

# Research on Nuisance Communications - Consumer

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**B&A**



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# Introduction



In recent years, scam communications have shown an increase in volume, resulting in a great deal of coverage in the media. On 17th December '21 ComReg outlined its formation of the Nuisance Communications Industry Taskforce (NCIT). As part of this, ComReg have commissioned research amongst Consumers and Businesses to collect information on experiences of nuisance communications.



Survey results are based on a sample of 1,219 adults aged 16+, quota controlled in terms of age, gender, socio-economic class and region to reflect the profile of the adult population of the Republic of Ireland.



All interviewing was conducted via B&A's online research panel.



Fieldwork was conducted from 10<sup>th</sup> October to 7<sup>th</sup> November 2022.

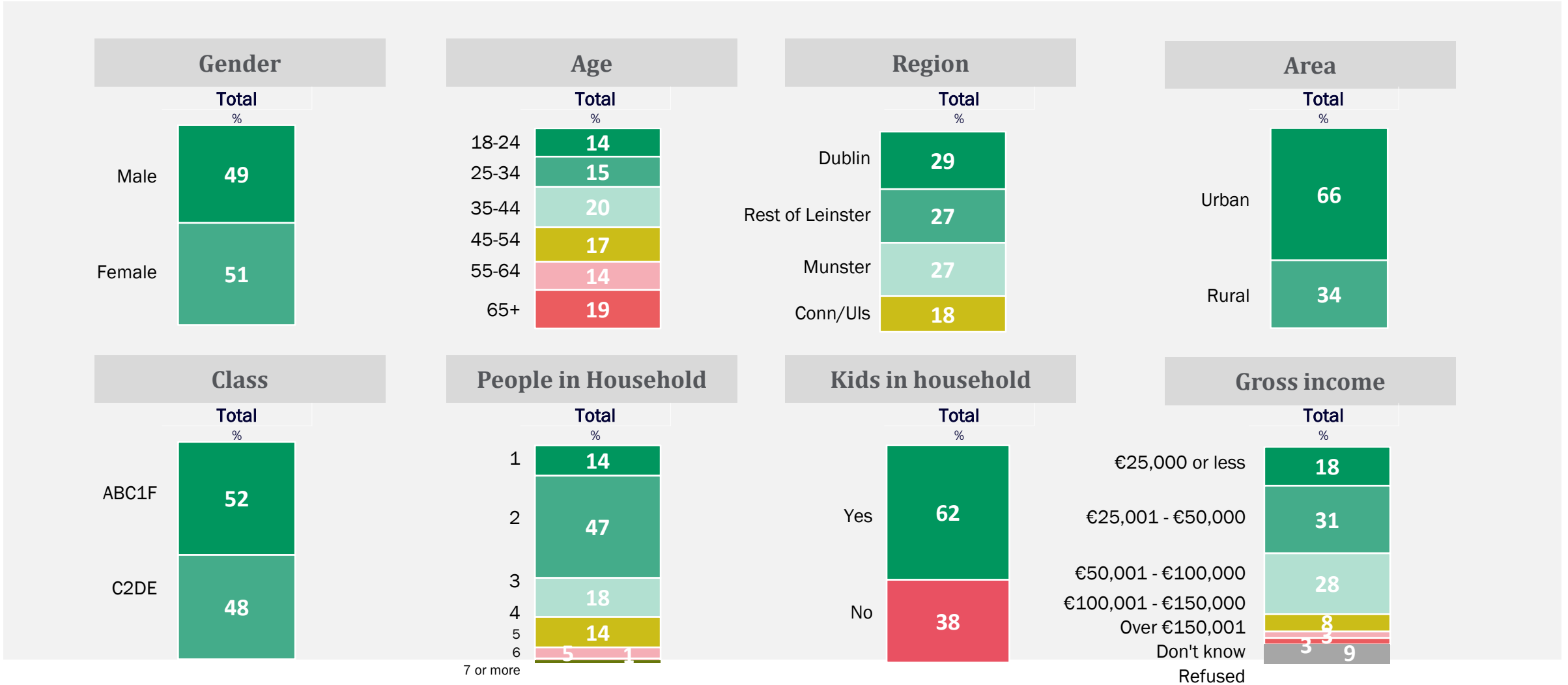


# Sample Profile



# Profile of Respondents

Base: All respondents 18+ 1219



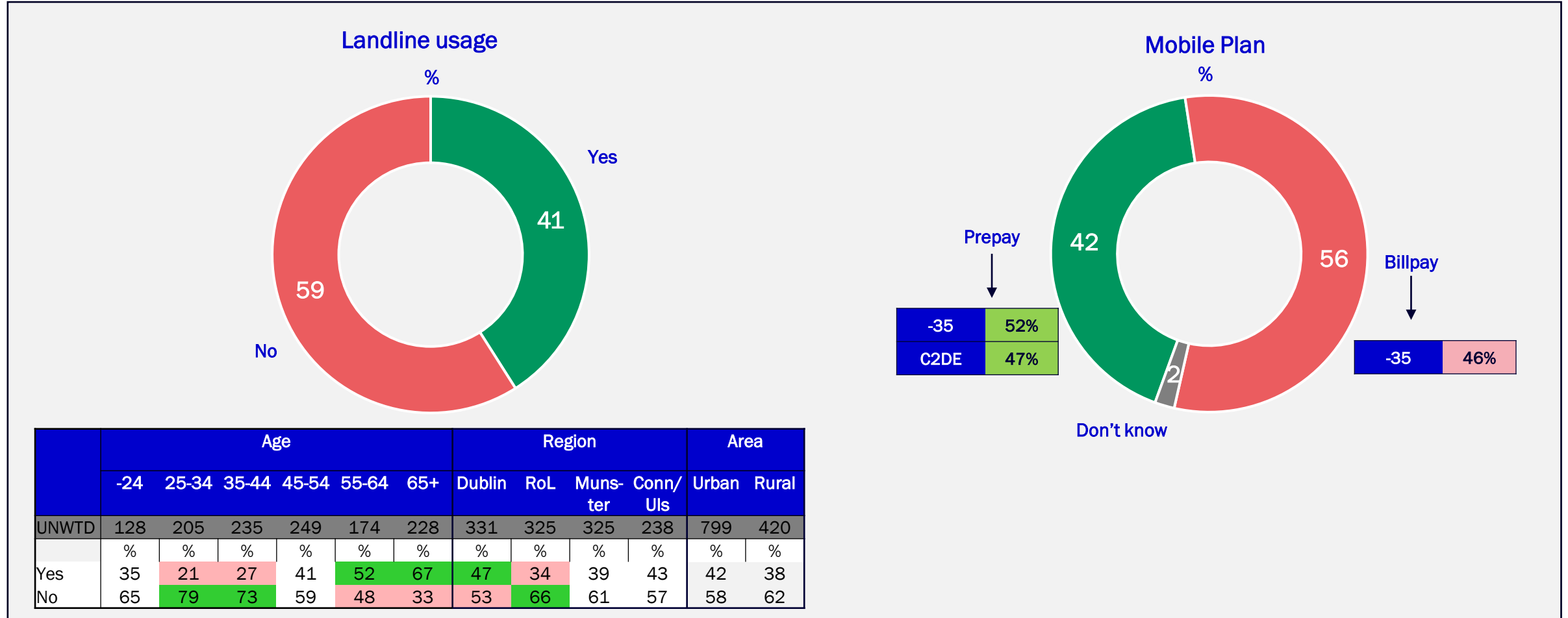


**General Usage**



# Landline and Mobile Plan usage

Base: All Adults 18+ - 1,219

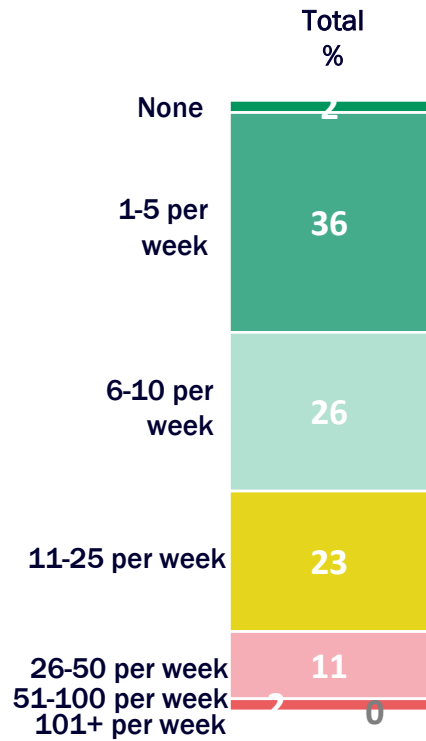


**2 in 5 note ownership of landlines, with older cohorts more likely to note this. Just over 2 in 5 claim to have prepay (much higher among under 35s and working class cohorts).**

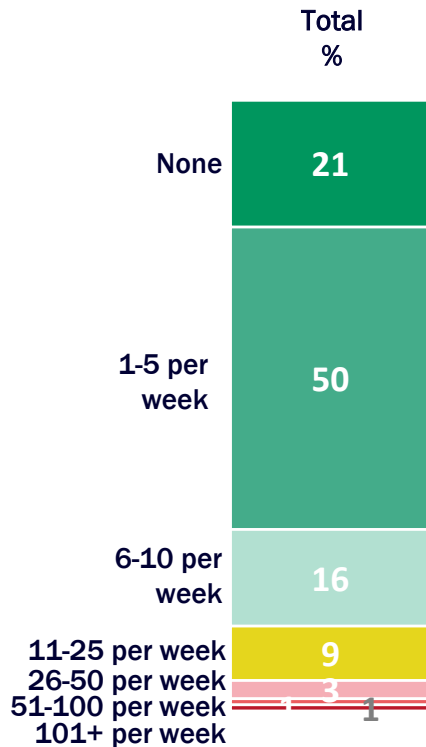
# No. of calls received on mobile/landline per week and main method received

Base: All Adults 18+ - 1,219

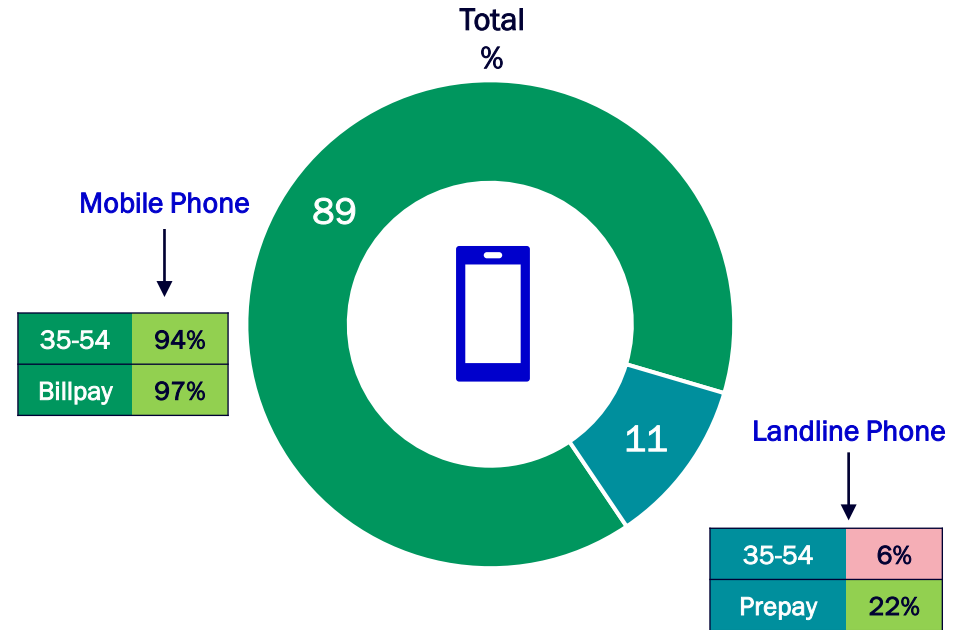
No of calls receive on mobile phone per week



No of calls received on landline per week  
(Base: those with a landline n - 492)



Main method receive calls  
(Base: those with a landline n - 492)



Mean	13.54	6.74
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Calls are much more frequent when focusing on mobile phones (however, relatively low numbers overall). This is reinforced by the fact that 9 in 10 cite mobiles as the main way of receiving calls (much higher among middle aged and billpay cohorts).

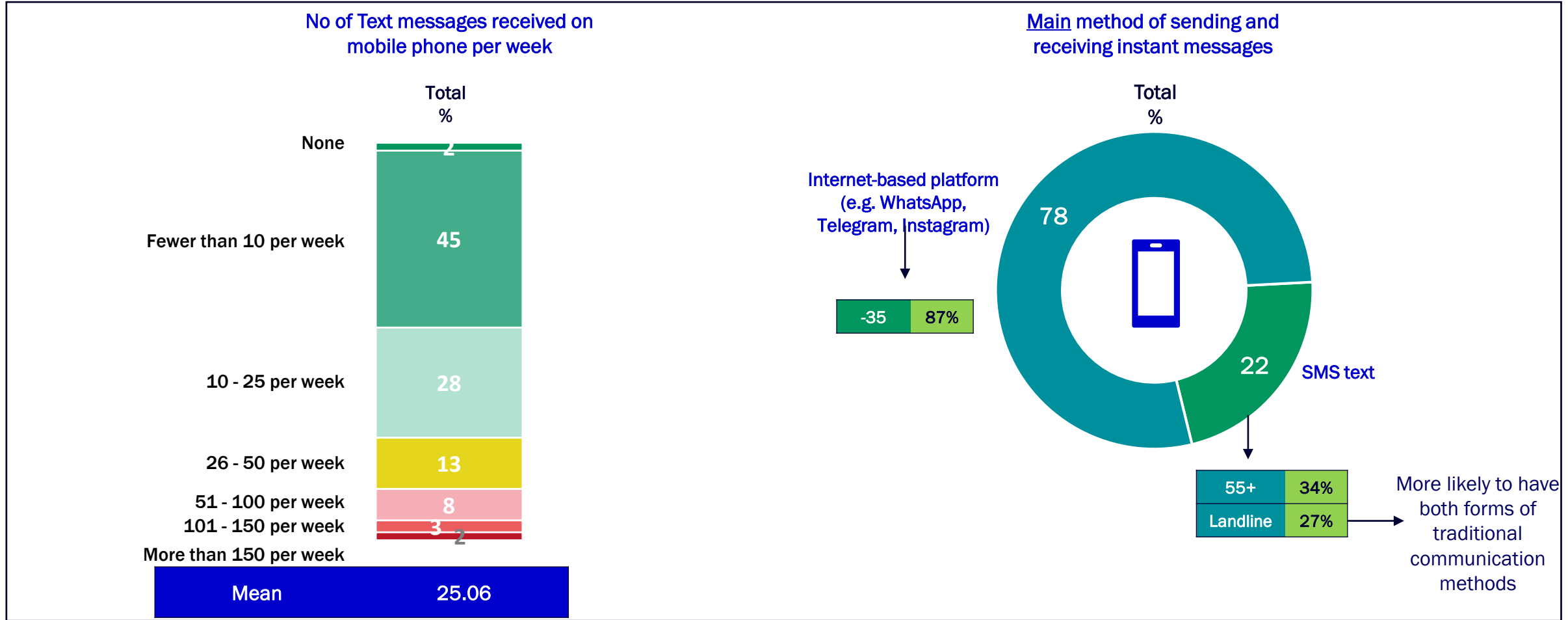


Q.3 Approximately how many calls do you receive on your mobile phone per week?  
 Q.3a Approximately how many calls do you receive on your landline per week?  
 Q.4a What is the main way in which you make and receive calls, by mobile or landline?



