

State of Scams in New Zealand 2025 REPORT

INSIGHTS

LEARN MORE



Average New Zealander Faces 152 Scam Encounters Annually



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.

This study of 1,000 New Zealand adults reveals that over four fifths have encountered a scam, with an average of one scam encounter happening every two days, equating to 152 scam encounters on average per person per year in New Zealand. Additionally, almost three quarters of New Zealand adults claim to have experienced a scam in the last year, with each scam victim being scammed on average 2.3 times.

Financial losses and low recovery

Shopping scams (50%) and unexpected money scams (47%) are the most common types of scams in New Zealand, with almost a quarter of New Zealand adults claiming to have lost money to scams in the last 12 months. The top payment channels used by scammers to receive money include credit card payments (27%), debit card payments (27%) and wire or bank transfers (16%). Of those who have had money stolen, over two fifths were not able to recover any money, even after reporting it to the payment service. The top reasons for those who did not report the scam experience were because they were unsure who to report it to (35%) and because they did not think they needed to report it (24%).

With low confidence in reporting

Scam encounters occur often in New Zealand, with nearly a quarter of New Zealand adults encountering a scam multiple times a week. Seven in ten have reported the scam encounter at least once, however, 33% claimed that no action was taken, whilst 31% claimed they aren't sure what the outcome was.

Mental strain follows financial loss

Beyond financial impacts, over three fifths have said they felt very or somewhat stressed when experiencing being scammed and just over a third said that the scam experience had a significant or moderate impact on their mental wellbeing. However, being scammed has resulted in increased vigilance with 29% claiming they are now more vigilant of scams and one in ten saying they have reduced normal spending behaviour.

Leading to greater caution and vigilance

93% of New Zealand adults claim to take at least one step to check if an offer is real or a scam. The most common steps include following the rule "if it seems too good to be true, it probably is" (44%) and checking for spelling and grammar errors (35%), reflecting only low and medium effectiveness against scams.

And demands for justice grow

Over one third of New Zealand adults are in favour of light punishment for scammers, such as full repayment to the victim (36%), while 16% support more severe punishment such as jail time of 1-5 years.

Scams continue to pose a widespread and impactful challenge across New Zealand, affecting not only financial security but also overall wellbeing.

Scams are one of New Zealand's fastest-growing and most damaging threats.



Brent Carey

CEO

netsafe

About Netsafe

Netsafe NZ is an independent non-profit organisation supporting people in Aotearoa to have safe and positive online experiences. We keep people of all ages safe online by providing free support, advice and education.

Under New Zealand's Harmful Digital Communications Act, Netsafe runs a helpline service 7 days a week to provide expert incident advice to people experiencing harm online.

Netsafe's research over three years shows a clear trend: scams are more common, more costly, and more sophisticated, while prevention and reporting remain largely unchanged.

In the past year, 72% of adults encountered a scam, and nearly a quarter lost money. The average loss was NZ\$3,352, pushing national losses to around NZ\$3 billion – nearly 0.75% of GDP. Three years ago, exposure and losses were lower, but the pattern is clear: scams are rising faster than the defences designed to stop them.

Tactics have evolved. Once dominated by phone calls, scams now arrive mainly through direct messaging. Email (66%) and SMS (54%) remain the key delivery channels, with Gmail and Facebook repeatedly exploited. Shopping scams make up half of all cases, while impersonation, employment, and romance scams are also increasing. Identity theft often lasts more than a day, showing detection is too slow.

Despite high confidence, New Zealanders remain vulnerable. Eighty-seven percent believe they can spot scams, but victim numbers have not dropped. Scammers produce messages that mimic legitimate services, and impulsive decisions continue to expose people. Millennials, city residents, and those with higher education are the most targeted – a stubborn profile unchanged by awareness campaigns.

Reporting systems are stuck. Victims typically turn to banks or payment providers, but only a third recover funds. Commercial platforms receive more reports than authorities, yet outcomes are unclear. Across three years, these figures barely shifted, showing that reporting without systemic reform brings frustration, not protection.

Scams are one of New Zealand's fastest-growing and most damaging threats.



Brent Carey

CEO

netsafe

About Netsafe

Netsafe NZ is an independent non-profit organisation supporting people in Aotearoa to have safe and positive online experiences. We keep people of all ages safe online by providing free support, advice and education.

Under New Zealand's Harmful Digital Communications Act, Netsafe runs a helpline service 7 days a week to provide expert incident advice to people experiencing harm online.

The human toll is significant. Sixty-one percent of victims reported stress, a third suffered impacts on mental wellbeing, and some reduced household spending or experienced family strain. Scams are not only financial crimes but also attacks societal confidence and resilience.

Most New Zealanders (93%) take some protective action, but many still rely on outdated checks like spotting spelling errors. Responsibility is widely placed on commercial platforms and banks, but meaningful investment continues to lag behind public expectation.

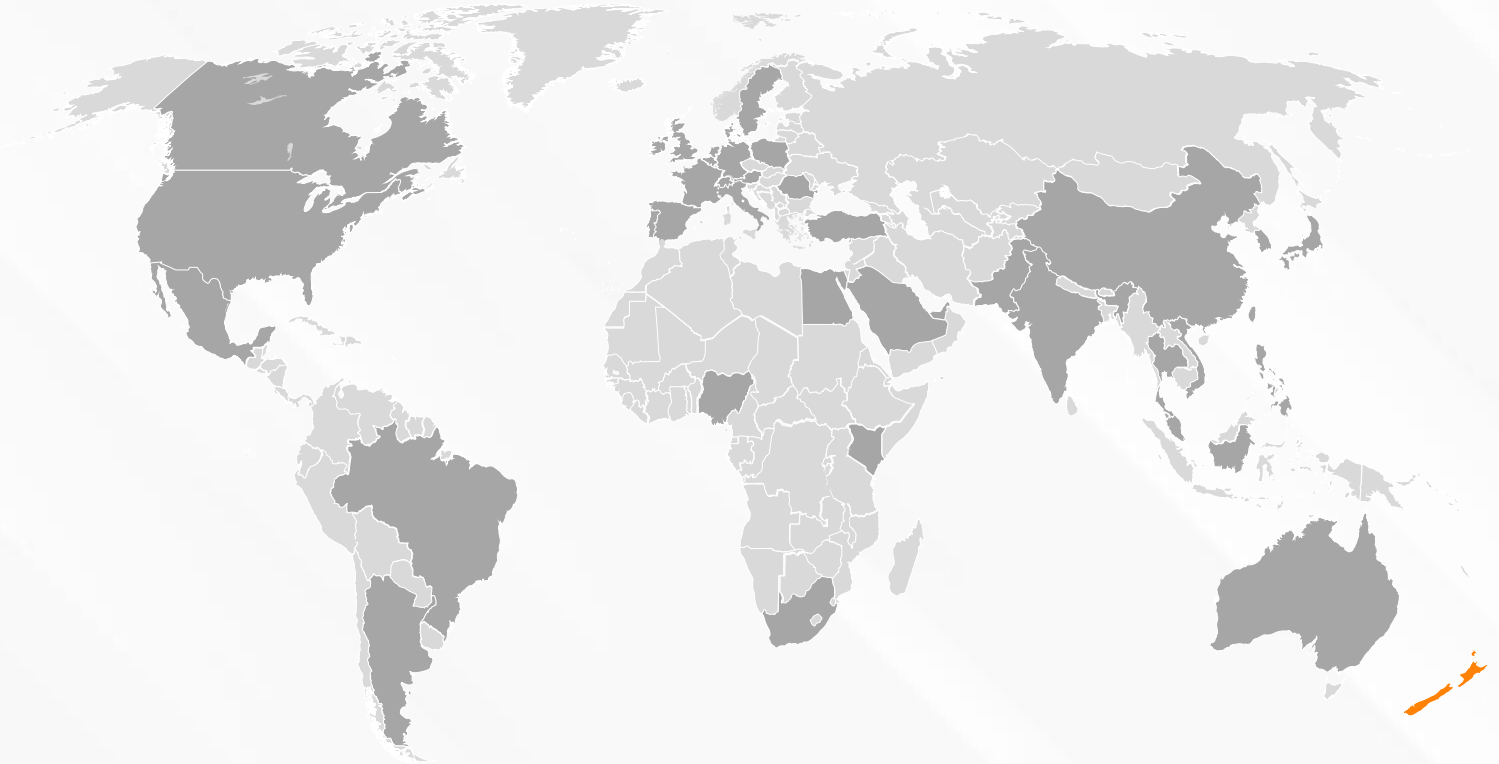
Three years of data tell a blunt story: scams are entrenched, adaptive, and corrosive to trust. Without urgent, systemic improvements in prevention, reporting, and victim support, the harm will keep climbing. Netsafe recommends nationwide awareness campaigns, strong victim support, better infrastructure protections, international cooperation, clear accountability for service providers, and funding from Government for the New Zealand Anti-Scam Alliance to lead prevention and response.

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 **New Zealand**



Who we spoke to in New Zealand

Sample size | 1,000 people

Audience | Adults aged 18+ living in New Zealand

Weighting | Nationally representative of New Zealand adult population

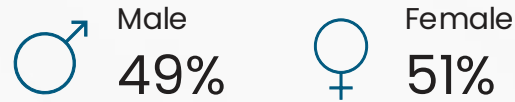
Methodology | 15-minute online survey

Sample source | Online research panel

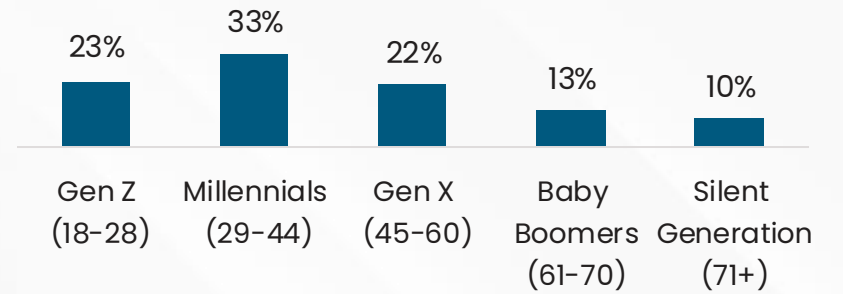
Fieldwork | 26th February – 14th March 2025

Base: All respondents New Zealand (1000)

GENDER



GENERATION / AGE



WORKING STATUS

Working



NET: Not working

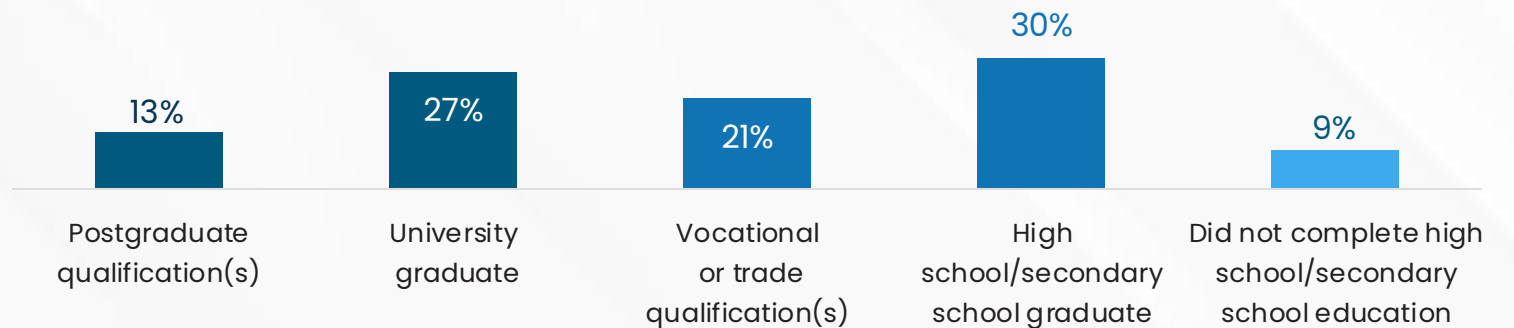
PARENTAL STATUS

Parents



NET: Not parents

EDUCATIONAL STATUS



Key New Zealand findings

PREVALENCE OF ENCOUNTERING A SCAM

82%

Of **New Zealand** adults who have encountered a scam, most encounter them at least weekly. This equates to – on average – 152 scam encounters per person per year in NZ

