

Caught in the web: Navigating the digital maze of scams

We rely on the internet to work, shop, bank and socialise. But with this convenience comes a growing threat: cybercrime. Every click, every transaction, every interaction carries its risks, and with the rise of AI scammers are finding new ways to exploit these vulnerabilities.



*So, how do consumers navigate this online maze?
And what obstacles stand in their way once scammed?*

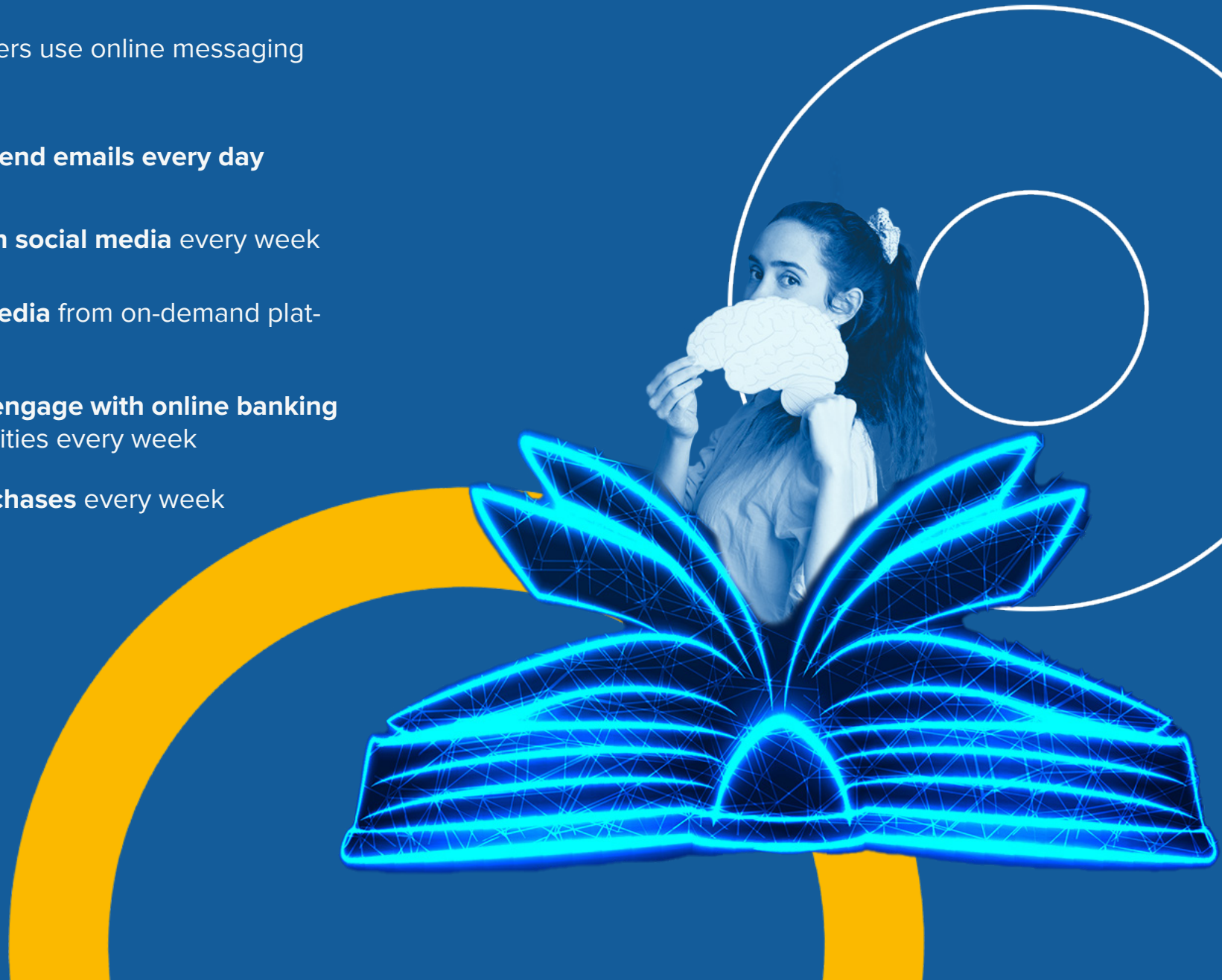
Euroconsumers' latest survey uncovers the hidden realities of scam victims



Digital it is

More and more of consumers' lives are taking place within the digital realm.