# No. of text messages received on mobile versus main method of sending/receiving instant messages

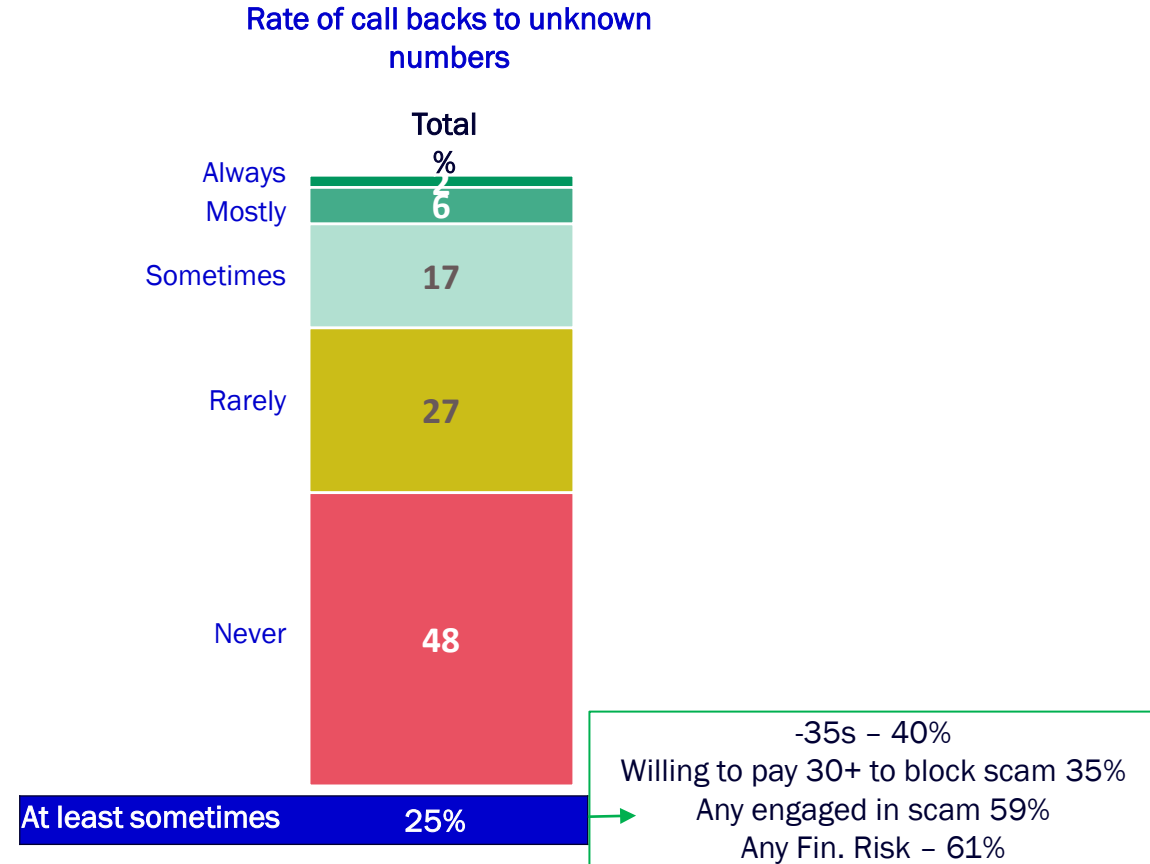
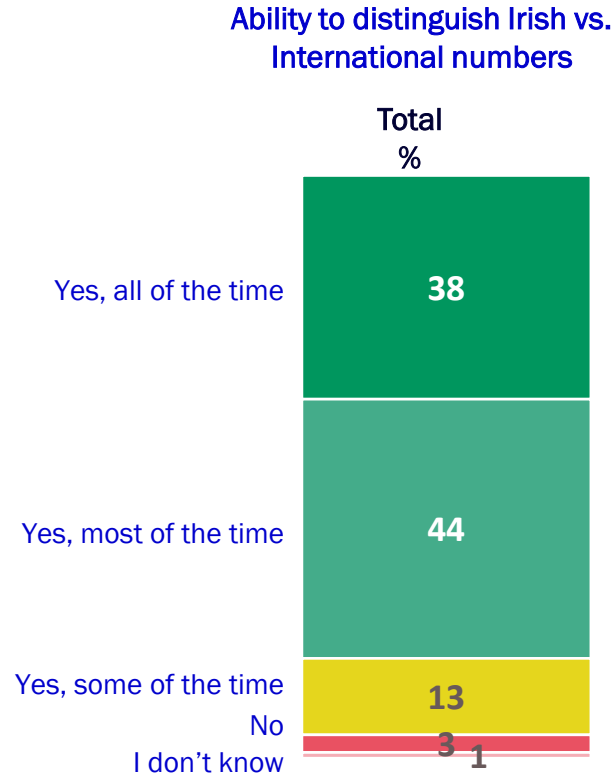
Base: All Adults 18+ - 1,219



Text messages are more commonly received compared to phone calls. However, it should be noted that this likely does not capture an accurate picture of overall 'textual exchanges' frequency/usage, as 4 in 5 claim to mostly use messaging apps as the main method of exchanging instant messages.

# Distinguishing between Irish and International numbers, and rate of call backs

Base: All Adults 18+ 1219



There is almost universal ability to distinguish between Irish and international numbers, albeit only 2 in 5 are able to do this every time. Furthermore, there is clear distrust in unknown numbers, with half claiming they never call back. However, 1 in 4 at least sometimes call unknown numbers at least sometimes, with 1 in 10 doing so more regularly.

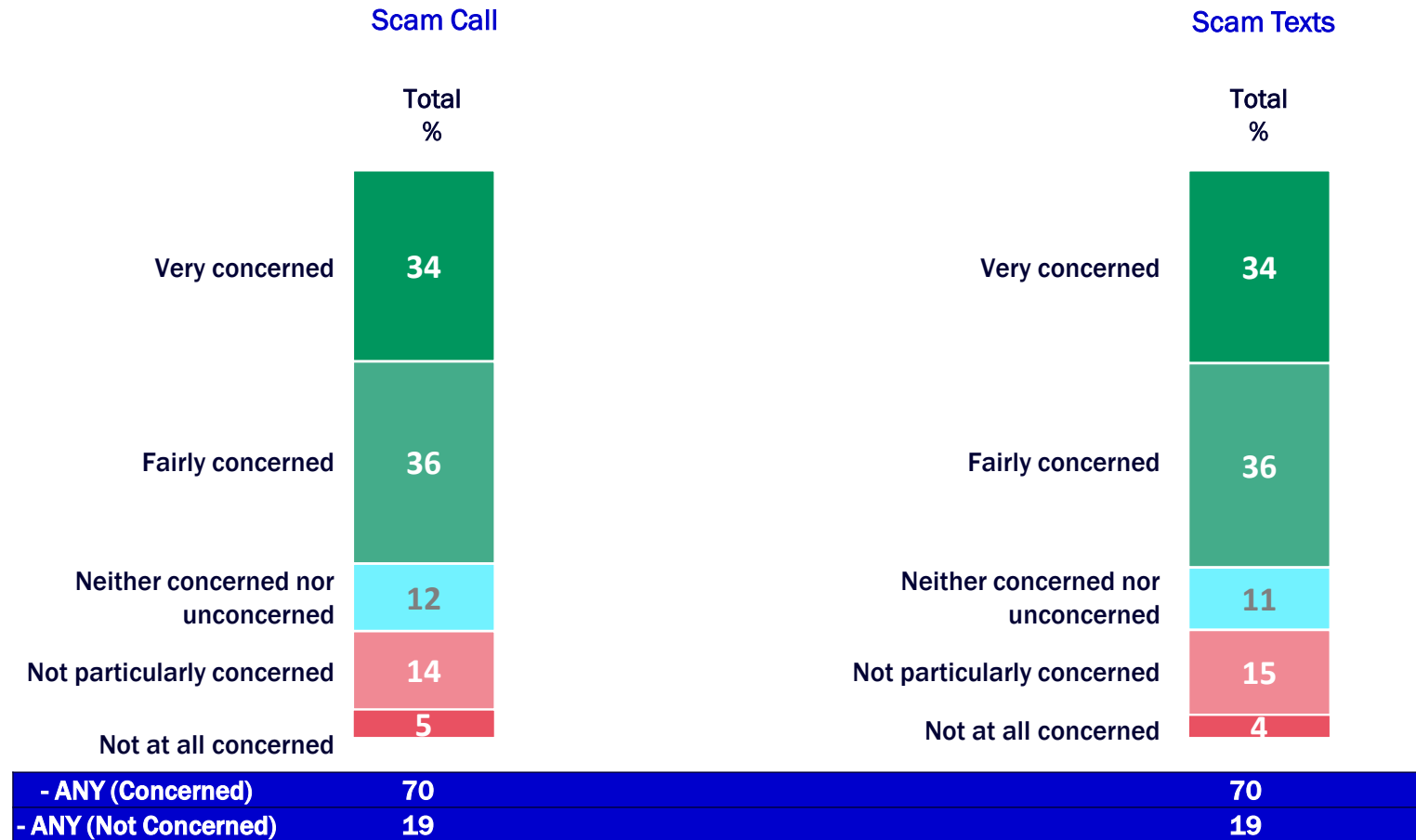


# Prevalence & Impact of Scam Communications



# Level of concern about scam calls/texts

Base: All Adults 18+ – 1,219



A high level of concern exists, with over two thirds of the population concerned, and this remains steady regardless of communication method.

# Level of concern on scam calls/texts x demographics

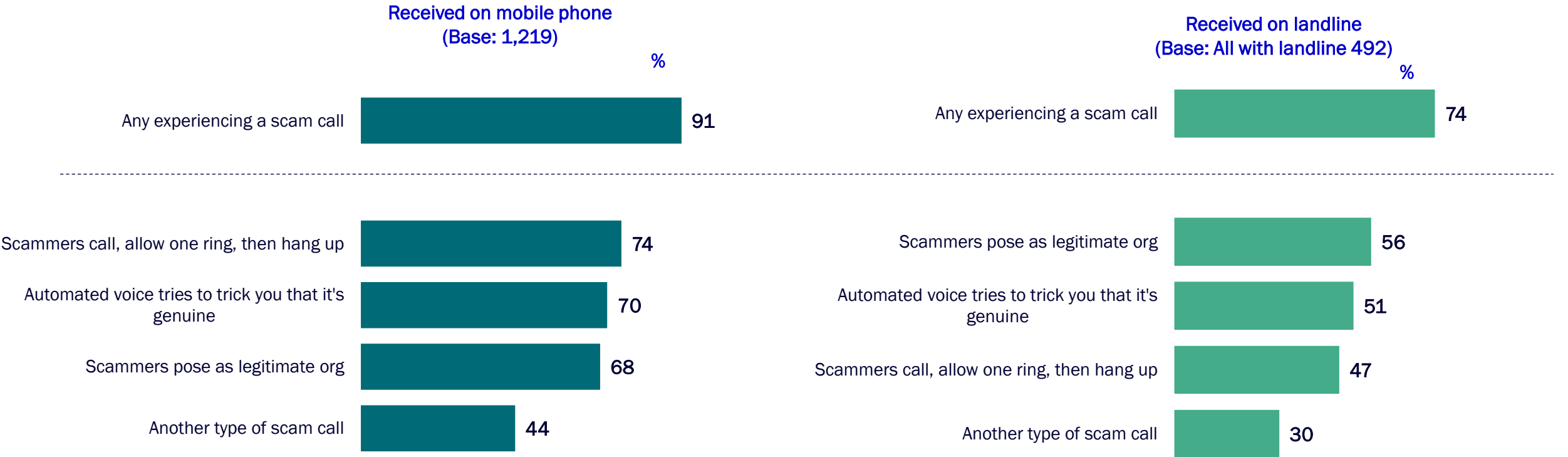
Base: All Adults 18+ - 1,219

Scam Calls	Total	Age			Class		Region				Area		Any exp. of scams ANY YES	ANY financial loss
		< 35	35-54	55+	ABC1F	C2DE	Dublin	RoL	Munster	Conn/Uls	Urban	Rural		
UNWTD	1219	333	484	402	580	639	331	325	325	238	799	420	1172	71
Very concerned	34	28	31	43	32	36	36	31	35	33	34	35	34	46
Fairly concerned	36	35	35	38	37	35	35	35	38	35	36	36	37	28
Neither concerned nor unconcerned	12	16	12	7	13	10	12	14	10	10	12	10	11	19
Not particularly concerned	14	16	17	8	13	14	11	14	13	18	13	14	14	4
Not at all concerned	5	5	6	4	5	5	6	5	5	4	5	5	5	3
- ANY (Concerned)	70	63	65	81	69	71	71	66	73	68	70	70	71	74
- ANY (Not Concerned)	19	21	23	12	18	19	17	20	17	22	18	19	18	7

Scam Texts	Total	Age			Class		Region				Area		Any exp. of scams ANY YES	ANY financial loss
		< 35	35-54	55+	ABC1F	C2DE	Dublin	RoL	Munster	Conn/Uls	Urban	Rural		
UNWTD	1219	333	484	402	580	639	331	325	325	238	799	420	1172	71
Very concerned	34	30	31	42	33	36	37	31	36	33	35	34	35	50
Fairly concerned	36	34	35	39	36	36	35	36	37	37	36	37	37	29
Neither concerned nor unconcerned	11	15	11	7	11	11	11	12	11	8	11	10	10	13
Not particularly concerned	15	17	18	10	16	14	12	18	14	18	14	16	15	6
Not at all concerned	4	4	5	3	4	4	5	3	3	4	4	4	4	3
- ANY (Concerned)	70	64	66	81	69	72	72	67	72	70	70	70	71	79
- ANY (Not Concerned)	19	21	23	13	20	18	17	21	17	22	18	20	19	9

Level of concern increases with age. This appears to be the main indicator for levels of concern, rather than previous experience of scam calls, with no significant increase among people experiencing scam calls/texts on their mobiles. Those who have experienced financial loss have a heightened level of being 'very concerned'. This indicates that the experience of scam comms is not inherently concerning, but it becomes such once there is an active impact.