PREVALENCE OF EXPERIENCING A SCAM IN LAST 12 MONTHS

72%

Of **New Zealand** adults claim to have **had a scam experience** in the last 12 months
Amongst this group, a **Shopping scam** (50%) 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

23%

of **New Zealand** adults claim to have **lost money to scams** in the last 12 months with **NZ\$3,352** (US\$1,915) lost to scams, per person, on average
Funds are most commonly sent via **credit card** and **debit card payment** (both **27%**)

PERCEIVED RESPONSIBILITY TO PROTECT PEOPLE FROM SCAMS

35%

Of **New Zealand** adults feel it is the responsibility of **Commercial organisations** to keep people safe from scammers, primarily the online platform used by the scammer (**14%**)

IMPACT OF SCAMS ON VICITM

61%

Of **New Zealand** adults who were scammed felt very or somewhat stressed by the experience
29% say they will be more vigilant of scams as a result

PREVALENCE AND OUTCOME OF REPORTING TO PAYMENT PROVIDER

78%

Of **New Zealand** adults who were scammed did report the scam to the payment service
36% 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

Nine in ten of New Zealand adults are confident they can recognise scams, with 12% claiming that they can “always recognise a scam”

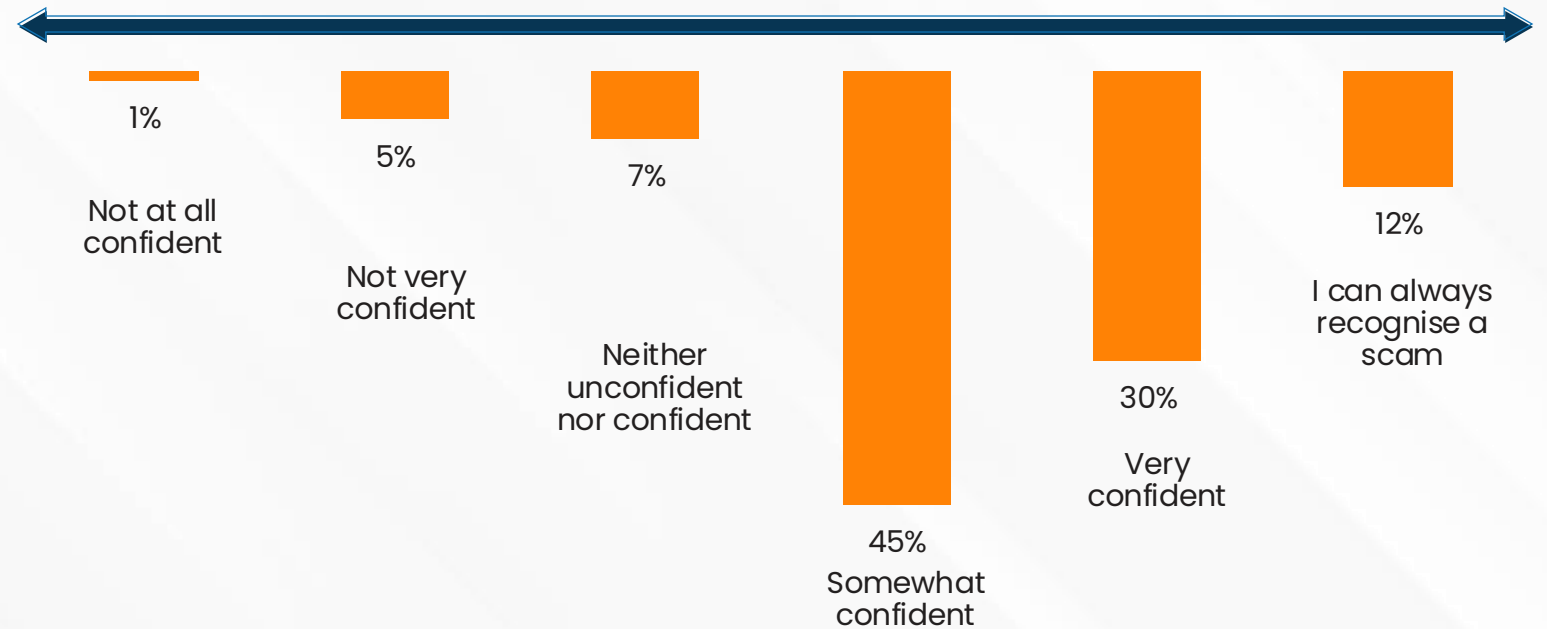
Confidence in recognising scams

6%

Do **not feel confident** in their ability to recognise scams

87%

Do **feel confident** in their ability to recognise scams

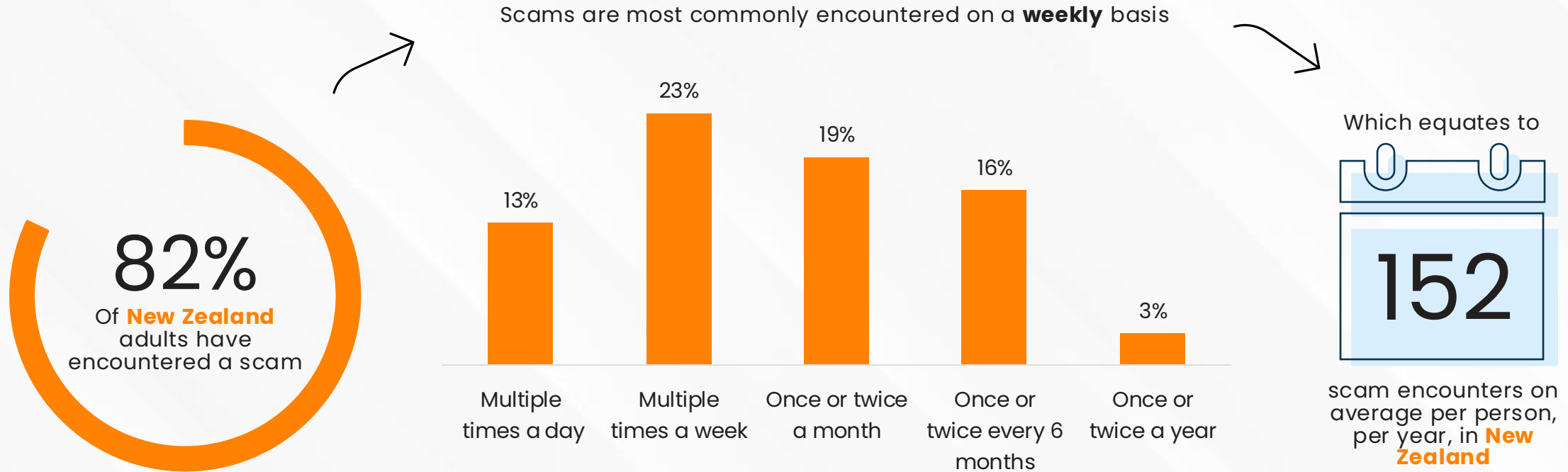


In New Zealand, Millennials (91%), those living in urban areas (90%), and those with high education (92%) are more likely to say they feel confident in their ability to recognise scams. Meanwhile, those with low education (12%) are more likely to feel unconfident

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

Of New Zealand adults who have encountered a scam, most encounter them at least weekly. This equates to – on average – 152 scam encounters per person per year in NZ

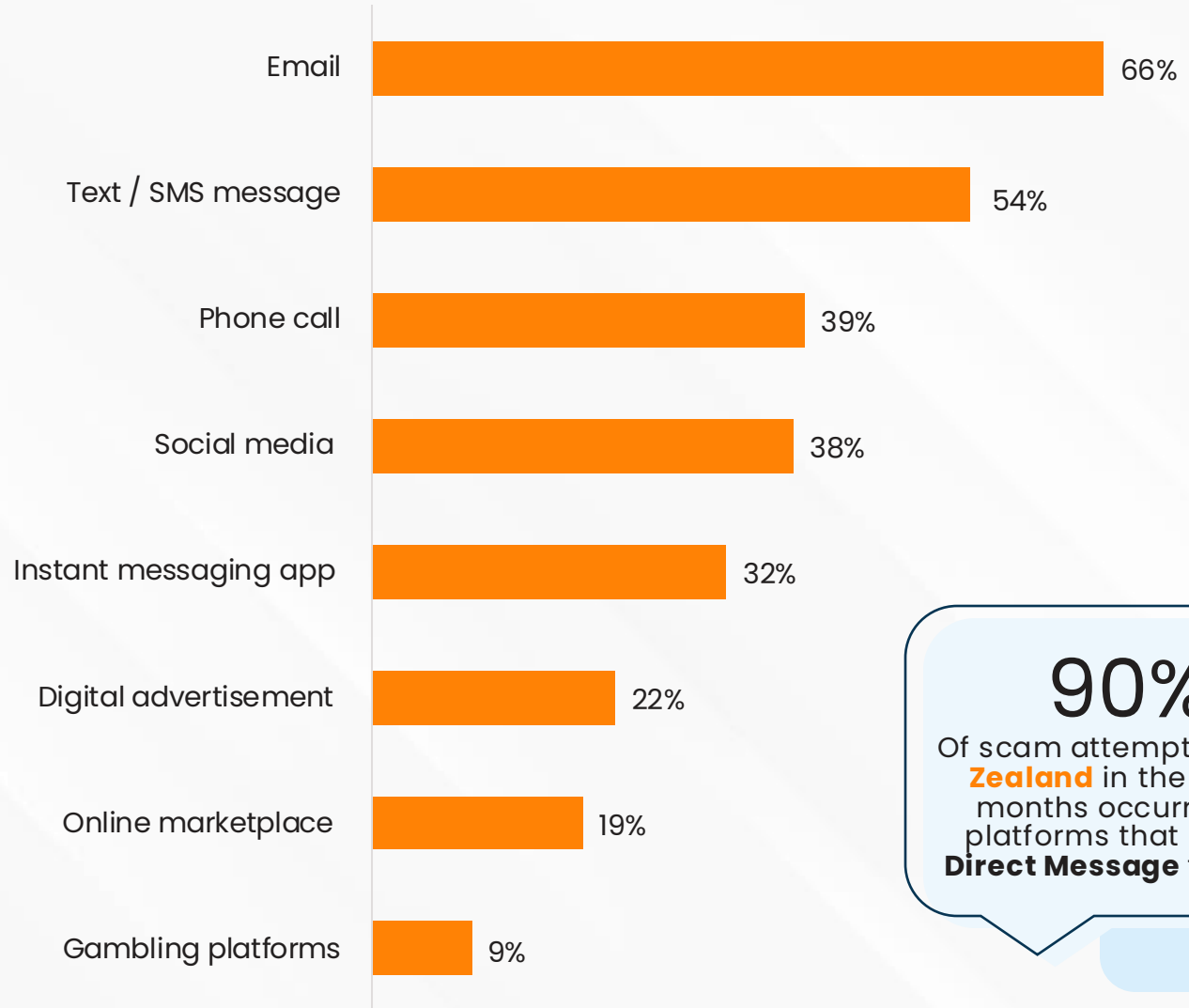
Prevalence & frequency of encountering a scam



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

Most of the scam encounters in New Zealand happen on platforms that have a **Direct Message functionality**, primarily Email and Text message

Channels used by scammers – top 8



90%
Of scam attempts in **New Zealand** 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 New Zealand who have been exposed to a scam attempt (725)

Gmail and Facebook are the top platforms where scam encounters occur

Top 10 online platforms used by scammers in last 12 months in New Zealand


48%



47%


 WhatsApp
35%


 Outlook.com
26%


 Instagram
23%

 TikTok
14%

 Telegram
10%

 SnapChat
7%

 (formerly Twitter)
5%

 WeChat
4%

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 New Zealand who have been exposed to a scam attempt (725)

One in ten New Zealand adults living in suburban areas who experienced a scam encounter took longer than a day to recognise it was deceitful

Time taken to realise a scam encounter



Those in **New Zealand** who take longer to recognise a scam are more likely to be...

