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FEATURE ARTICLE

When Trust Is Exploited: Understanding the Human Side of Scams

Scams rarely begin with a suspicious-looking message or an obvious warning sign. Often, they begin with something familiar: a trusted name, a convincing story, an urgent request or a promise that appears too good to ignore.

As National Scams Awareness Week 2026 concludes under the theme “Building a National Defense Against Digital Fraud”, the conversation must continue beyond stronger laws, safer technology and protecting personal information. These measures are essential, but understanding the human side of scams is equally important.

A scam is not simply a digital crime. It is a carefully planned attempt to influence how people think, feel and make decisions.

When Trust Becomes a Target

Trust is one of Fiji's greatest strengths. Values such as *vuvale*, generosity and supporting one another help strengthen families and communities, but they also create opportunities for scammers who deliberately exploit these qualities. By impersonating trusted friends, relatives, organisations or community members, criminals take advantage of people's willingness to help or confidence in familiar recommendations. The problem is not trust itself, but allowing trust to replace verification. In today's digital environment, where identities, social media accounts and information can be easily manipulated, taking the time to stop, check and confirm a request is a responsible way to protect ourselves and those around us.

Scammers are skilled at manipulating emotions to influence decisions. They often create a false sense of urgency by claiming that a bank account is at risk, legal action is imminent or a loved one urgently needs assistance, leaving little time to think critically or verify the information. Others rely on excitement, promising high investment returns, prizes or exclusive opportunities that encourage people to focus on potential rewards rather than the risks. To make their stories more convincing, scammers frequently pose as banks, government agencies, telecommunications providers or other trusted organisations, using official-looking logos, documents and professional language. Legitimate organisations will always allow people to verify their identity through official channels before taking action.

Investment scams are particularly effective because they prey on people's hopes for greater financial security rather than simple greed. Scammers exploit financial pressures by presenting

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fake investment opportunities supported by fabricated testimonials, edited earnings records and online communities that create a false sense of legitimacy and fear of missing out. Once someone invests, they are often persuaded to make additional payments for supposed taxes, processing fees or withdrawal charges, while being encouraged to keep the investment secret from family, banks or authorities. This combination of emotional manipulation, false credibility and isolation can trap victims into continuing to pay in the hope of recovering their losses, making early verification and open discussion essential safeguards against financial harm.

The Numbers Tell Only Part of the Story

The Consumer Council of Fiji received **1056** scam and fraud-related complaints in 2023, with the unusually high number largely linked to complaints arising from the eBay scam. The Council subsequently received **210** complaints in 2024, followed by **56** complaints in 2025 and **34** complaints as at June 2026.

These figures should be considered carefully. A reduction in reported complaints does not necessarily mean scams are disappearing. Many incidents remain unreported due to embarrassment, uncertainty about where to seek help or the belief that nothing can be done after money has been transferred. Behind every number is a person. Scam losses can affect household budgets, savings, education plans and future security. The emotional impact can include stress, shame, anger and a loss of confidence.

The way we respond to victims matters. Asking why someone was “careless” ignores the level of planning and manipulation involved. Blaming victims may also discourage others from reporting scams and seeking help.

Anyone can be targeted. A professional may follow instructions appearing to come from a senior colleague. A parent may respond immediately to a message claiming their child is in trouble. A person experiencing loneliness may trust someone who has spent months building an emotional connection. A financially experienced individual may still be influenced by convincing documents and false success stories.

Scammers do not look for a particular type of person. They look for moments of vulnerability, whether someone is tired, distracted, worried, grieving or under financial pressure.

Building Stronger Consumer Habits

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Consumer protection cannot rely only on identifying suspicious links or unfamiliar phone numbers. Scams are becoming more sophisticated. Technology allows criminals to manipulate caller information, compromise accounts and create convincing fake images, voices and videos.

Consumers must also learn to recognise emotional warning signs.

Before responding to an urgent request, ask:

- Why am I being rushed?
- Why does this message make me feel frightened, excited or guilty?
- Why am I being told not to speak to anyone else?
- Am I trusting a name, photograph or profile without confirming who is actually behind it?
- Am I being asked to pay more money to recover money I have already lost?

A simple approach is to **Pause, Verify and Report**.

Pause before acting on an unexpected request. **Verify** the information independently by contacting the person or organisation through a trusted channel. **Report** suspected scams quickly to your financial institution, digital platform, police or consumer protection agency.

Families can also create simple safety habits, such as agreeing that urgent requests for money will always be confirmed through another method. This is not a sign of distrust. It is a practical response to a world where identities can be copied within seconds. Public awareness must also become more practical. Real case studies, community discussions and scam simulations can help consumers recognise manipulation before they encounter it.

The responsibility, however, cannot rest only with consumers. Stronger systems are needed to support faster reporting, information-sharing, tracing and disruption of scam activity. Financial institutions, telecommunications providers, digital platforms and other service providers all have a role in reducing opportunities for criminals.

The fight against scams is not only about protecting devices, accounts and information. It is about understanding people. The goal is not to create a society where people stop trusting each other. It is to build informed trust where kindness is supported by verification, generosity is balanced with caution and urgency is met with a deliberate pause.

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