# Incidence and types of scams received in the past year on mobile and landline



**Frequency of scam calls significantly higher with mobile phones (91% of the population experiencing in the past year, compared to 3 in 4 experiencing landline scam calls (albeit amongst landline users)). Each type of scam call showing more prevalence in mobile phone use.**



# Incidence and types of scams received in the past year on mobile and landline

Scam Calls	Total	Age			Class		Region				Area		Any exp. of scams ANY YES	ANY financial loss
		< 35	35-54	55+	ABC1F	C2DE	Dublin	RoL	Munster	Conn/Uls	Urban	Rural		
UNWTD	1219	333	484	402	580	639	331	325	325	238	799	420	1172	71
Any Scam	91	91	92	88	91	90	91	93	87	91	91	89	94	97
Scammers call, allow one ring, then hang up	74	72	77	71	73	74	73	76	72	74	73	74	77	79
Automated voice tries to trick you that it's genuine	70	71	75	63	72	67	67	74	69	70	70	71	73	70
Scammers pose as legitimate org	68	73	68	62	69	66	66	71	67	65	69	65	70	88
Another type of scam call	44	54	42	38	44	45	48	45	42	40	47	39	46	73

Scam Calls on Landline	Total	Age			Class		Region				Area		Any exp. of scams ANY YES	ANY financial loss
		< 35	35-54	55+	ABC1F	C2DE	Dublin	RoL	Munster	Conn/Uls	Urban	Rural		
UNWTD	492	85	166	241	249	243	156	111	124	101	334	158	469	33
Any Scam	74	71	67	80	72	76	72	68	77	81	71	80	78	95
Scammers call, allow one ring, then hang up	56	52	52	60	59	52	56	47	58	65	56	56	59	71
Automated voice tries to trick you that it's genuine	51	44	47	57	49	54	55	43	53	53	50	54	54	58
Scammers pose as legitimate org	47	51	48	46	45	50	50	46	46	48	46	51	50	74
Another type of scam call	30	27	29	33	32	29	34	23	35	26	30	32	32	44

There is only slight differences between cohorts, due to the high incidence rates of scam calls.

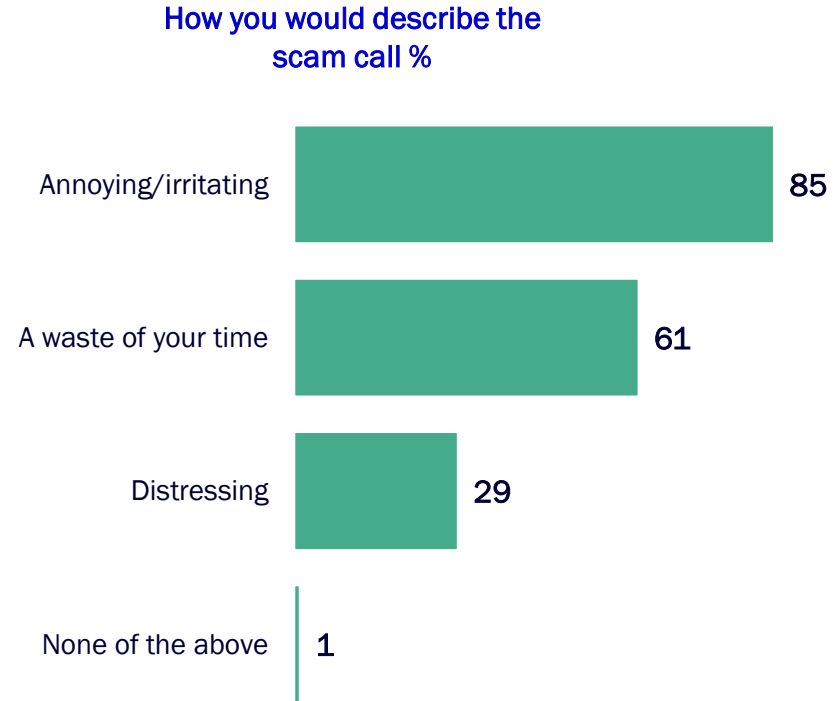
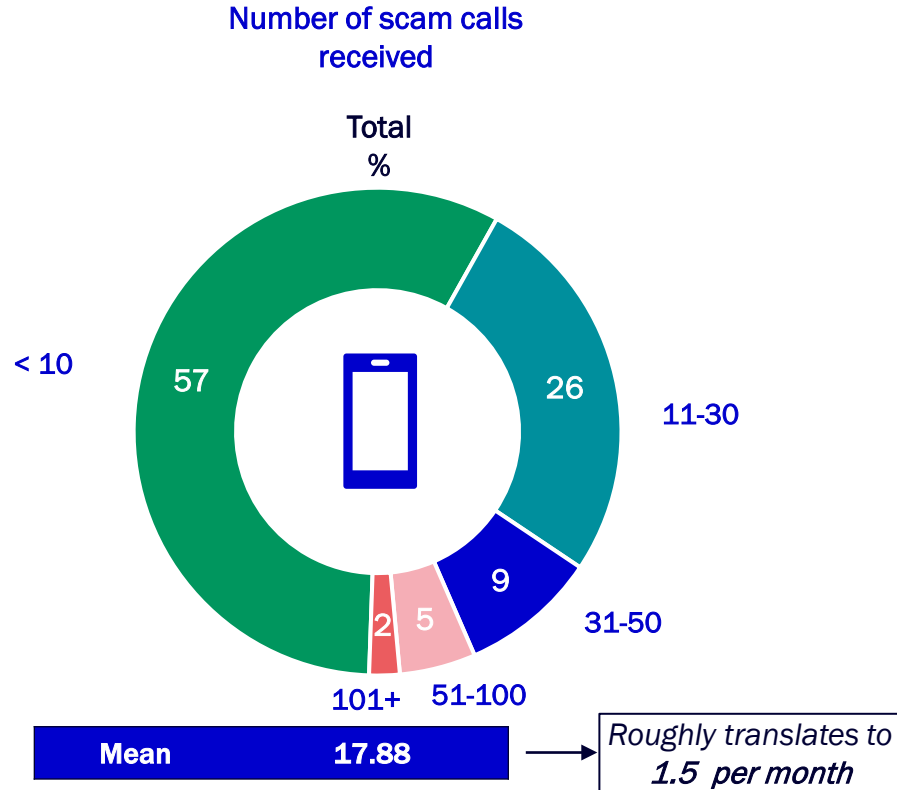
Q.6a Have you received any of the following types of scam call in the past year on your mobile phone? ..Where scammers pose as legitimate

organisations to trick you into sharing your personal details

Q.6b Have you received any of the following types of scam call in the past year on your landline? ..

# Number of scam calls received in the past year and description of calls

Base: All Adults 18+ received scam calls 1,124



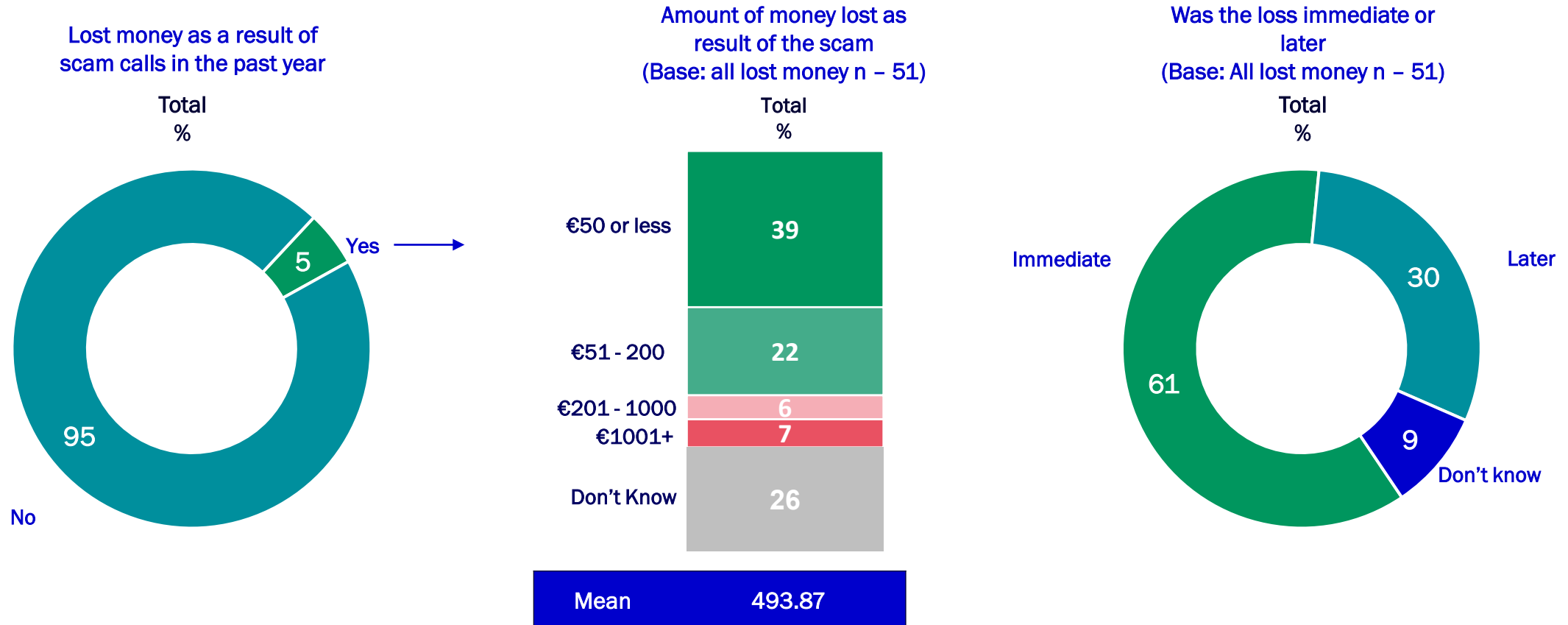
Vol of Calls					
	10 or less	11-30	31-50	51-100	101+
	635	288	108	51	27
	84	88	90	90	82
	57	62	70	72	83
	28	28	38	34	13
	2	0	2	-	3

Though incidence of scam calls is high, the frequency/volume of calls is relatively low with 3 in 5 receiving 10 or less in the past year – averaging 1-2 a month. The vast majority view these calls as annoying or a waste of time. Worryingly, 3 in 10 view these calls as distressing. Interestingly, those receiving the most scam calls (101+), are less likely to view these as distressing, possibly indicating some learn to live with them (albeit they do are more likely to feel this is a waste of their time).



# Incidence of losing money as a result of scam calls in the past year, how much and when after the call was the money lost

Base: All Adults 18+ received scam calls 1,124



On a broadly positive note, only 5% of those experiencing scam calls have lost money in the past year. However, of those who have experienced financial loss, this is often substantial, with the average being almost €500. 3 in 5 noted this loss was immediate.

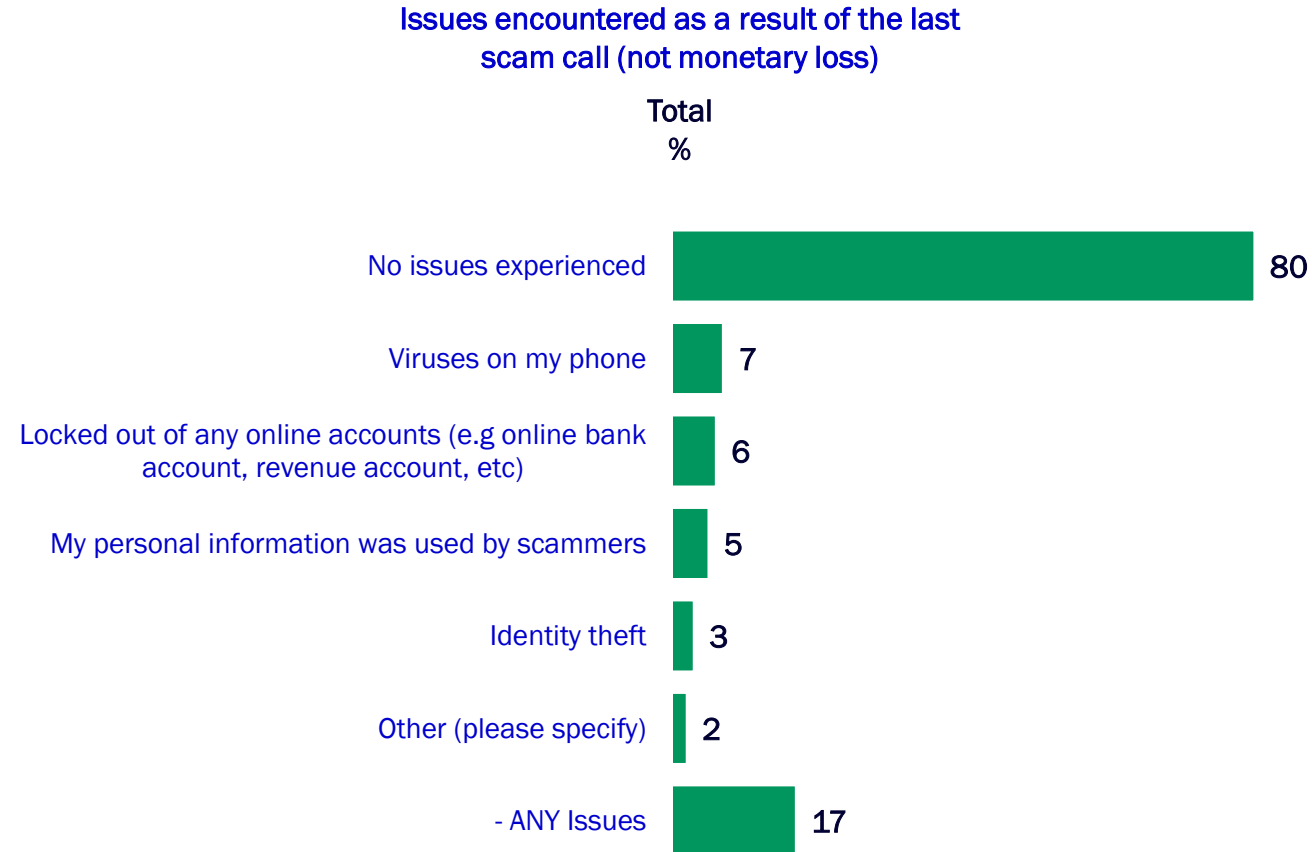
Q.11a Have you lost any money as a result of scam calls in the past year? E.g. money taken from your bank account; unaccounted for phone bill; money you sent to the scammers, etc.

Q.12 Approximately how much money have you lost as a result of scam calls in the past year?

Q.13 Was this loss immediate or later in the days/weeks following?

