

# The State of Scams in Taiwan 2024

# Scammers rob 1-in-5 Taiwanese as US\$7.4 billion vanishes in 12 months

The 2024 State of Scams in Taiwan report, conducted by the Global Anti-Scam Alliance (GASA) in partnership with Gogolook, provides a comprehensive analysis of the current landscape of scams and frauds affecting Taiwanese citizens. This report reveals a complex picture of increasing scam encounters, and the challenges faced in effectively combating fraudulent activities.

The survey gathered insights from 5,003 Taiwanese, with the average respondent being a male aged over 54 years old and with a university education. The data shows that 55% of Taiwanese are confident in recognizing scams, although this confidence has decreased by 5% since 2023. In contrast, only 17% of respondents expressed a significant lack of confidence in identifying scams, indicating a generally informed populace.

Despite this awareness, 66% of Taiwanese report encountering scams at least once per month, with 43% experiencing more scam encounters over the past year. This represents a 26% increase in scam encounters since 2022, suggesting that scams are becoming more pervasive in Taiwan.

A significant concern highlighted in the report is the role of artificial intelligence (AI) in scams. While many Taiwanese are aware of AI-generated chats and texts, fewer are familiar with complex AI-generated images and videos. The use of calls and social media has overtaken text/SMS as the top scam delivery methods, with phone calls being the most common. Scammers favor platforms like Facebook and LINE, which have seen a continued rise in fraudulent activity.

The underreporting of scams remains a critical issue, with 83% of Taiwanese not reporting scams to law

enforcement. This is partly due to a widespread belief that police are ineffective in addressing such crimes, as reflected in sentiments from previous reports. Only 15% reported scams to authorities, making Taiwan's reporting rate one of the lowest globally.

Identity theft and shopping scams are the most prevalent in Taiwan, with a 7% increase in victims compared to 2023. Although 54% of respondents did not fall victim to these scams, the average victim reported 1.2 scams over the past year. Taiwanese scam victims shared personal stories of fraud, illustrating the emotional and financial toll these incidents take.

The report reveals that 39% of scams are completed within 24 hours of initial contact, emphasizing the speed at which fraudsters operate. Bank transfers and cash checks are the dominant payment methods used by scammers, though credit/debit cards and virtual currencies are also exploited.

Only 6% of victims were able to fully recover their losses, despite a slight improvement since 2023. A substantial 51% of victims experienced a strong emotional impact, though this figure has decreased by 5% since last year. Trust in the Internet has been severely affected, with 61% of Taiwanese reporting decreased trust due to scams.

Despite these challenges, there are positive signs of progress. Many Taiwanese are proactive in verifying the legitimacy of offers and using anti-scam apps and websites.

19% reported losing money to scams, amounting to an average loss of US\$1,940 per victim. With a total of 944 participants experiencing financial losses, this highlights

the growing financial toll of scams on the Taiwanese population. This alarming statistic is reflected in the broader national context, where it is estimated that over 3.8 million adults have fallen victim to scams, resulting in a staggering total loss of approximately US\$7.4 billion (NT\$239.5 billion). These losses represent about 1% of Taiwan's GDP.

The staggering losses makes it clear that. This financial burden, combined with the low likelihood of reimbursement, leaves the people of Taiwan vulnerable and in desperate need of help strengthening preventive measures.

In conclusion, the State of Scams in Taiwan report underscores the urgent need for enhanced preventive measures and stronger cooperation between the government, financial institutions, and the public to address the growing threat of scams. It is imperative to restore trust in law enforcement and streamline reporting processes to empower citizens in their fight against fraud.



Jorij Abraham  
Managing Director



Sam Rogers  
Director of Marketing

# Taiwan needs to integrate scam detection systems, simplify the reporting process, and enhancing consumer reimbursement

ScamAdviser is a global leader in scam prevention, committed to empowering businesses with its AI-powered Anti-Scam Intelligence (ASI). ScamAdviser provides real-time detection of suspicious activity and scam prevention for websites, calls, messages, and online platforms. With the world's largest scam database, ScamAdviser partners with over 400 organizations to protect more than 1 billion consumers worldwide, helping people confidently navigate the digital world. In this interview, Aaron Chiou, Product Director of ScamAdviser, will describe the current state of scams in Taiwan and the advanced strategies needed for enterprises to protect consumers.

**How significant has the issue of scams become in Taiwan?**

Scams have become deeply pervasive in Taiwan, with 66% of the population encountering them at least once a month. Over the past year, financial losses from scams have reached \$7.4 billion, accounting for 1% of the

nation's GDP. This data underscores the severity of the issue and its widespread impact on both the economy and citizens' daily lives.

