

CONSUMERS INTERNATIONAL SCAMS BAROMETER



The Consumers International Scams Barometer provides a twice-yearly view of how the global response to online scams is evolving. Built on insight from the [Consumer Coalition to Stop Scams](#), it highlights where progress is being made and where gaps remain, offering a consumer-driven perspective to inform advocacy and industry strategies.

This edition has been informed by 23 organisations representing 17 countries across five regions, alongside four global companies. Together, they represent a broad and diverse cross-section of consumer experience, giving this edition's findings global relevance.

Let us know how we can make the Scams Barometer more useful to you. Share your feedback with us at impact@consint.org.

H1 2026

ARE SCAMS GETTING BETTER OR WORSE?

In the past six months, how has scam activity changed in your country or industry?

EDITION	SIGNIFICANTLY ↑	SLIGHTLY ↑	NO CHANGE	SLIGHTLY ↓	SIGNIFICANTLY ↓	NET TREND
H2 2025	38%	33%	21%	–	–	71% report increase
H1 2026	43%	26%	13%	13%	–	69% report increase

UNDERREPRESENTED VOICES

The consumer experience in markets like Myanmar, South Africa, Sudan, and Yemen is largely absent from global publications.



In **MYANMAR**, digital literacy gaps and fragmented enforcement leave consumers with almost no recourse.



In **SOUTH AFRICA**, consumers stay silent because of embarrassment and lack of compensation.



In **SUDAN**, systemic irregularities still limit consumer access to meaningful reporting mechanisms.



In **YEMEN**, electronic wallets have expanded scam exposure faster than any consumer protection infrastructure can respond.

WHAT'S CHALLENGING CONSUMERS THE MOST?

1

National regulatory frameworks and/or coordination have not kept up with the complexity of scams

2

Scam tactics are evolving so quickly as a result of artificial intelligence that consumers cannot identify new threats

3

Redress mechanisms are not available or too weak

What's changed since the last edition of our Barometer in November 2025?

The focus is shifting from a consumer's ability to detect scams toward recognition that the systems around consumers are failing to keep pace with increasingly sophisticated and AI-enabled fraud. Six months later, concern about inadequate compensation has been overtaken by a broader anxiety that regulatory frameworks and institutional coordination themselves are no longer equipped for the scale and complexity of the scam ecosystem.

“ Advances in generative AI have significantly increased the scale and sophistication of fraud, producing far more convincing phishing messages, impersonation attempts, and deepfake calls. These tools make social engineering more effective, enabling large scale technical and identity-based attacks that are harder for both consumers and institutions to detect. ”

– Mathilde Bonneau, PayPal

CAN WE GET AHEAD OF ARTIFICIAL INTELLIGENCE?

52% of our Consumer Coalition to Stop Scams identifies Artificial Intelligence (AI) as the top emerging scam threat to consumers. Respondents are especially concerned about AI being used to create fraudulent advertisements, impersonate trusted people or businesses, and spread deceptive listings across social media, search engines, and digital platforms.

However, this edition of the Scams Barometer also suggests that the advantage currently held by scammers is narrowing when technology is combined with clear accountability, coordination and effective regulatory frameworks. Key measures include stronger safeguards in product and platform design and faster detection and removal of scam content.

WHERE HAS THE MOST PROGRESS BEEN MADE OVER THE LAST SIX MONTHS?

Our Coalition has observed even progress across Consumers International's four key pillars or moments in the consumer experience of scams: Prevent and Disrupt, Empower and Defend, Report and Act, and Recover and Deter.

Initial indicators suggest that more work is being done directly with consumers at risk, scam detection tools are improving, and cross-industry collaboration is growing. This is manifesting in concrete efforts to help consumers: virtual reality fraud simulation games are teaching seniors and students with special educational needs to recognise scams through experience. Consumer helplines and village-level training programmes are bringing legal action and direct redress to rural communities. YouTube campaigns built around real scam stories are changing behaviour.