-  **76%** of EC internet users use online messaging services **every day**
-  **41%** of respondents send emails **every day**
-  **53%** post or repost on social media every week
-  **41%** use streaming media from on-demand platforms **every day**
-  **67%** of respondents engage with online banking or other financial activities every week
-  **18%** make online purchases every week

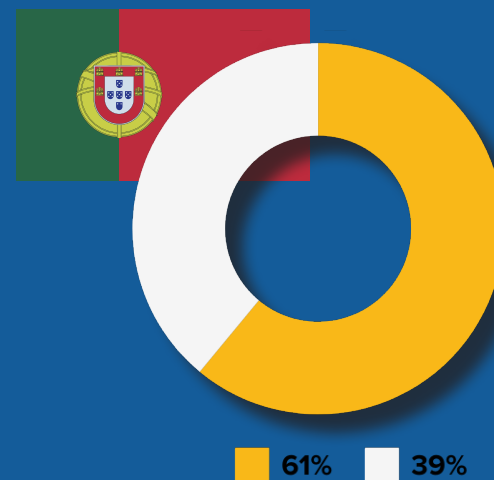
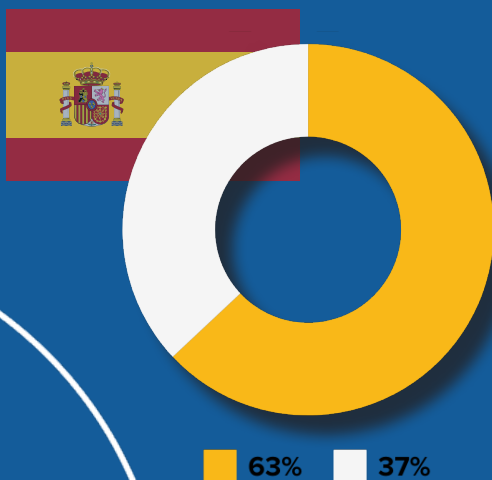
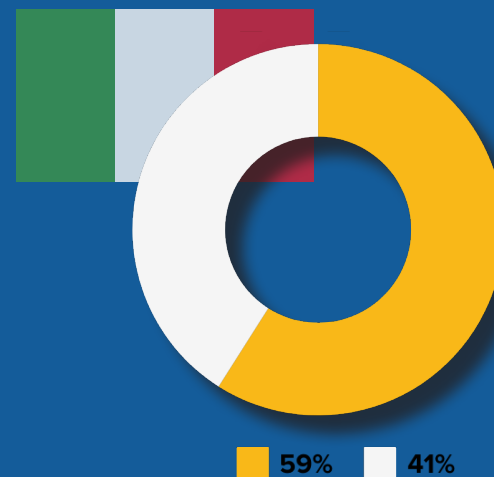
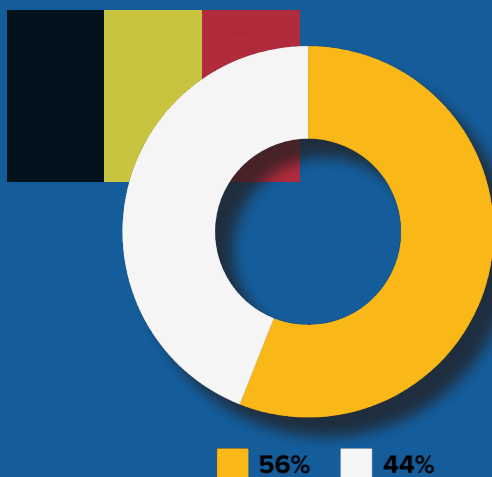


People are also becoming increasingly more confident online. 59% of respondents claimed to have 'expert' or 'advanced' level of digital skills. Only 3% identified as beginners.