**What types of scams have trended in Taiwan recently?**

AI-driven scams have surged in Taiwan, leveraging voice calls, messages, and deepfake technology to impersonate trusted individuals. These scams commonly appear on social media platforms and instant messaging apps such as Facebook, Instagram, and LINE, and have grown significantly in sophistication. In addition, investment scams and online shopping scams are frequently encountered via phone calls, SMS and social media posts, making them more difficult to detect. The use of AI enables scammers to personalize their tactics, making these scams more effective and harder to identify across multiple channels.

**Which actions have been taken by the government and other organizations to protect consumers from scams? Any best practices from which we can learn?**

The Taiwanese government, in collaboration with financial institutions and private enterprises, is actively promoting anti-scam apps like Whoscall, allowing consumers to verify suspicious numbers in real-time. Under the "Anti-Fraud Strategy Guidelines V1.5" by the Executive Yuan, the National Police Agency is working with trusted tech companies to enhance scam prevention.

Additionally, Taiwan established the Digital Trust Association, which includes over 50 members from sectors such as IT, cybersecurity, finance, and

blockchain, both domestic and international. Furthermore, the government has introduced mechanisms to block and alert users of incoming international calls, which has successfully reduced the volume of "+886" international calls by 96.7% compared to previous levels. To complement these measures, public awareness campaigns have also been launched, aiming to help citizens better recognize and avoid scams.

**What further actions could give consumers the upper hand in fighting scams?**

To effectively combat scams, sectors such as government, banks, and telecoms should work to educate and provide tools for consumers to protect themselves. Moreover, strengthening coordination between brands, social media platforms, and detection services will help expedite the removal of fake ads and posts. Implementing real-name verification for online merchants and third-party payment providers would further increase accountability. Finally, integrating scam detection systems and simplifying the reporting process and enhancing consumer reimbursement policies would not only protect victims but also ensure safer online transactions.



Aaron Chiou  
Product Director



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, and links. In the Taiwan 2024 State of Scams, GASA interviewed Yimin Kao, the AI & Data Director of Gogolook, to share insights on the in-depth analysis of the evolving scam landscape in Taiwan, to equip consumers with the knowledge and tools they need to stay one step ahead of scammers.

In recent years, Taiwan has witnessed a significant surge in scam activities, mirroring a global trend that is causing widespread concern. The rapid digitization of communication and financial transactions has provided fertile ground for scammers, leading to an alarming increase in both the frequency and sophistication of fraudulent schemes.

Scams have become a pervasive issue, impacting thousands of Taiwanese citizens each year. "The top three ways Taiwanese fall victim to scams are through personal information theft, counterfeit products or subscription services, and impersonating enterprise information.

The types of scams have diversified, targeting a broad demographic that includes the elderly, young adults, and even tech-savvy individuals. The common denominator among victims is their vulnerability to increasingly sophisticated tactics.

A key issue emphasized in the report is the growing use of artificial intelligence (AI) in scams. While many Taiwanese are aware of AI-generated conversations and text, there is less familiarity with the more sophisticated AI-generated images and videos. Among the most prevalent scams are phone scams, social media scams, and text message scams, in which over half of Taiwanese reports have encountered.

In response to this growing threat, both the government and private sector in Taiwan have taken significant steps to protect consumers. The National Police Agency has created specialized units to combat online scam, while the Financial Supervisory Commission (FSC) has introduced stricter regulations for financial transactions and online banking. For industry efforts, companies like Gogolook, with its Whoscall app, are at the forefront of digital solutions that help consumers identify and block scam calls. Telecom companies and financial institutions are also playing a crucial role by monitoring and flagging suspicious activities and educating the public through awareness campaigns.

Key lessons can be drawn from the collaborative platforms established in Taiwan, where government agencies, industry players, and consumers share information on emerging scams. Advanced technologies, such as AI and machine learning, have proven effective in detecting fraudulent activities in real-time. Public

awareness campaigns remain essential, continuously educating the population on the latest scam tactics.

As scams continue to evolve, so must the strategies to combat them. There is a pressing need for enhanced digital literacy programs, stricter regulations on online platforms, and increased collaboration across industries. By taking these steps, Taiwan can better equip its citizens with the tools and knowledge they need to protect themselves against the ever-present threat of scams.