35%

EMPOWER
AND DEFEND

30%

PREVENT
AND DISRUPT

26%

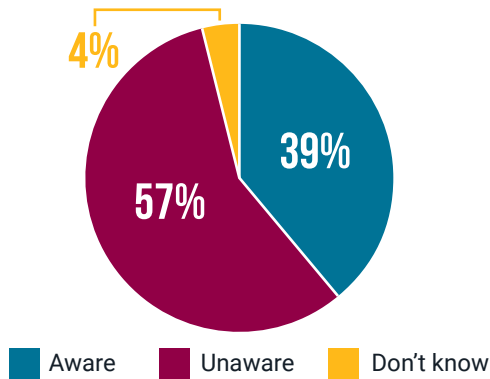
REPORT
AND ACT

9%

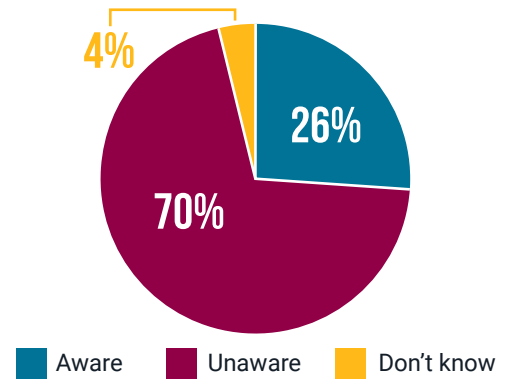
RECOVER
AND DETER

ARE WE CLOSING REPORT AND REDRESS GAPS?

How aware are consumers in your jurisdiction or industry of where and how to report scams?



How aware are consumers in your jurisdiction or industry of where and how to seek redress after falling victim to a scam?



WHAT SOLUTIONS ARE EMERGING TO PROTECT CONSUMERS?

Payment verification systems with appropriate friction at high-risk moments

National regulatory interventions shifting incentives for the private sector to invest in scam prevention

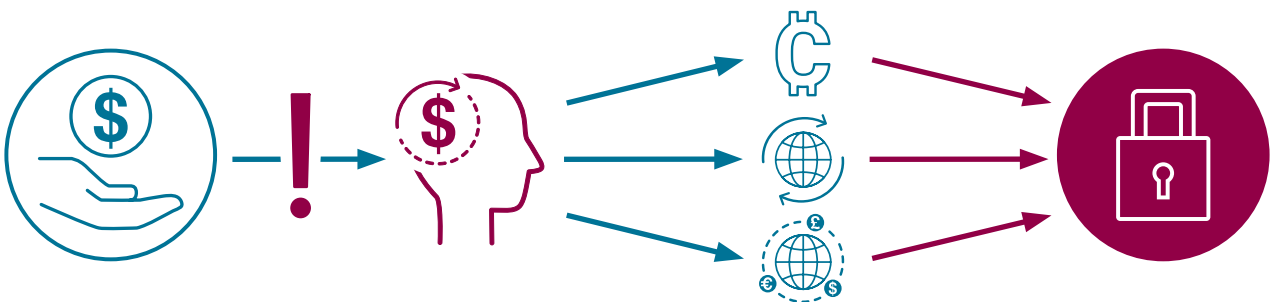
Cross-border cooperation is impacting the networks behind scams

WHAT IMPROVEMENTS ARE NEEDED IN THE NEXT SIX MONTHS?

The results suggest growing recognition that scams can no longer be addressed through fragmented or isolated interventions. The two priorities most frequently identified by the Coalition – each cited by 26% of respondents – were the need for a genuine whole-of-society approach with stronger coordination on enforcement, and greater accountability and shared responsibility across the industry ecosystem connected to scams.

At the same time, respondents signalled concern that existing systems are still struggling to keep pace with the scale, speed and international nature of modern scams. A further 22% identified stronger regulatory and enforcement frameworks as a priority, alongside recurring calls for faster cross-border cooperation to freeze and recover scam-related funds, minimum global standards for victim support, and technological responses capable of adapting to increasingly sophisticated scam tactics.

Scam sophistication continues to rise, with criminals exploiting offshore channels to move funds beyond reach through instruments including cryptocurrency, fiat transfers, and other forms of offshore financing – all legitimate tools of modern finance.



SPOTLIGHT ON THE COALITION



AWARE CONSUMER VILLAGE

Helping communities recognise scams before harm happens

Consumer Education and Research Centre (CERC)

Anindita Mehta, Chief Executive Officer

Bringing scam prevention closer to consumers

CERC developed 'Aware Consumer Village', a locally rooted initiative designed to help communities recognise online scams, understand consumer rights, and identify unfair commercial practices before harm occurs.

The initiative focuses particularly on women, youth, and frontline workers in rural areas, combining practical education with accessible local support. CERC has also established a toll-free Consumer Help-line for consumers facing online scams and other unfair practices.

