

State of Scams in Malaysia

2025 REPORT

INSIGHTS

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How Malaysian Families Bear the Brunt of Digital Fraud



Jorij Abraham

MANAGING
DIRECTOR



About GASA

The Global Anti-Scam Alliance (GASA) is a non-profit organization whose mission it is to protect consumers worldwide from scams. We realize our mission by bringing together policy makers, law enforcement, consumer authorities, NGOs, the financial sector, telecom operators, internet platforms and service providers, cybersecurity and commercial organizations to share insights and knowledge surrounding scams. We build networks in order to find and implement meaningful solutions.

A disturbing reality has emerged in Malaysian households: 21% of parents report their children aged 7–17 have fallen victim to scams. This represents a new frontier in fraud—criminals deliberately targeting the country's youngest digital users, turning family homes into battlegrounds against deception.

The Psychological Aftermath

Beyond stolen money lies a deeper wound. Nearly two-thirds of Malaysian scam victims (62%) suffered stress, while 47% describe lasting mental health consequences. The damage spreads through families like ripples in water: 15% experience heightened household tensions, and 14% find themselves borrowing money or taking loans to recover from fraud losses.

Digital Platforms and Reporting

Malaysian users demonstrate remarkable fraud awareness—89% identify scams within 24 hours. Yet certain platforms expose critical vulnerabilities. WeChat stands out: one in five users (20%) need over a day to recognize they're being manipulated, creating extended windows for financial exploitation.

Malaysians excel at sounding alarms. Nearly two-thirds (64%) promptly notify payment companies when scammed. However, a mere 13% recover any stolen funds. Meanwhile, criminals continue draining accounts through predictable channels—wire transfers capture 55% of thefts, followed by digital wallets at 22%.

Overconfidence in Spotting Scams and Vulnerability Patterns

Here lies Malaysia's central contradiction: 74% of adults believe they can identify fraud attempts, and 94% actively investigate suspicious offers. Despite this widespread caution, scam victimization remains epidemic. Current prevention strategies clearly do not match the evolving threat landscape.

The data reveals surprising truths. Gen X adults and those with moderate education levels express the least confidence in fraud detection. Yet Millennials and university graduates actually suffer higher victimization rates. Knowledge and self-assurance provide inadequate shields against modern deception techniques.

Malaysians find trust after scams, and consistently rank consumer protection authorities as most effective against scams. However, they identify a vast chasm between governmental responsibility expectations and actual performance delivery.

Maintaining Trust in Digital Experiences

Malaysia stands at a crossroads. This research exposes urgent priorities: social media companies must strengthen user protections, financial institutions require rapid fraud response capabilities, and educational systems need comprehensive digital literacy programs. The evidence is clear—Malaysians refuse to accept victimization passively. They report crimes, modify online behaviors, and pressure authorities for action. Success now depends on whether Malaysia's institutions can rise to meet this citizen determination with equally robust protective measures.

Malaysia's Scam Crisis: Why Collaboration Is Key to Prevention



Boice Lin

CHIEF BUSINESS
OFFICER



About ScamAdviser

ScamAdviser is a global leader in AI-powered scam prevention, protecting businesses and individuals in real time. Our Anti-Scam Intelligence platform can protect users from untrustful websites, messages, and calls. Stopping scammers before they strike. Trusted by 400+ partners and used by over 1 billion people worldwide, ScamAdviser turns data into decisive action—so you can stay safe, stay ahead, and stay in control.

A Scam Crisis Hurting Everyone

Last year, 85% of adults in Malaysia encountered a scam. That's almost everyone. With an average of 140 scam attempts per person, nearly one every three days. 73% reported falling victim, with each person submitting an average of 2.1 reports. The total estimated losses caused by the scam reached RM40.1 billion (US\$8.4 billion), highlighting scams as a growing national crisis that threatens economic stability, public safety, and digital trust.

Scams Are Everywhere. Across Ages, Platforms, and Devices

Investment scams remain the most common, followed closely by online shopping scams and job-related fraud. While phone calls remain a frequent entry point, the majority of scam interactions now occur on messaging platforms like WhatsApp and Telegram, where scammers exploit direct, personalized communication to gain trust.

Public confidence in scam recognition remains worryingly low. Only 14% of Gen X and 12% of individuals with mid-level education feel confident in recognizing scams. This underscores a need for broader scam awareness and user education across all demographics.

Scams Are Seen as a National Challenge

38% of adults in Malaysia believe the government should lead scam prevention efforts. However, when it comes to resolving scams, public confidence is highest in consumer protection authorities and the police. Nearly half of Malaysian adults believe banks and credit card companies should always be responsible for reimbursing those experiencing a scam. While full reimbursement is the most favored remedy, many also support severe punishments for scammers, reflecting a desire for justice.

Our Approach: Public-Private Collaboration to Prevent Scams

At ScamAdviser, we believe scam prevention is a shared responsibility. It requires public awareness, coordinated institutional action, and strong leadership from governments, all supported by the right tools and technology. Our mission is clear: make scams unscalable by making defenses smarter, faster, and more connected.

We work with governments and financial institutions to track and remove fake ads and impersonation content. We empower telecoms and software platforms to detect and harmful links, suspicious numbers, and impersonation attempts. Our Anti-Scam Intelligence (ASI) and Impersonation solution are purpose-built to work together with partners, to protect brands and users at scale.

Fighting Scams Together: A National Call to Action



Manwoo Joo

COO OF GOGOLOOK
(DEVELOPER OF WHOSCALL)

whoscall

About whoscall

Whoscall, powered by Gogolook, is a cutting-edge digital anti-scam tool designed to protect users from scams across various channels, including phone calls, text messages, social media, and links. With over 100 million downloads globally, it features the most comprehensive database in East and Southeast Asia, covering more than 2.6 billion phone numbers.

Scams in Malaysia have reached an unprecedented scale. What was once seen as isolated fraud has evolved into a persistent and complex threat that affects individuals, families, and businesses daily. According to GASA findings, a staggering 85% of Malaysian interviewees say they've encountered a scam, with most experiencing scam attempts on a weekly basis. In the past year alone, Malaysians have potentially lost billions of ringgit to scams—highlighting just how urgent and widespread this issue has become.

This growing scam ecosystem has not gone unanswered. We commend the Malaysian government and enforcement agencies for taking decisive action. The establishment of the National Scam Response Centre (NSRC) in 2022 was a major step forward, with the confirmed plan of expanding the centre's role to cover all forms of cybercrime, enabling faster coordination among agencies and quicker intervention. The Royal Malaysia Police (PDRM) has been instrumental in raising public awareness, conducting raids on scam syndicates, and working closely with digital platforms like ours to stop scams at the source. In fact, Whoscall is honoured to be officially endorsed by PDRM, a recognition of our shared commitment to scam prevention and consumer protection.

Still, more must be done.

Scammers are becoming more organized, tech-savvy, and global. To truly tilt the balance in favour of consumers, we believe the next frontier lies in empowering people with proactive protection tools and real-time information. This includes wider adoption of call identification and number-blocking technology, stricter regulation and authentication of caller ID systems, and greater transparency across digital communication networks. We also advocate for deeper collaboration between public and private sectors to ensure shared access to threat intelligence and scam trend data.

At Gogolook, we're on the front lines of this issue every day. As the developer of Whoscall, one of Malaysia's leading anti-scam apps, our mission is to protect people before scams reach them – through AI-driven insights, a robust Malaysian number database, and educational outreach in partnership with local agencies, we help users “semak dulu” (check first) before becoming victims.

The solution lies not only in catching scammers—but in stopping scams before they start. This means accelerating the adoption of call identification and real-time blocking tools, ensuring stronger caller ID verification systems, and fostering data-sharing partnerships across sectors. Consumers must be armed with better visibility and control—knowing who's contacting them, and what action to take.

Together with our partners, and with continued support from PDRM and the Malaysian public, we believe a scam-resilient future is within reach.

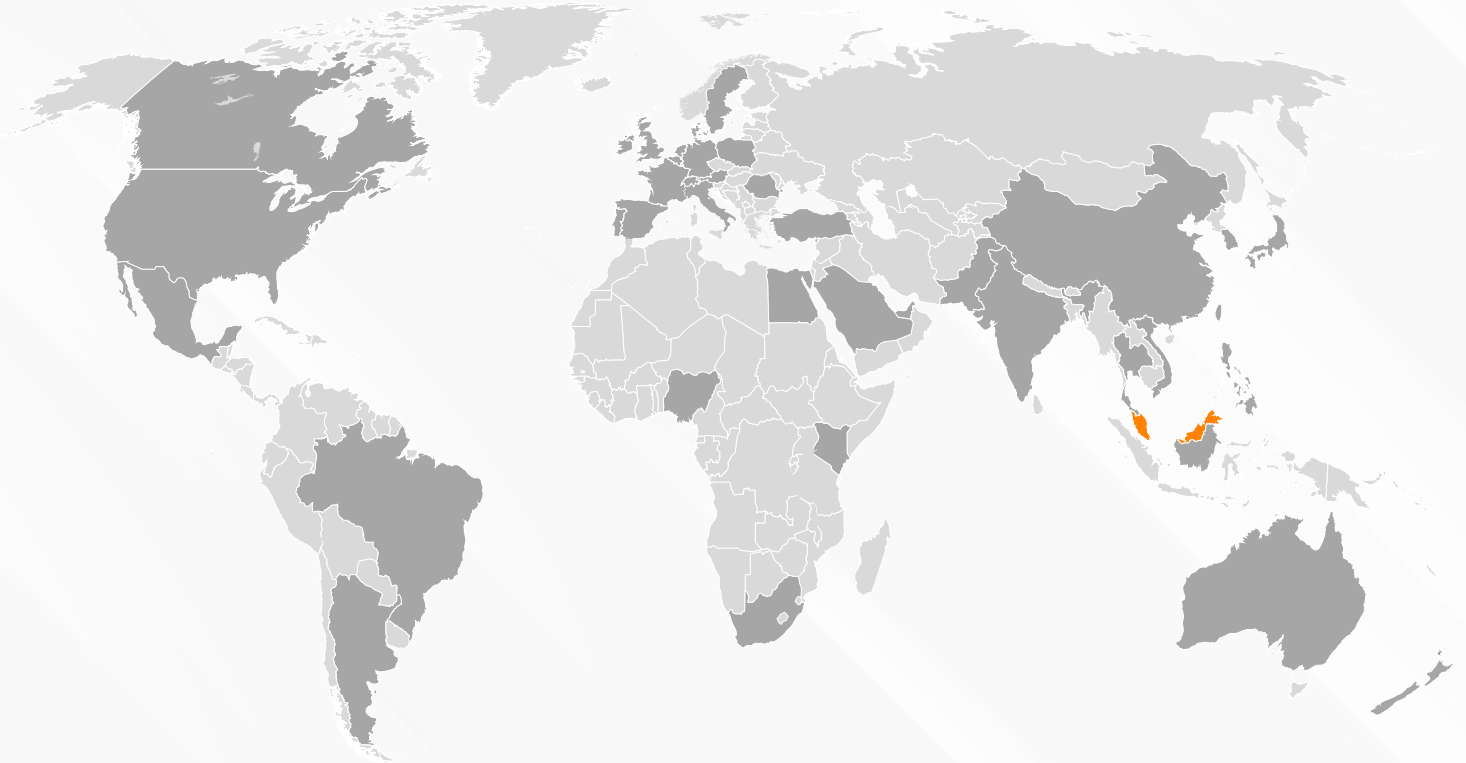
Let's keep building that future—call by call, step by step.

The Global research surveyed over 46,000 respondents across 42 markets

MARKETS

Argentina	Ireland	Saudi Arabia
Australia	Italy	Singapore
Austria	Japan	South Africa
Belgium	Kenya	South Korea
Brazil	Malaysia	Spain
Canada	Mexico	Sweden
China	Netherlands	Switzerland
Denmark	New Zealand	Taiwan
Egypt	Nigeria	Thailand
France	Pakistan	Türkiye
Germany	Philippines	UAE
Hong Kong	Poland	United States
India	Portugal	Vietnam
Indonesia	Romania	

The data in this report will focus on findings within **Malaysia**



Who we spoke to in Malaysia

Sample size | 1,000 people

Audience | Adults aged 18+ living in Malaysia

Weighting | Nationally representative of Malaysian adult population

Methodology | 15-minute online survey

Sample source | Online research panel

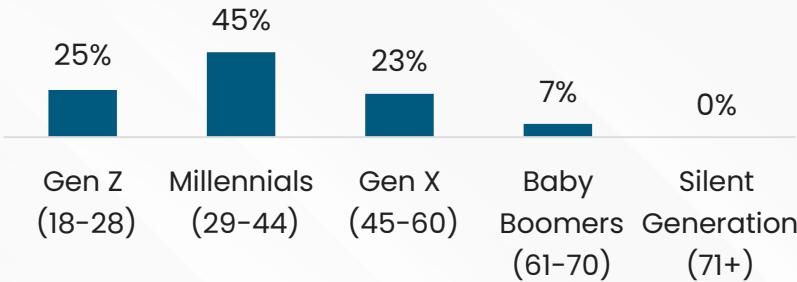
Fieldwork | 26th February – 14th March 2025

Base: All respondents Malaysia (1000)

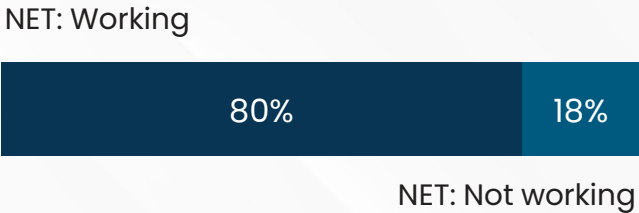
GENDER



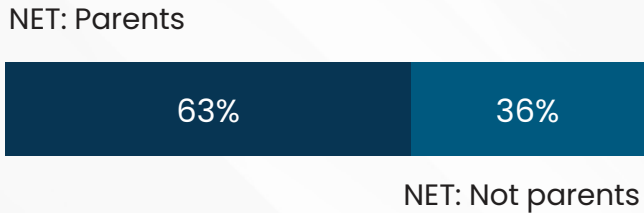
GENERATION / AGE



WORKING STATUS



PARENTAL STATUS



EDUCATIONAL STATUS



Key Malaysia findings

PREVALENCE OF ENCOUNTERING A SCAM

85%

Of **Malaysian** adults claim to have **encountered** a scam

Scams are most commonly encountered on a **weekly** basis, which equates to **140 scam encounters** on average per person, per year, in Malaysia

PREVALENCE OF EXPERIENCING * A SCAM IN LAST 12 MONTHS

73%

Of **Malaysian** adults claim to have **had a scam experience** in the last 12 months

Amongst this group, an Investment scam (64%) is the most common type of scam experienced

*An experience, whether successful or not for the scammer

PREVALENCE OF LOSING MONEY TO A SCAM IN LAST 12 MONTHS

32%

of **Malaysian** adults claim to have **lost money to scams** in the last 12 months with **RM486.6** lost to scams, per person, on average
Funds are most commonly sent via **wire bank transfer (55%)** and **digital / e-wallet (22%)**

PERCEIVED RESPONSIBILITY TO PROTECT PEOPLE FROM SCAMS

43%

Of **Malaysian** adults feel it is the responsibility of **Public service organisations** to keep people safe from scammers, primarily the government (**14%**)

IMPACT OF SCAMS ON VICITM

62%

Of **Malaysian** adults who were scammed felt very or somewhat stressed by the experience

59% say they will be more vigilant of scams as a result

PREVALENCE AND OUTCOME OF REPORTING TO PAYMENT PROVIDER


64%

Of **Malaysian** adults who were scammed did report the scam to the payment service

13% were able to at least partly recover the money

The research covered **four** key topics

You can navigate through pages and sections of this report using the clickable icons in the navigation bar at the base of each slide.