# Issues encountered as a result of the most recent scam call

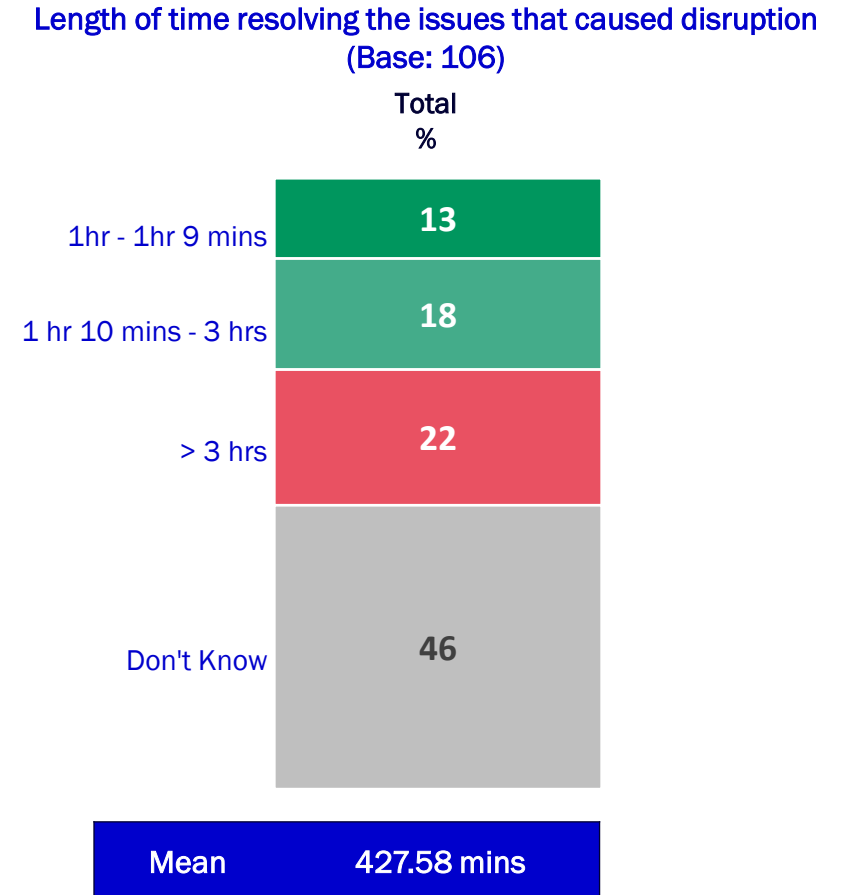
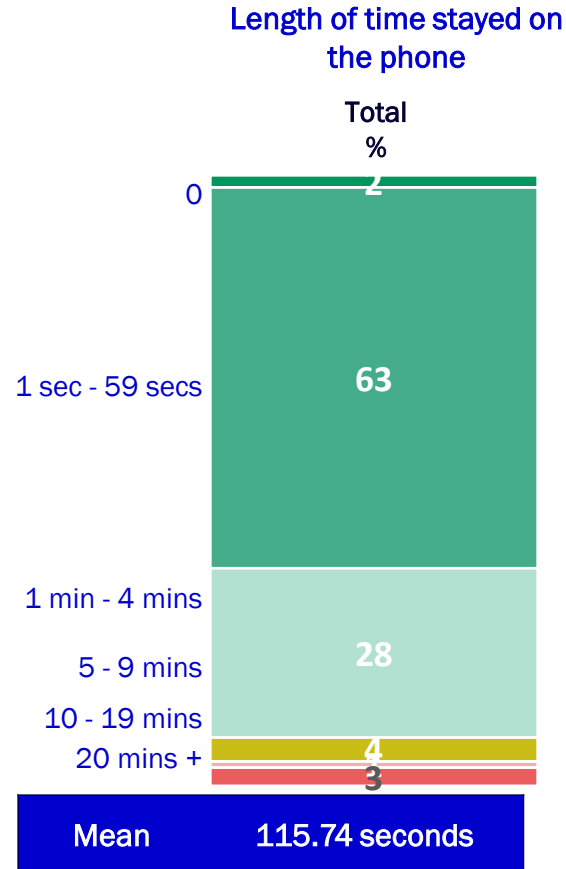
Base: All Adults 18+ - all answered a scam call 668



4 in 5 note no issues were experienced. 17% reported any impact other than monetary, albeit 'locked out of accounts' still registering.

# Length of time spent on most recent scam call & time spent resolving the issue

Base: All Adults 18+ - all answered a scam call - 668; all had issues as a result of the scam – 106



A substantial number of respondents noting that the most recent call lasted less than 1 minute, while the average time spent trying to resolve issues caused by scam calls is just over 7 hours, however, there is a substantial number of respondents who are unsure of the time taken to resolve (46%).

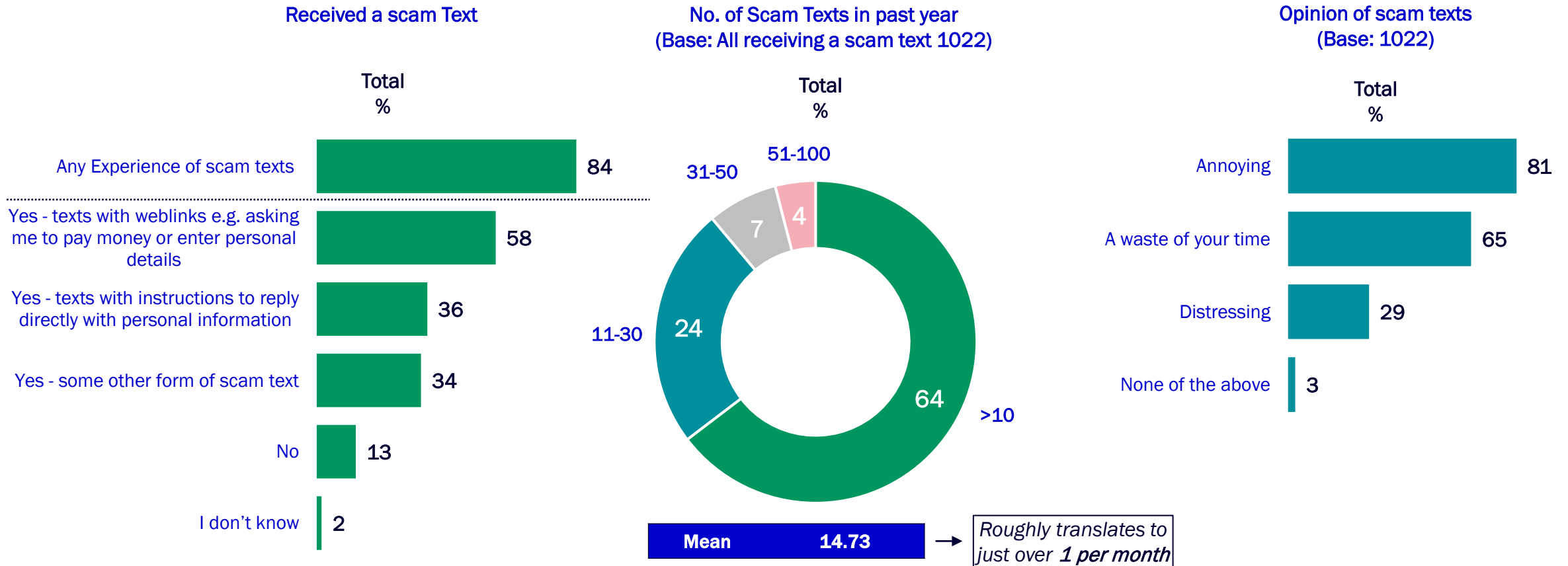


Scam texts



# Incidence, frequency and opinion of scam texts in past year

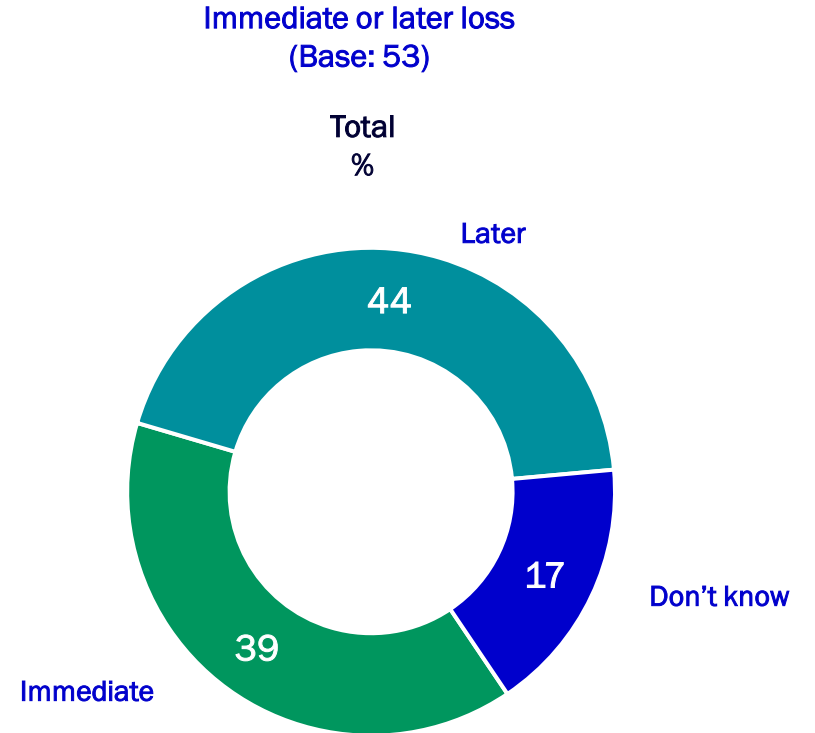
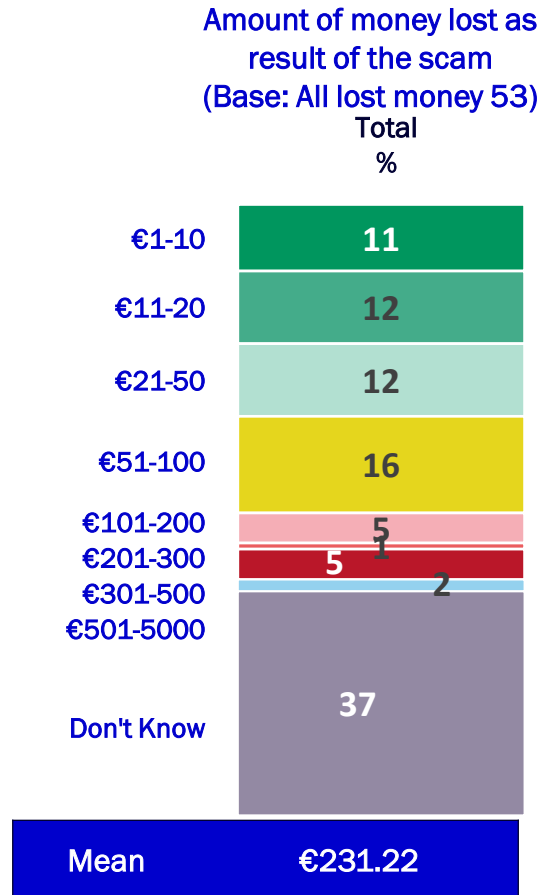
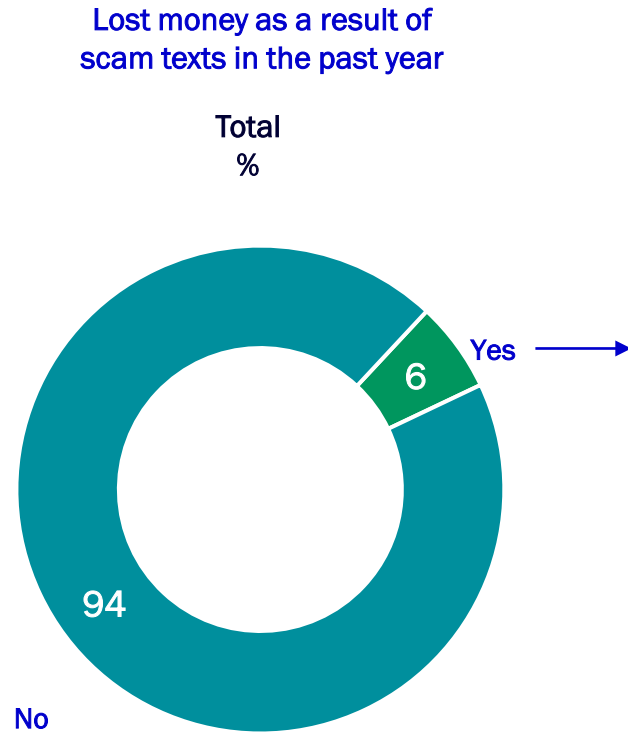
Base: All Adults 18+ 1219



Generally speaking, scam texts appear to be slightly less frequent and widespread as scam calls (84% compared to 91% on mobile). With that said, over 4 in 5 have experienced a scam text in the last year. The average number of scam texts translates to just over 1 per month, which is relatively in line with frequency/volume of scam calls, leading respondents who have experienced scam texts to view these in a similar fashion to scam calls (annoying being the primary association).