- Those living in suburban areas (10%)
- Non-parents (11%)

Q11. When a scammer approached you on , how long did it take you to realise they were trying to scam you? Base: All New Zealand respondents who have been contacted by a scammer on a platform (70)

Telegram and Instagram are platforms where it takes the longest to recognise a scam

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

		Average across all platforms	WhatsApp	Instagram	TikTok	Telegram	Facebook	Gmail	Outlook Email
Less than a day	Seconds	38%	37%	37%	30%	25%	36%	43%	49%
	Minutes	43%	45%	42%	42%	41%	46%	40%	36%
	Hours	12%	13%	14%	19%	25%	12%	10%	8%
A day or longer	Days	4%	2%	2%	5%	1%	4%	4%	2%
	Weeks	2%	2%	2%	2%	1%	1%	1%	3%
	Months	1%	2%	0%	0%	3%	0%	1%	0%
	About a year	0%	0%	2%	1%	1%	0%	0%	0%
	More than a year	0%	0%	1%	0%	3%	1%	0%	0%

Key = Under index vs average Over index vs average

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 New Zealand respondents who have been contacted by a scammer on WhatsApp (269), Instagram (181), TikTok (97), Telegram (75), Facebook* (345), Gmail (359), Outlook Email (188). * Includes both Facebook and Facebook messenger

Seven in ten of those encountering a scam have reported it **at least once**

Frequency of reporting a scam encounter in the last 12 months

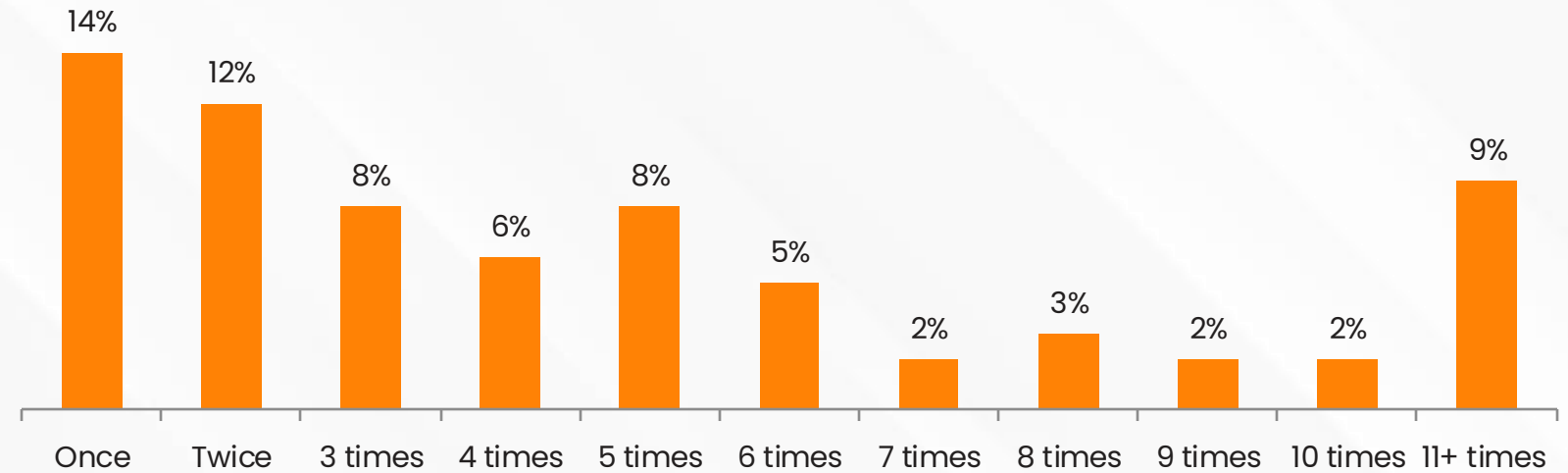
70%

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



Higher amongst Millennials (76%) and those who are parents (74%)

Each person has reported **3.4** scam encounters on average, in the last year, in **New Zealand**



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 New Zealand who have been exposed to a scam attempt (717)

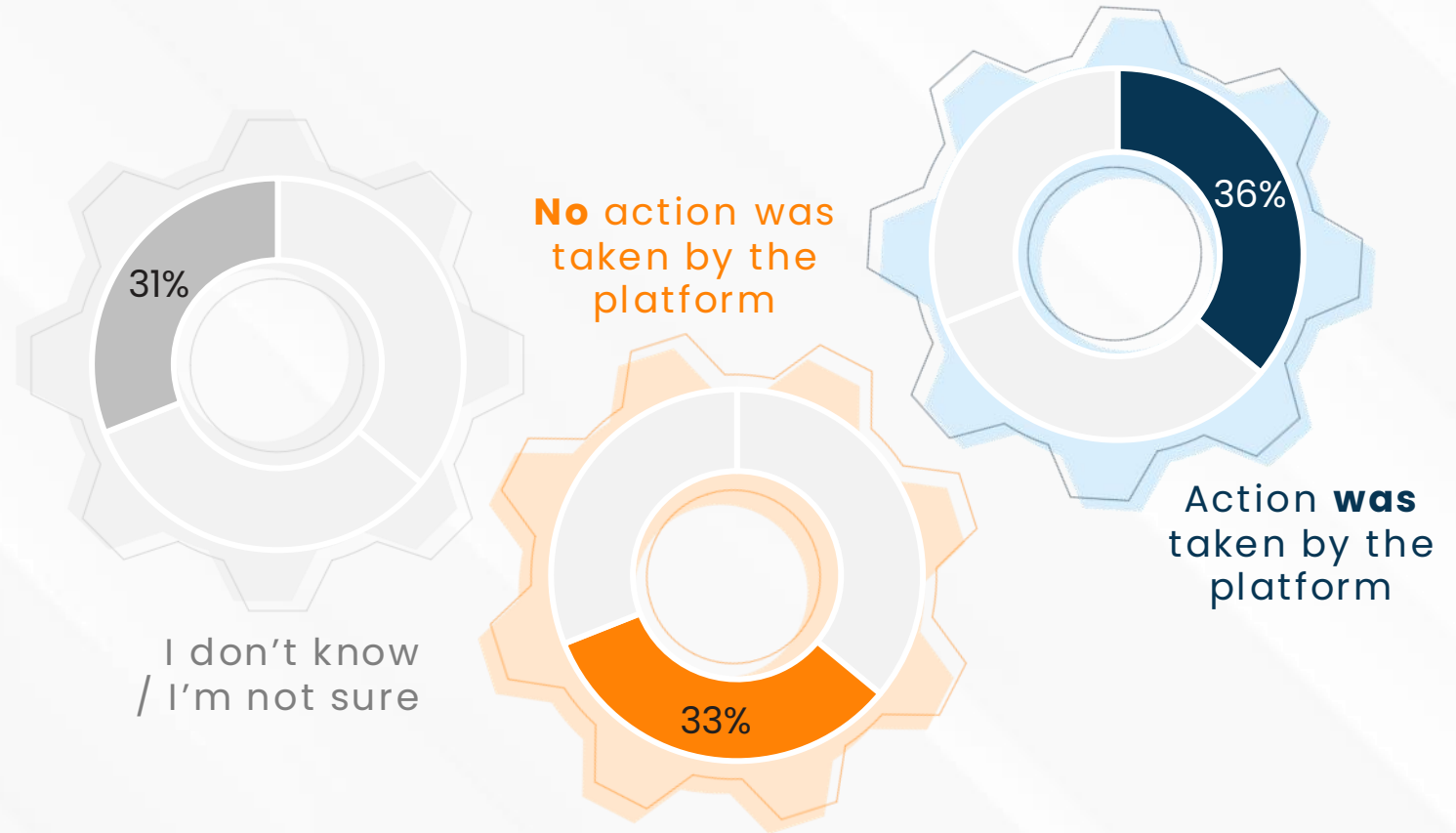


A third say **no action was taken by the platform** when they reported the scam encounter

Outcome of reporting scam encounter to platform / service provider

64%

Of those reporting a scam in the last 12 months in **New Zealand** say that either **no action was taken (33%)** or they aren't sure what the outcome was (31%)



Q6. What happened when you reported the scam attempt to the platform or service provider? Base: All respondents in New Zealand who have reported a scam attempt in the last 12 months (510)

...which is among the main reasons scam encounters don't get reported

Barriers to reporting scam encounters



The barriers for the **27%** who have never reported a scam attempt in **New Zealand** are...



Q7. Why haven't you reported any scam attempts to service or platform providers in the last 12 months? Base: All respondents in New Zealand who have not reported scam attempts (186)

EXPERIENCING SCAMS

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

Seven in ten of New Zealand adults have been scammed in the last 12 months

Prevalence of experiencing a scam in last 12 months



With each **New Zealander** scam victim being scammed on average

2.3

times

of **New Zealand** adults claim to have been scammed in the last 12 months

Those most likely to have experienced a scam are...

Millennials	76%	Men	77%
High level of education	81%	Those living in urban areas	79%
Those who are confident in their ability to recognise a scam	76%	Parents of children aged 7-17	79%

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

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

Proportion of parents reporting scam experiences amongst their children

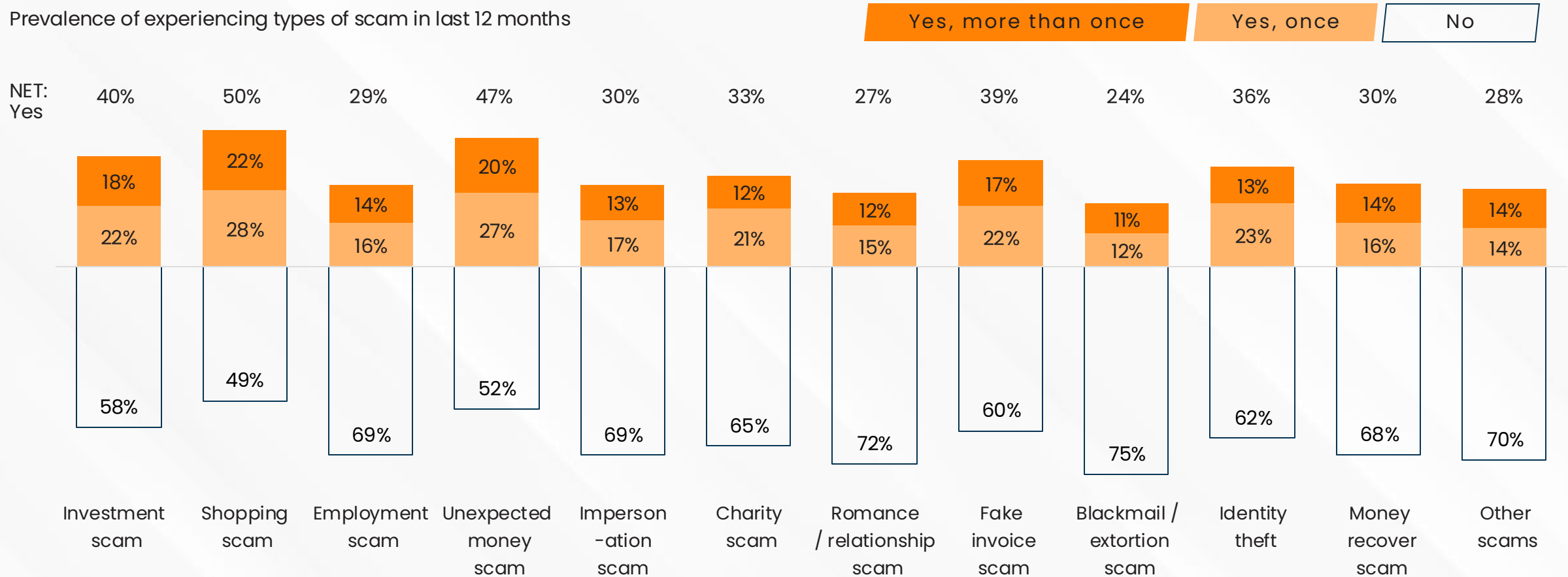
17%

Of **New Zealand** 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 New Zealand respondents who have children aged 7-17 (248)

Shopping scams are the most experienced type of scam in New Zealand, affecting half of those who have been targeted

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 New Zealand respondents who have been contacted by scammers (725)

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



Received a message in my work email saying that there was an overdue invoice that was due for payment, they had made it look like the email had been forwarded from one of our managers, closer examination, the email address was incorrect and my managers email was not included in the “forwarded” email, they had just made it look like it was forwarded from management. Also there were spelling mistakes.