Use the  button to return to this page.

 Click to navigate through sections

SCAM ENCOUNTERS

Uncovering the frequency of encountering scams, the platforms and channels used by scammers and the prevalence, barriers and outcomes of reporting scam encounters

EXPERIENCING SCAMS

Understanding the most common scams, value lost, and the prevalence, barriers, and outcomes of reporting them

IMPACT OF SCAMS

Exploring the reasons why scams are experienced as well as the impact on wellbeing and future actions of the victim

SCAM PREVENTION

Examining consumers' self-prevention tactics and perceptions of public and commercial organisations' roles in preventing and resolving scams

To find out more about the report and its authors:

ABOUT THE REPORT

ABOUT THE AUTHORS

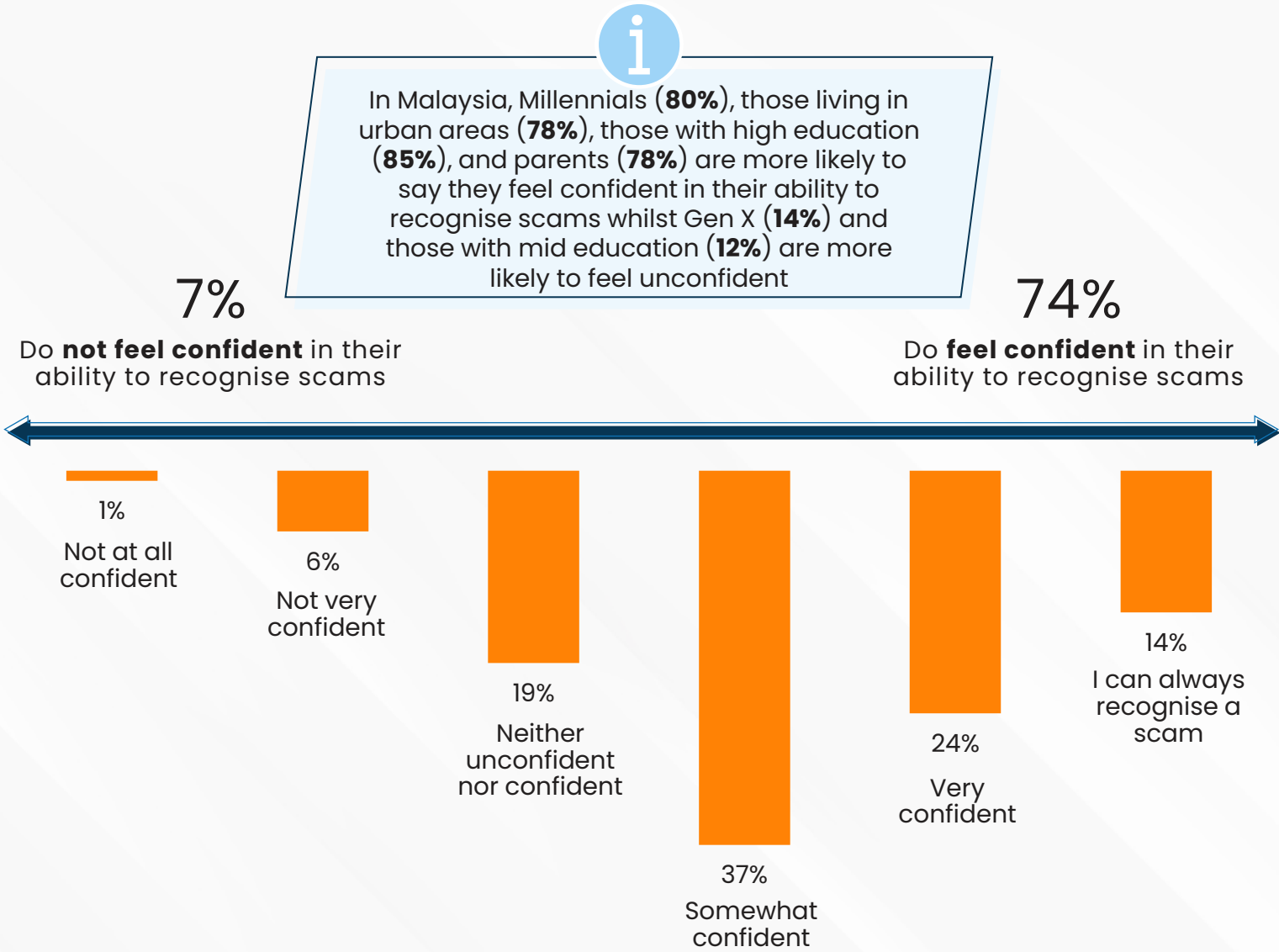


SCAM ENCOUNTERS

Uncovering the frequency of encountering scams, the platforms and channels used by scammers and the prevalence, barriers and outcomes of reporting scam encounters

Three quarters of Malaysian adults are confident they can recognise scams, with 14% claiming that they can “always recognise a scam”

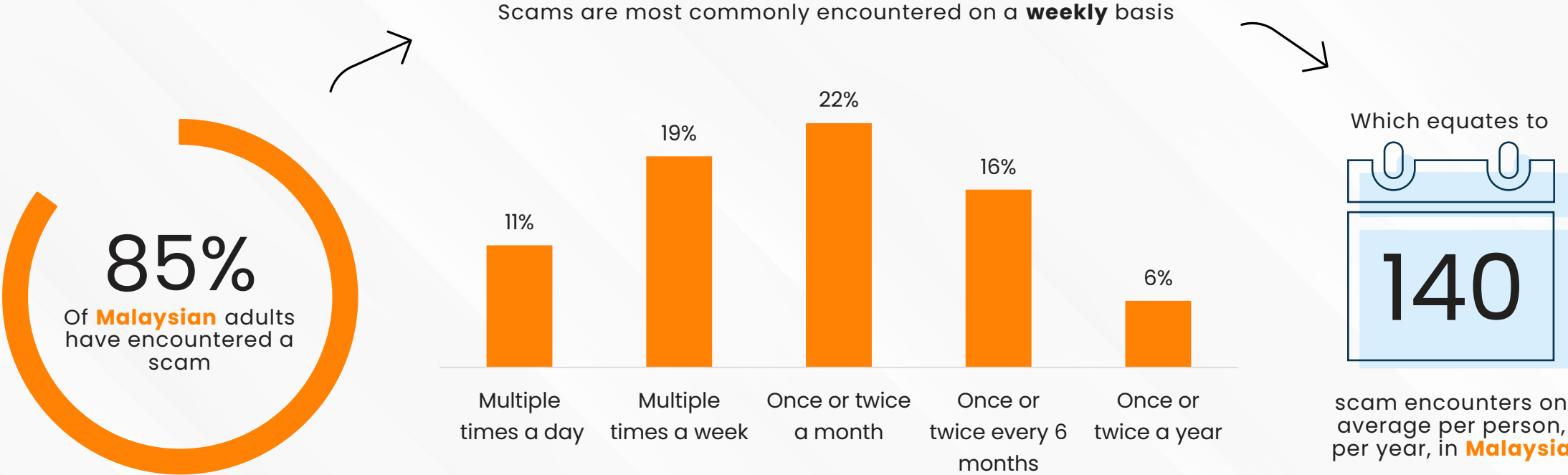
Confidence in recognising scams



Q1. How confident are you that you can recognise scams? Base: All respondents Malaysia (1000)

Most of Malaysian adults say they have encountered a scam, with an average of one scam encounter happening every three days

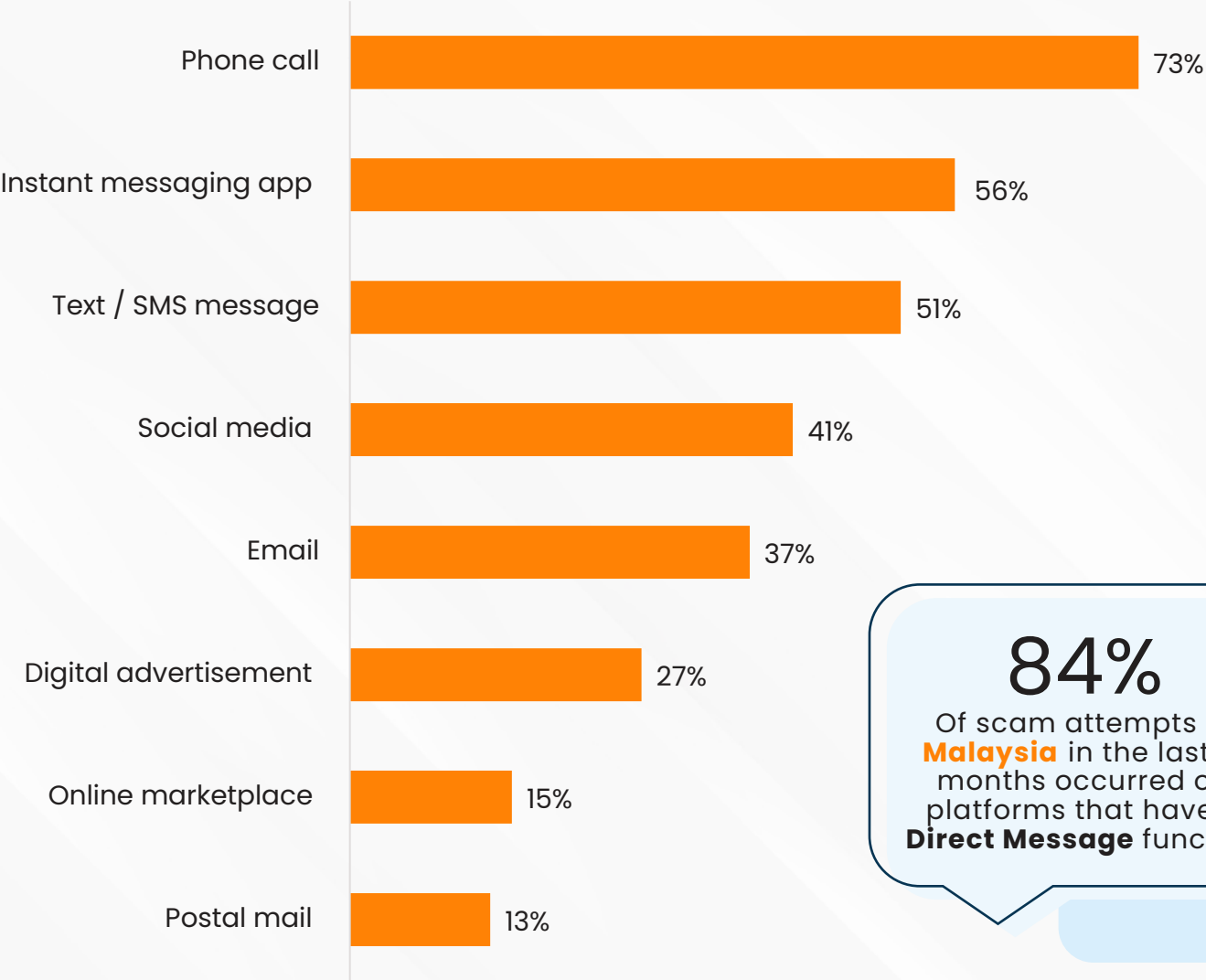
Prevalence & frequency of encountering a scam



Q2. How often, if ever, are you exposed to attempts to scam you? Base: All respondents Malaysia (1000)

Most of the scam encounters in Malaysia happen on platforms that have a **Direct Message functionality**, primarily Instant messaging app and Text message

Channels used by scammers – top 8

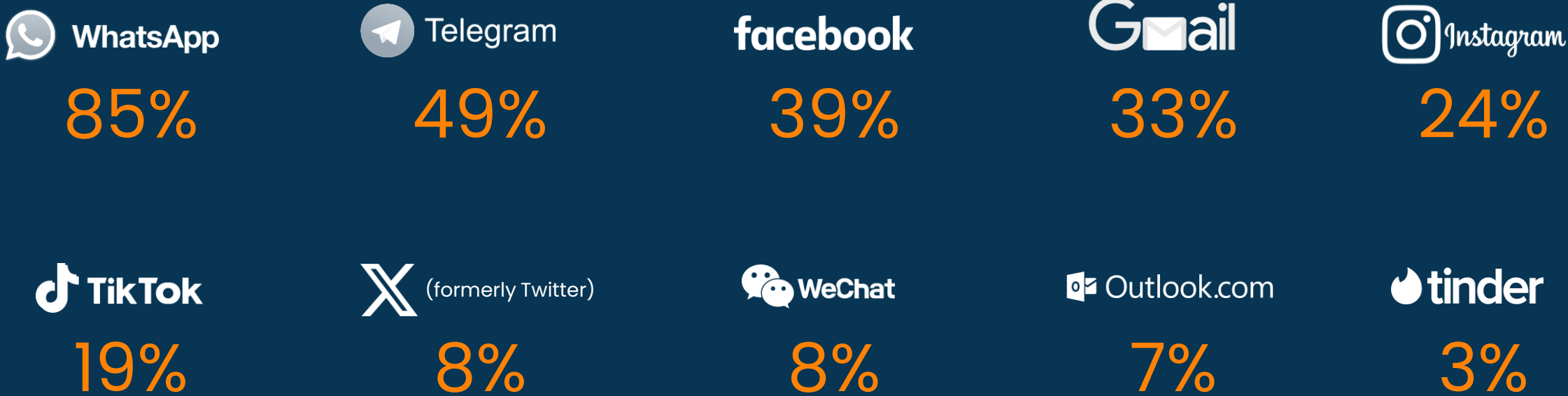


84%
Of scam attempts in **Malaysia** in the last 12 months occurred on platforms that have a **Direct Message** function

Q3. Through which communication channel(s) did scammers approach you in the last 12 months? Base: All respondents Malaysia who have been exposed to a scam attempt (736)

WhatsApp and Telegram are the top platforms where scam encounters occur

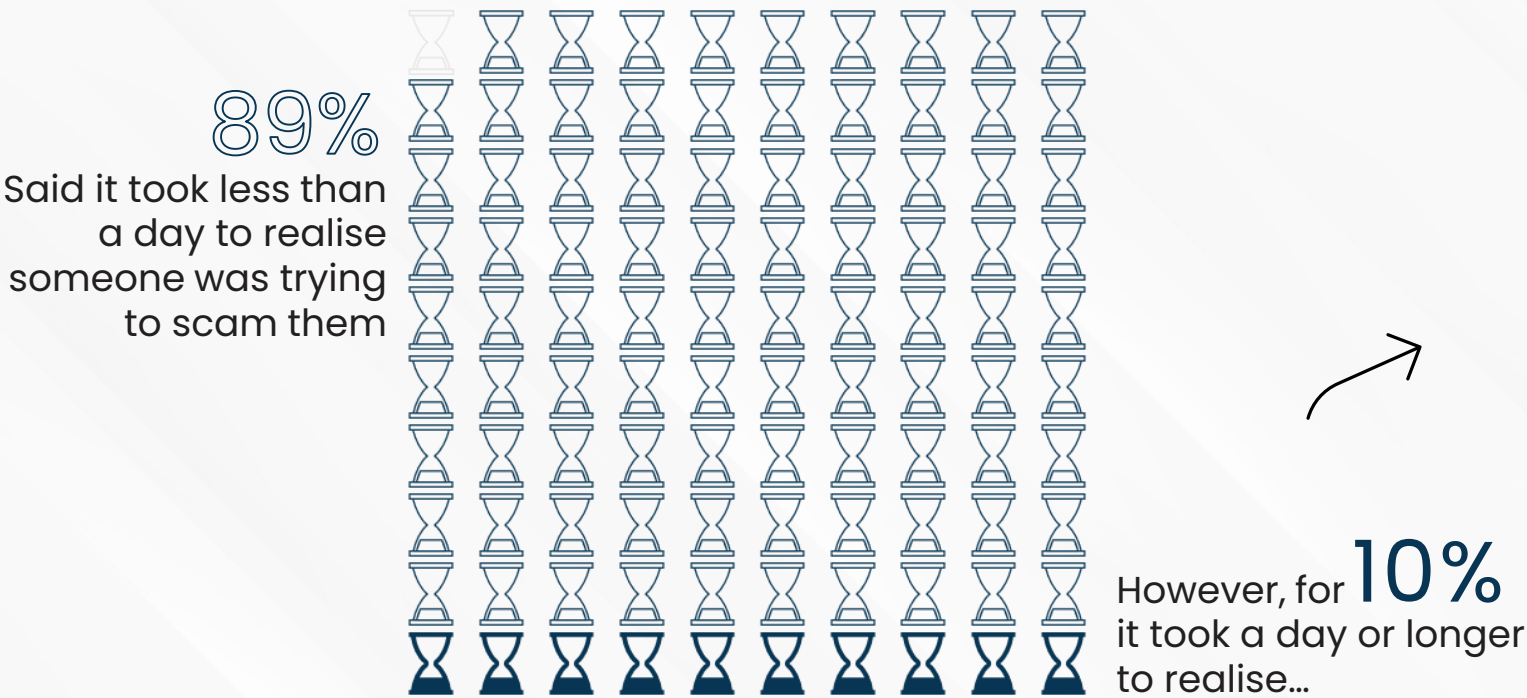
Top 10 online platforms used by scammers in last 12 months in Malaysia