# Rate of financial loss following scam texts

Base: All Adults 18+ received scam texts 1,022

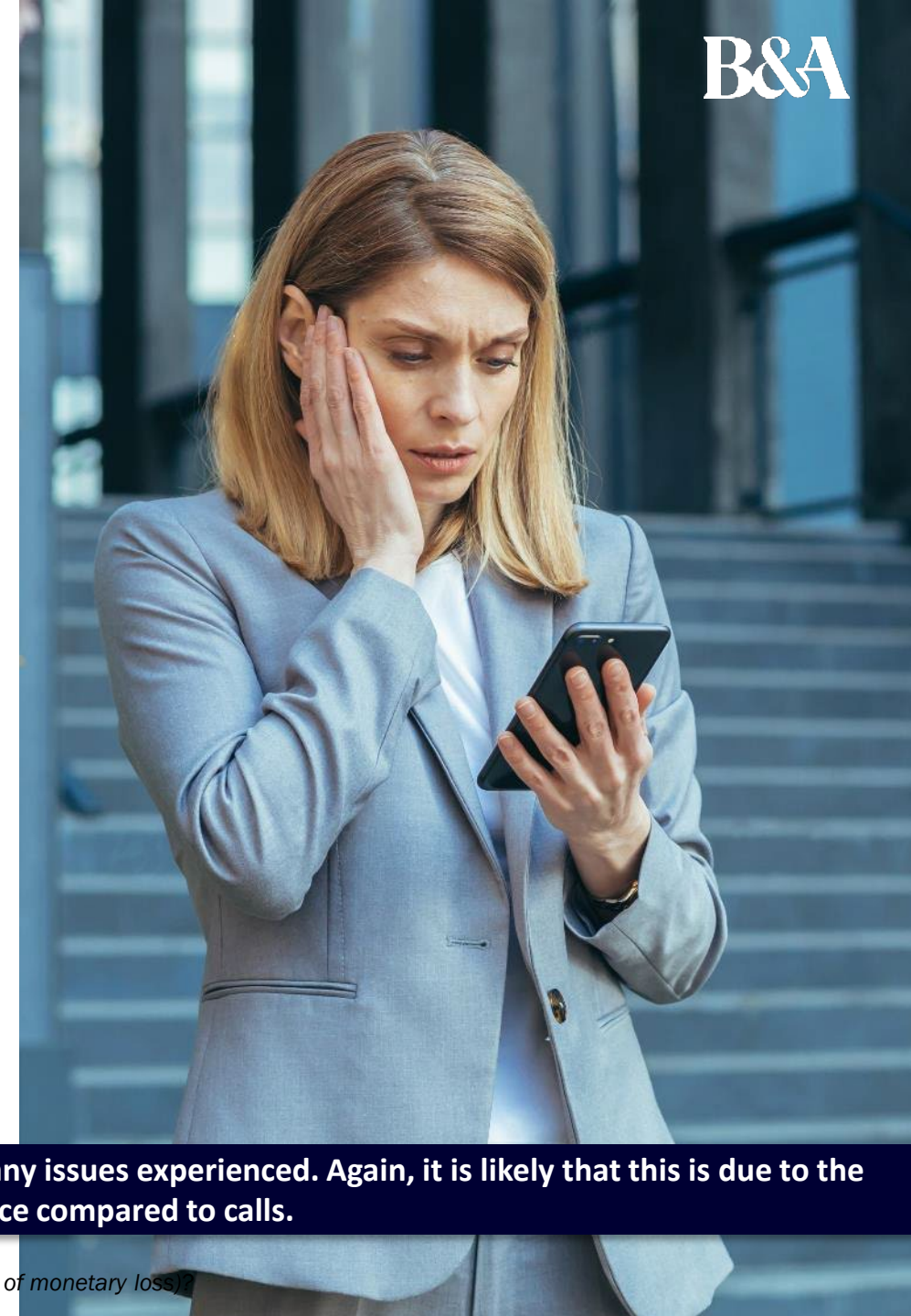
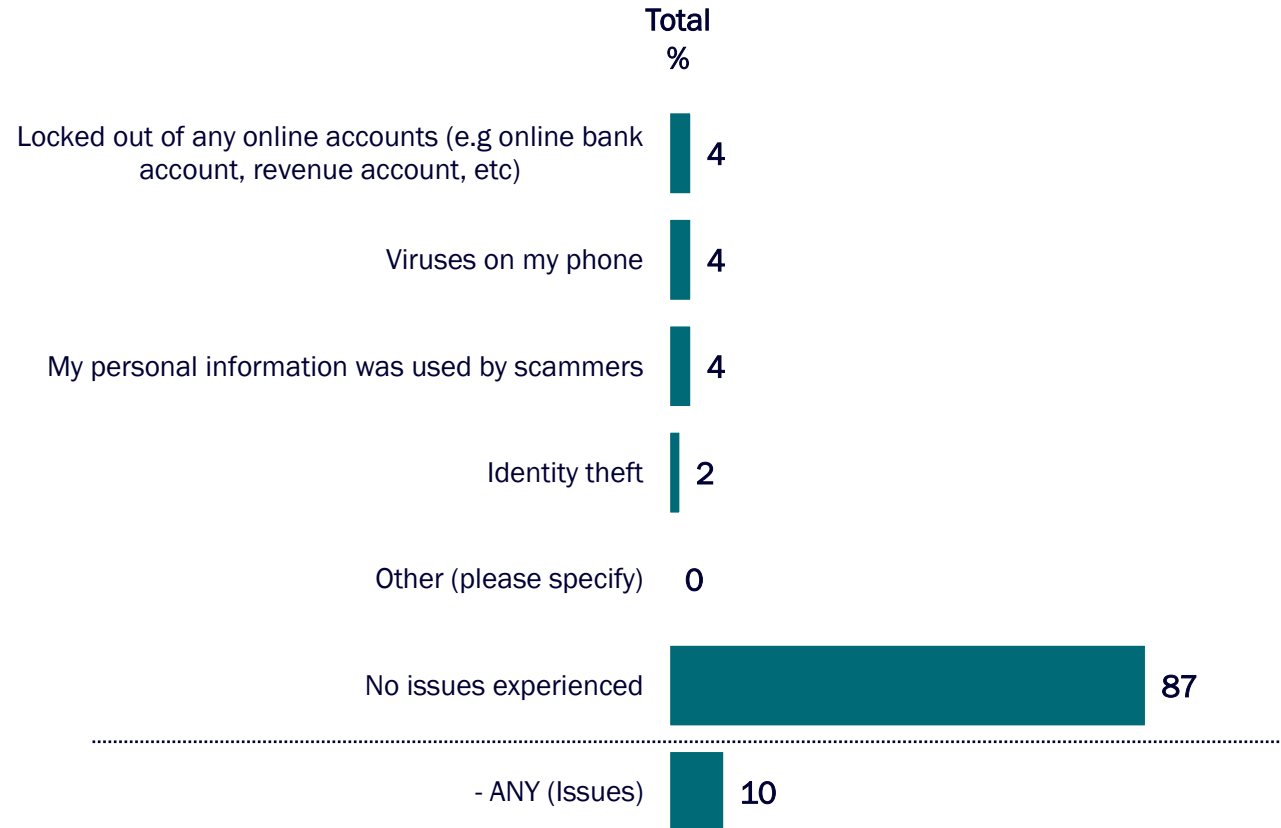


The incidence of financial loss is similar to scam calls, though the average financial loss is much lower on scam texts (€231). There is a much larger cohort noting that the financial loss was later rather than immediate (however this may be due to simply not noticing immediately, as texts are less direct).

Q.28a Have you lost any money as a result of scam text in the past year?  
 Q.29 Approximately how much money have you lost as a result of scam texts over the past year?  
 Q.30 Was this loss immediate or later in the days/weeks following?

# Issues encountered as a result of most recent scam text (not including monetary loss)

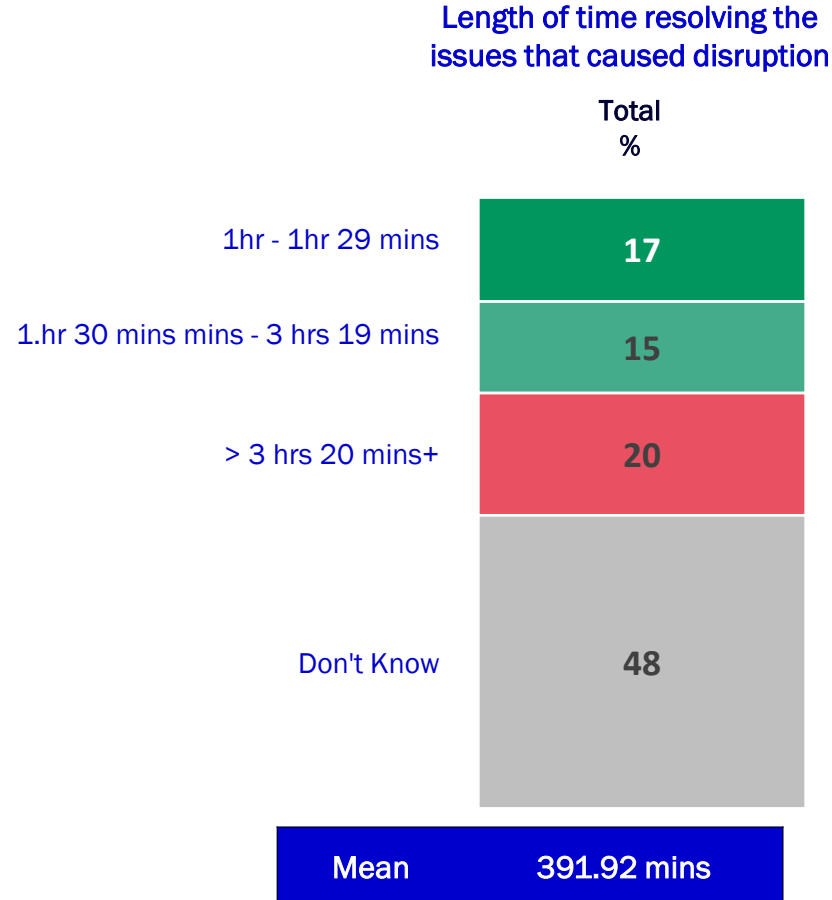
Base: All Adults 18+ received scam texts 1,022



Once again, we see that scam texts do not impact as much as scam calls, with only 1 in 10 noting any issues experienced. Again, it is likely that this is due to the indirect nature of texts, and the less pressurized experience compared to calls.

# Length of time spent resolving the issue

Base: All Adults 18+ - all had issues as a result of the scam – 97



As seen throughout this research, scam texts maintain a less impactful effect on consumers when compared to scam calls, albeit still impacting significantly with the average time spent resolving the issues faced by some consumers as a result of scam texts still amounting to a hefty 6.5 hours.

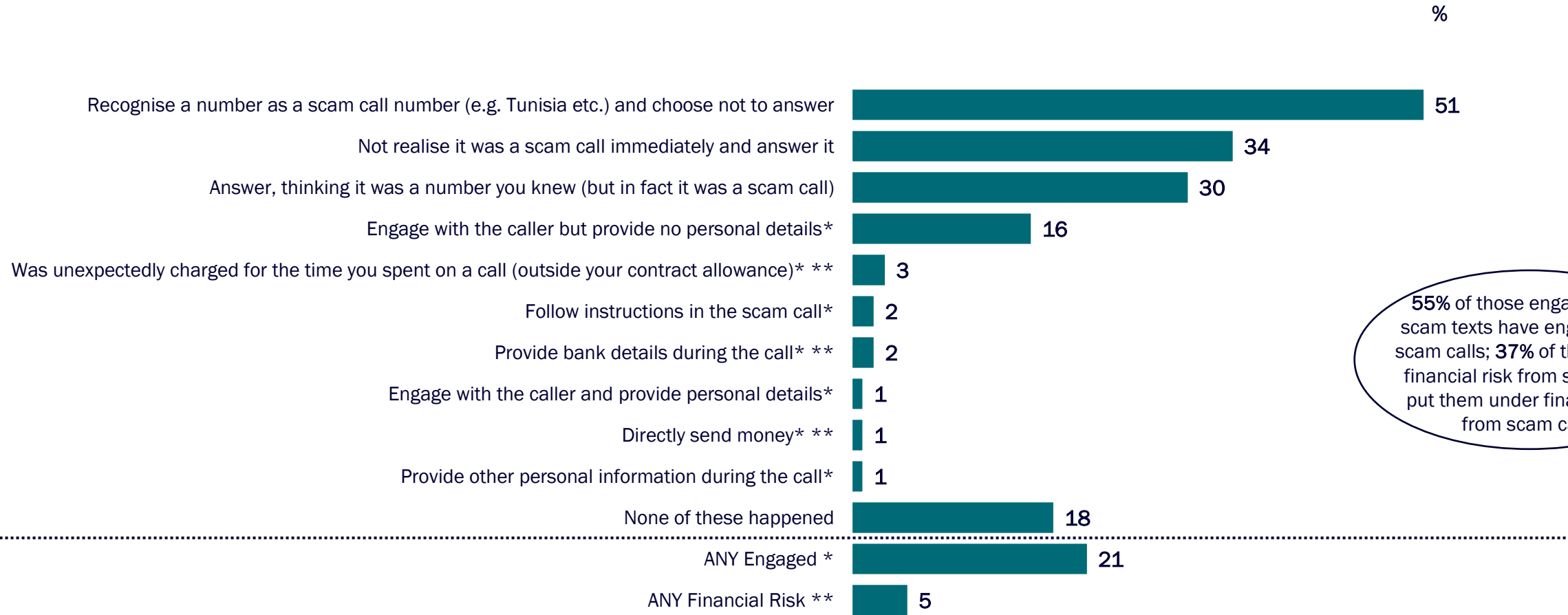




# Consumer Reactions to Scams

# Behaviour when receiving scam calls in the past year

Base: All Adults 18+ received scam calls 1,124



55% of those engaging with scam texts have engaged with scam calls; 37% of those under financial risk from scam texts put them under financial risk from scam calls

Over half realized it was a scam call number prior to answering. Though a significant number answer these calls, only 1 in 5 actively engage with the call. Few put themselves under financial risk. Notably, it appears that those under 25 are most likely to be themselves under financial risk. This is somewhat surprising given their usual tech understanding.

# Behaviour when receiving scam calls in the past year

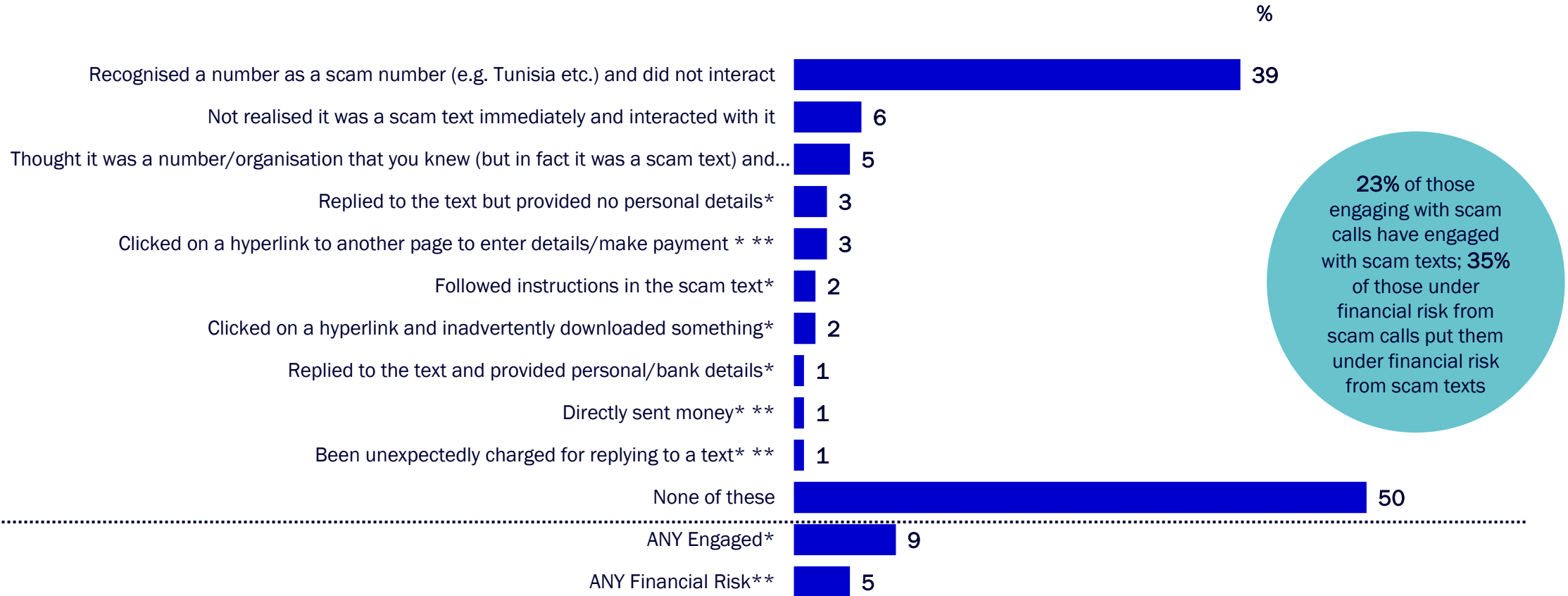
Base: All Adults 18+ received scam calls 1,124

	Total	Gender		Age2			ClassQuota		Region				Area	
		Male	Female	< 35	35-54	55+	ABC1F	C2DE	Dublin	RoL	Munster	Conn/Uls	Urban	Rural
UNWTD	1124	554	570	305	450	369	537	587	312	303	289	220	739	385
	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Recognise a number as a scam call number (e.g. Tunisia etc.) and choose not to answer	51	50	52	44	55	53	51	52	52	49	55	47	51	52
Not realise it was a scam call immediately and answer it	34	28	40	37	36	31	34	35	27	40	37	35	31	41
Answer, thinking it was a number you knew (but in fact it was a scam call)	30	28	32	33	30	28	29	32	27	32	34	27	29	33
Engage with the caller but provide no personal details	16	20	11	14	16	17	17	14	18	14	15	13	16	15
Was unexpectedly charged for the time you spent on a call (outside your contract allowance)	3	4	1	6	2	1	3	3	4	3	2	1	3	2
Follow instructions in the scam call	2	3	2	4	2	1	2	2	2	2	1	3	2	2
Provide bank details during the call	2	3	1	5	1	0	2	2	3	1	2	2	3	1
Engage with the caller and provide personal details	1	1	1	3	0	1	2	1	1	2	0	1	2	0
Directly send money	1	1	1	2	1	0	1	1	1	1	1	1	1	1
Provide other personal information during the call	1	1	1	3	1	0	2	0	2	2	-	1	1	1
None of these happened	18	19	17	17	17	20	18	19	19	15	18	23	19	16
- ANY (Engaged)	21	27	16	27	20	18	24	19	26	19	20	19	23	18
- ANY (Financial Risk)	5	6	3	10	3	1	5	4	6	4	4	4	5	3