Fake invoice scam

With some having money stolen through identity theft and romantic interests

Scam victim description of experience

A guy claiming to be someone interested in me wanted me to send money to him.

Romance scam

Someone used my credit card no. to take a small amount of money.

Identity theft

They said it was a data entry job and you earned more by rating more places, but you ended up having to put money into it to get any further.

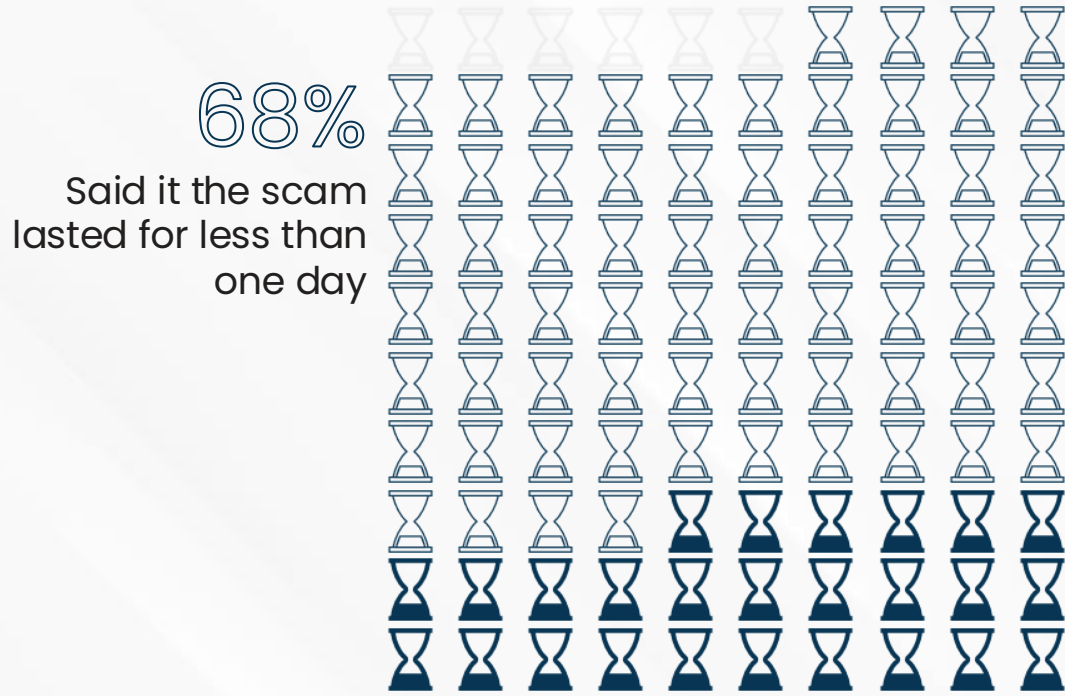
Employment scam



Q9. Please describe the scam you experienced in the last twelve months. Base: All New Zealand respondents who have been scammed (719)

A quarter of New Zealanders scammed said it lasted longer than a day

Length of scam



i Those in **New Zealand** whose scams lasted longer than a day are more likely to be...

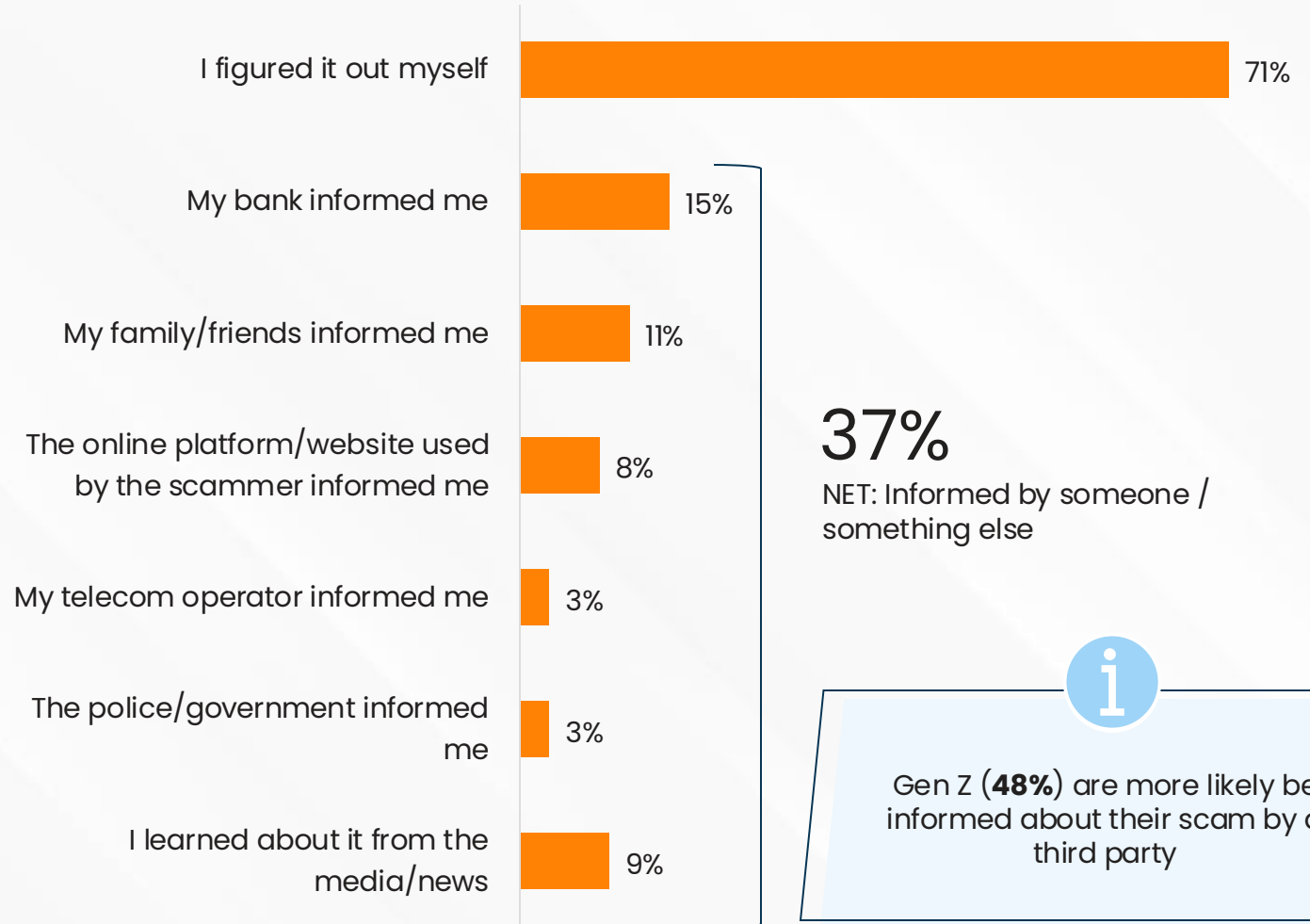
Men (30%)

[Click here to see length breakdown by scam type](#)

Q10. Thinking about the most recent time you were scammed, how long did it last? Base: All New Zealand respondents who have scammed (719)

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

How victim discovered they were scammed



Q12. How did you discover you were scammed? Base: All New Zealand respondents who have scammed (719)

23% of **New Zealand** adults claim to have lost money to scams in the last 12 months

\$3 billion
(US\$1.7 billion) has
been stolen by
scammers in New
Zealand in the
last year


Value lost to scams



\$3,351.5

Stolen from the average victim
in **New Zealand** in the last 12
months

US\$1,915.1

Click here to see
conversion rate &
calculation used 



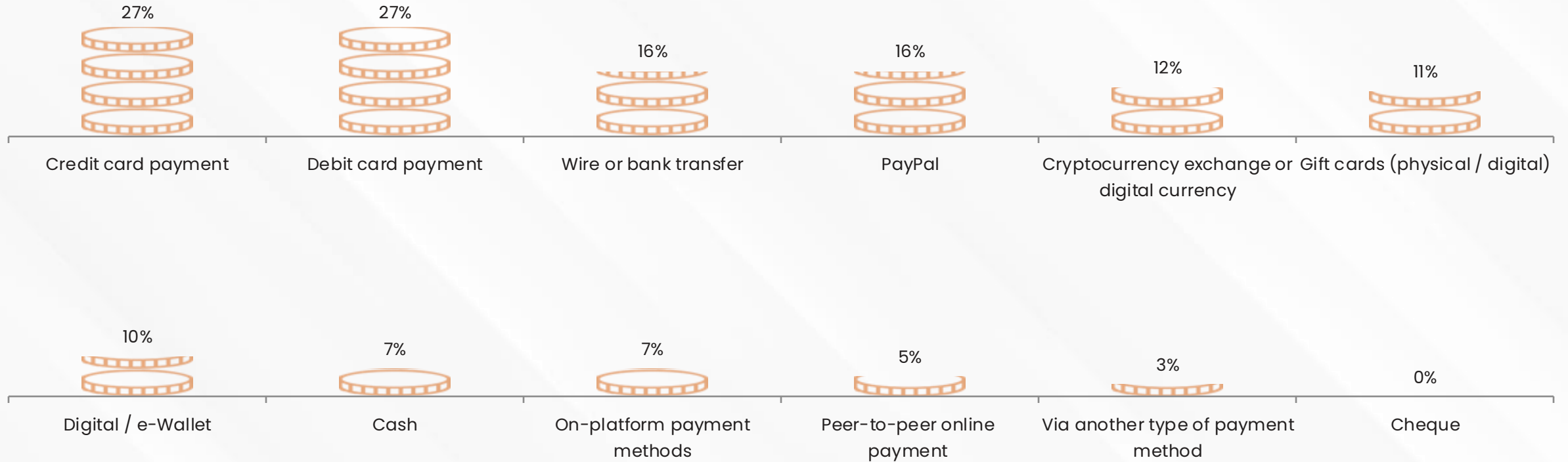
Silent Generation (born between 1928 – 1945) tend to have more stolen on average (**NZ\$6520.3**) vs Gen X (**NZ\$1822.8**). Those who 'can always recognise a scam' have had **NZ\$4029.9** stolen on average in the last year in New Zealand

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 New Zealand (1000)



With **credit card transactions** and **debit card payments** being the most common methods of transferring the money

Payment channels scammers received the payment



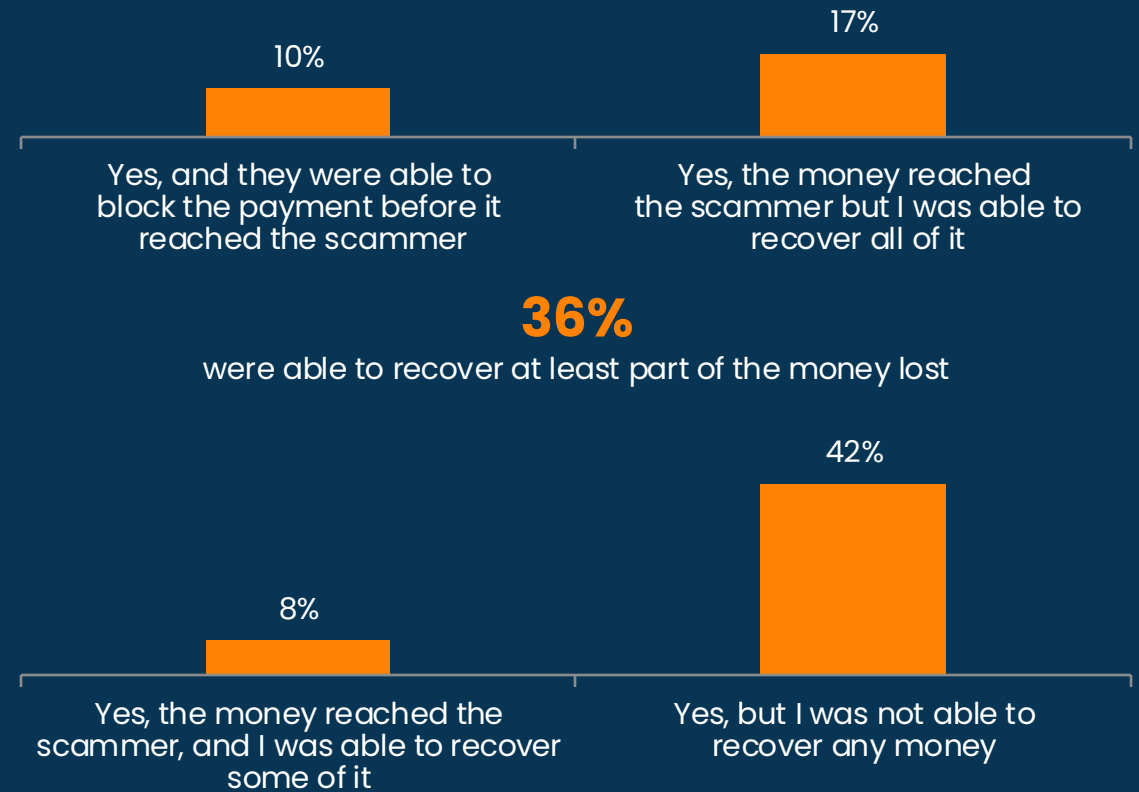
Q14. How did the scammer receive your money? Base: All New Zealand respondents who have been scammed and lost money (223)

Almost four in five reported their scam to the payment service, and a third said their money was at least partially recovered

Did you report the scam to the payment service?