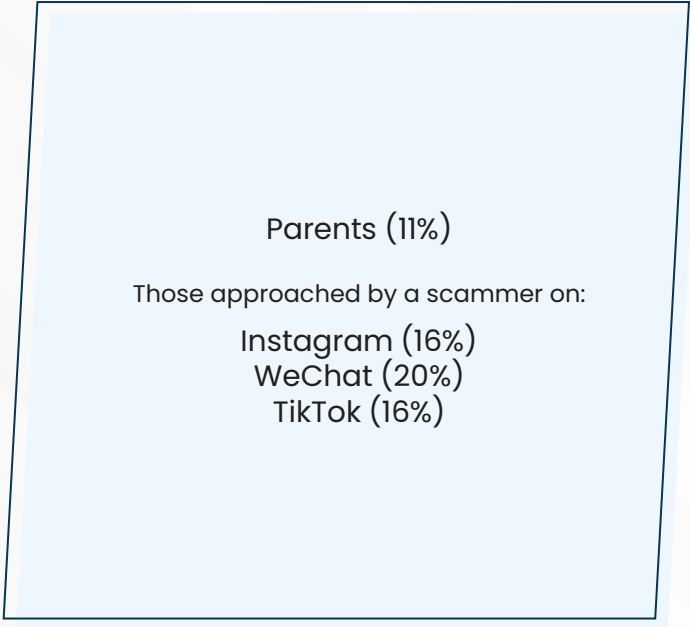
Q4A. Through which, if any, of the following global service or platform(s) did scammers contact you in the last 12 months? Base: All respondents in Malaysia who have been exposed to a scam attempt (736)

One in five Malaysian adults who were approached by scammers on WeChat took longer than a day to recognise it was deceitful

Time taken to realise a scam encounter



i Those in **Malaysia** who take longer to recognise a scam are more likely to be...



Q11. When a scammer approached you on , how long did it take you to realise they were trying to scam you? Base: All Malaysia respondents who have been contacted by a scammer on a platform (714)

WeChat, TikTok, and Instagram are platforms where it takes the longest to recognise a scam

Time taken to recognise a scam encounter, by top 10 platforms

		Key =									Under index vs average	Over index vs average
		Average across all platforms	WhatsApp	Instagram	WeChat	TikTok	Telegram	X (Twitter)	Facebook	Gmail	Outlook Email	
Less than a day	Seconds	27%	26%	22%	21%	18%	20%	12%	16%	25%	50%	
	Minutes	51%	52%	44%	39%	46%	53%	48%	60%	55%	33%	
	Hours	11%	12%	17%	20%	17%	15%	21%	13%	13%	11%	
A day or longer	Days	6%	6%	9%	9%	13%	8%	9%	7%	4%	5%	
	Weeks	2%	2%	2%	7%	2%	1%	4%	2%	2%	0%	
	Months	1%	2%	5%	4%	1%	1%	2%	1%	1%	2%	
	About a year	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
	More than a year	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	

Q11. When a scammer approached you on [platform allocated], how long did it take you to realise they were trying to scam you? Base: All Malaysian respondents who have been contacted by a scammer on WhatsApp (613), Instagram (191), WeChat (60), TikTok (156), Telegram (373), X (Twitter) (74), Facebook* (297), Gmail (278), Outlook Email (66). * Includes both Facebook and Facebook messenger

Almost three fifths of those encountering a scam have reported it **at least once**

Frequency of reporting a scam encounter in the last 12 months

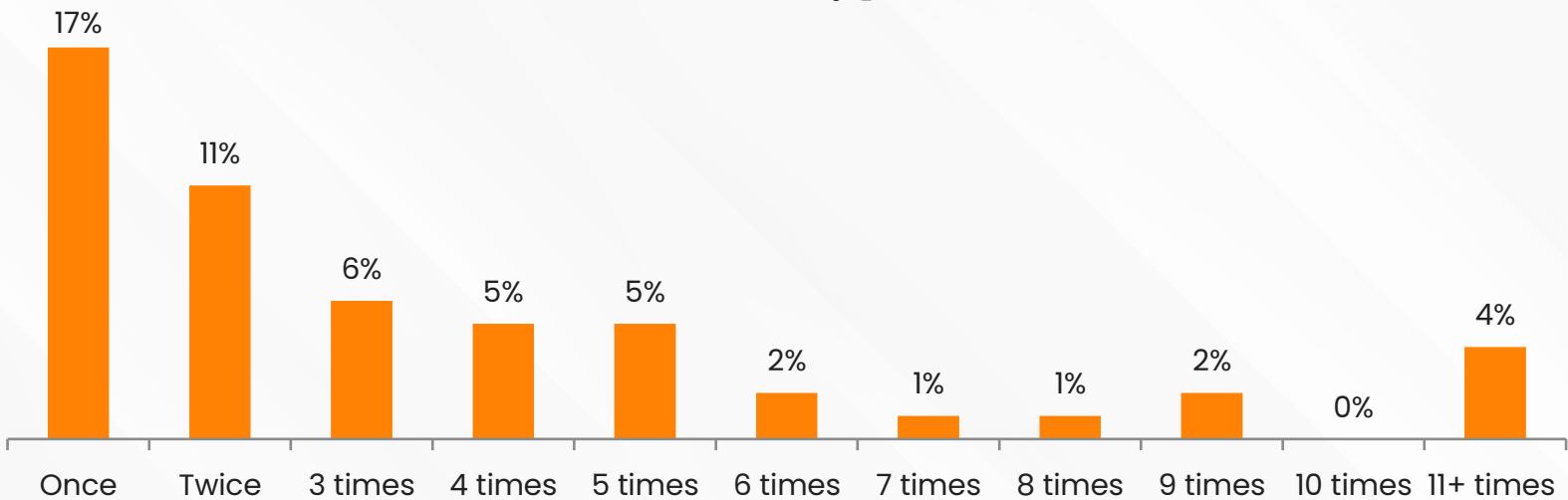
56%

Of those who have been exposed to scams in **Malaysia** have reported a scam encounter in the last 12 months



Higher amongst Millennials (63%), Men (60%), those with high education, and those who are parents (both 61%)

Each person has reported **2.1** scam encounters on average, in the last year, **in Malaysia**



Q5. How many times, if any, have you reported a scam attempt to the service or platform provider where you experienced the scam attempt in the last 12 months?
Base: All respondents in Malaysia who have been exposed to a scam attempt (731)



SCAM ENCOUNTERS

EXPERIENCING SCAMS

IMPACT OF SCAMS

SCAM PREVENTION

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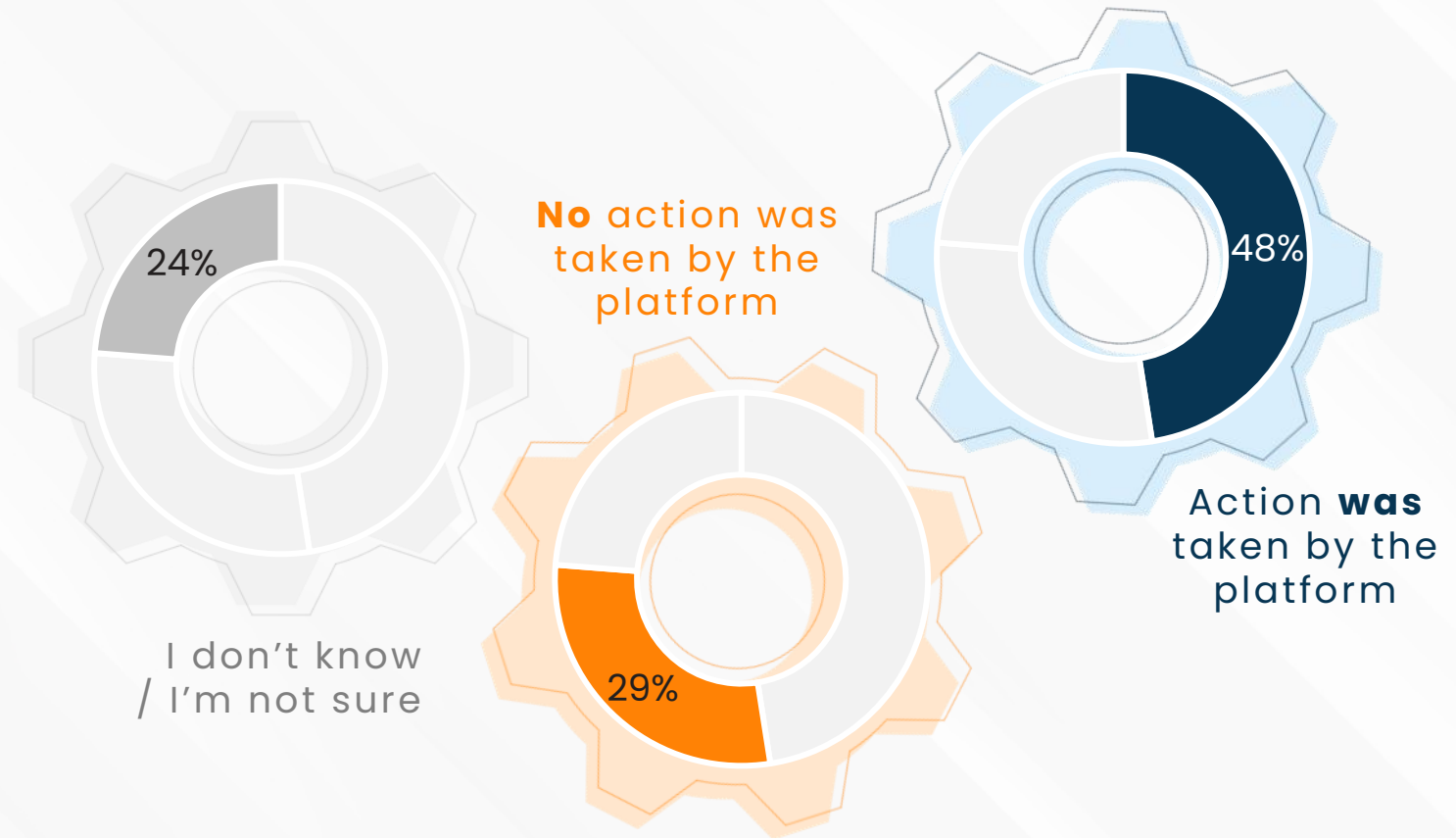
ABOUT THE AUTHORS

52%

Of those reporting a scam in the last 12 months in **Malaysia** say that either **no action was taken (29%)** or they aren't sure what the outcome was (24%)

Over a quarter say **no action was taken by the platform** when they reported the scam encounter

Outcome of reporting scam encounter to platform / service provider



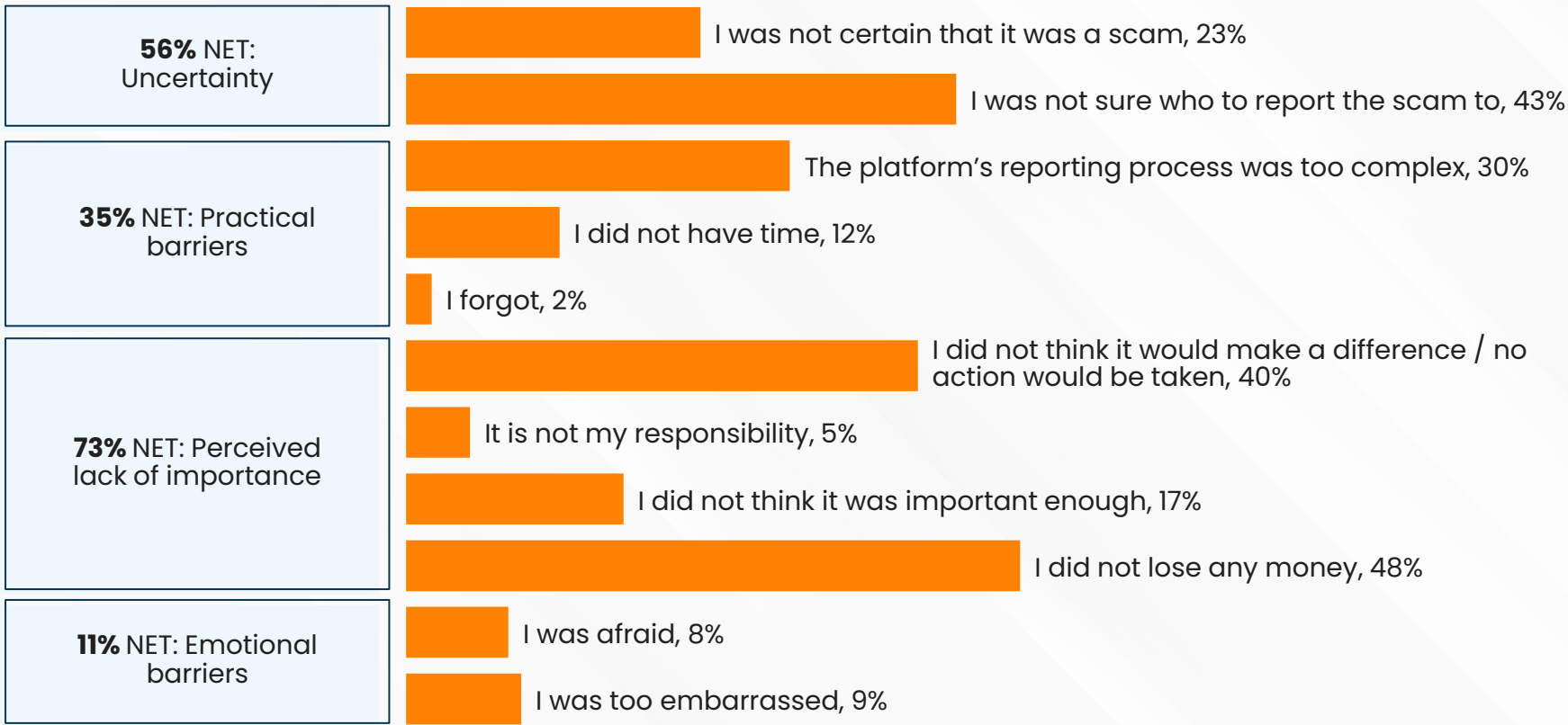
Q6. What happened when you reported the scam attempt to the platform or service provider? Base: All respondents in Malaysia who have reported a scam attempt in the last 12 months (431)

Not losing any money is the main reason scam encounters don't get reported

Barriers to reporting scam encounters



The barriers for the **41%** who have never reported a scam attempt in **Malaysia** are...