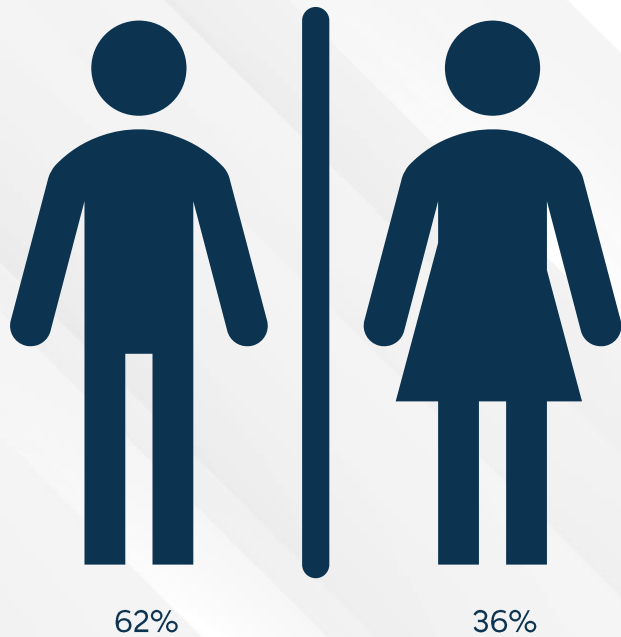


Yimin Kao  
AI & Data Director of  
Gogolook

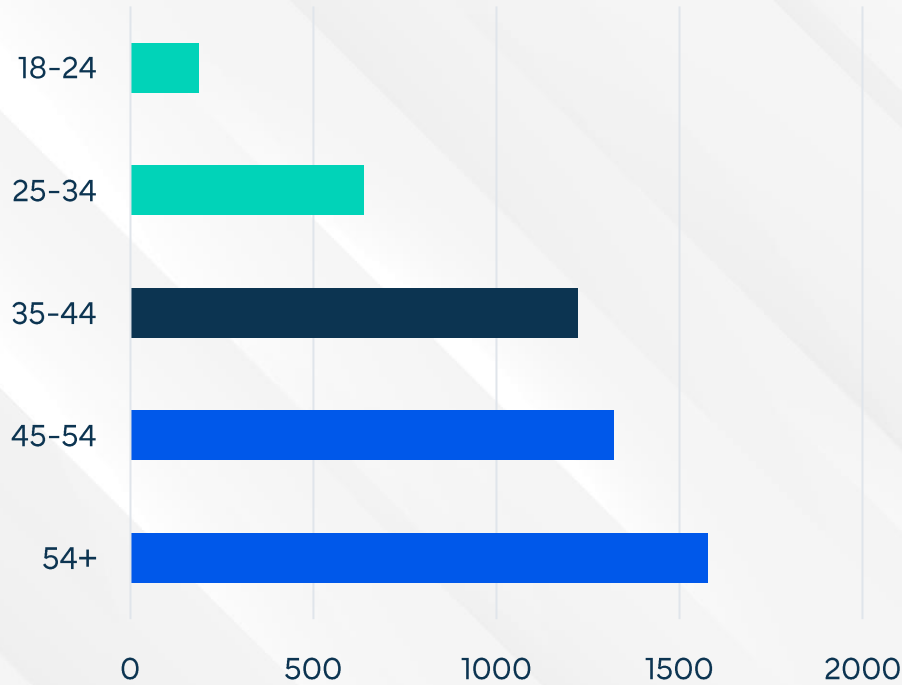
Gogolook

# 5,003 Taiwanese completed the State of Scams in Taiwan survey

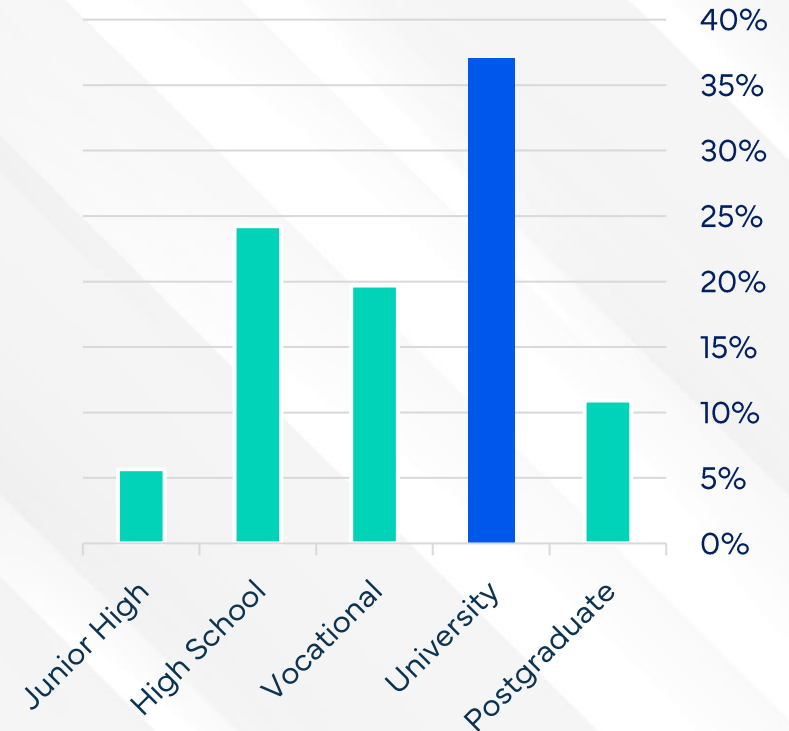
Gender