Trained village volunteers act as first points of contact, supported by legal experts who help consumers pursue complaints through appropriate consumer protection mechanisms.

Why did this initiative matter?

Aware Consumer Village was created to help close the gap between consumer protections that exist in theory and consumers' ability to access them in practice.

Through education, local engagement, and practical support, the initiative aims to ensure consumers – particularly those in remote and lower-income communities – are better equipped to identify scams, seek assistance, and pursue redress.

What impact is the initiative having?

Around 90% of women who received fraudulent calls impersonating government services were able to identify the scams and avoided sharing personal or financial information.

The initiative has also expanded through village-level volunteer engagement and the use of CERC's toll-free consumer helpline to support scam-related complaints and consumer redress.

How do you know it's working?

Communities participating in the programme are showing greater confidence in identifying suspicious activity and seeking assistance.

Local volunteers are increasingly becoming recognised first points of contact for scam-related concerns, particularly among women and rural consumers.

READER TAKEAWAYS

- Accessible local support – including helplines, trained volunteers, and practical guidance delivered in regional languages – can help consumers identify scams earlier and access assistance more quickly.
- Locally delivered consumer protection initiatives can strengthen scam prevention and consumer support in rural and underserved communities often missed by traditional campaigns.



FAIRNESS BY DESIGN TECH SPRINT

Building scam-resistant financial systems with consumers

Consumer Reports

Delicia Reynolds Hand, Senior Director, Digital Marketplace

Rethinking how digital financial systems respond to scams

In April 2026, Consumer Reports hosted the **Fairness by Design Tech Sprint** – an innovation challenge bringing together fintech builders, designers, consumer advocates, and consumers to develop practical solutions to fraud, scams, and failures in digital financial systems.

The sprint focused on two major consumer challenges: the difficulty of verifying legitimacy at the moment of decision, and the fragmented recovery pathways consumers face after financial harm occurs.

Teams developed and tested working prototypes directly with consumers, who participated not only as research participants, but also as advisors and judges throughout the process.

Why did this initiative matter?

The initiative was created in response to growing concern that scams are becoming more sophisticated as AI accelerates fraud risks and consumer protections weaken.

The sprint challenged builders and institutions to design systems that better support verification, intervention, and recovery under real-world conditions.

What impact is the initiative having?

The sprint produced five consumer-tested prototypes focused on fraud detection, scam intervention, and redress.

The initiative brought together 40 organisations across fintech, banking, advocacy, and policy sectors to rapidly design and test solutions alongside consumers.

It was grounded in direct consumer participation, including 893 consumers surveyed, eight focus groups, and consumers acting as advisors, testers, and judges throughout the process.

How do you know it's working?

The sprint demonstrated that consumer-centred solutions can be rapidly developed and tested when consumers, technologists, advocates, and financial actors work together.

It also showed strong cross-sector appetite for more collaborative approaches to scam prevention and redress grounded in real consumer experiences.

READER TAKEAWAYS

- Involving consumers directly in the design and testing of solutions can help identify failures institutions may overlook.
- Cross-sector collaboration between consumer advocates, fintech, banking, and policy actors can help accelerate practical solutions to scam prevention and redress.

CONTRIBUTING ORGANISATIONS

The Scams Barometer is developed by Consumers International, with input from its Consumer Coalition to Stop Scams. The contributors to this edition are listed below. We are grateful to all contributors for their input, while noting that the messages in this document do not necessarily reflect the views of these organisations.

Acción del Consumidor (Argentina)	Consumer NZ	Federation of Malaysian Consumers Associations	Sudanese Consumers Protection Society
Amazon.com, Inc.	Consumer Reports (United States)	Hong Kong Consumer Council	Visa, Inc.
Aware and Protected Consumer (Armenia)	Consumer VOICE (India)	Instituto Brasileiro de Consumidores e Titulares de Dados (Brazil)	Which? (United Kingdom)
CHOICE (Australia)	Consumers Association of Singapore	Myanmar Consumers Union	Wise Payments Ltd.
Consumentenbond (Netherlands)	Consumers Korea	PayPal, Inc.	Yemen Association for Consumer Protection
Consumer Education and Research Centre (India)	Education and Research Association for Consumers (Malaysia)	Siphosethu Consumers for Development Cooperative Ltd (South Africa)	