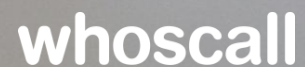


Q7. Why haven't you reported any scam attempts to service or platform providers in the last 12 months? Base: All respondents in Malaysia who have not reported scam attempts (283)



EXPERIENCING SCAMS

Understanding the most common scams, value lost, and the prevalence, barriers, and outcomes of reporting them



SCAM
ENCOUNTERS

EXPERIENCING
SCAMS

IMPACT OF
SCAMS

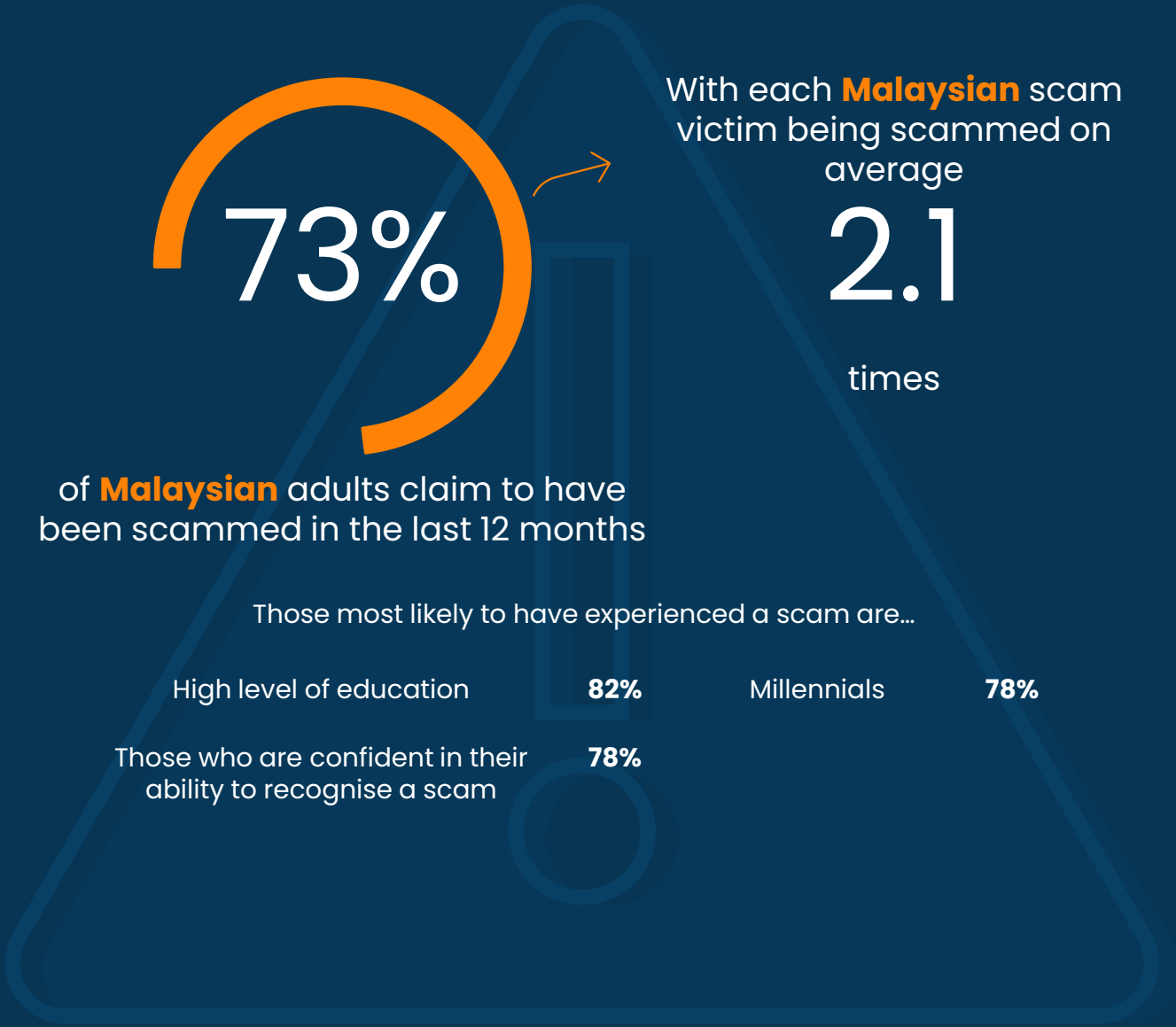
SCAM
PREVENTION

ABOUT THIS
REPORT

ABOUT THE
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More than seven in ten Malaysian adults have been scammed in the last 12 months

Prevalence of experiencing a scam in last 12 months



Q8. Have any of the following scams happened to you in the last 12 months? Base: Rebased to all Malaysia respondents (1000)



And a fifth of parents say **their children** have experienced at least one scam too

Proportion of parents reporting scam experiences amongst their children



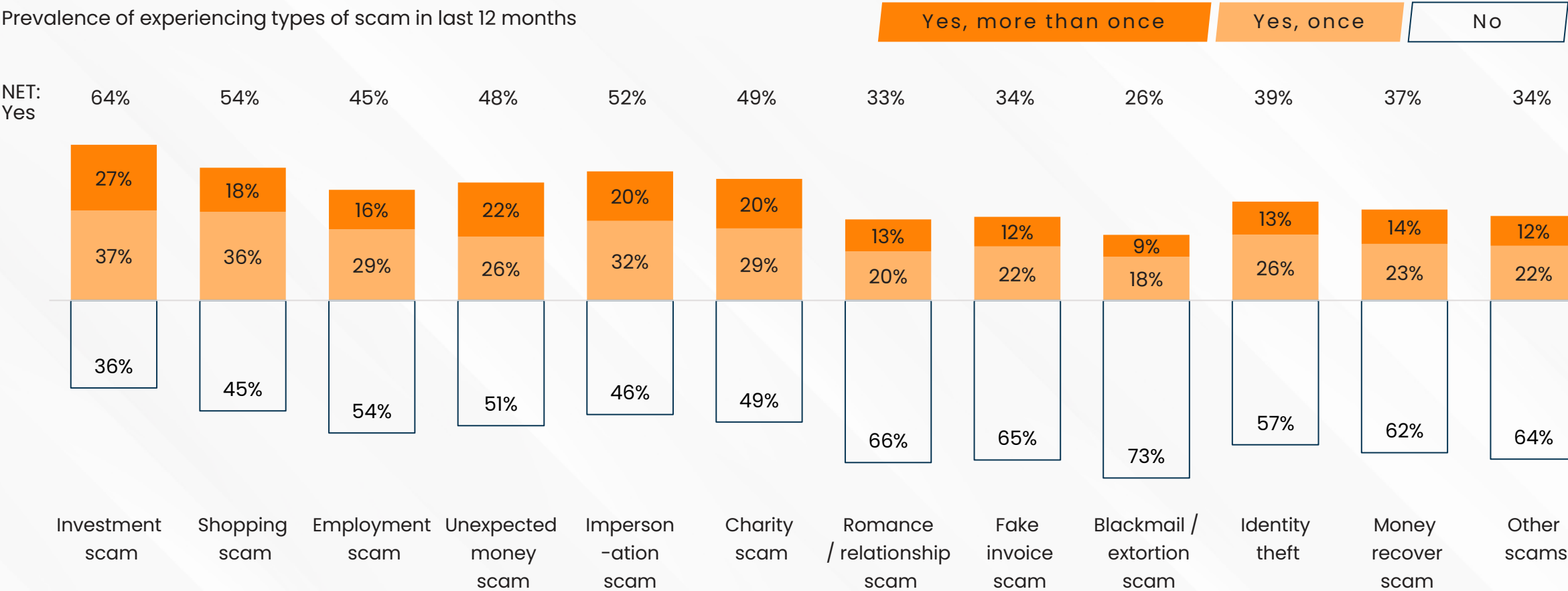
21%

Of **Malaysian** parents with a child aged 7-17 say at least one of their children has been scammed

Q23. Have any of your children between the age of 7-17 been scammed? Base: All Malaysia respondents who have children aged 7-17 (356)

Investment scams are the most experienced type of scam in Malaysia, affecting over three fifths of those approached by scammers

Prevalence of experiencing types of scam in last 12 months



Q8. Have any of the following scams happened to you in the last 12 months? Base: All Malaysia respondents who have been contacted by scammers (736)

[Click here to review full scam descriptions seen by respondents within the survey](#)



I was once scammed via telegram with an investment scheme. Pay rm300 will get back rm3000 in a month but when I want to withdraw I have to add funds.

Investment scam

Call on the telephone saying there is a part time job that pays well and sits at home.

Employment scam

With some having money stolen when shopping and investing

The most recent one, he sells second hand items on the internet, calls me to give the money first, but does not send the items to me.

Shopping scam

Scam victim description of experience

I was once cheated to get a prize money reward and asked me to fill in all the information and pay the amount so that I can get the reward.

Unexpected money scam

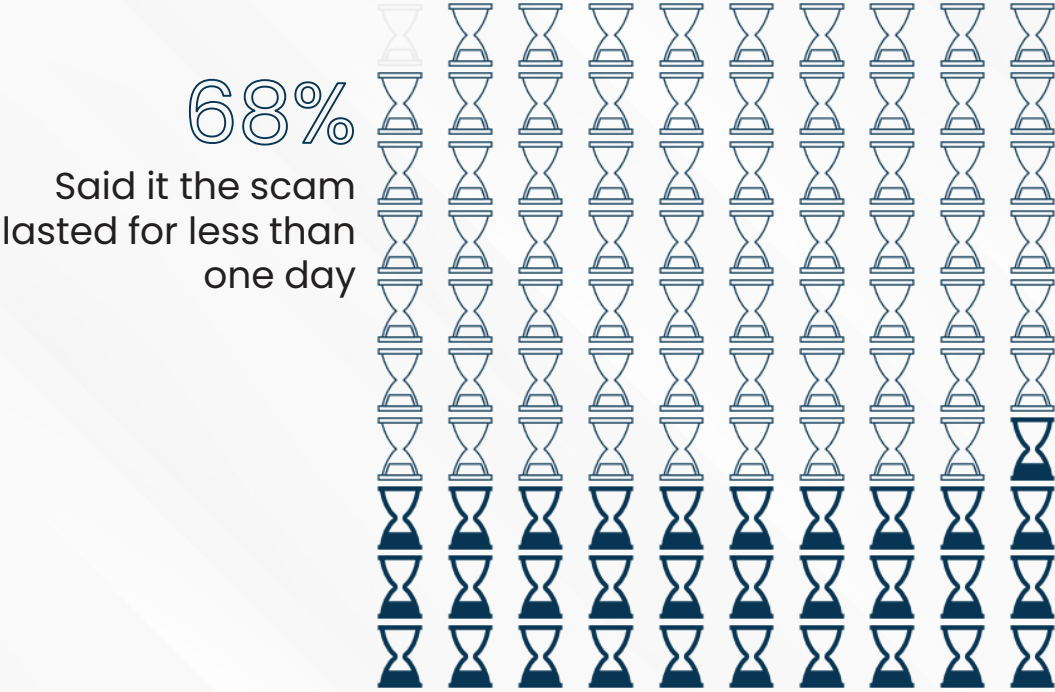


Q9. Please describe the scam you experienced in the last twelve months. Base: All Malaysia respondents who have been scammed (734)



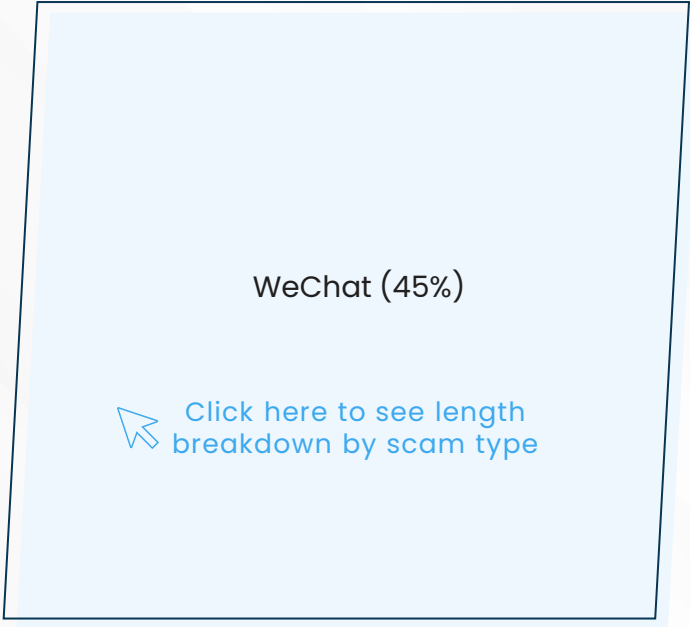
Almost a third of Malaysian adults scammed said it lasted longer than a day

Length of scam



However, for 31% the scam lasted for longer than a day

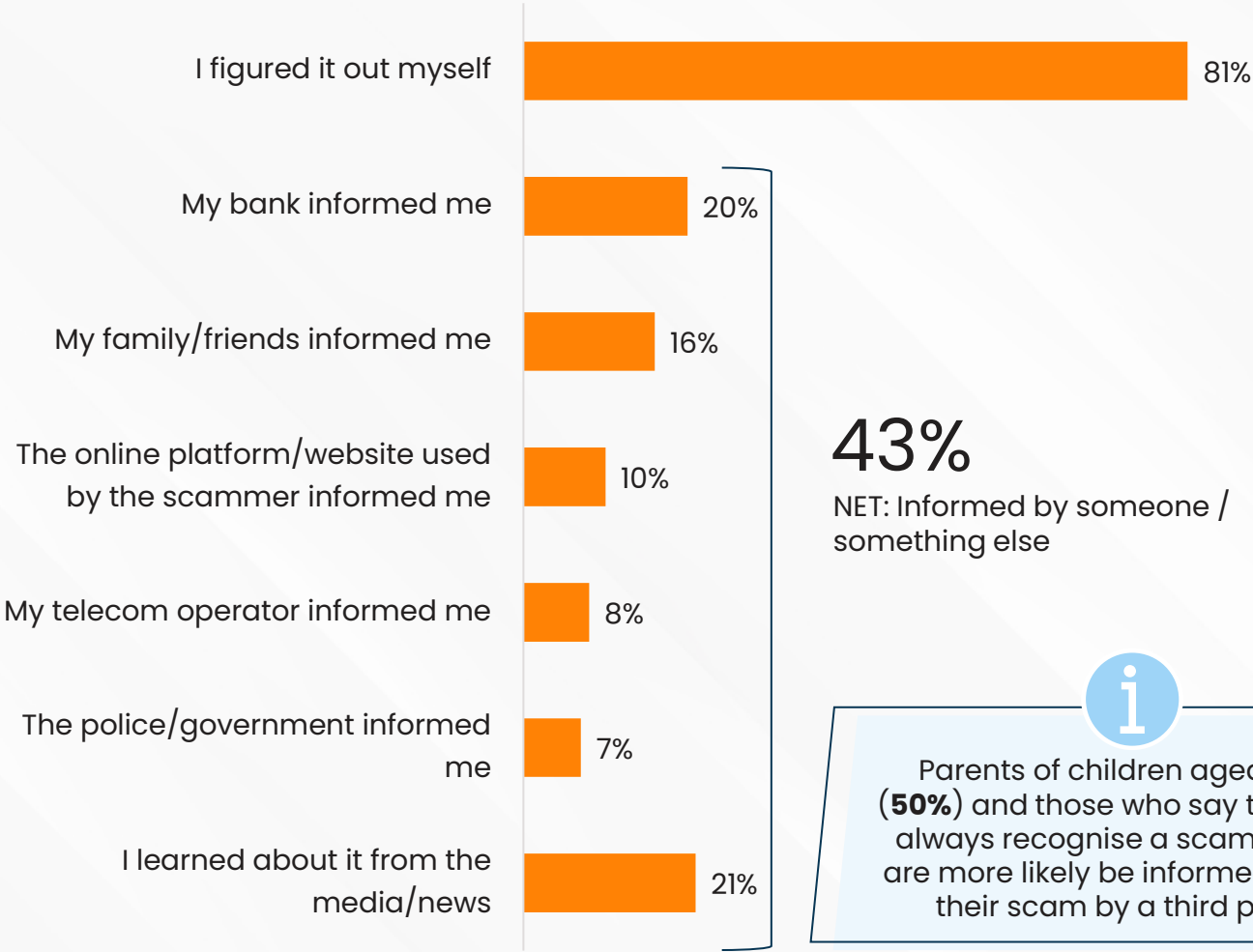
i Those in **Malaysia** whose scams lasted longer than a day are more likely to be approached on...