**Is this really the case or rather wishful thinking or just pretending to be tough?
Are we as safe as we pretend to be?**



■ 'expert' or 'advanced' level

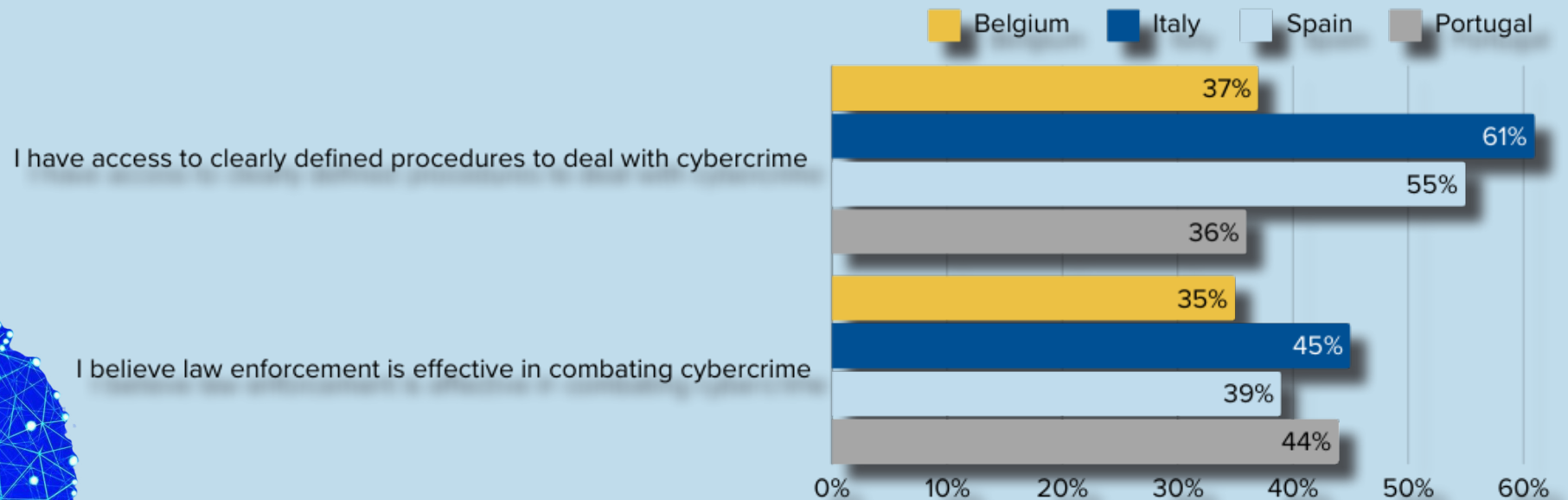


Surfing safely?

82% of internet users surveyed said they were aware of the risks related to their online activities and 53% feel confident in their ability to protect themselves from cybercrime.


But, what if something actually goes wrong?


Only 47% of consumers across the Euroconsumers countries indicate to have access to clearly defined procedures to deal with cybercrime when they fell victim to it.



It happens to all of us

Despite our confidence to stay safe online, more than **4 out of 5** of respondents were exposed to a fraud or scam

 92% of respondents experienced a fraud or scam within the last 2 years

 78% taking place within the last 12 months.

In **Italy**, 78% said they had experienced at least one fraud or scam, while in **Spain** the number rose to 86% of respondents. In **Belgium**, respondents had experienced on average 2 scams.

