
Overview

Title:

Psychological and behavioral characteristics in special fraud and other consumer victimization

Authors:

Daisuke Ueno^{1),2)}, Miwako Tokunaga⁵⁾, Junta Yamamoto⁵⁾, Tatsuo Ishikawa³⁾, Kenichi Ichihara³⁾, Satoshi Kubo⁵⁾, Reiko Miyamoto³⁾, Yuka Kanbara⁴⁾, Reiji Sakae³⁾

- 1) Assistant Professor, Graduate School of Medical Science, Kyoto Prefectural University of Medicine
- 2) Senior Visiting Researcher, International Consumer Policy Research Center, Strategic Headquarters for Frontiers of Consumer Policy, Consumer Affairs Agency
- 3) Specially Appointed Researcher, International Consumer Policy Research Center, Strategic Headquarters for Frontiers of Consumer Policy, Consumer Affairs Agency
- 4) Specially Appointed Researcher, International Consumer Policy Research Center, Strategic Headquarters for Frontiers of Consumer Policy, Consumer Affairs Agency (to end March 2022)
- 5) Specially Appointed Researcher, International Consumer Policy Research Center, Strategic Headquarters for Frontiers of Consumer Policy, Consumer Affairs Agency (to end March 2023)

● Abstract

Special fraud in Japan is defined a generic term for crimes that defraud an unspecified number of people of cash or other assets by gaining victims' trust without meeting them face to face. In 2022, both the amount of damages incurred and the number of cases increased from the previous year, a trend characterized by a particularly high rate of older women victims. At the same time, information and consultations from local residents increase the likelihood that police will arrest perpetrators, and sharing this information with the community will improve the community's ability to prevent people falling victim to fraud. In light of the reality that consumer victimization, such as special fraud, is occurring mainly among the older adults, this survey, with the cooperation of the Tokushima Prefectural Police and Tokushima Prefecture, aimed to analyze the situation and the psychological/behavioral characteristics of victims, especially those who submitted a victim report, by dividing subjects into those who had reported special fraud or other consumer victimization, those who had not experienced victimization, those who submitted a victim report, and those who detected an attempt. The survey also aimed to consider ways to disseminate information more effectively in order to prevent consumer victimization in advance.

The survey was conducted with the cooperation of the Tokushima Prefectural Driver's License Center and the Tokushima Prefectural Silver College, etc., on 17 people who had experienced consumer victimization and 389 people who had not, and with the cooperation of the Tokushima Prefectural Police and the Tokushima Prefectural Consumer Information Center, on 43 people who had submitted victim reports and 44 people who had detected attempts at consumer victimization. Although the frequency of attempted consumer victimization over the past five years was higher for those who had reported victimization before compared to those who had not experienced victimization, there was no difference between those who had submitted a victim report and those who had detected an attempt. No statistically significant differences were found between the victims who submitted a victim report and those who detected an attempt in terms of the identity the other party gave, the first method of contact, and the information given by the other party. However, a greater proportion of those who submitted a victim report tended to have no security features on their landline phones and a greater

proportion of them sent text messages in response to their first contact with the other party, compared to those who detected an attempt. As for the reasons for responding to the perpetrator's request, those who submitted a victim report tended to be more motivated by profit-seeking motives, such as an eventual benefit to themselves, including temporary payments, compared to those who detected an attempt. Moreover, those who submitted a victim report were more likely than those who detected attempts to say that they were not aware of fraud techniques. Although characteristics that make people more susceptible to fraud were higher among those who submitted a victim report than among those who detected an attempt, there was no statistically significant difference between those who had reported victimization and those who had not experienced victimization. Although there was no significant difference in optimism bias (a strong tendency to estimate one's own probability of falling victim as lower than others') and self-efficacy (perception of one's ability to achieve one's goals in a given situation) between those who submitted a victim report and those who detected an attempt, these tended to be higher among those who had reported victimization than those who had not experienced victimization. It was also found that the perceived disadvantages of information provision and consultation were higher for those who submitted a victim report than for those who detected an attempt. Leaving individuals to take countermeasures may lead to secondary damage, as even after a victim report has been filed, the fraud susceptibility characteristics that lead people to believe that next time will be fine are unlikely to have diminished. The characteristics of the situations in which those who submitted a victim report suffered victimization suggest that, in order to prevent victimization in the event that criminal makes contact with the victim, there is a need to publicize the importance of avoiding contact with strangers by means of email or other means of communication that are difficult for other parties to intervene in, as well as to publicize and ensure thorough installation of security features for social media and email, including landlines. In addition, it suggests the need to provide opportunities to practice specific ways of refusing solicitations that appear to offer benefits and of consulting a third party, as well as the need to be able to respond quickly when approached. Finally, it indicates the need, in order to prevent the spread of damage in the community, for publicity to provide information on attempts and experiences of victimization and to change perceptions of the disadvantages of seeking a consultation.