Q10. Thinking about the most recent time you were scammed, how long did it last? Base: All Malaysia respondents who have scammed (734)

Most realised they had been scammed by figuring it out for themselves

How victim discovered they were scammed



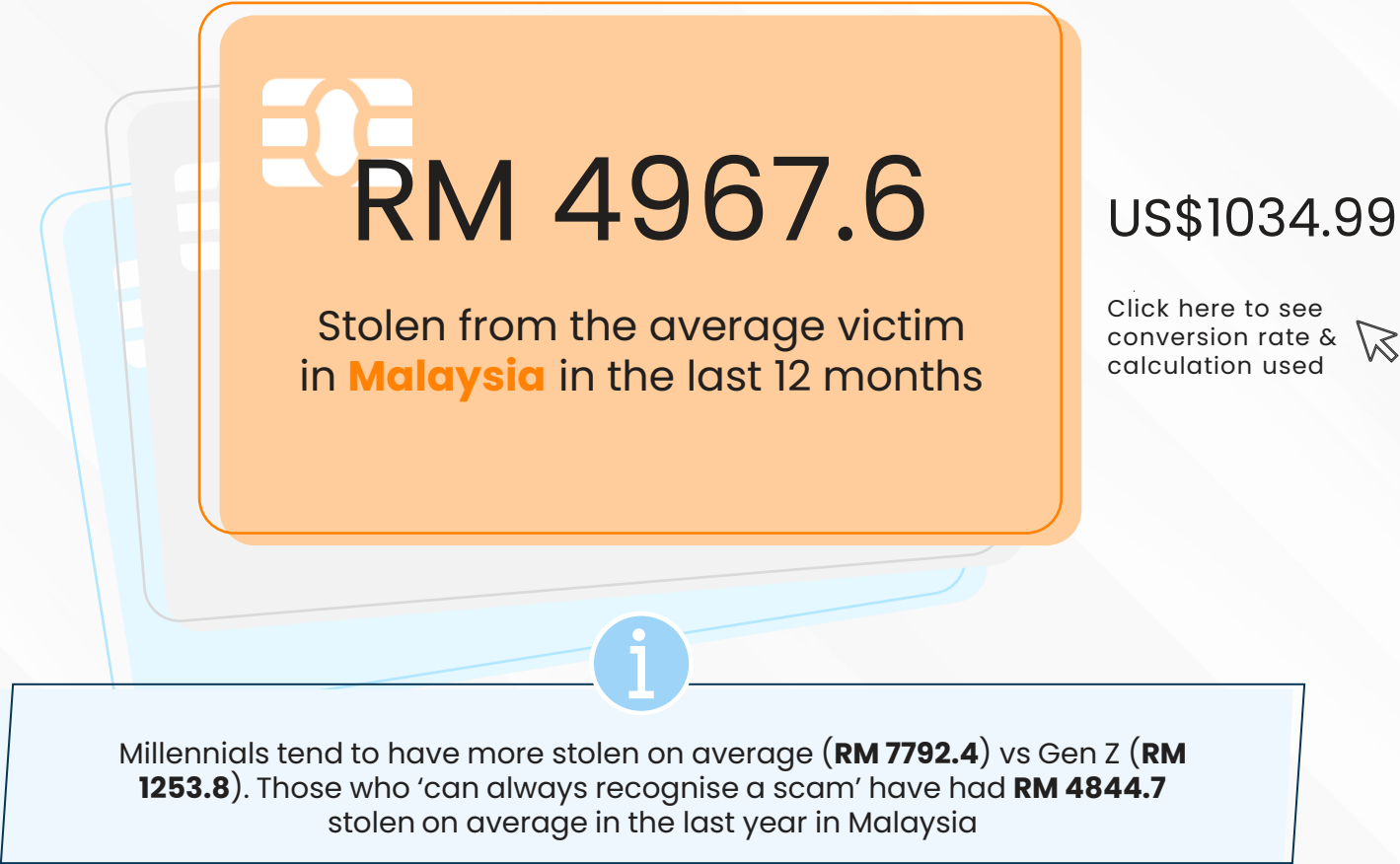
i
Parents of children aged 7-17 (**50%**) and those who say they can always recognise a scam (**60%**) are more likely be informed about their scam by a third party

Q12. How did you discover you were scammed? Base: All Malaysia respondents who have scammed (734)

RM 40.1 billion
(US\$8.4 billion)
has been stolen
by scammers in
Malaysia in the
last year

Value lost to scams

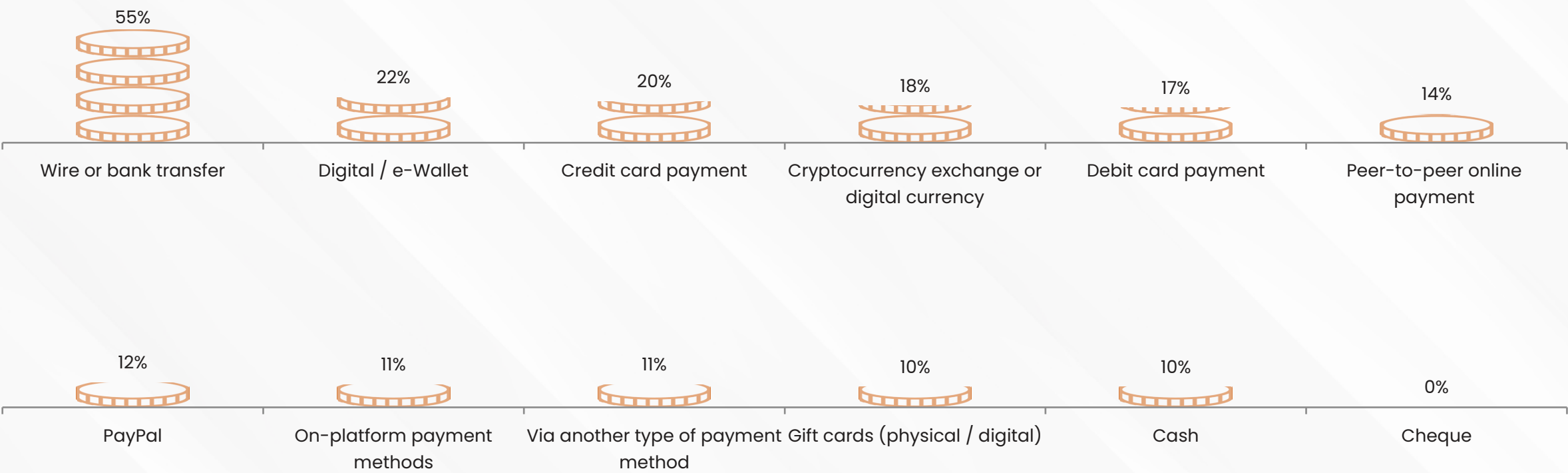
32% of **Malay** adults claim to have lost
money to scams in the last 12 months



Q13. In the last 12 months, in total, how much money did you lose to scams? Please include the total amount of money lost, regardless whether you managed to partially or fully recover it. Base: All respondents Malaysia (1000)

With **wire or bank transfer** and **digital / e-Wallet** being the most common methods of transferring the money

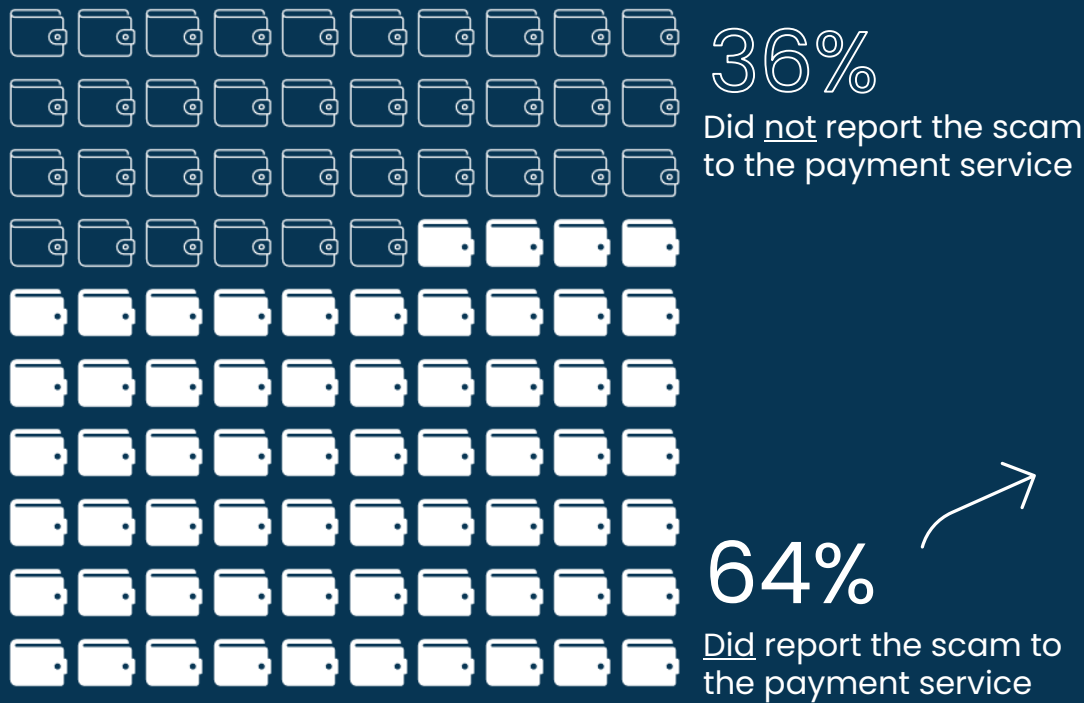
Payment channels scammers received the payment



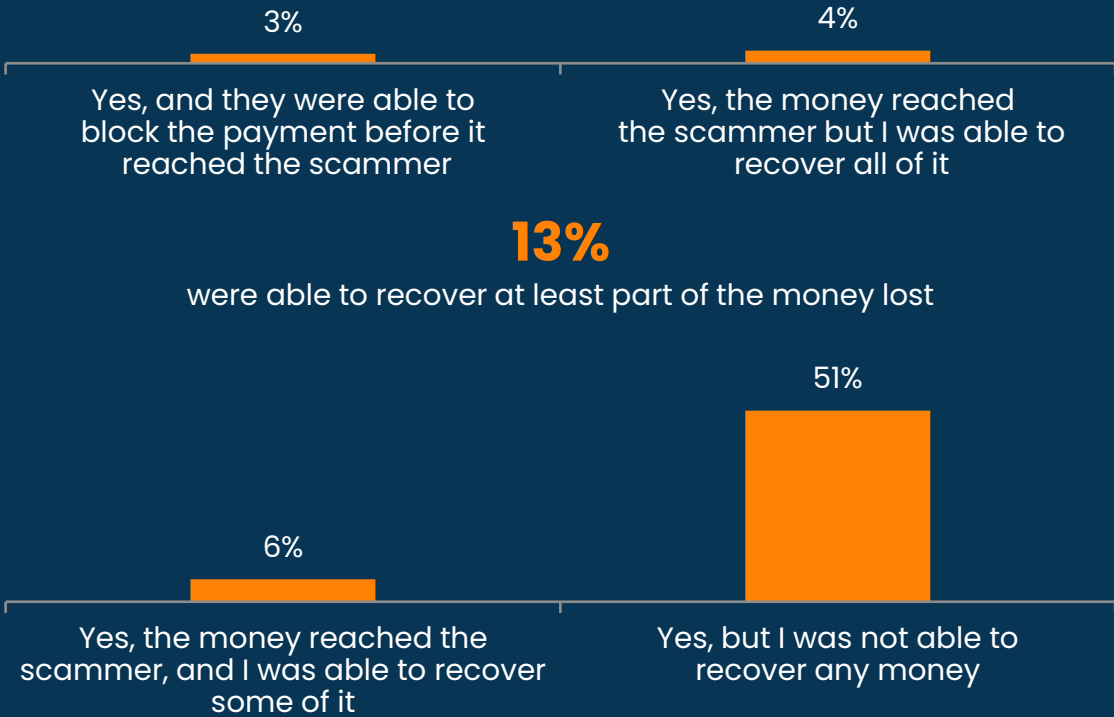
Q14. How did the scammer receive your money? Base: All Malaysia respondents who have been scammed and lost money (293)

Two thirds reported their scam to the payment service, and over a tenth said their money was at least partially recovered

Did you report the scam to the payment service?