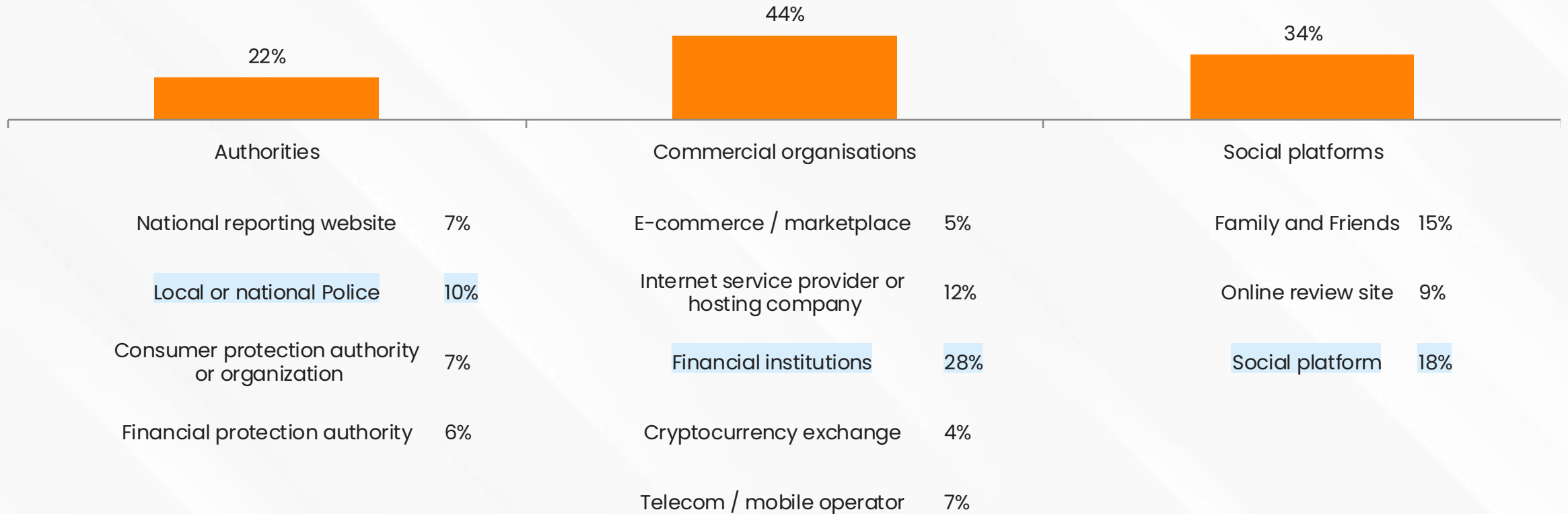
Recovery outcome



Q15. Did you report the scam to the payment service that was used to send your money to the scammer? Base: All New Zealand respondents who have been scammed and lost money (223)

Scams were more likely to be reported to **commercial platforms** than they were authorities

Channels / organisations scams reported to – top 10



Q21. Who did you report the scam to? Base: All New Zealand respondents who have been scammed (719)

Being unsure whom to report scams to was the main reason for not reporting encounters

Barriers to reporting scams

24%
Of those experiencing a scam in the last 12 months in **New Zealand** did not report it

13%
Say there was no reason for them not to report the scam

21%
Did not think their report would make a difference

48%
Practical barriers

46%
Perceived lack of importance or responsibility

11%
Emotional barriers



Q21. Who did you report the scam to? Base: All New Zealand respondents who have been scammed (719) Q22. Why didn't you report the scam? Base: All New Zealand respondents who did not report the scam they experienced (168)



IMPACT OF SCAMS

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

The believability of the scam is the main reason why New Zealand victims think they were scammed

Reasons why scams experienced – top 5



20%

The scam was very realistic/believable



11%

I acted too fast to recognise the deceit



10%

I was attracted to the offer that was made



9%

I wasn't familiar enough with the brand the scammer was impersonating, so I couldn't tell if it was fake



7%

It was the first time using the platform or service and so I was not experienced enough to identify the warning signs



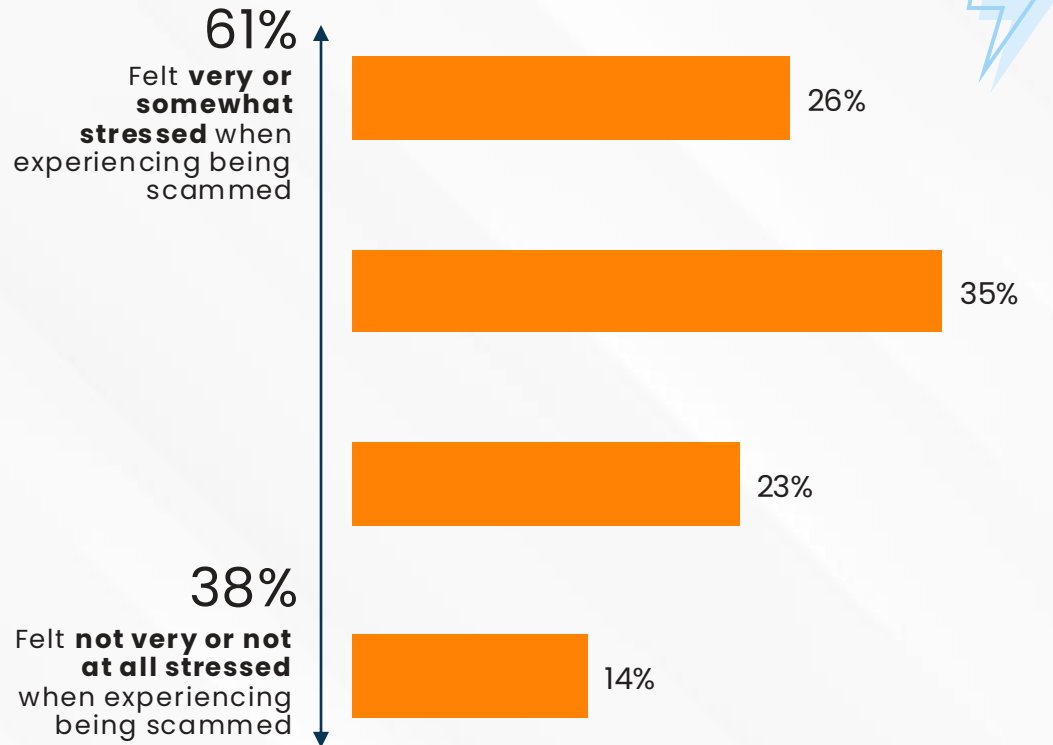
20%

I don't know / not sure

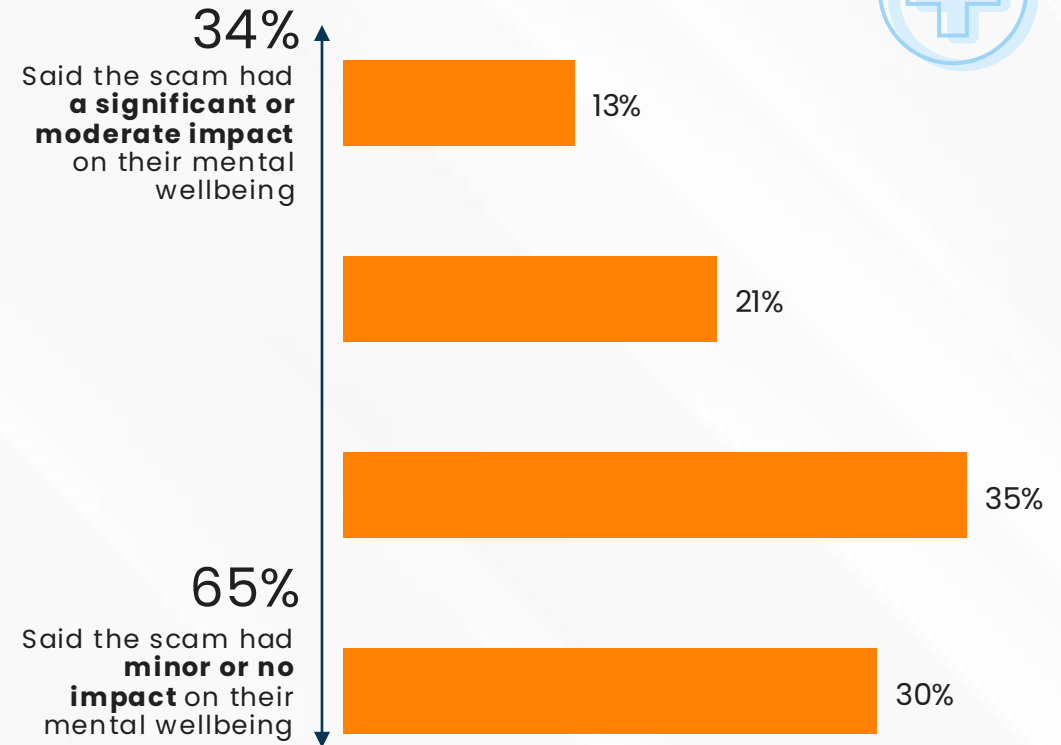
Q19. Why do you think you were scammed? All New Zealand respondents who have been scammed (719)

A third of those scammed said it **impacted their wellbeing**, and three in five said it made them **feel stressed**

Impact of being scammed on stress



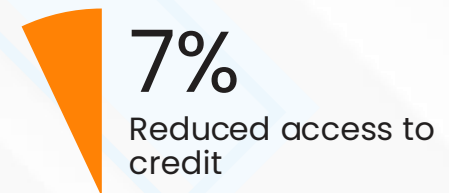
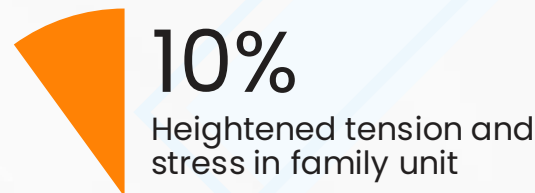
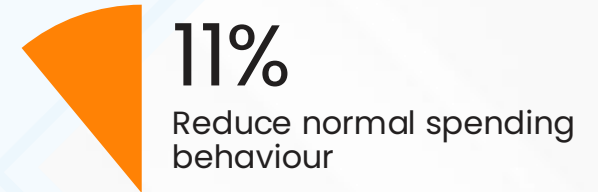
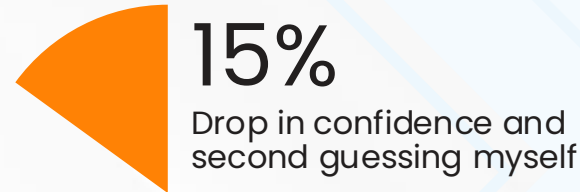
Impact of being scammed on mental wellbeing



Q16. To what extent was experiencing the scam stressful? Q17. To what extent did the scam impact your mental wellbeing? Base: All New Zealand respondents who have been scammed (719)