Even more frighteningly, the survey data shows that cybercrime does not spare **children.**

In the past 12 months, 15% of those surveyed said there was at least one cyber-crime incident associated with their child



3% experienced online hacking

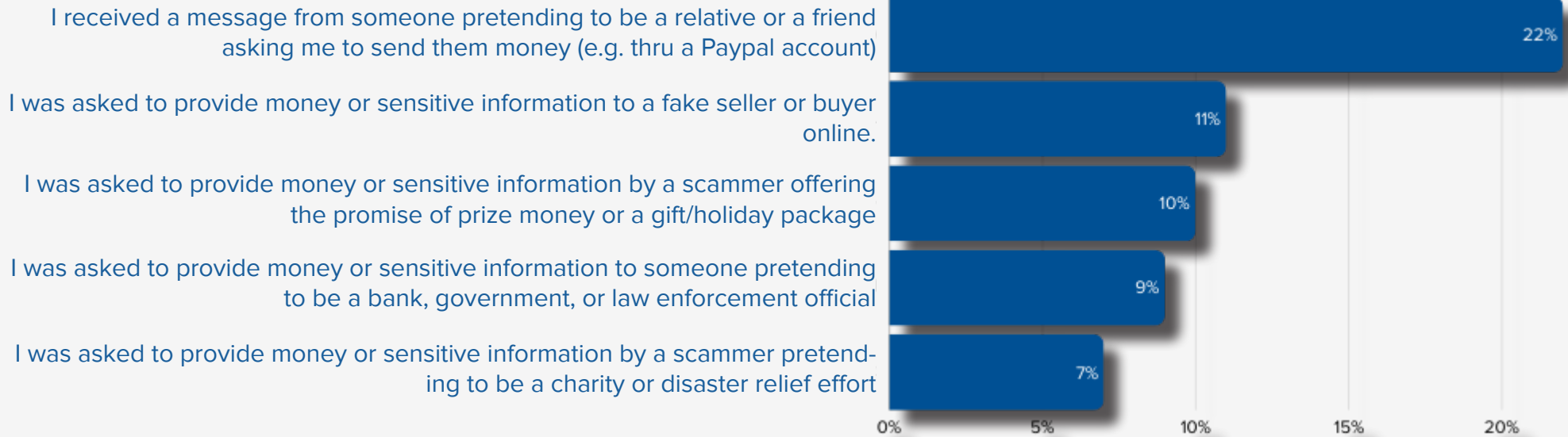
3% were victim to online identity theft

Cybercrime experiences among children were highest in **Belgium**, with 23% experiencing at least one cybercrime and 7% were subject to online hacking.

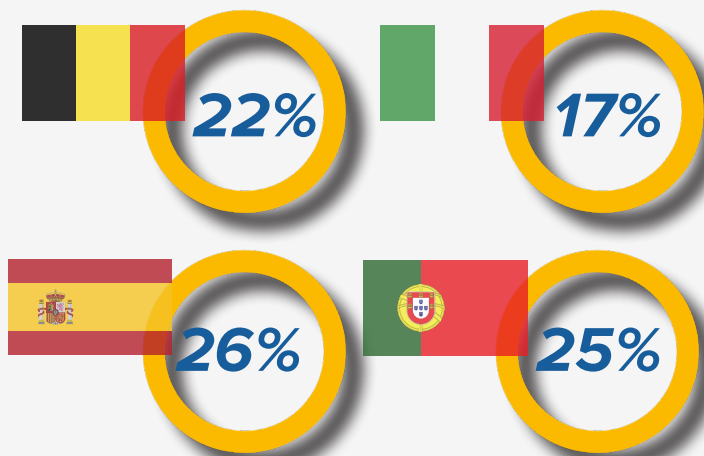


Take your pick: a menu full of scams

The most common scams almost always involved the impersonation of a trusted party, such as friends, relatives, but also banks, law enforcement or charities.



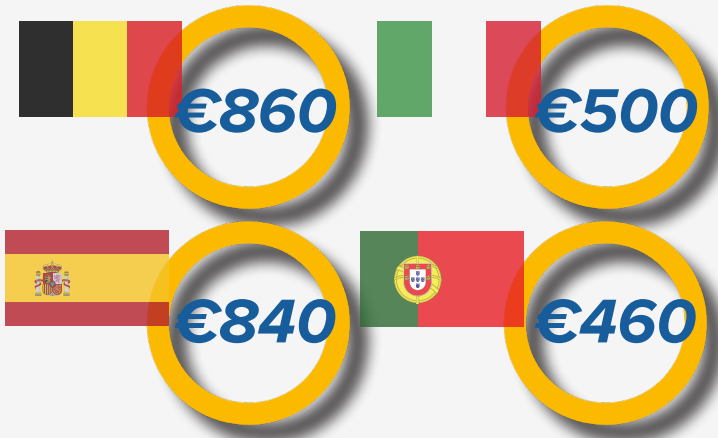
Impersonation of friends and family was the most commonly experienced scam:



Counting the cost of fraud

Of those who experienced a scam, in **2 out of 3 cases** the perpetrators demanded or stole money.