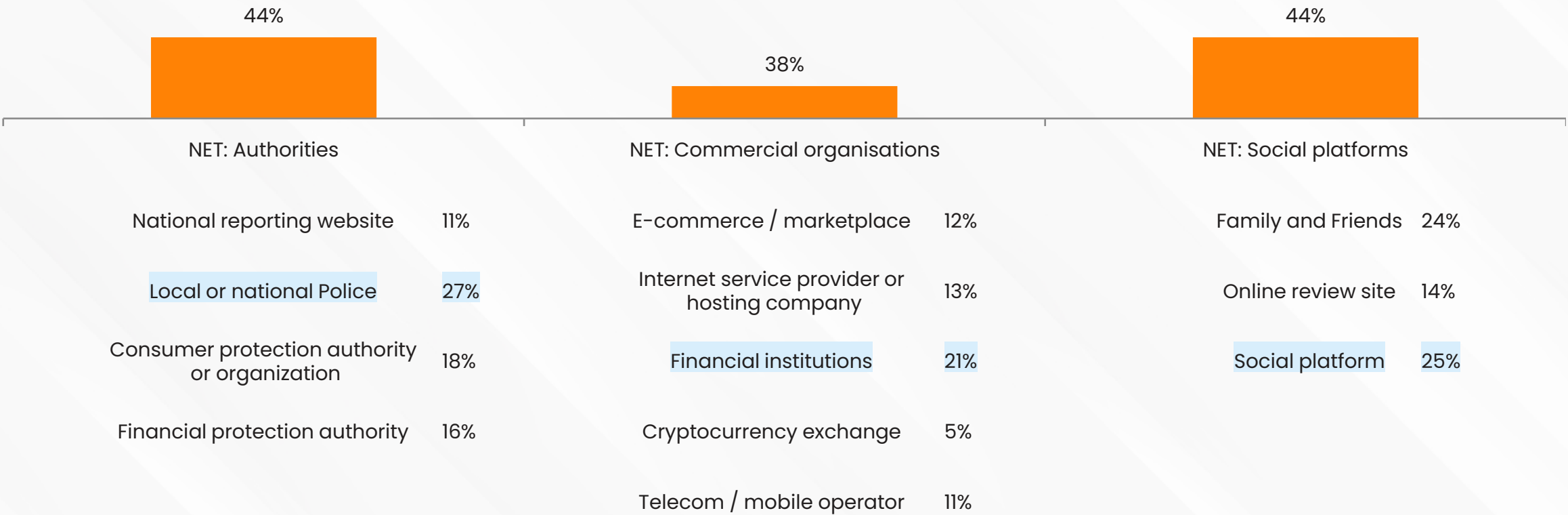
Recovery outcome



Q15. Did you report the scam to the payment service that was used to send your money to the scammer? Base: All Malaysia respondents who have been scammed and lost money (293)

Scams were equally likely to be reported to **social platforms** as they were to **authorities**

Channels / organisations scams reported to – top 10



Q21. Who did you report the scam to? Base: All Malaysia respondents who have been scammed (734)

Being unsure who to report to and thinking their reports would not make a difference were the main reasons for not reporting encounters

Barriers to reporting scams



Q21. Who did you report the scam to? Base: All Malaysia respondents who have been scammed (734) Q22. Why didn't you report the scam? Base: All Malaysia respondents who did not report the scam they experienced (164)



IMPACT OF SCAMS

Exploring the reasons why scams are experienced as well as the impact on wellbeing and future actions of the victim

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SCAMS

IMPACT OF
SCAMS

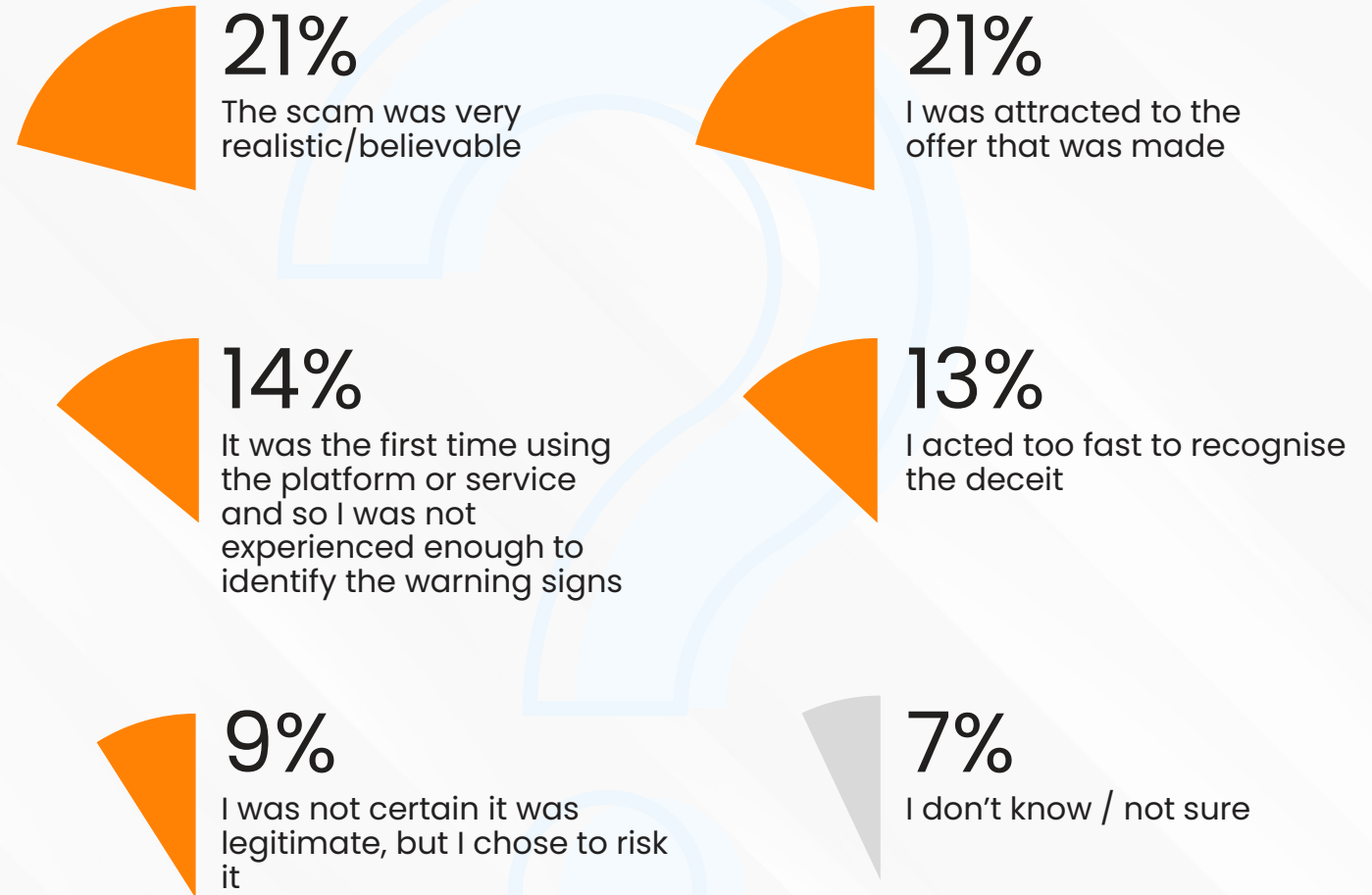
SCAM
PREVENTION

ABOUT THIS
REPORT

ABOUT THE
AUTHORS

The believability and the attractiveness of the scam are the main reason why Malaysian victims think they were scammed

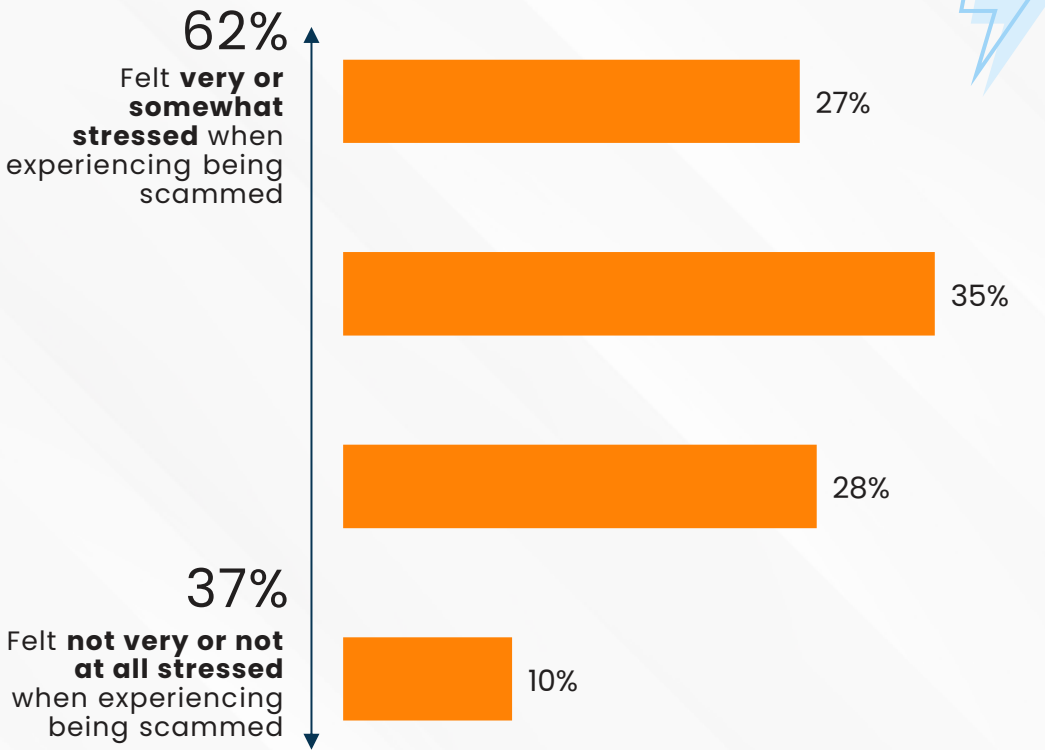
Reasons why scams experienced – top 5



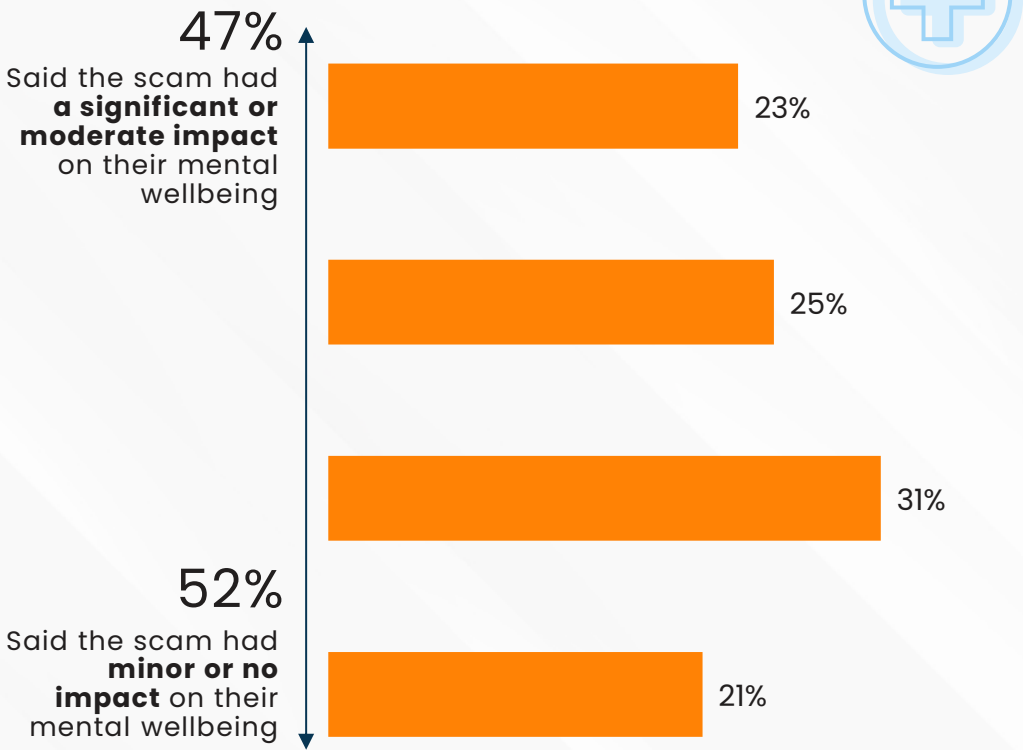
Q19. Why do you think you were scammed? All Malaysia respondents who have been scammed (734)

Almost half of those scammed said it impacted their wellbeing, and over three fifths said it made them feel stressed

Impact of being scammed on stress



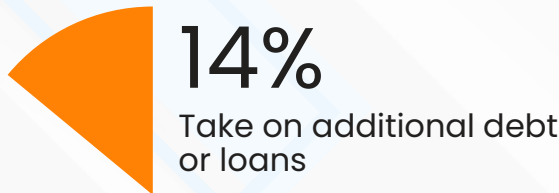
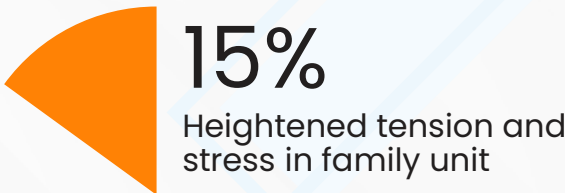
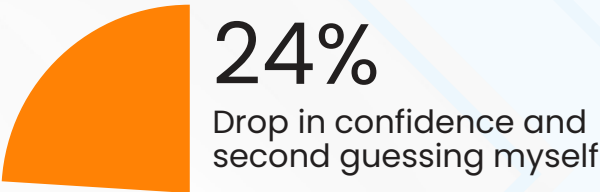
Impact of being scammed on mental wellbeing



Q16. To what extent was experiencing the scam stressful? Q17. To what extent did the scam impact your mental wellbeing? Base: All Malaysia respondents who have been scammed (734)

Whilst being scammed **increases vigilance to future encounters, over one in ten say they have to **take on additional debt or loans** as a result**

Impact of scams on those experiencing family – top 6



Q18. How has the scam(s) impacted you and your family? Base: All Malaysia respondents who have been scammed (734)



SCAM PREVENTION

Examining consumers' self-prevention tactics and perceptions of public and commercial organisations' roles in preventing and resolving scams

 SCAMADVISER

GASA
Global Anti-Scam Alliance

whoscall



SCAM
ENCOUNTERS

EXPERIENCING
SCAMS

IMPACT OF
SCAMS

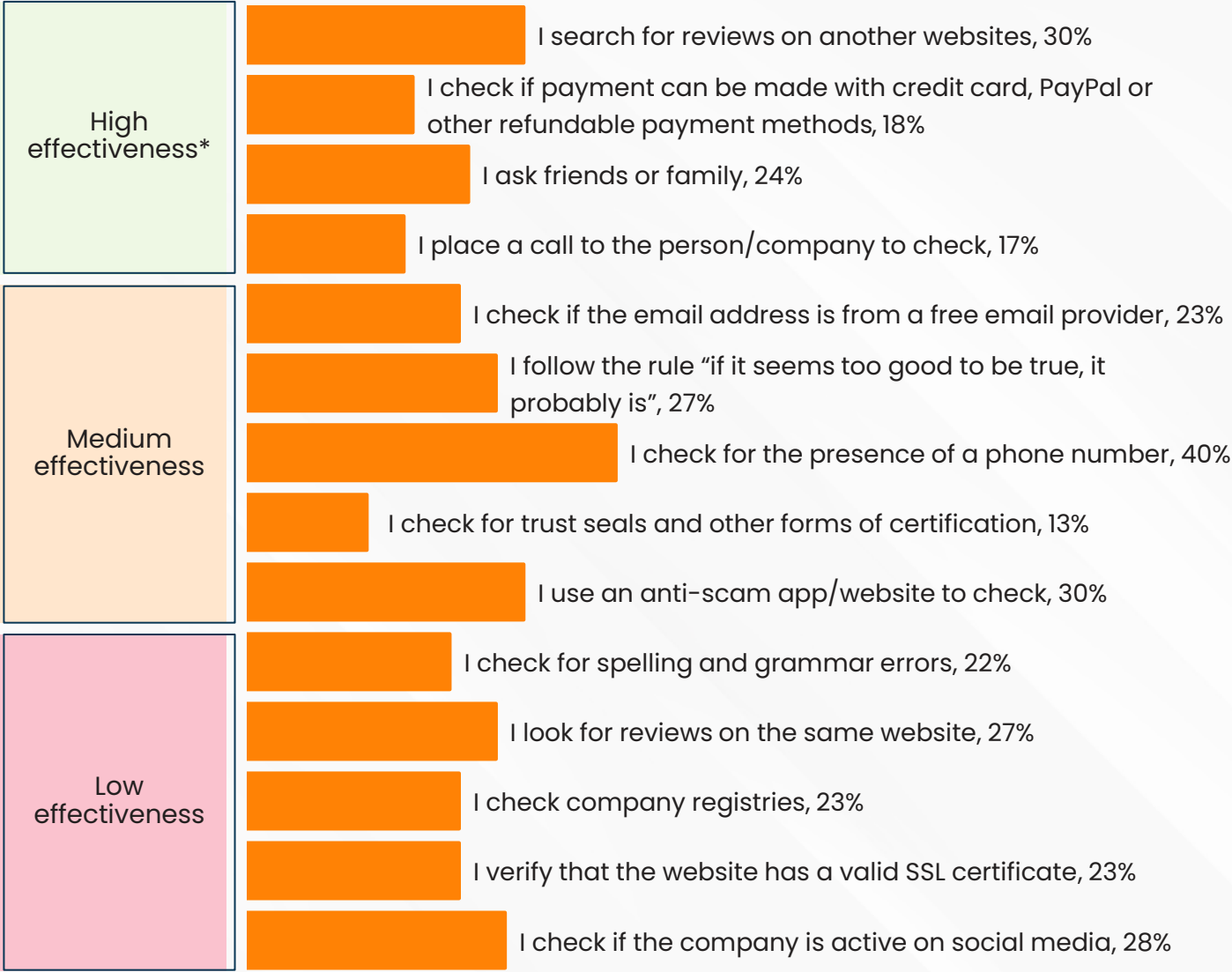
SCAM
PREVENTION

ABOUT THIS
REPORT

ABOUT THE
AUTHORS

Over a fifth of Malaysian adults check spelling and grammar errors to legitimise an offer, but this has low effectiveness