Whilst being scammed increases vigilance to future encounters, one in ten say they reduced normal spending behaviour 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 New Zealand respondents who have been scammed (719)

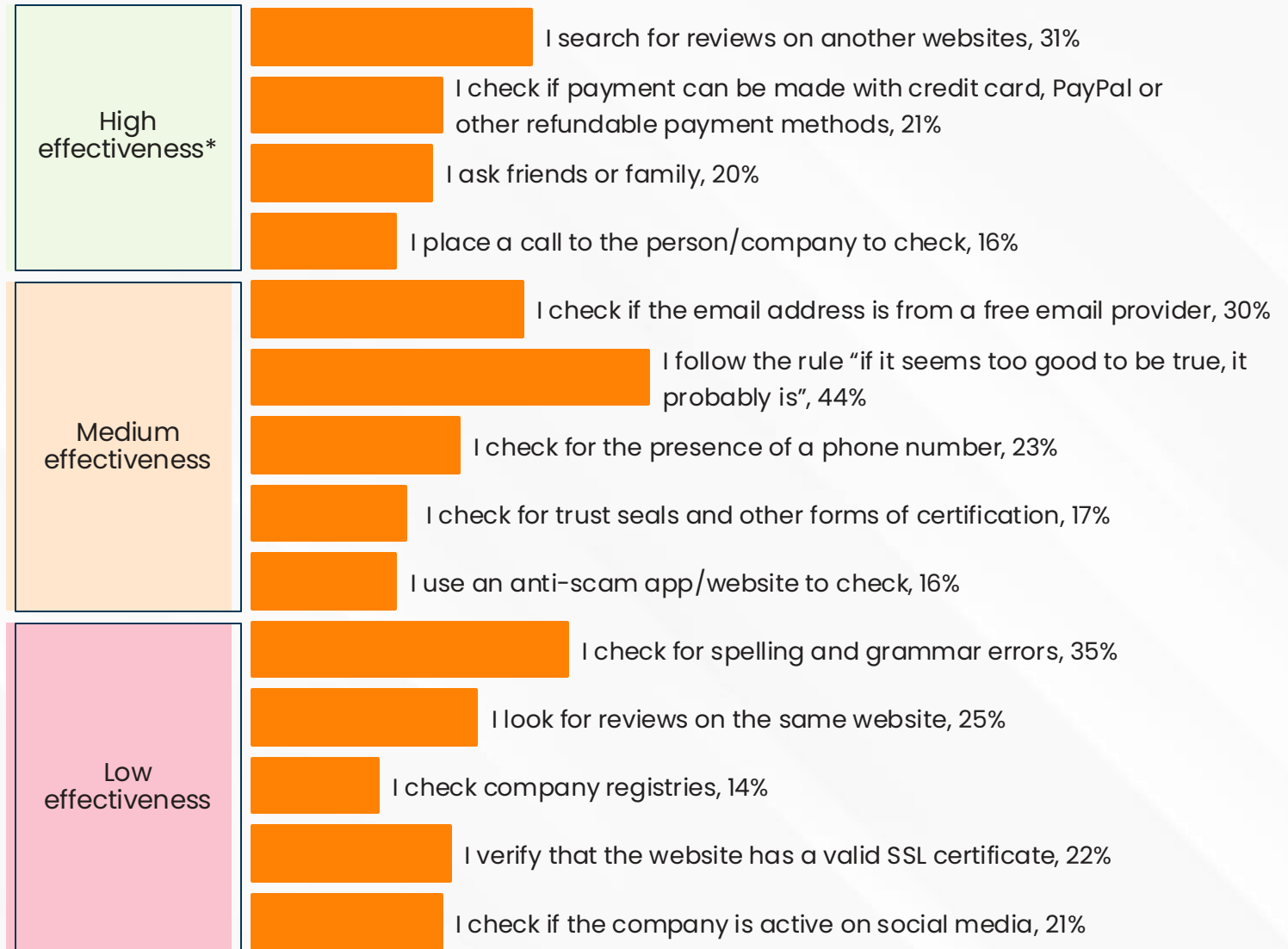


SCAM PREVENTION

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

A third of New Zealand adults **check spelling and grammar errors** to legitimise an offer, but this has low effectiveness

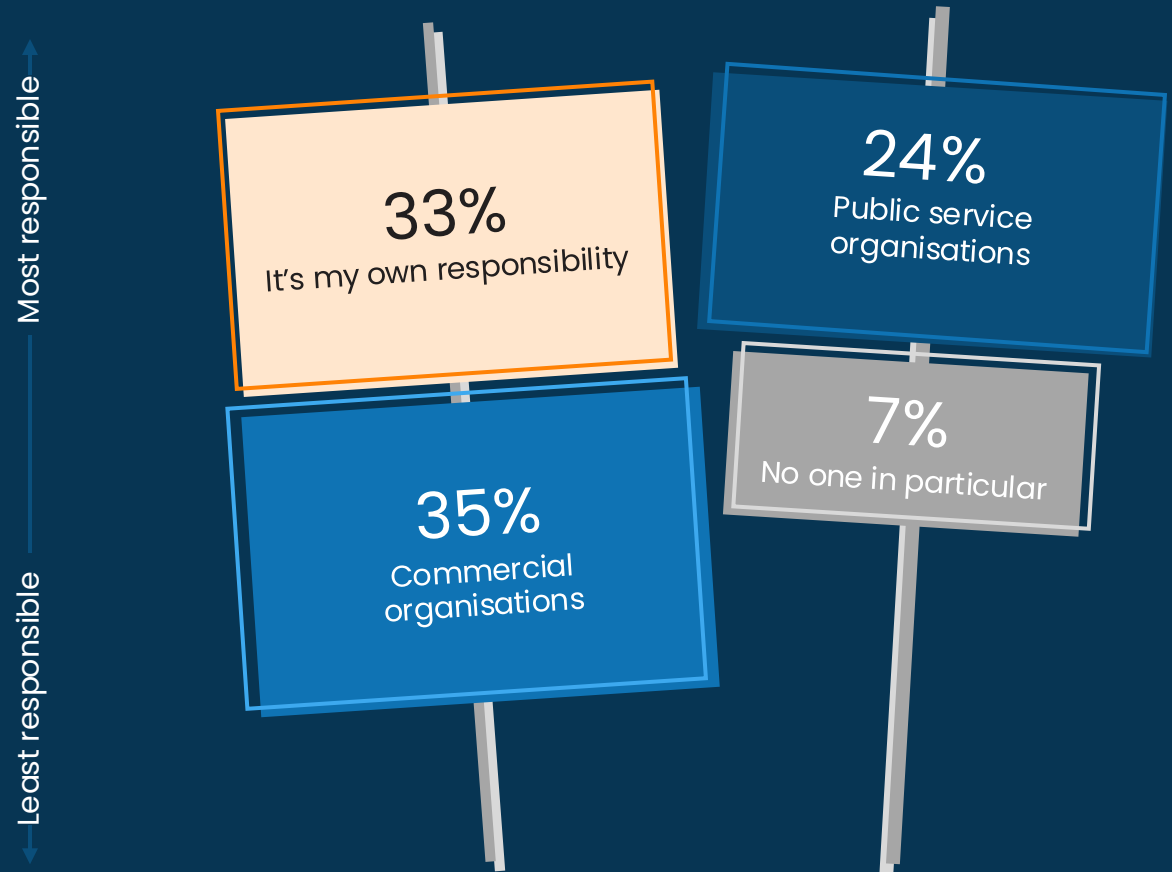
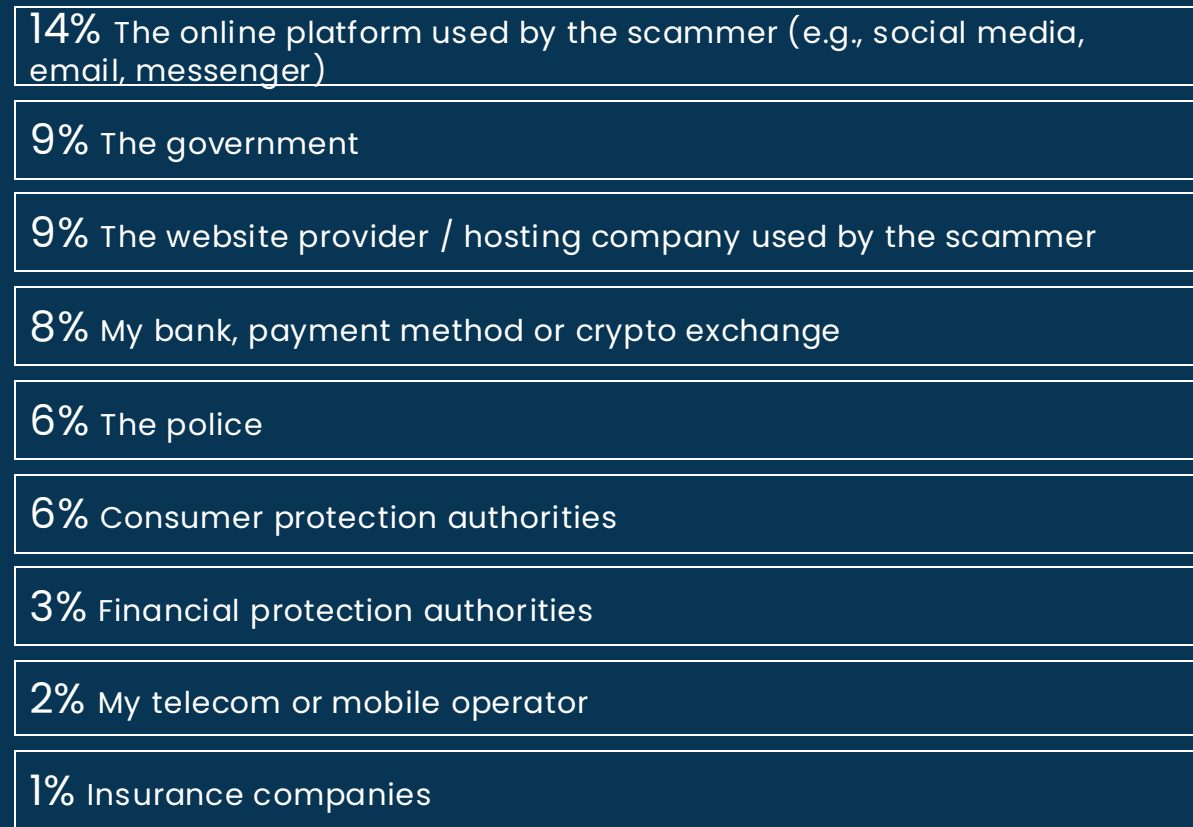
Steps taken to check legitimacy of offer



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

New Zealand adults place the responsibility of keeping people safe from scams on **commercial organisations**, primarily the online platform

