



11 July 2025

## FEATURE ARTICLE

### TikTok Investment Scams and AI Deception in Fiji

In today's fast-paced digital world, social media platforms like TikTok have evolved far beyond dance videos and cooking hacks. For many, they've become spaces for business ideas, personal branding, and what seems like financial opportunity. But beneath the surface of bright filters and fast money promises lies a growing threat that is catching Fijians off guard, **online investment scams, which are sometimes powered by artificial intelligence (AI).**

This feature article explores how these scams are infiltrating everyday life in Fiji, how AI is being misused to deepen deception, and what consumers can do to stay ahead of the trap. These scams are no longer limited to poorly written emails or distant phone calls. They are now woven into your social feed, disguised as opportunity, and aimed at anyone looking for a better life.

#### **Why Social Media Has Become a Scam Playground**

TikTok is one of the most popular social media platforms among Fijians, especially the youth and middle-aged population. With its short, catchy videos and user-friendly interface, it is easy to engage with, and even easier to be influenced by. Scammers understand this. They use it to their advantage.

A typical scam video involves someone claiming to be based in overseas, often speaking in a local accent, saying they've found a way to make money online. They show screenshots of fake payouts, talk about investing just \$50 or \$100, and encourage viewers to join quickly and "tell their friends" so that they can double their income. These videos are shared through TikTok, Facebook posts, Insta Reels, and forwarded widely through Viber, WhatsApp and Messenger groups.

Once you respond, the scam shifts to a private chat where you are given mobile payment details, usually a mobile money wallet, money transfer platform, or cryptocurrency wallets. From there, the scammers promise to "activate" your account or "open your investment dashboard." You might even be shown a fake dashboard that appears to grow every day, showing hundreds of dollars in returns. But when you try to withdraw your money, the excuses begin, or worse, you're blocked.

**It's a scam that feels personal, friendly, and too easy to resist until it's too late.**

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## AI: The New Tool of Deception

What makes these scams even more dangerous today is the increasing use of artificial intelligence. In the past, scam emails and messages were easy to spot and isolate because of the dodgy language they used. However, with tools such as ChatGPT at people's disposal, discerning a fake social media post or email, based on language alone has become impossible.

Furthermore, deepfake videos, as was recently seen going viral in Fiji, manipulate clips that use AI to mimic real voices and faces are starting to appear in these scams. They may show what looks like a news interview, with a respected journalist or Reserve Bank official promoting a so-called "investment platform."

The reality? These people never said any such thing. The videos are fake, generated using AI tools freely available online. But for unsuspecting viewers in Fiji, especially those who trust familiar voices, these videos are dangerously convincing.

In some cases, scammers have used AI voice cloning to create WhatsApp voice notes from people claiming to be "verified agents," "platform mentors," or "investment managers." The tone is friendly and calm, and the advice sounds professional, but everything is fake.

The use of AI adds a dangerous layer of credibility that traditional scams never had. And as these tools become easier to use, scammers are refining their tricks and reaching wider audiences faster than ever before.

## Why These Scams Work in Fiji

There are several reasons why scams like these are becoming successful in the Fijian context.

First, the financial pressure faced by many families leads people to seek fast and easy income. When families face difficulty meeting the cost of living, the idea of earning money online from the comfort of your home becomes highly appealing. Additionally, many Fijians have relatives abroad, so when someone with a familiar accent, voice, or local background appears on TikTok claiming to 'help Fijians,' the message feels genuine, and easily trusted. It feels like someone looking out for you. Third, digital technology has moved faster than digital education. While many people now use smartphones and social media apps daily, they are often not trained to spot red flags, verify sources, or challenge what they see online.

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And lastly, cultural factors such as shame and silence allow scammers to keep operating. Many victims choose not to speak up out of embarrassment or fear of judgment. This silence protects scammers and puts more people at risk.

### **What Consumers Can, and Must Do**

Consumers cannot control what scammers post, but they can control how they respond. Every individual must learn to slow down and think critically before acting. Scammers rely on urgency. They want you to send money before you have time to reflect or verify.

If a video promises fast, guaranteed returns with minimal effort, take it as a red flag. Legitimate investments always involve risk. No real business will promise you double your money in a week. Before sending money to anyone, do your homework. Try to search for the company name, ask questions, and consult someone you trust. If you are not sure, you can always reach out to the Consumer Council of Fiji for guidance.

It is also important to talk about your experiences. Sharing what happened to you could stop someone else from going through the same thing. There is no shame in being tricked by professional scammers, they are trained to manipulate. What matters is that victims speak up, report the scam, and help break the cycle.

If you come across a suspicious video, don't forward it. Report it directly on the platform. TikTok, Facebook, Instagram, and WhatsApp all have tools to report scams. The more people report, the faster the platforms can take the content down. One should also keep all evidence, screenshots, transaction receipts, messages, audio recordings, and video links. These help investigators track patterns and pursue justice.

Finally, remember that no opportunity should come with secrecy. If someone tells you not to share the offer with others, or says it's a limited-time "secret deal," that's another red flag. Real investment opportunities are open, transparent, and come with proper documentation.

### **Final Thoughts**

The rise of TikTok scams and AI-powered deception shows that fraud is no longer just about fake emails or SMS messages. It now comes in the form of friendly faces, soft voices, and short videos, blending in with everything else you consume online. But while scammers are getting

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smarter, consumers can get smarter too. Every time you question a promise, verify a platform, or talk about what happened, you are helping to build a safer digital space for all.

Fiji deserves a digital future where innovation uplifts, not exploits. Together, through awareness, action, and accountability, we can turn the tide on this new wave of scams, and protect every consumer's right to safety, dignity, and truth.

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