptical of genuine opportunities. Losing money or personal data creates stress, sometimes long-term debt or insecurity.

On a broader feel, society tends to treat scams as cautionary tales, circulating news reports, social media warnings, and police advisories to spread awareness. This collective reaction is rooted in both sympathy for victims and a desire to prevent further harm. Concurrently, scams trigger wider anxiety as they exploit common platforms like social media, baking services that people use daily. The prevalence of scams highlights how easily trust can be manipulated, making individuals and communities more vigilant, but also exposing how susceptible society is to psychological triggers such as urgency, fear of loss, and the authority of official-sounding messages.

Authorities response

Singapore Police Force has stepped up, using social media platforms like Tiktok to attract viewers, targeting young adults and teenagers. Keeping up with trends and using it attracts a larger audience, as it relates to young adults and teenagers.

The ScamShield App helps to check suspicious calls, messages or websites, by blocking and filtering scam calls and messages. The app can block numbers that are blacklisted and filter messages from unknown numbers for signs of scams. There is also a 24/7 ScamShield Helpline for people to call if they're unsure if something is a scam. Users can submit suspicious messages, emails, or encounters through the app or website to help authorities monitor and respond.

What Can We Do?

As authorities continue to step up enforcement and prevention efforts, individuals play a crucial role in protecting themselves against scams.

1. **Verify before acting:** Always double-check phone numbers, email addresses, and payment requests with official hotlines or websites. Scammers often use look-alike names or addresses to trick victims.

2. **Avoid clicking suspicious links:** Always double check links, do not click on links sent via unsolicited messages or emails, claiming to be from banks, government agencies, or delivery companies.

3. **Be cautious with online deals and job offers:** If an offer sounds "too good to be true", it likely is. Stick to trusted platforms such as MyCareersFuture and verify listings or recruiters.

4. **Protect personal details:** Never share passwords, OTPs, or card details, even with someone claiming to be an official.

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