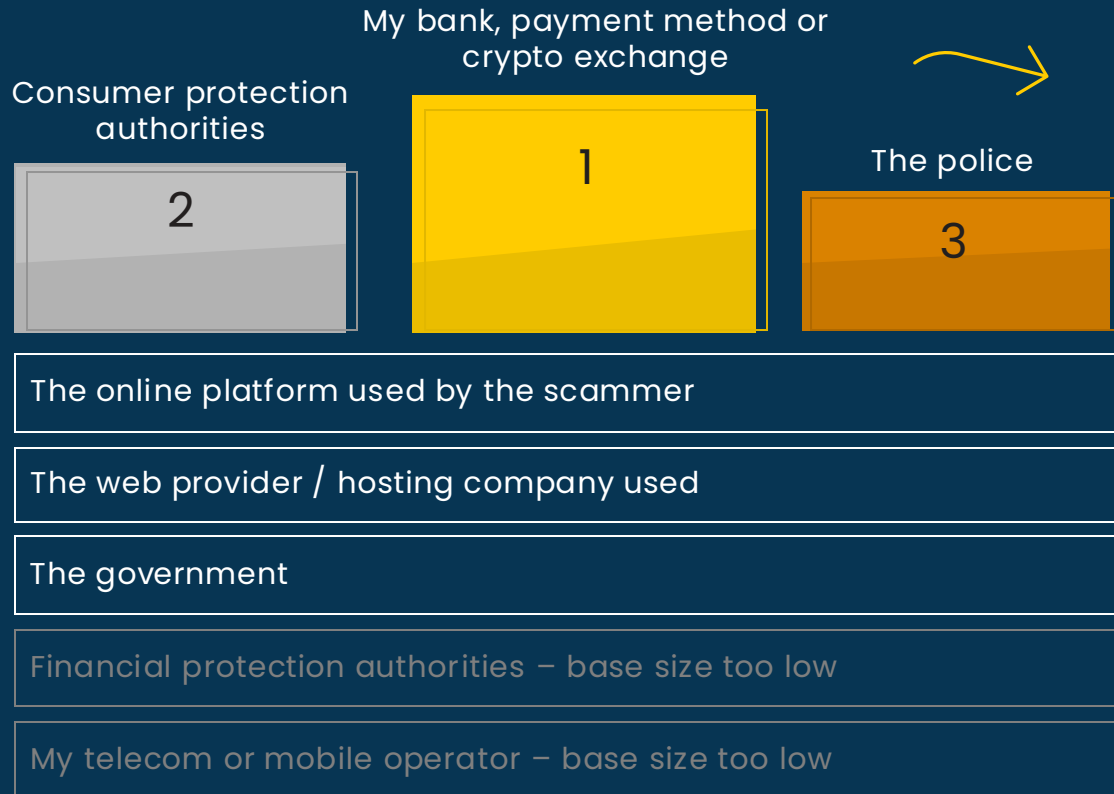
Responsibility for keeping people safe from scammers ranking:



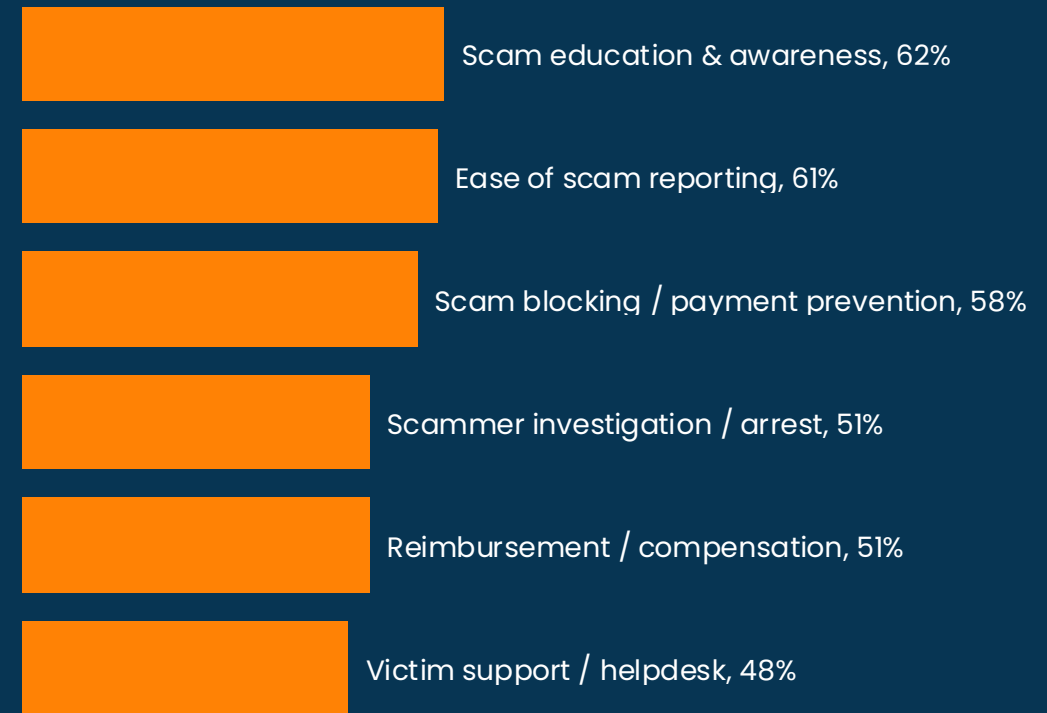
Q24. Who do you think should be most responsible for keeping people safe from scammers? Base: All New Zealand respondents (10 00)

Meanwhile, **Banks, payment methods, or crypto exchanges** are rated highest amongst New Zealand adults for preventing or resolving scams

Performance ranking on preventing / resolving scams



My bank, payment method or crypto exchange – Good:

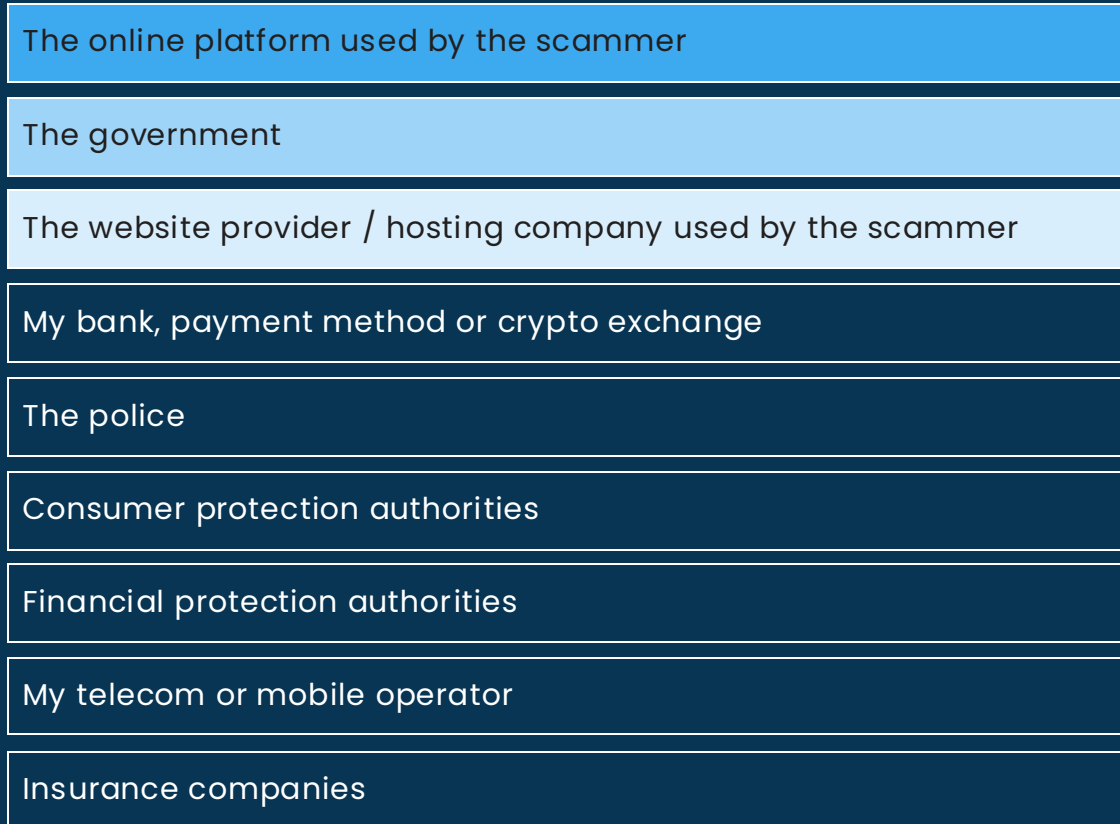


[Click here to see full ratings](#)

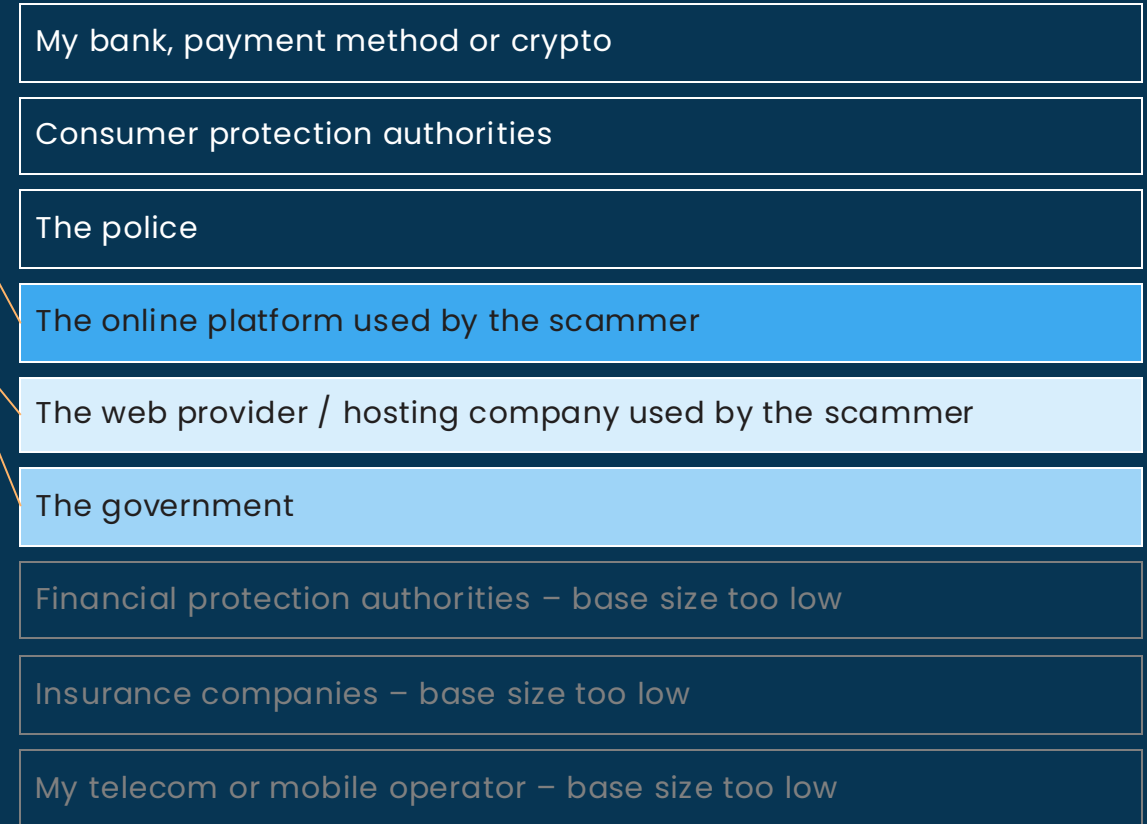
Q25. You said should be most responsible for keeping people safe from scammers. How do you rate on the following aspects: Base: All New Zealand respondents who think someone else should be responsible for keeping people safe from scammers (600), those who think Banks, payment methods or crypto exchanges should be most responsible (83)

New Zealand adults expect **online platforms** to protect users from scams but see them as less effective than other organisations

Responsibility for keeping people safe from scammers ranking:



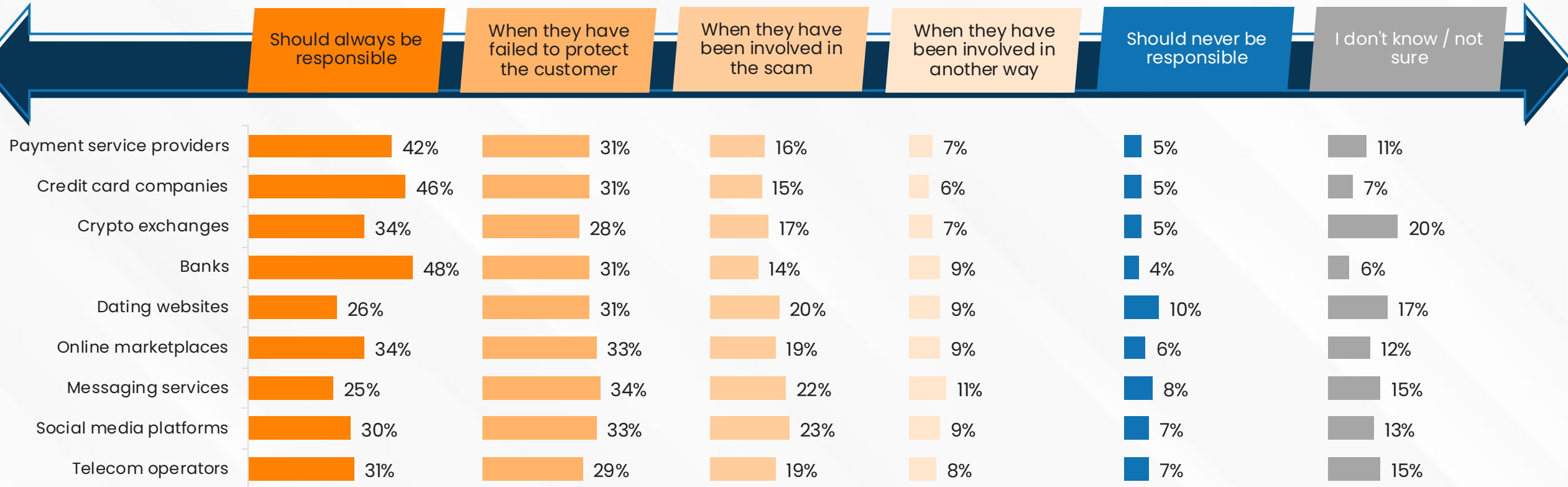
Performance ranking on preventing / resolving scams:



