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Sunny side up SANDY CLARKE

HAVE you ever encountered a scammer? It can be a distressing experience and one that seems to be more common as increasingly sophisticated scams are used to deceive people.

According to a poll by global market research company Ipsos in 2023, over two-thirds of Malaysians have encountered scammers. In the past year, I've experienced three attempted scams, and several people I know have had similar encounters.

One experience of mine came via a message from a family member's account on a messaging app. They asked for money to be transferred that they needed "for an emergency".

My split-second reaction was to help. Of course, the bank details for the transfer were already helpfully provided. I caught myself and briefly engaged with the scammer before blocking the account and reporting the incident. Other people weren't so fortunate and ended up handing over a lot of money to scammers that they never see again.

A common reaction to being scammed is to feel naïve, but scammers primarily play on our emotions, create a sense of urgency, and escalate the situation – all of this is designed to bypass our rational thinking.

Most people are generous and, when someone is in trouble – especially if it's someone they know – their natural inclination is to help. This has nothing to do with being naïve and everything to do with devious scammers taking advantage of people's good nature.

Another advantage from the scammer's perspective is that we generally believe people have good intentions and feel bad if we consider they might have ulterior motives. As Malcolm Gladwell writes in his excellent book, *Talking to Strangers* (2019), "You believe someone not because you



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have no doubts about them. Belief is not the absence of doubt. You believe someone because you don't have enough doubts about them."

Below are some tips to consider if you ever come into contact with a scammer. As a general rule, never give out any personal information or follow instructions if you aren't 100% sure where they're coming from.

Keep an eye out for scammers pretending to be an authority figure or from a reputable organisation or agency. These people bank on your compliance and willingness to follow instructions without question. Always triple check the source to be on the safe side. Malaysia scores as the highest ranked country on the Power Distance Index, which measures the extent to which less powerful individuals accept and expect unequal power distribution within a society. In other words, people are more likely to feel like they're being disrespectful if they question authority.

Hopefully, these tips can be useful in helping us avoid falling into traps set by scammers.

Err on the side of caution: If someone calls, emails, or messages you and asks for personal details or money, begin with the

assumption that it's a scam, no matter how convincing the person might sound.

For example, if it's someone claiming to be from a government department, you might feel more obliged to comply with their instructions. However, it's better to decline and hang up immediately if you feel surprised by the call, uncertain, or uncomfortable.

Check for signs of urgency: Scammers often create a sense of urgency. When we're feeling rushed, our ability to think clearly and make rational decisions diminish.

If someone is "desperate" or needs something "now" or tells you there's a severe consequence if you don't quickly do what they're asking, this is their attempt to put you in a state of panic and do something you normally wouldn't consider.

Watch out for emotional tricks: "Why did I fall for that? I'm so stupid!" Being scammed has little to do with intelligence and more to do with unscrupulous scammers playing on our emotions.

Sob stories and other attempts to invoke your compassion try to take advantage of your good nature and desire to help. When it's natural to help a person who seems in distress, it becomes harder to say "No" when they ask for help. This is why people fall for scams, not

because they're stupid.

Face to face scams: Scammers might ask for some money to take the train or bus home. The stranger might escalate by saying something like, "I also need some money to help my children".

It can be harder to say "No" in person, but keep in mind the emotional tricks. If the person originally asked for RM10 to get home and you feel obliged, you could say something like, "I can give you the RM10 to help you get home but that's all".

If you feel really uncomfortable with the situation, politely decline the request and leave the situation. Don't confront or provoke the scammer.

To learn more about scams and how to protect yourself, visit jan-gankenascam.com. If you wish to report a scam, call the National Scam Response Centre's (NSRC) 997 hotline. The NSRC only takes incoming calls – its officers never call the public. If someone calls claiming to be from the NSRC, hang up and report the call.

Sandy Clarke has long held an interest in emotions, mental health, mindfulness and meditation. He believes the more we understand ourselves and each other, the better societies we can create. If you have any questions or comments, email lifestyle@thestar.com.my. The views expressed here are entirely the writer's own.