16% of victims suffered financial loss as a result of the scam, with the average amount lost coming to 650 euro.



The Belgian case is even more significant when you consider that only 60% of frauds involved a sum of money. In other words, despite the lower chance of a fraud involving money, Belgian consumers still suffered the biggest final loss as a result.



Who you gonna call?

For consumers it is unclear who they can turn to for help in these difficult circumstances.

Just over half of victims in our survey did not seek help

Why not?

1

Just under half felt they could deal with it themselves.

2

22% didn't think they could do anything in their case

3

19% didn't think reporting the scam to the police was an option

Why yes?

Of those who did seek assistance, the police and other competent authorities were not always the first port of call.



48% of victims went to a friend or family member



33% went to the police



31% went to their bank

Interestingly, those who **'have' advanced** or **'think' they have advanced** skills were less likely to contact law enforcement.



In Belgium, only 9% of digital experts contacted the police, while almost 1 in 4 beginners reached out.

This shows a clear gap in consumer awareness on dealing with the aftermath of a scam. **Victims aren't aware what resources are available** to them and who they can reach out to to help address the challenge they face.

Across all four countries, the main reason victims declined to contact law enforcement was the belief that they could handle the issue by themselves.



Action matters

Once they had contacted the police, many victims found their case lost.



Investigation. And then: radio silence

About 1 in 4 victims were told their complaint would be investigated but they never received any follow-up. In Italy, this jumps to almost 1 in 3 victims.



No answer at all

31% of Italians who contacted the police say they never heard anything. This is not uncommon for many consumers. On average 1 in 5 victims had the same experience.



Investigation: yes. Result: no

In Portugal, the majority of consumers (28%) were told that their case had been investigated and was closed as the perpetrator couldn't be identified. This was the second most common result in Belgium as well (24%).

Lack of enforcement and redress frustrates



Overall, only 3% of victims who contacted the police **got their money back.**



11% were told that there is nothing that could be done or that their case wouldn't be investigated.



13% were told that someone had been arrested, charged or prosecuted. This outcome was incredibly unlikely in **Portugal where only 3% of victims noted this result.**



Funnily enough, **55% of those surveyed were satisfied with how the police dealt with their case.**

Nonetheless what is clear is that European consumers want and need action.

Our [Euroconsumers Election Survey](#) found that almost three-quarters of consumers want the EU to priorities tackling online financial scams over the next 5 years. In fact, tacking online financial scams was the 4th most important priority for consumers, more important than concerns around AI misinformation, sustainable affordable mobility and fighting greenwashing.

Consumers cannot afford to have this growing risk ignored anymore!

Methodology

The survey was done in parallel in Belgium, Italy, Portugal, and Spain between the 14th and 22nd of May 2024. Through an online questionnaire 4.015 valid answers were collected (around 1.000 per country). Respondents were selected based on pre-defined interlocked quotas for age (18-74), gender, and geographical area. Samples were a-posteriori weighted in order to reflect the national distributions of Internet users in terms of gender, age, geographical area, and educational level.

About Euroconsumers

Gathering five national consumer organisations and giving voice to a total of more than 1,5 million people in Italy, Belgium, Spain, Portugal and Brazil, Euroconsumers is the world's leading consumer cluster in innovative information, personalised services and the defence of consumer rights. Our European member organisations are part of the umbrella network of BEUC, the European Consumer Organisation. Together we advocate for EU policies that benefit consumers in their daily lives.