**Males and those under 35 are more likely to have engaged and put themselves at financial risk. Women are more likely to answer a call without recognizing it as a scam call, however they appear to be more readily able to identify the scam call once answering. Those in Dublin and urban areas are slightly more likely to engage.**

# Behaviour when receiving scam texts in the past year

Base: All Adults 18+ received scam texts 1,022



**There is much less engagement with scam texts, most likely due to the fact that people have the ability to review the texts and are not being pressed into an immediate response. Less than 1 in 10 engage, though roughly the same percentage put themselves under financial risk as with scam calls.**

# Behaviour when receiving scam texts in the past year

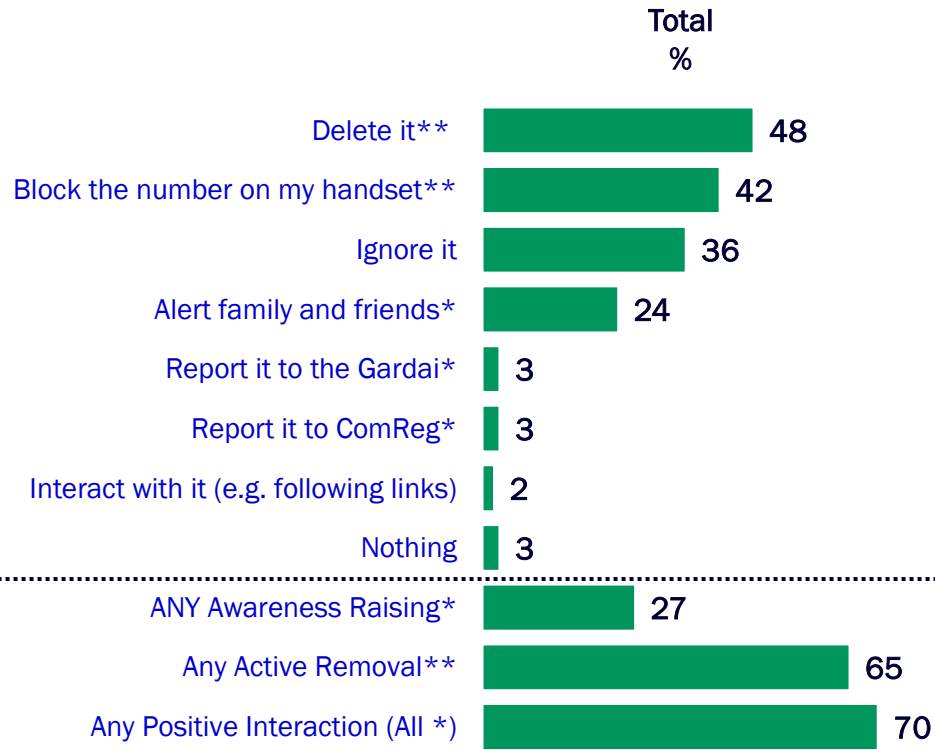
Base: All Adults 18+ received scam texts 1,022

	Total	Gender		Age						Class		Region				Area	
		Male	Female	17-24	25-34	35-44	45-54	55-64	65+	ABC1F	C2DE	Dublin	RoL	Muns ter	Conn /Uls	Urban	Rural
<b>UNWTD</b>	<b>1022</b>	<b>504</b>	<b>518</b>	<b>114</b>	<b>177</b>	<b>199</b>	<b>218</b>	<b>139</b>	<b>175</b>	<b>505</b>	<b>517</b>	<b>283</b>	<b>268</b>	<b>272</b>	<b>199</b>	<b>678</b>	<b>344</b>
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Recognised a number as a scam number (e.g. Tunisia etc.) and did not interact	39	41	37	31	32	35	43	45	49	36	42	40	37	38	41	39	38
Not realised it was a scam text immediately and interacted with it	6	6	6	13	6	4	6	4	4	6	7	5	6	7	7	5	7
Thought it was a number/organisation that you knew (but in fact it was a scam text) and interacted	5	5	5	10	4	4	4	4	5	6	4	7	4	4	5	5	5
Replied to the text but provided no personal details	3	4	2	8	2	4	1	1	2	3	3	4	3	2	3	3	2
Clicked on a hyperlink to another page to enter details/make payment	3	3	3	8	3	3	4	2	1	4	3	3	6	2	2	3	3
Followed instructions in the scam text	2	2	1	4	1	1	2	1	1	2	1	3	1	1	2	2	1
Clicked on a hyperlink and inadvertently downloaded something	2	4	1	8	4	2	1	-	-	2	2	4	2	1	2	2	2
Replied to the text and provided personal/bank details	1	2	1	4	2	1	0	1	1	2	1	3	1	2	-	2	0
Directly sent money	1	2	-	4	1	0	-	-	-	1	0	2	1	-	1	1	1
Been unexpectedly charged for replying to a text	1	2	0	4	2	-	1	-	-	1	1	2	1	1	-	1	0
None of these	50	48	52	51	53	53	47	50	46	53	47	47	54	49	51	50	51
- ANY (Engaged)	9	12	7	20	11	10	8	4	3	9	9	13	9	8	7	10	7
- ANY (Financial Risk)	5	6	4	11	6	4	5	2	1	5	4	6	6	3	3	5	4

**Younger people are once again more likely to engage and put themselves under financial risk when receiving scam texts.**

# Typical action taken when receive a suspected scam text

Base: All Adults 18+ - 1,219

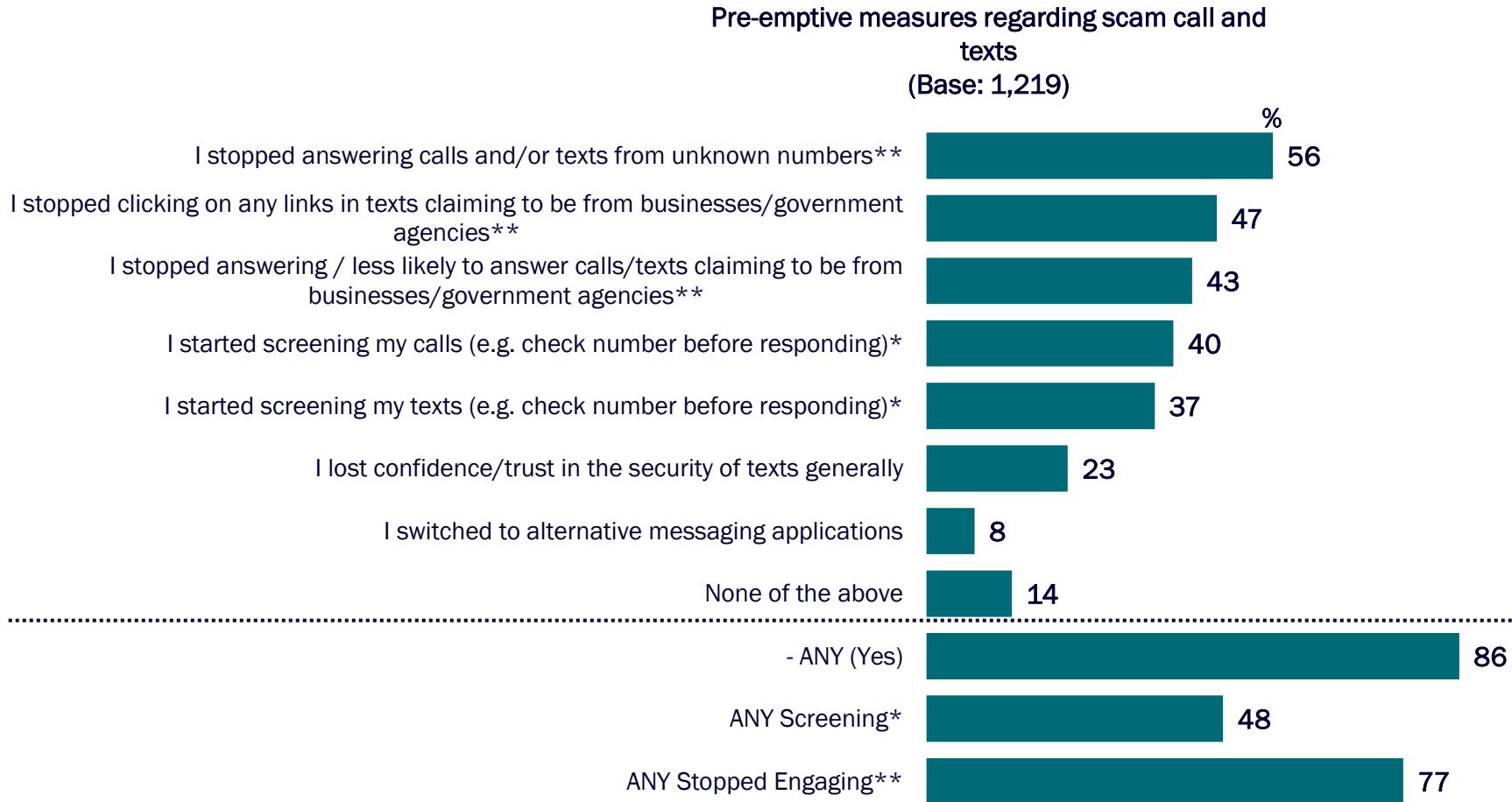


Gender		AgeCom						ClassQuota		Region				Area	
Male	Female	18-24	25-34	35-44	45-54	55-64	65+	ABC1F	C2DE	Dublin	RoL	Munst/er	Conn/Uls	Urban	Rural
607	612	128	205	235	249	174	228	580	639	331	325	325	238	799	420
%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
48	49	36	50	44	57	50	51	46	51	49	45	49	52	48	49
42	42	38	38	45	48	47	34	41	42	44	39	41	44	42	41
34	37	39	48	40	35	30	23	35	36	35	37	32	41	34	38
21	27	25	23	23	23	25	26	21	27	24	24	26	23	24	24
4	2	7	2	0	5	2	2	3	3	3	4	3	1	3	2
3	2	8	3	2	1	3	2	4	2	3	2	2	4	3	3
3	1	9	1	-	1	1	0	2	1	3	2	1	0	2	0
3	3	5	4	3	1	4	1	4	2	3	4	3	1	3	3
24	29	32	25	23	25	28	27	24	30	25	26	29	27	27	27
64	65	54	65	63	73	67	63	64	65	67	60	65	66	64	65
70	70	69	71	68	77	72	67	70	71	72	67	71	72	70	71

A substantial number actively delete the text, with a further 2 in 5 stating that they block the number in a bid to prevent further texts. Only one third ignore the scam text (higher among younger cohorts), with the majority engaging in either awareness raising or active removal. Interestingly, almost 1 in 10 under 25s claim to have reported scam texts to ComReg.

# Pre-emptive measures taken regarding scam calls and texts

Base: All Adults 18+ 1,219



Scam call/text ANY CONCERNED	Financial Loss experienced ANY Yes
900	71
%	%
59	28
49	33
47	48
41	30
38	27
25	31
8	16
14	7
90	93
50	41
81	70

Interestingly, those who have experienced financial loss due to scams have a smaller number who no longer engage with unknown numbers (28%) and links in texts (33%). This is in stark contrast with those who are concerned about scam comms, who appear to have stopped engaging at a much more substantial level (4 in 5). It illustrates that those who experienced financial loss as still vulnerable to a repeat.

# Pre-emptive measures taken regarding scam calls and texts

Base: All Adults 18+ 1,219

	Total	Gender		AgeCom						ClassQuota		Region				Area	
		Male	Female	17-24	25-34	35-44	45-54	55-64	65+	ABC1F	C2DE	Dublin	RoL	Munst	Conn/Uls	Urban	Rural
<b>UNWTD</b>	<b>1219</b>	<b>607</b>	<b>612</b>	<b>128</b>	<b>205</b>	<b>235</b>	<b>249</b>	<b>174</b>	<b>228</b>	<b>580</b>	<b>639</b>	<b>331</b>	<b>325</b>	<b>325</b>	<b>238</b>	<b>799</b>	<b>420</b>
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
I stopped answering calls and/or texts from unknown numbers	56	48	62	45	45	54	60	63	64	52	59	49	54	59	62	54	58
I stopped clicking on any links in texts claiming to be from businesses/government agencies	47	45	49	32	52	52	53	52	39	47	48	48	47	44	49	46	50
I stopped answering / less likely to answer calls/texts claiming to be from businesses/government agencies	43	43	44	42	41	40	50	42	46	43	44	41	46	40	49	44	41
I started screening my calls (e.g. check number before responding)	40	37	43	34	36	40	42	48	40	39	41	38	42	39	42	40	40
I started screening my texts (e.g. check number before responding)	37	36	37	33	34	32	42	44	35	37	36	36	35	35	41	37	37
I lost confidence/trust in the security of texts generally	23	25	21	26	35	24	25	19	12	25	21	25	22	23	23	24	21
I switched to alternative messaging applications	8	9	7	12	11	9	9	5	2	8	7	9	8	6	7	7	9
None of the above	14	16	11	17	15	14	12	11	13	15	12	14	13	13	13	13	15
- ANY (Yes)	86	84	89	83	85	86	88	89	87	85	88	86	87	87	87	87	85
- ANY (Screening)	48	47	49	43	46	47	51	55	48	48	49	49	48	47	50	48	48
- ANY (Stopped Engaging)	77	73	81	66	73	77	82	84	80	76	79	76	78	78	77	77	78

Older females are most likely to stop engaging. Younger cohorts are more likely to still engage with unknown numbers and links in texts.



