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FEATURE ARTICLE

Staying Ahead of Scammers

In the bustling markets of Suva, a mother hesitates before wiring money to a stranger who promised her son a job overseas. In a small town, a farmer receives a phone call claiming he has won a grand prize, but first, he must pay a “release fee.” And in the quiet of their home, an elderly couple scrolls through their phone messages, unsure whether the urgent text from the “bank” is real or a ploy.

These stories are not isolated. They are part of a growing web of scams that prey on consumers across Fiji. As technology spreads, so do the tactics of scammers, evolving, adapting, and exploiting trust. But while many organisations are working tirelessly to fight scams, consumers themselves must also step into the fight. The battle against scams is not one-sided; it is a shared responsibility.

The Expanding Landscape of Scams

The rise of scams in Fiji mirrors a global trend. From romance scams that prey on loneliness, to investment schemes promising “quick riches,” to online shopping fraud that leaves buyers empty-handed, scammers are finding new ways to infiltrate daily life.

Government bodies, law enforcement agencies, financial institutions, and consumer advocacy groups are all engaged in raising awareness, tightening regulations, and creating safer systems.

Banks are rolling out stronger authentication methods to protect online transactions. Telecommunications providers are tracking and blocking suspicious numbers. Consumer advocacy groups are running awareness campaigns, equipping people with the knowledge to spot scams. Law enforcement agencies are coordinating responses to bring fraudsters to justice.

But even with these efforts, organisations can only do so much. Scammers move quickly, and no system is foolproof. While governments, financial institutions, and regulators continue to develop policies and safeguards, one of the most powerful tools lies in the hands of consumers themselves: critical thinking.

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Why This Matters

At its core, critical thinking is the ability to pause, analyze, and question information before acting on it. It is not about being suspicious of everything, but about being thoughtful and alert in a world where deception is increasingly difficult to detect. Scammers thrive on quick decisions, emotional triggers, and blind trust. Critical thinking interrupts this cycle.

Consider the rise of investment scams, often promising extraordinary returns with little to no risk. To a consumer who takes these claims at face value, the promise of easy money is tempting. But a consumer trained to think critically will stop and ask: *“If this is such a profitable venture, why are they relying on me, a stranger, to invest? Where is the independent evidence to support these claims?”* These questions, simple as they may seem, can mean the difference between safeguarding a nest egg and losing it to fraudsters.

Scams are designed to manipulate human psychology. Fear, greed, urgency, and even compassion are exploited to override rational judgment. A text message claiming that your bank account has been compromised can create instant panic. An email congratulating you on winning a prize you never applied for can spark excitement.

Critical thinking acts as a shield against these emotional triggers. Instead of reacting immediately, a consumer who applies critical thinking will step back and evaluate: *“Did my bank ever contact me this way before? Is this really how prize notifications are delivered? What evidence supports this message?”* By taking a moment to reflect, consumers can disarm the scammer’s psychological tactics.

Building Critical Thinking Skills

Like any skill, critical thinking can be developed. For consumers, this means practicing habits such as:

1. **Verify the source:** Always confirm the identity of the person or organization contacting you. Use official websites or phone numbers, not those provided in suspicious messages.
2. **Question the offer:** If it sounds too good to be true, it probably is. High returns, instant prizes, and guaranteed profits are red flags.

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3. Check for consistency: Look for errors in spelling, tone, or presentation. Many scams slip through with inconsistencies that a careful eye can catch.
4. Take your time: Scammers push urgency to stop you from thinking. Step back, breathe, and evaluate before making decisions.
5. Seek a second opinion: Talk to family, friends, or trusted institutions. A fresh perspective can help expose red flags you might miss.

Shared Responsibility: Protecting Each Other

Fighting scams is not just about protecting oneself; it's about protecting one another. The collective knowledge and vigilance of consumers form a strong line of defense. Sharing information about new scams in communities, educating the elderly about online threats, and teaching young people safe digital habits are all essential parts of building resilience.

The responsibility extends beyond individual awareness—it includes workplaces, schools, and communities. Employers can conduct awareness sessions for staff. Schools can include digital literacy in their teachings. Community groups can organize discussions on scam prevention.

By embedding scam awareness into everyday life, Fiji can build a culture of vigilance where scams struggle to thrive.

Towards a Scam-Free Fiji

This year, the theme of National Scams Awareness Week is “Working Towards a Scam-Free Fiji.” It is more than a slogan—it is a call to action. It acknowledges that while organisations play a crucial role in building safeguards, consumers themselves are the key players in the fight.

A scam-free Fiji will not come overnight. But it can be built step by step, through a combination of stronger regulations, organisational vigilance, and, most importantly, consumer awareness and action.

Every time a consumer recognizes a red flag and avoids a scam, progress is made. Every time someone shares their experience to warn others, Fiji moves closer to safety. And every time communities stand united against fraud, scammers lose their power.

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Mobile App

The fight against scams is not just about money—it is about trust, safety, and dignity. Scammers thrive on silence, secrecy, and fear. But when consumers and organisations work hand in hand, when voices are raised and information is shared, Fiji can move closer to a future where scams find no place to hide.

Together, we can build resilience, protect our communities, and truly work towards a scam-free Fiji.

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