Scammers Use Our Emotions Against Us

A scammer’s goal is to get their target into a heightened emotional state so that they are easier to persuade and control – increasing our susceptibility to fraud.

On average, victims experienced more positive and negative emotions during scam encounters.

- **3 vs 1**
  - **POSITIVE** (e.g., hopeful, excited, happy)

- **3 vs 2**
  - **NEGATIVE** (e.g., worried, angry, doubtful)

Great offer!

More victims reported they are likely to make decisions without thinking or that they later regret when they are in a heightened emotional state, whether that emotional state is positive or negative.

- **38% vs 32%**
  - *When I’m upset, I often act without thinking.*

- **33% vs 25%**
  - *I tend to act without thinking when I am excited.*

Victims are twice as likely as non-victims to report feeling out of control at the time of the fraud encounter.

- **38% vs 15%**