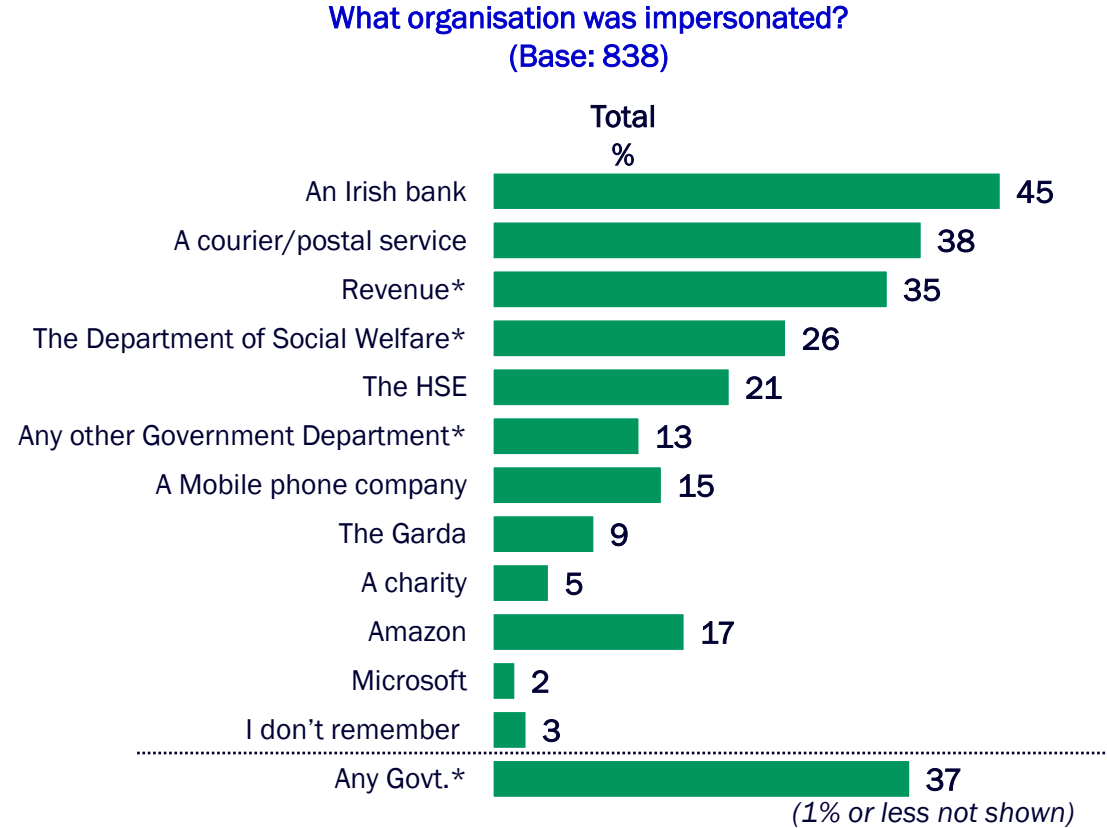
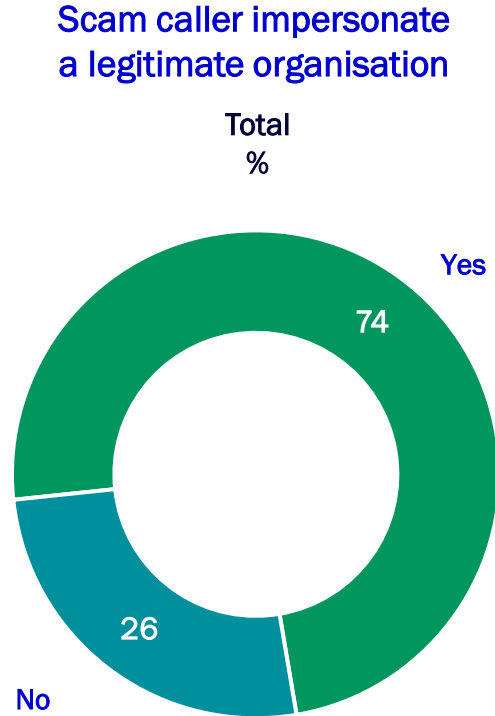


# Impact on Legitimate Communications from Organisations



# Rate of impersonation of organisations - Calls

Base: All Adults 18+ received scam calls 1,124

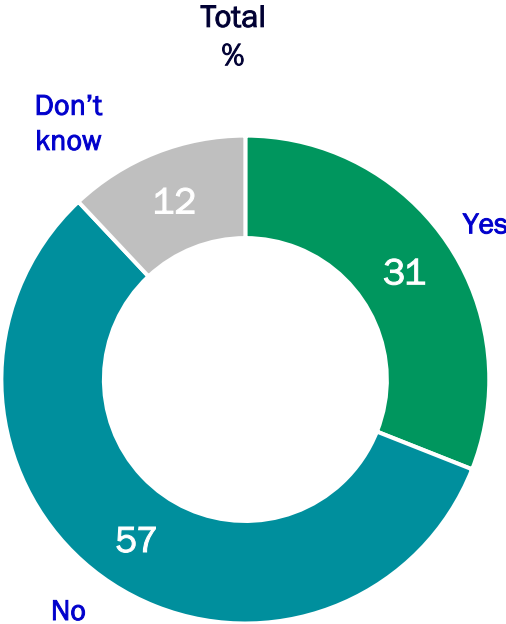


High incidence of impersonating legitimate organisations with 3 in 4 citing this. The most common organization being impersonated appears to be banks, followed by postal services, and Revenue.

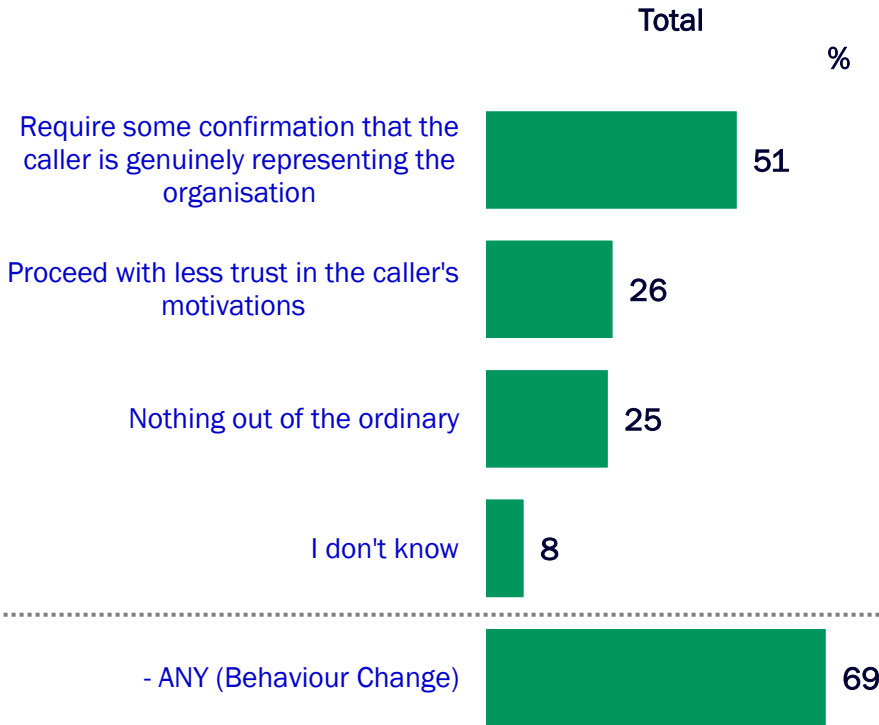
# Reactions to calls from numbers associated with organisations recently impersonated by scammers

Base: All Adults 18+ 1219

Answered a call from organisation recently impersonated by scammers



Action carried out (Base: All answering 365)



Reasons for not answering a call (Base: All not answering 706)



From the third of people have answered a call from organisations that scammers have recently tried to impersonate. Of these, 2 in 3 note some behavioural change with half noting they require some confirmation that the call is genuine. From the 3 in 5 that did not answer a call, over half note they simply prefer other means of comms with these organisations, while over a third note they did not answer for fear of being scammed.

Q.18 Have you answered a call from a phone number associated with an organisation, for example your bank, health services, Revenue Services, that scammers had recently tried to impersonate?

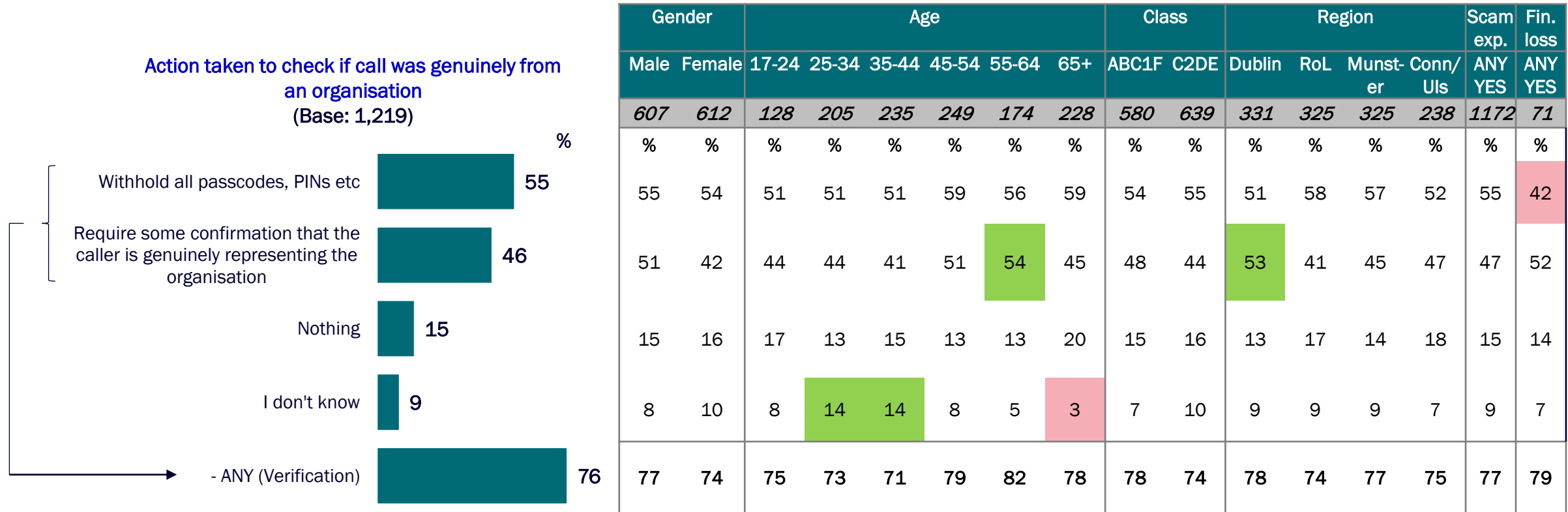
Q.19 What have you done if you answered a call from an organisation, for example your bank, and you were aware scammers had recently been impersonating these organisations?

Q.20 Why have you not answered a call from an organisation, for example your bank, when scammers had been impersonating banks?



# Actions taken to verify a genuine call from an organisation

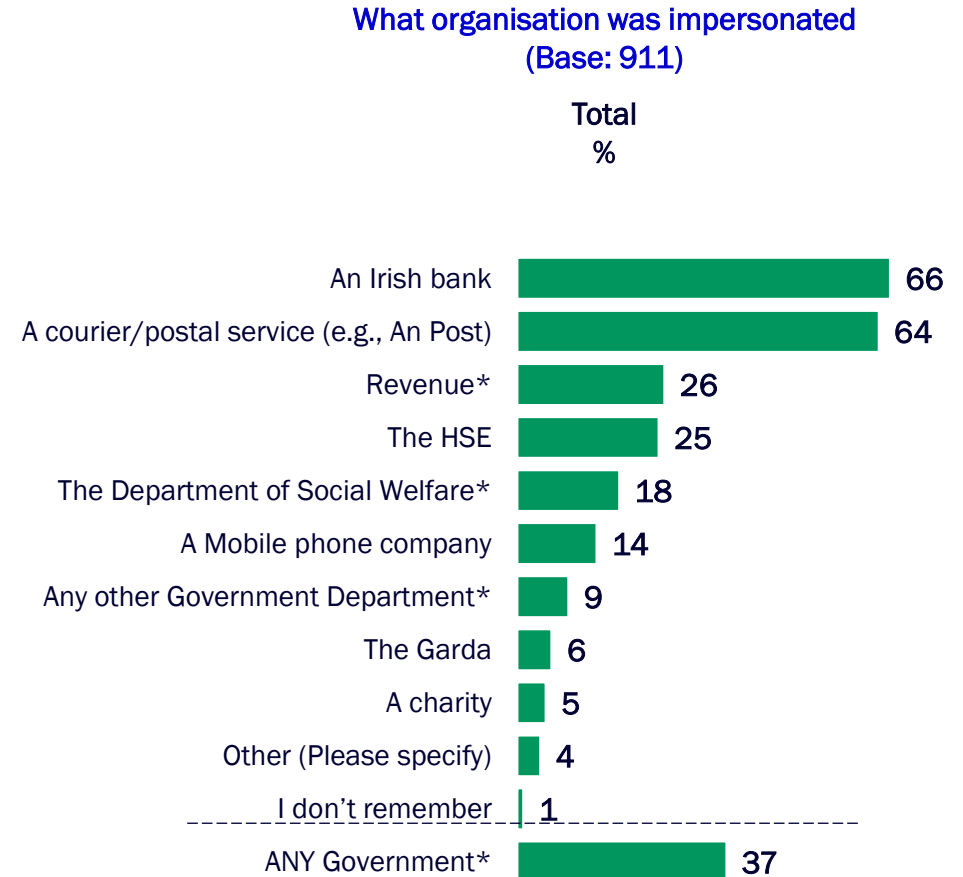
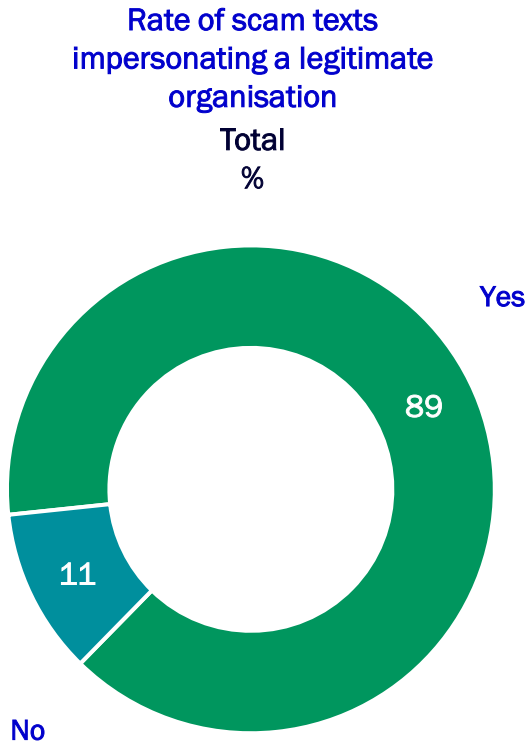
Base: All Adults 18+ 1,219



**3 in 4 claim to require verification of some kind - withholding all passwords, or confirmation of genuineness being the key ways of doing this. Those suffering financial loss, do not veer away from the norm here, with concerns surrounding scam comms not necessarily translating to changes in behaviour.**

# Level of impersonation of legitimate organisations - Texts

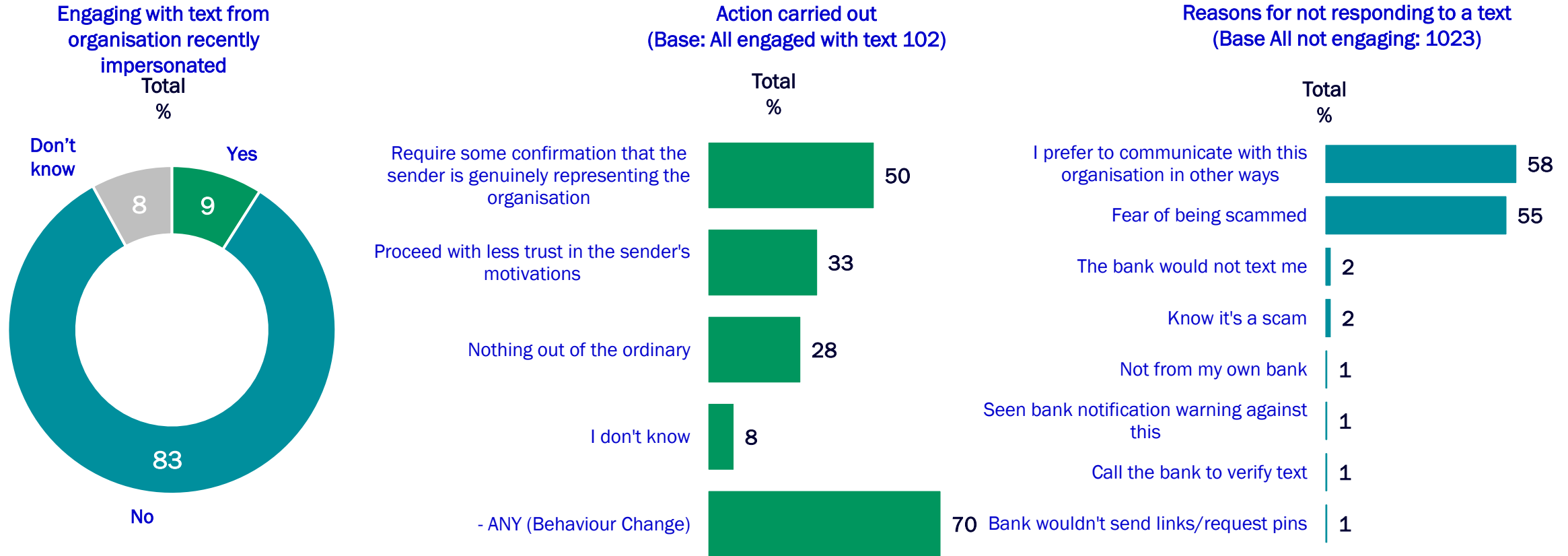
Base: All Adults 18+ received scam texts 1022



**9 in 10 claim a legitimate organisation was impersonated, with banks and postal services being the key organisations. Tech companies do not seem to be as frequently mentioned as in scam call impersonation.**

# Reactions to texts from numbers associated with organisations recently impersonated by scammers

Base: All Adults 18+ 1219



Once again, there is much lower rates of engagement with these possible scam texts compared to calls, with only 1 in 10 engaging. Among those who do engage, 7 in 10 note some level of behavioural change in their engagement with the text, with half requiring confirmation from the organisation. Once again, we see a preference to communicate in alternative ways and fear of being scammed as the key factors in not engaging.