Steps taken to check legitimacy of offer



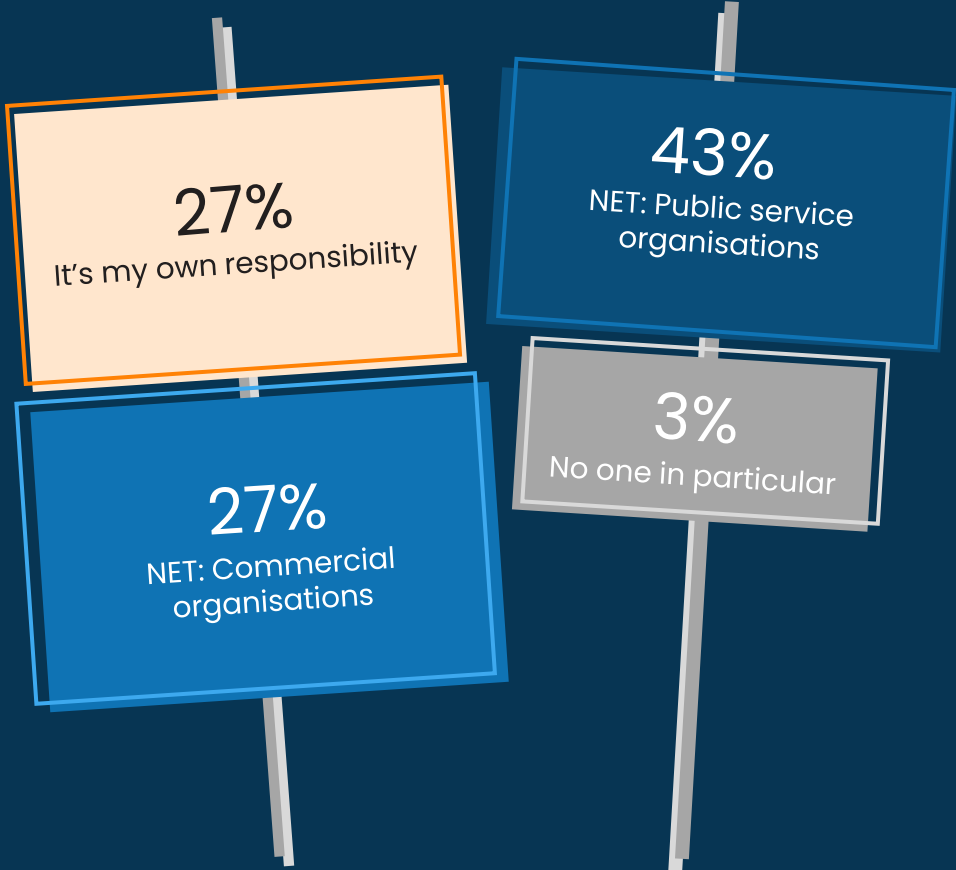
Q20. What steps do you take to check if an offer is real or a scam? Base: All Malaysia respondents (1000) *Effectiveness groupings provided by GASA

Malaysian adults place the responsibility of keeping people safe from scams on **public service organisations**, primarily the government

Responsibility for keeping people safe from scammers ranking:



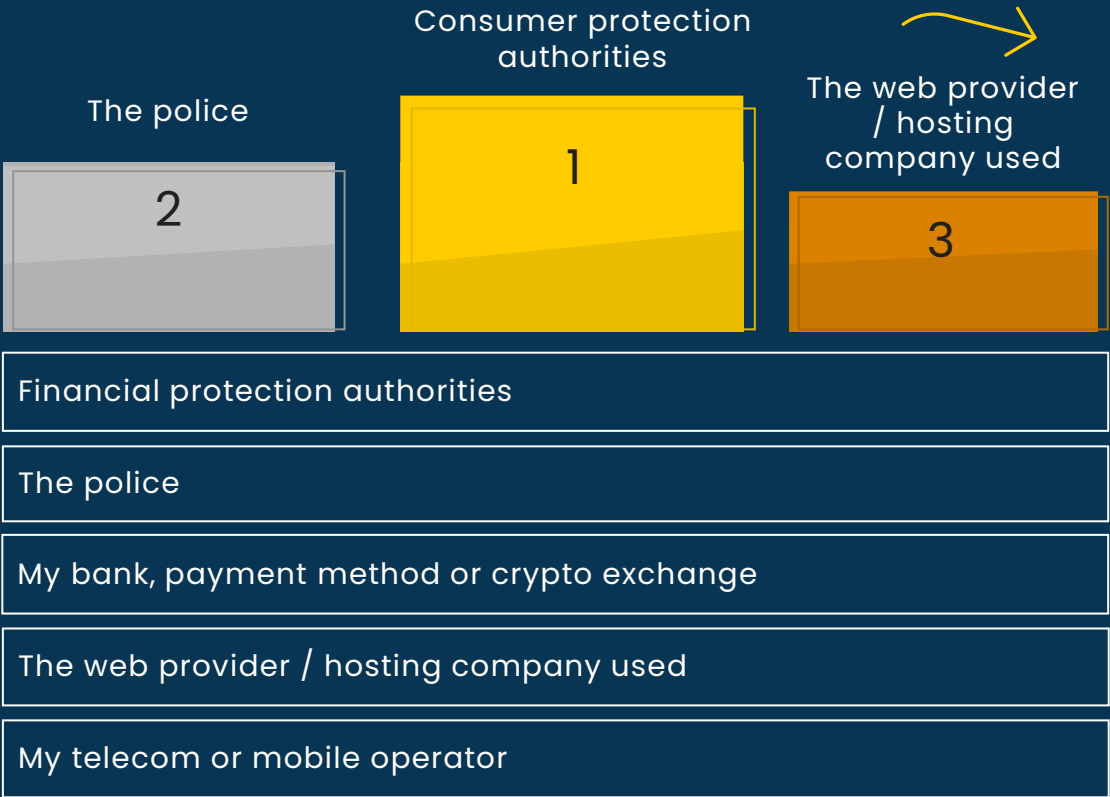
Most responsible
Least responsible



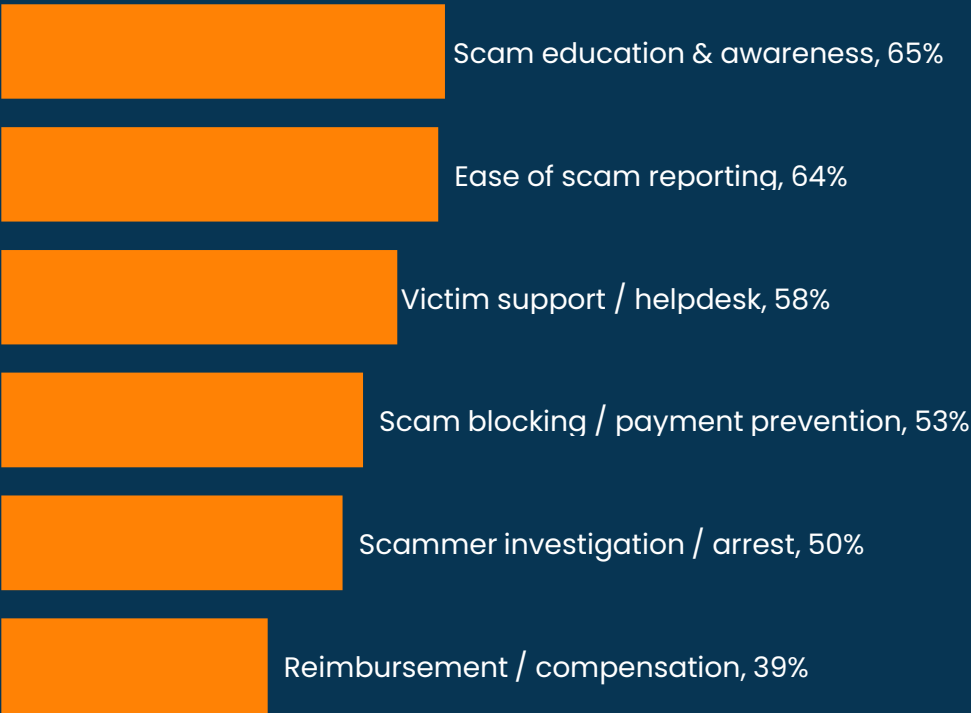
Q24. Who do you think should be most responsible for keeping people safe from scammers? Base: All Malaysia respondents (1000)

Meanwhile, **consumer protection authorities** are rated highest amongst Malaysian adults for preventing or resolving scams

Performance ranking on preventing / resolving scams



Consumer protection authorities – NET: Good:



[Click here to see full ratings](#)

Q25. You said should be most responsible for keeping people safe from scammers. How do you rate on the following aspects: Base: All Malaysia respondents who think someone else should be responsible for keeping people safe from scammers (687), those who think Consumer protection authorities should be most responsible (129)

Malaysian adults expect **the government** to protect users from scams but see them as less effective than other organisations

Responsibility for keeping people safe from scammers ranking:



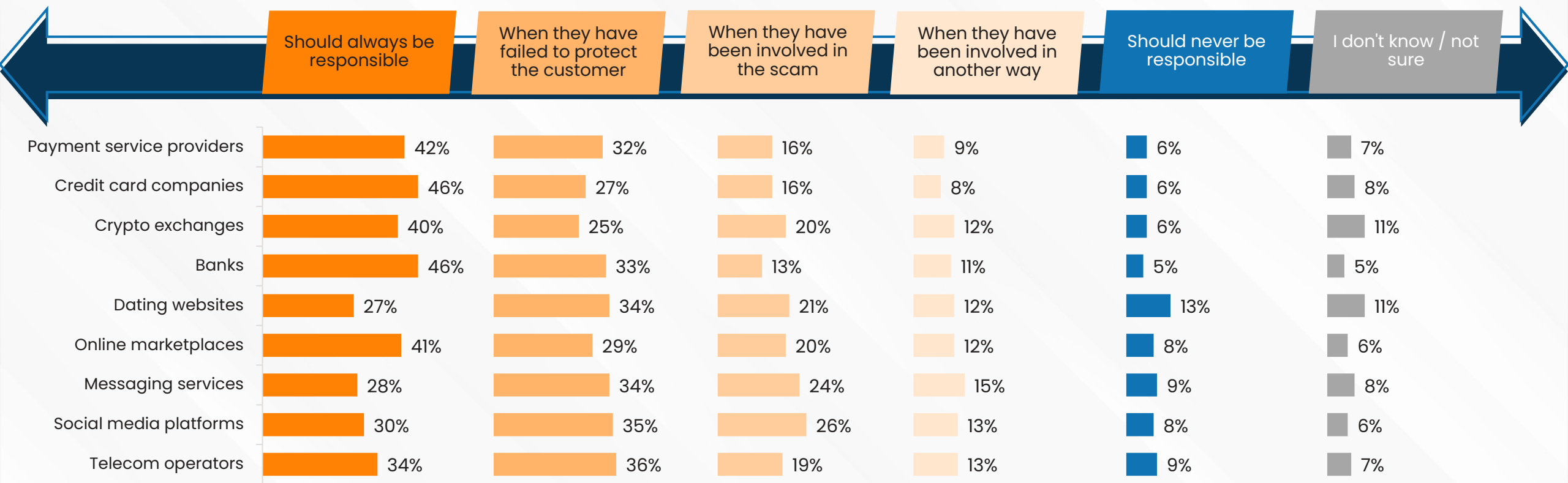
Performance ranking on preventing / resolving scams:



Q24. Who do you think should be most responsible for keeping people safe from scammers? Base: All Malaysia respondents (1000) Q25. You said [Organisation] should be most responsible for keeping people safe from scammers. How do you rate [Organisation] on the following aspects: Base: All Malaysia respondents who think someone else should be responsible for keeping people safe from scammers (687)

Almost half of Malaysian adults believe **banks** and **credit card companies** should always be responsible for reimbursing those experiencing a scam

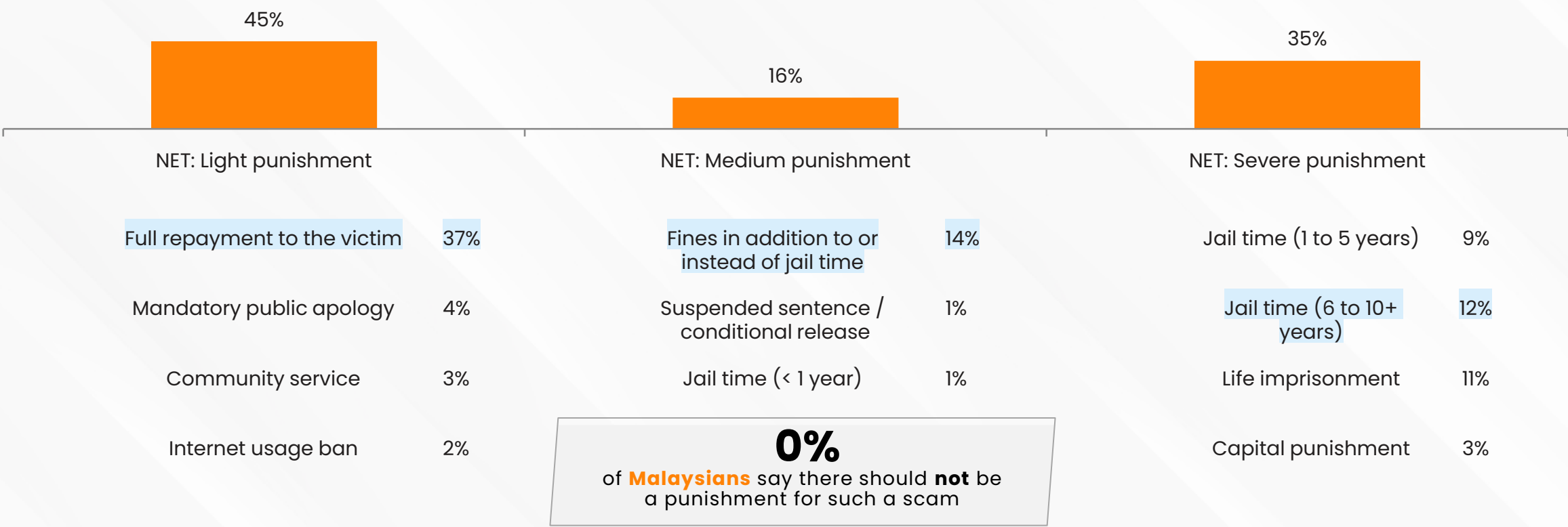
Level of expected responsibility for reimbursing scams – top 3 platforms



Q26. If someone is scammed on any of the following platforms, in what circumstances do you think the platform provider should be responsible for reimbursing them? Base: All Malaysia respondents (1000)

Whilst Malaysian adults believe **full reimbursement** should be the top penalty for scams, they also **favour severe punishments**