Q24. Who do you think should be most responsible for keeping people safe from scammers? Base: All New Zealand respondents (10 00) Q25. You said should be most responsible for keeping people safe from scammers. How do you rate on the following aspects: Base: All New Zealand respondents who think someone else should be responsible for keeping people safe from scammers (600)

Half of New Zealand adults believe **Banks** 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 New Zealand respondents (1000)

New Zealand adults believe **full reimbursement** should be the top penalty for scams

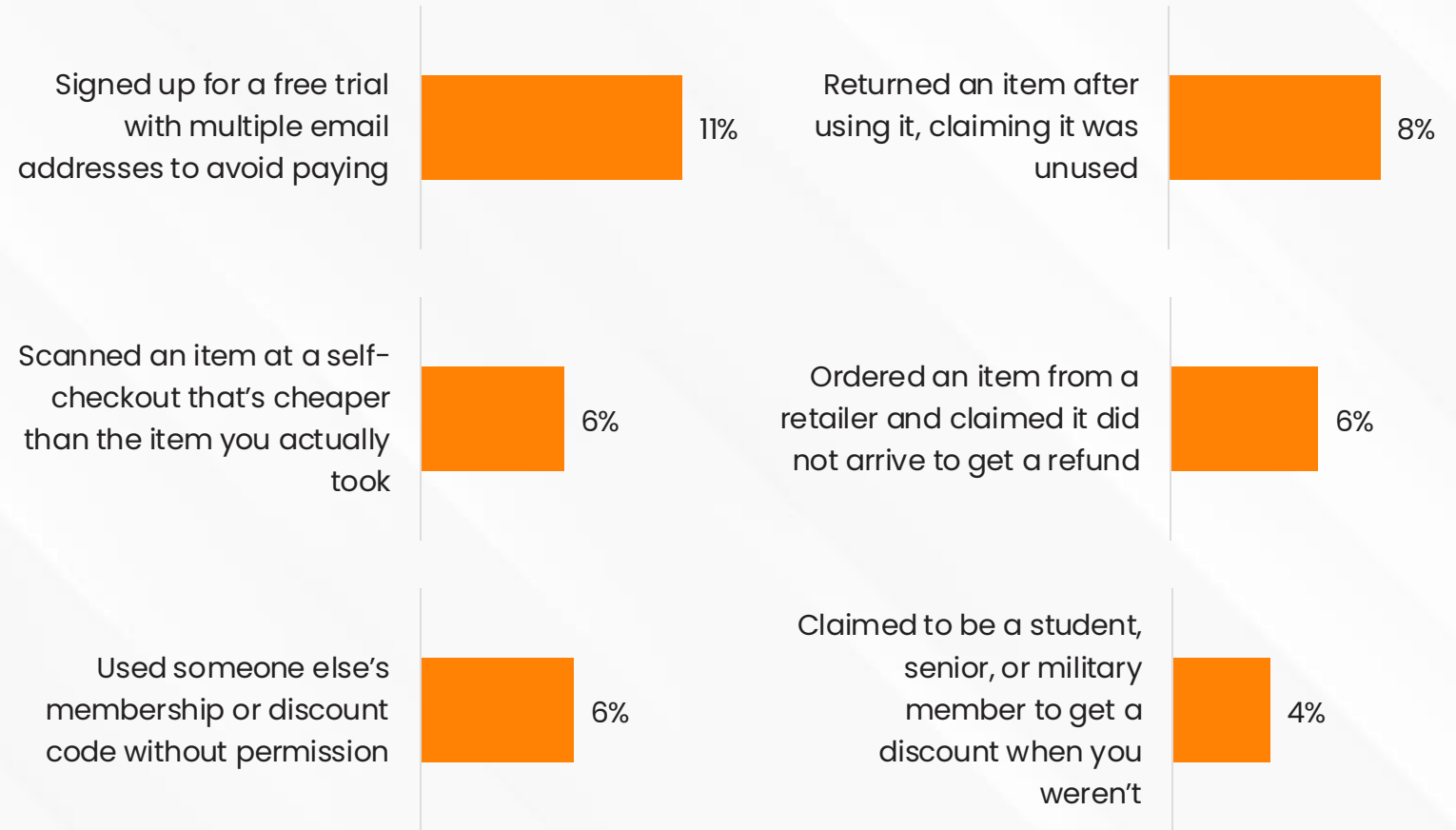
Maximum punishment for scamming someone of their entire annual wage



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 New Zealand respondents (1000)

A quarter of New Zealand adults admit to committing **deceitful acts themselves**

Top 6 fraud types committed by New Zealander consumers



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

26%

Of **New Zealand** 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, the whole world 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, bringing together policy makers, law enforcement, consumer authorities, NGOs, the financial sector, cybersecurity and commercial organizations to share insights and knowledge surrounding scams.

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

Netsafe NZ is an independent non-profit organisation supporting people in Aotearoa to have safe and positive online experiences. We keep people of all ages safe online by providing free support, advice and education.

Under New Zealand's Harmful Digital Communications Act, Netsafe runs a helpline service 7 days a week to provide expert incident advice to people experiencing harm online.



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 europe@opinium.com for enquiries.



Methodology notes

SAMPLE AND METHODOLOGY

- Sample size | 1,000 people
- Audience | Adults aged 18+ living in New Zealand
- Quotas | Quotas were used throughout fieldwork to ensure the sample was nationally representative of the New Zealand adult population on age, gender and region
- Weighting | Weighting was applied on the final dataset to be nationally representative of the New Zealand 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 1.75 New Zealand Dollar

This rate was taken on 29th March 2025

VALUE LOST TO SCAMS CALCULATION

In this Nationally Representative survey of 1000 New Zealand adults, 225 lost money to scams. $225 / 1000 * 4,020,539$ (New Zealand adult population. Source: US Census IDB International database) = 904621 (shorthand 900000). $NZ\$3,351.5 * 904621.275 = 3,031,838,203.16$ (shorthand NZ\$3 billion).

SURVEY APPROACH CHANGES

The statistical approach adopted in this year's survey represents a **different approach** compared to previous reports. While many of the questions remain unchanged, any historical comparisons should be treated with caution. More thorough data cleansing measures were also implemented throughout fieldwork. Outliers were scrutinized and, as a result, the top 2 percent of the highest amounts reported were automatically excluded as a minimum. In some countries with a higher number of extreme cases, this figure was increased to 5 percent, which in practice meant removing up to 50 respondents.

This year also provides a **more representative sample**, with quotas set on age, gender, and region. The research agency Opinium conducted the survey, addressing earlier limitations, and, results were weighted accordingly across all 42 markets surveyed.

Finally, the survey reports a **different amount** compared to last year. Unlike earlier reports that extrapolated results to the global population, this year's figure reflects only the 42 markets surveyed. This new approach will be adopted in future reports to ensure more consistent and representative results.

Methodology notes

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



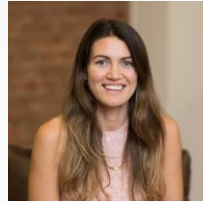
Jorij Abraham

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.

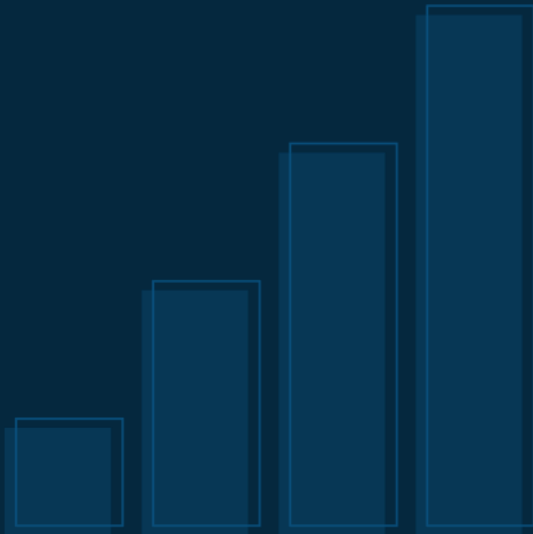
See all benefits: gasa.org/membership

Our Foundation Members



Our Corporate Members





APPENDIX

Identity theft scams are the scam type mostly likely to last for longer than a day amongst New Zealanders

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%	50%	48%	44%	53%	48%	57%	46%	51%	50%	43%	51%
Hours	16%	15%	18%	22%	18%	19%	14%	17%	18%	17%	22%	16%
Days	14%	17%	15%	17%	14%	16%	13%	19%	14%	17%	17%	19%
Weeks	7%	9%	10%	9%	7%	9%	10%	6%	8%	8%	9%	6%
Months	3%	1%	4%	3%	3%	2%	0%	2%	2%	2%	4%	1%
About a year	0%	0%	0%	1%	0%	0%	0%	1%	1%	1%	1%	0%
More than a year	1%	1%	2%	0%	1%	2%	0%	2%	1%	2%	1%	1%

Q10. Thinking about the most recent time you were scammed, how long did it last? Base: All New Zealand respondents who have been scammed (719), across each scam type (181-368)

Banks, payment methods, or crypto exchanges are at the top in all aspects of preventing and resolving scams

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

	The government	The police	Consumer protection authorities	The online platform used by the scammer	The web provider/ hosting company used	My bank, payment method or crypto exchange
Responsibility ranking	2 nd	5 th	6 th	1 st	3 rd	4 th
Scam education & awareness	30%	37%	55%	24%	20%	62%
Scam blocking / payment prevention	23%	38%	45%	31%	28%	58%
Ease of scam reporting	20%	43%	50%	34%	29%	61%
Victim support / helpdesk	23%	33%	42%	24%	17%	48%
Scammer investigation / arrest	17%	33%	38%	19%	19%	51%
Reimbursement / compensation	17%	29%	39%	23%	19%	51%
New Zealand ranking across all aspects	6 th	3 rd	2 nd	4 th	5 th	1 st

Q25. You said should be most responsible for keeping people safe from scammers. How do you rate on the following aspects: Base: All New Zealand respondents who think someone else should be responsible for keeping people safe from scammers (600). Across each organisation (59-137)

GASA

Global Anti-Scam Alliance

netsafe



DISCLAIMER

This report is a publication by the Global Anti-Scam Alliance (GASA) supported by Netsafe NZ. GASA owns the copyrights for the report. Although the utmost care has been taken in the construction of this report, there is always the possibility that some information is inaccurate. No liability is accepted by GASA for direct or indirect damage arising from the use of information contained in the report.

COPYRIGHT

It is strictly prohibited to use information published in this report without the authors' prior consent. Any violation of such rule will result in a fine of €25,000, as well as in a further penalty of €2,500 for each day that such non-compliance continues. However, authors allows the use of small sections of information published in the report provided that proper citations are used (e.g., source: www.gasa.org)

Global Anti-Scam Alliance (GASA)



Oder 20 - UNIT A6311
2491 DC The Hague
The Netherlands



Email: partner@gasa.org
For press queries: partner@gasa.org



X (Twitter):
[@ScamAlliance](https://twitter.com/ScamAlliance)



LinkedIn: linkedin.com/company/global-anti-scam-alliance