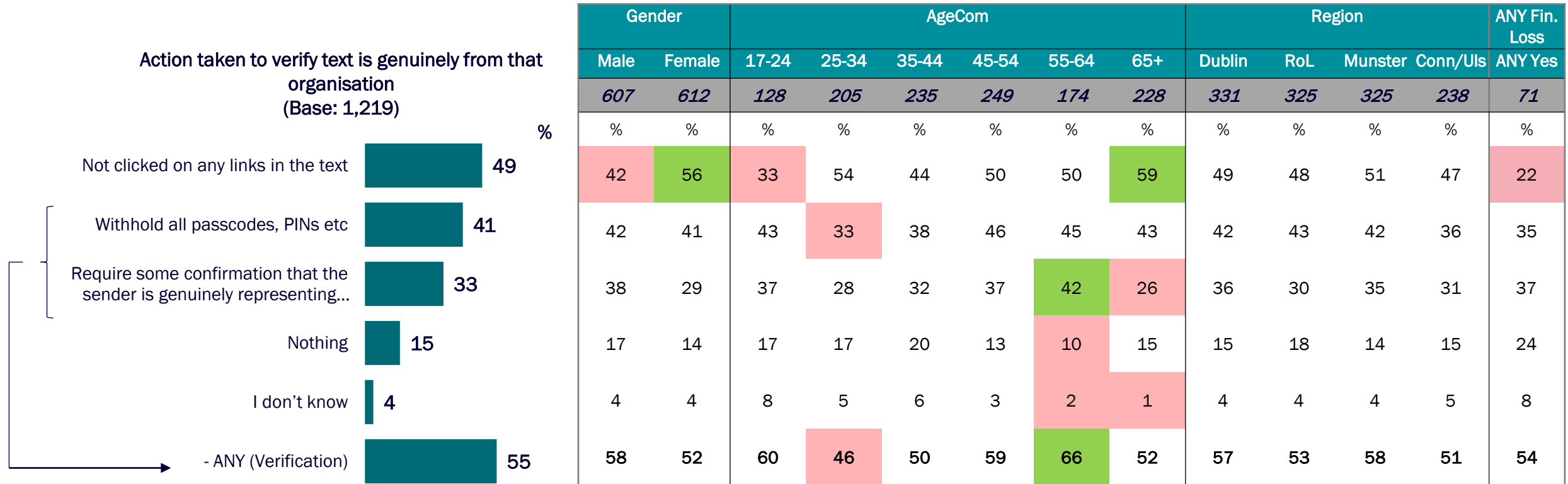
Q.34 If you received a text from a phone number associated with an organisation that scammers had recently tried to impersonate, have you responded or clicked the hyperlink within a text ?

Q.35 What have you done if you received a text from, say your bank (or another organisation), and scammers had recently been impersonating these organisations?

Q.36 Why have you not responded to a text from say your bank, when scanners had been impersonating banks?

# Action taken to verify a genuine text from an organisation

Base: All Adults 18+ 1,219



There appears to be less need to verify among those receiving texts. Again, this is likely due to the indirect aspect of texts, with consumers not pressured into making a decision to engage on the spot. Females and those over 65 are more likely to not engage with any links. As seen throughout the research so far, although those who have experienced financial loss due to scams are, in some cases, more likely to act to avoid scams in the future, their behaviour does not always reflect this, with only 1 in 5 noting they do not click on any links in the text, when trying to identify if a text is genuine.

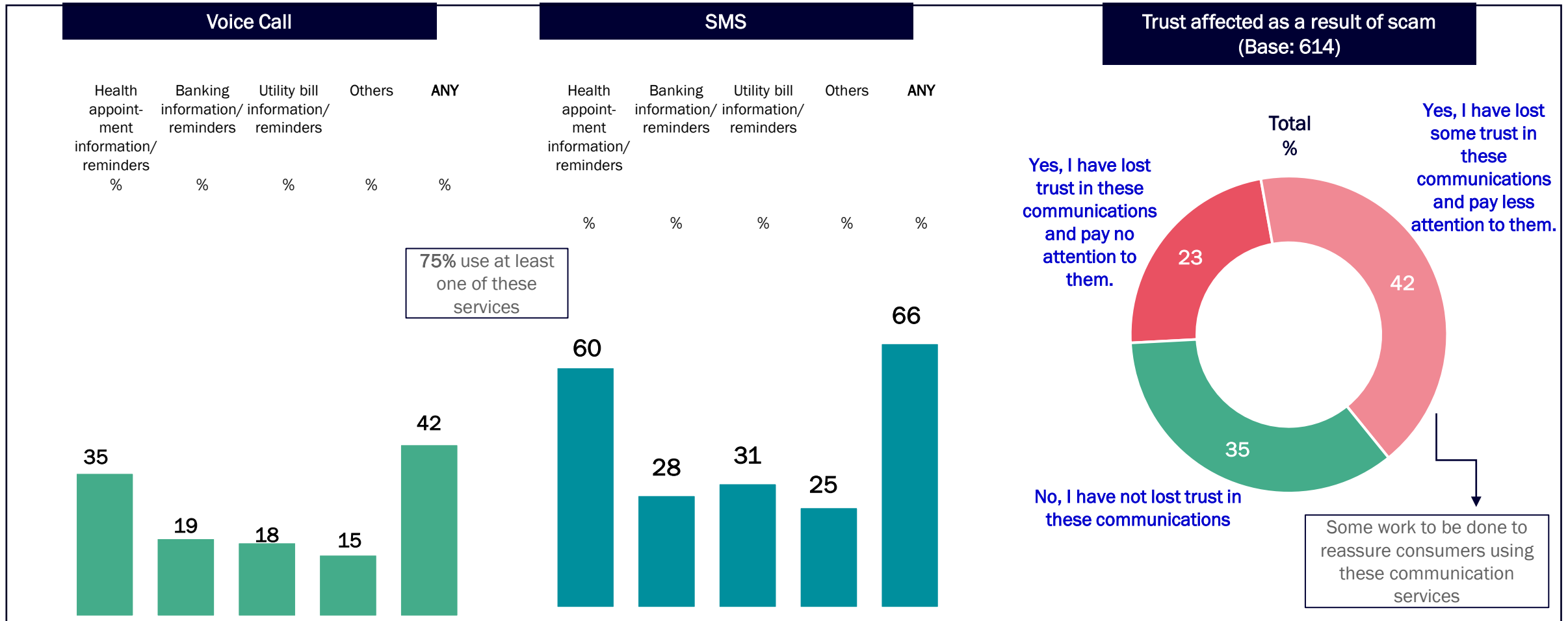


**Looking to the future**



# Usage of the following services ...

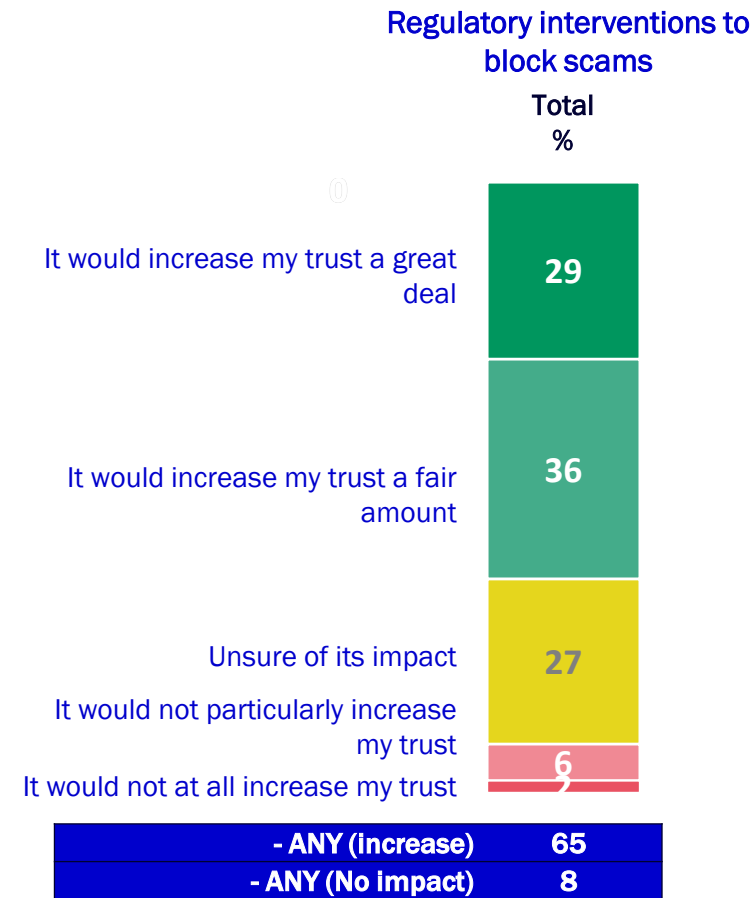
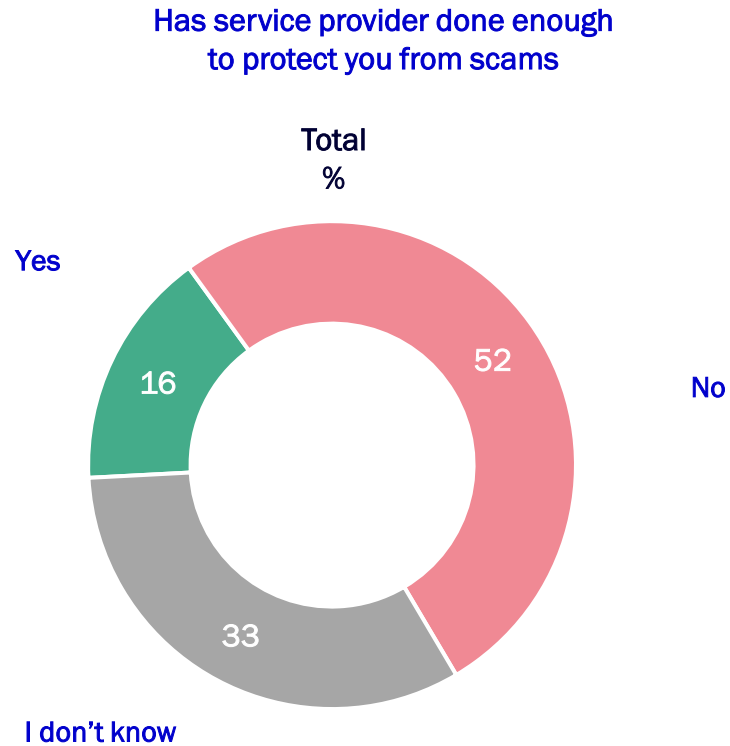
Base: All Adults 18+ - 1,219



Text is the favoured form of communication with these services with 2 in 3 claiming to use SMS in this regard for at least one service. Calls are less utilized in this area, with just over 2 in 5 claiming use. Worryingly, two thirds of consumers note their trust these communications has been damaged.

# Mobile service provider supports so far and impact of possible regulatory interventions in the future

Base: All Adults 18+ – 1,219



More than half feel mobile providers have not done enough, while only 1 in 6 feel they have. One third do not know what suppliers are doing. Future regulatory interventions appear to be in a position to impact in trust (2 in 3 noting their trust would increase in relation to comms).

Q44. Do you think your mobile service provider has done enough to protect you as a consumer from scam calls and texts?

Q.45 If regulatory interventions were made to block scam calls and texts, to what extent would this impact the level of trust you have in calls and texts you receive in the future?



# Summary of Findings



# Key Points

## Prevalence & Impact of Scam Comms High



96% of consumers claim to have experienced a scam call/text in the past year, with the average frequency being just over 1 call & 1 text per month. These scams are viewed as annoying and a waste of time for many, with 70% noting concern and 7% experiencing financial loss due to scam calls/texts.

Clearly, prevalence is high, and the impact is felt by consumers.

## The Impact of Financial Loss



Those who have experienced financial loss due to scams are, unsurprisingly, more likely to show concern, which indicates that the experience of scam calls is not inherently concerning, most likely due to the almost universal nature of them, but it becomes an issue once there is an active impact as a result.

However, it should be noted that though this cohort are not necessarily willing to change their behaviours regarding possible scam comms. For example, they are less likely not to engage with unknown numbers or click links in texts, etc.

## Differing Reactions to Scam Calls & Texts



It appears that the indirect nature of scam texts is allowing time for consumers to consider their approach to the texts received, whereas calls are more direct and often do not give people time to consider the contact may be a scam.

This is reinforced by the level of engagement with a suspected scam call (21% calls; 9% texts), the level of non-monetary issues experienced (17% calls; 10% texts), & the rate of verification re whether a text is genuine or not (76% calls; 55% texts).

# Key Points

## Young People Seem more Susceptible



Throughout the research, it becomes clear that younger cohorts appear to be struggling with identifying scam comms, with higher rates of engagement which is resulting in much higher rates of financial loss within this cohort (21% financial loss among -24s, 14% among -35s).

Similar to those experiencing financial loss generally, younger cohorts are not necessarily changing their behaviors when faced with suspected scams.

## Trust Impacted by Scam Comms



There is strong engagement with telecoms services (e.g. health appointments, banking, etc.) with 3 in 4 using at least one of these services.

However, trust has diminished re these services due to scam comms with 2 in 3 noting a decrease in trust.

Work is needed to reassure consumers utilising these services, and a possible way to achieving this is through regulatory intervention with 2 in 3 noting this would help to increase trust. Leaving the onus on consumer (i.e. paying for a blocking service) is not going to be a universally accepted approach.

# Thank You



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**Delve Deeper**