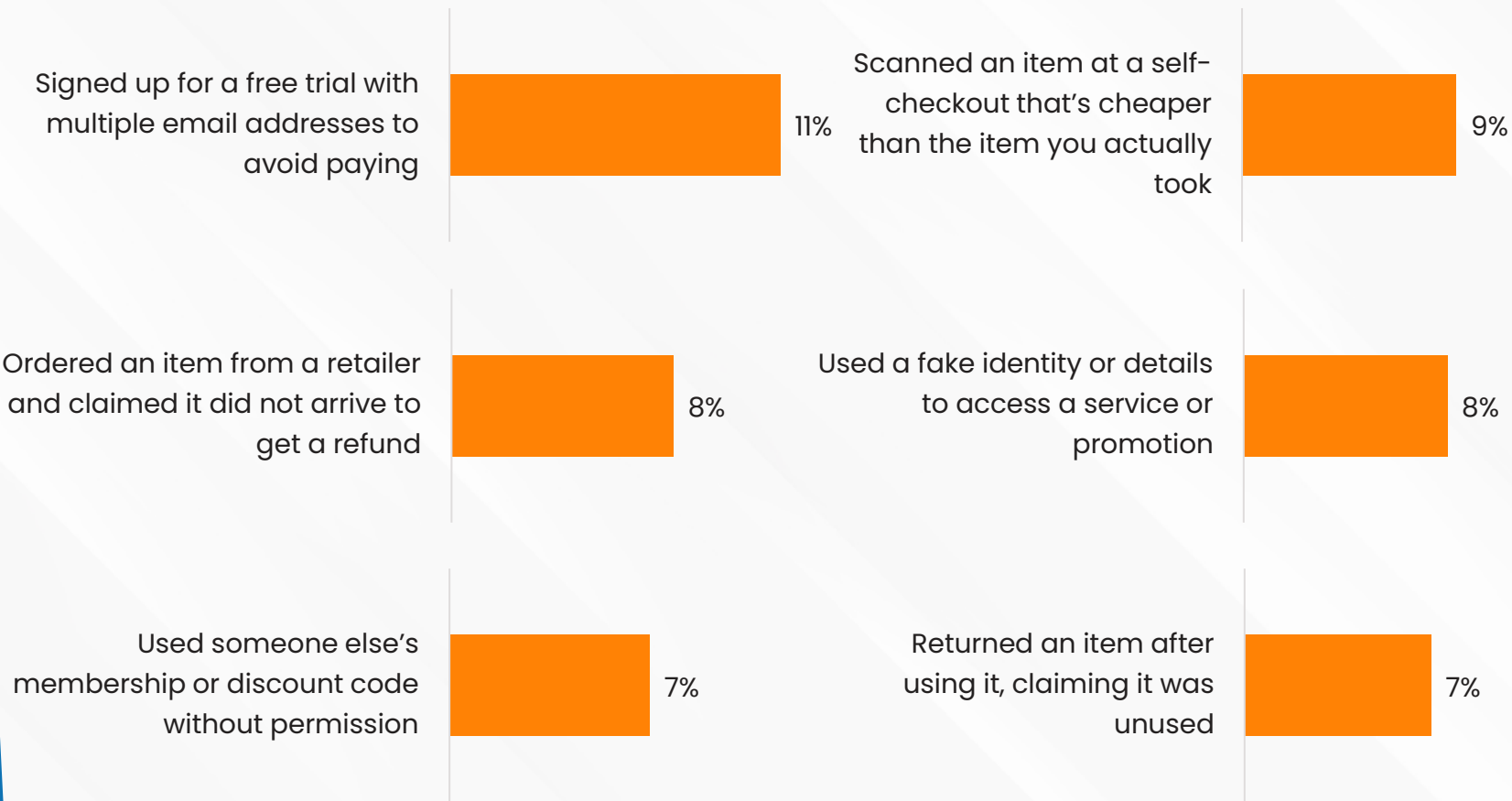
Maximum punishment for scamming someone of their entire annual wage



Q27. Please imagine a scenario where the following punishments were passed for crimes in your country. What do you think the maximum punishment should be for scamming someone of their entire annual wage? Base: All Malaysia respondents (1000)

A quarter of Malaysian adults admit to committing **deceitful acts themselves**

Top 6 fraud types committed by Malaysian consumers



Q28. Which, if any, of the following have you done? Base: All Malaysia respondents (1000)

24%

Of **Malaysian** adults admit to committing acts deemed as fraudulent



GASA RECOMMENDATIONS

GASA's ten recommendations to turn the tide on scams



Jorij Abraham

MANAGING
DIRECTOR



Online scams are not just a consumer issue — they are now a major threat to digital trust, economic stability, and personal safety. As fraud networks become faster and more sophisticated, Europe needs to act decisively.

Governments often prioritize protecting critical infrastructure from cyberattacks. Yet scams targeting consumers undermine confidence in the digital economy — and criminals are evolving faster than our defences.

Through collaborative work at our global events, experts identified ten key actions to better protect consumers.



Empowering Consumers

1. Launch unified, permanent national campaigns to raise scam awareness.
2. Establish national helplines for scam victims, accessible online and by phone.
3. Create integrated victim support systems offering financial, legal, and psychological help.

Creating a Safer Internet

4. Build infrastructural protections with telecoms and tech providers to block scams before they reach consumers.
5. Improve fraud traceability across borders by requiring transparency from sellers, platforms, and payment providers.

Strengthening Cooperation

6. Set up an international network of national anti-scam centres, combining law enforcement, cybersecurity, and private sector expertise.
7. Develop a global scam data-sharing hub to detect cross-border fraud in real time.
8. Make service providers responsible and liable for fraud committed through their platforms.
9. Allow preventive action: enable providers to warn, block, and take down fraudulent activities without excessive liability risk.
10. Create a global scam investigation and prosecution network to target organized fraud groups across jurisdictions.

Protecting consumers is essential to securing the digital future. The Global Anti-Scam Alliance, its membership, and the international public & private sectors must lead the way.



ABOUT THIS REPORT

Who are we?



The Global Anti-Scam Alliance (GASA) is a non-profit organization whose mission it is to protect consumers worldwide from scams. We realize our mission by bringing together policy makers, law enforcement, consumer authorities, NGOs, the financial sector, telecom operators, internet platforms and service providers, cybersecurity and commercial organizations to share insights and knowledge surrounding scams. We build networks in order to find and implement meaningful solutions.

GASA releases the annual Global State of Scams report, alongside many secondary reports which focus on the state of scams in various countries.



ScamAdviser is a global leader in AI-powered scam prevention, protecting businesses and individuals in real time. Our Anti-Scam Intelligence platform can protect users from untrustful websites, messages, and calls. Stopping scammers before they strike. Trusted by 400+ partners and used by over 1 billion people worldwide, ScamAdviser turns data into decisive action—so you can stay safe, stay ahead, and stay in control.



Whoscall, powered by Gogolook, is a cutting-edge digital anti-scam tool designed to protect users from scams across various channels, including phone calls, text messages, social media, and links. With over 100 million downloads globally, it features the most comprehensive database in East and Southeast Asia, covering more than 2.6 billion phone numbers.



Opinium is an award-winning strategic insight agency that utilises robust methodologies to deliver insights with impact for organisations across the private, public and third sectors.

GASA have partnered with Opinium to lead the 2025 Global State of Scams research programme.

Contact europa@opinium.com for enquiries.

Methodology notes

SAMPLE AND METHODOLOGY

- Sample size | 1,000 people
- Audience | Adults aged 18+ living in Malaysia
- Quotas | Quotas were used throughout fieldwork to ensure the sample was nationally representative of the Malaysian adult population on age, gender and region
- Weighting | Weighting was applied on the final dataset to be nationally representative of the Malaysian adult population on age, gender and region
- Methodology | 15-minute online survey
- Translations | Whilst this report is in English, the survey was translated into the local language for each market prior to completion by respondents
- Sample source | Online research panel
- Fieldwork | 26th February – 14th March 2025

CONVERSION RATES

The following conversion rate was used in this report:
1 USD equals 4.8 Malaysian Ringgit

This rate was taken on 29th March 2025

VALUE LOST TO SCAMS CALCULATION

In this Nationally Representative survey of 1000 Malaysian adults, 324 lost money to scams. $324 / 1000 * 24920000$ (Malaysia adult population. Source: Department of Statistics Malaysia) = 8074080 (shorthand 8 million). $RM\ 4967.6 * 8074080 = 40108799808$ (shorthand RM 40.1 billion)

FULL Q8 SCAM WORDING USED IN SURVEY

- **Investment scam:** Invested money with a person or company that deceived you about what you would receive, such as promising a guaranteed return on your investment or no risk of financial loss
- **Shopping scam:** Paid for any products or (subscription) services that you never received or that turned out to be a scam
- **Employment scam:** Paid money or given personal/financial information to get a job, employment, work-at-home position or business opportunity but were deceived about how the money would be used or what you would receive in return
- **Unexpected money scam:** Paid money or given personal/financial information to receive a prize, grant, inheritance, lottery winning, or sum of money that you were told was yours, but never received
- **Impersonation scam:** Paid money or given personal/financial information to a person who claimed to be a government official or working for a bank/lender or other company of authority
- **Charity scam:** Donated money to a charity or a charitable cause that later turned out to be fake or that you later suspected was fake
- **Romance/relationship scam:** Given money or personal/financial information to someone who pretended to be or pretended to be calling on behalf of a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be
- **Fake invoice scam:** Paid an invoice or a debt, but you found out you were being deceived, and the invoice/debt was not real or not yours
- **Blackmail or extortion scam:** Paid money or given personal/financial information because someone threatened or extorted you
- **Identity theft:** Personal information, e.g. your credit card, used without your consent OR did someone get access to a personal account(s), e.g., your bank, email, social media account, for financial gain, for example, to transfer money, take out a loan, request official documents, or buying products and/or services
- **Money recover scam:** Paid money or given personal/financial information to a company or person who promised to help me recover from a scam, but in the end deceived me.
- **Other scams:** Where you have paid money or given personal/financial information to someone who used deception in another situation not previously listed



ABOUT THE AUTHORS

About the authors



Jorij Abraham

MANAGING DIRECTOR



Jorij Abraham has been active in the Ecommerce Industry since 1997. From 2011 to 2017, he was the Research Director of Thuiswinkel.org, Ecommerce Europe (the Dutch & European Ecommerce Association) and Managing Director of the Ecommerce Foundation.

From 2015 to 2024, Jorij was also a Professor of Ecommerce at TIO University. In 2018, Jorij took over ScamAdviser.com to help consumer due diligence efforts against online scams. He sold ScamAdviser to Gogolook in 2024 to focus on his current role as Managing Director at the Global Anti-Scam Alliance (GASA).



Molly Maclean

ASSOCIATE DIRECTOR



Molly Maclean is an Associate Director specialising in research for Thought Leadership.

Molly works with brands and organisations to help them use insights to raise awareness of key issues, influence decision-makers, and drive positive change.

She has over six years of experience conducting research for technology brands and organisations, particularly in the cybersecurity space.



Metje van der Meer

MARKETING DIRECTOR



Metje van der Meer leads global communications, brand strategy, and stakeholder engagement at the Global Anti-Scam Alliance (GASA). With over a decade of experience in B2B marketing and international outreach, she develops multi-channel campaigns and partnerships that advance GASA's mission to combat online fraud through cross-sector collaboration.

Metje plays a key role in promoting GASA's global and regional initiatives, including the Global Anti-Scam Summit (GASS) and the alliance's work across Southeast Asia. Her efforts focus on aligning public and private sector stakeholders to raise awareness and drive coordinated action against scams worldwide.

Join GASA, the Network to Defeat a Network

Exclusive Intelligence Sharing

Stay ahead of emerging scam trends through members-only webinars, expert-led discussion groups, and our monthly newsletter which is trusted by over 20,000 anti-scam professionals worldwide.

Authoritative Research Access

Get insider access to our Global State of Scam reports, 30+ in-depth regional studies, and best practice database that help shape anti-scam strategies.

High-Impact Networking

Connect with global changemakers at international summits, collaborate through local GASA chapters, and find partners through our members-only directory.

Global Solutions

Co-create or join concrete solutions to fight scams like the Global Signal Exchange where data is shared real-time scam intelligence and Scam.Org, the anti-scam hub being developed for consumers worldwide.

Become part of a global force against scams and help protect consumers everywhere.

See all benefits: gasa.org/membership

Our Foundation Members



Our Corporate Members



SCAM
ENCOUNTERS

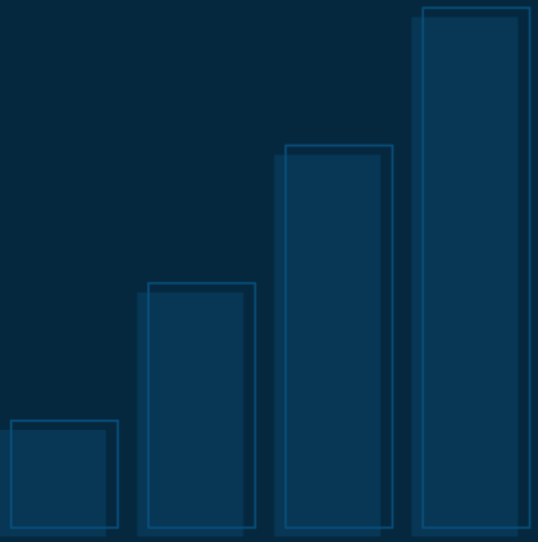
EXPERIENCING
SCAMS

IMPACT OF
SCAMS

SCAM
PREVENTION

ABOUT THIS
REPORT

ABOUT THE
AUTHORS



APPENDIX

Romance scams are the scam type mostly likely to last for longer than a day amongst Malaysians

Length of scam – by scam type

Key = Under index vs average Over index vs average

	Average (across scam types)	Investment	Shopping	Employment	Unexpected money	Impersonation	Charity	Romance / relationship	Fake invoice	Blackmail or extortion	Identity theft	Money recover
Minutes	52%	46%	47%	41%	50%	49%	53%	37%	53%	44%	43%	37%
Hours	16%	18%	18%	20%	18%	16%	17%	15%	14%	18%	16%	20%
Days	12%	14%	14%	11%	13%	14%	10%	15%	14%	17%	15%	15%
Weeks	7%	7%	6%	8%	5%	5%	8%	7%	7%	11%	8%	9%
Months	9%	11%	10%	15%	11%	10%	8%	22%	9%	5%	13%	15%
About a year	2%	2%	2%	2%	2%	2%	2%	2%	2%	3%	3%	2%
More than a year	1%	1%	1%	1%	0%	2%	1%	1%	1%	1%	1%	1%

Q10. Thinking about the most recent time you were scammed, how long did it last? Base: All Malaysia respondents who have been scammed (734), across each scam type (219-475)

Consumer protection authorities are at the top when it comes to most aspects of preventing and resolving scams

Organisational ratings for aspects of preventing & resolving scams – NET: Good

	The government	The police	Consumer protection authorities	Financial protection authorities	The online platform used by the scammer	The web provider/ hosting company used
Responsibility ranking	1 st	5 th	2 nd	4 th	3 rd	7 th
Scam education & awareness	43%	54%	65%	47%	31%	51%
Scam blocking / payment prevention	35%	50%	53%	41%	36%	49%
Ease of scam reporting	45%	58%	64%	39%	53%	43%
Victim support / helpdesk	38%	58%	58%	38%	42%	32%
Scammer investigation / arrest	40%	54%	50%	28%	33%	54%
Reimbursement / compensation	24%	35%	39%	24%	22%	43%

Q25. You said [organisation] should be most responsible for keeping people safe from scammers. How do you rate [organisation] on the following aspects: Base: All Malaysia respondents who think someone else should be responsible for keeping people safe from scammers (687). Across each organisation (54-163)



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Global Anti-Scam Alliance (GASA)



Oder 20 – UNIT A6311
2491 DC The Hague
The Netherlands



General & Press Inquiries: partner@gasa.org



X (Twitter):
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