Age Range

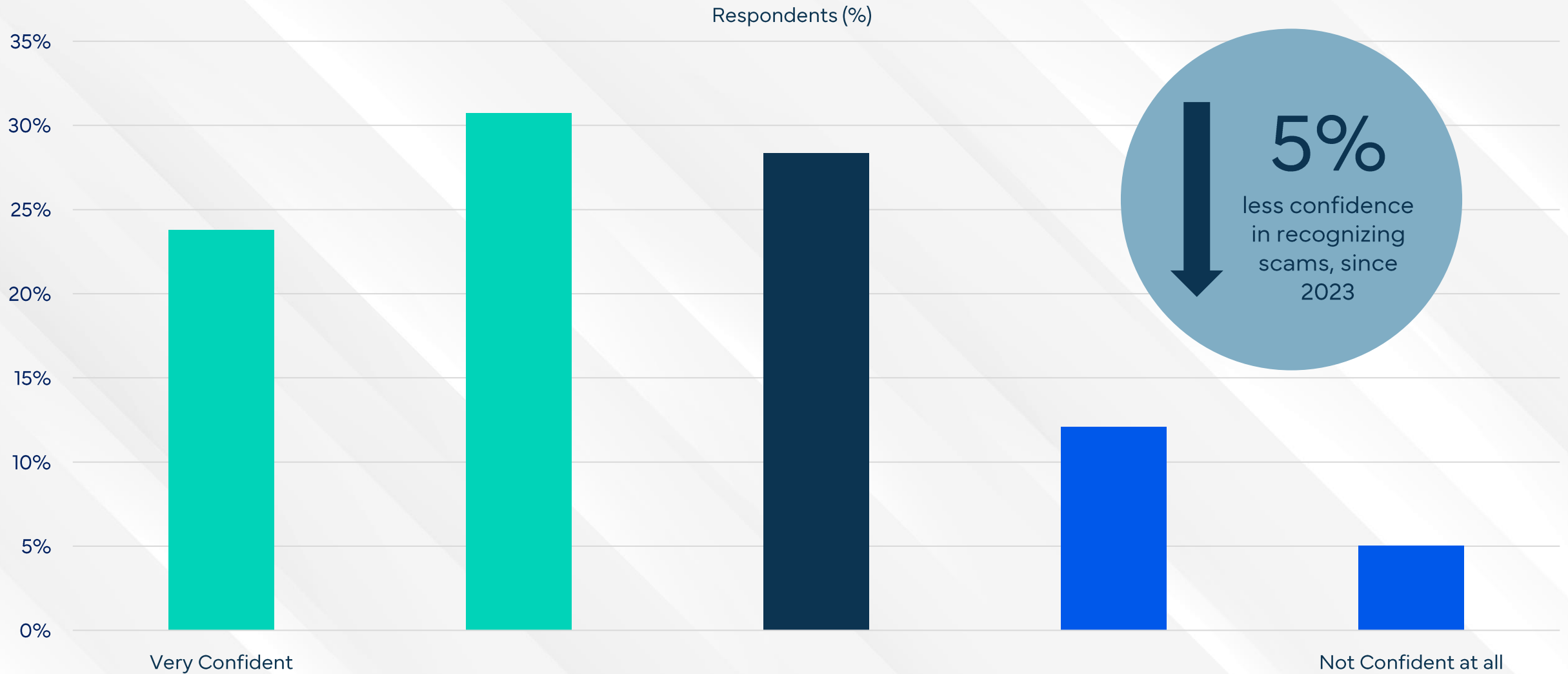


Education



The demography of respondents to the State of Scams in Taiwan 2024 survey consists of relatively more men than women. A large proportion were over 54 years of age, with a university degree.

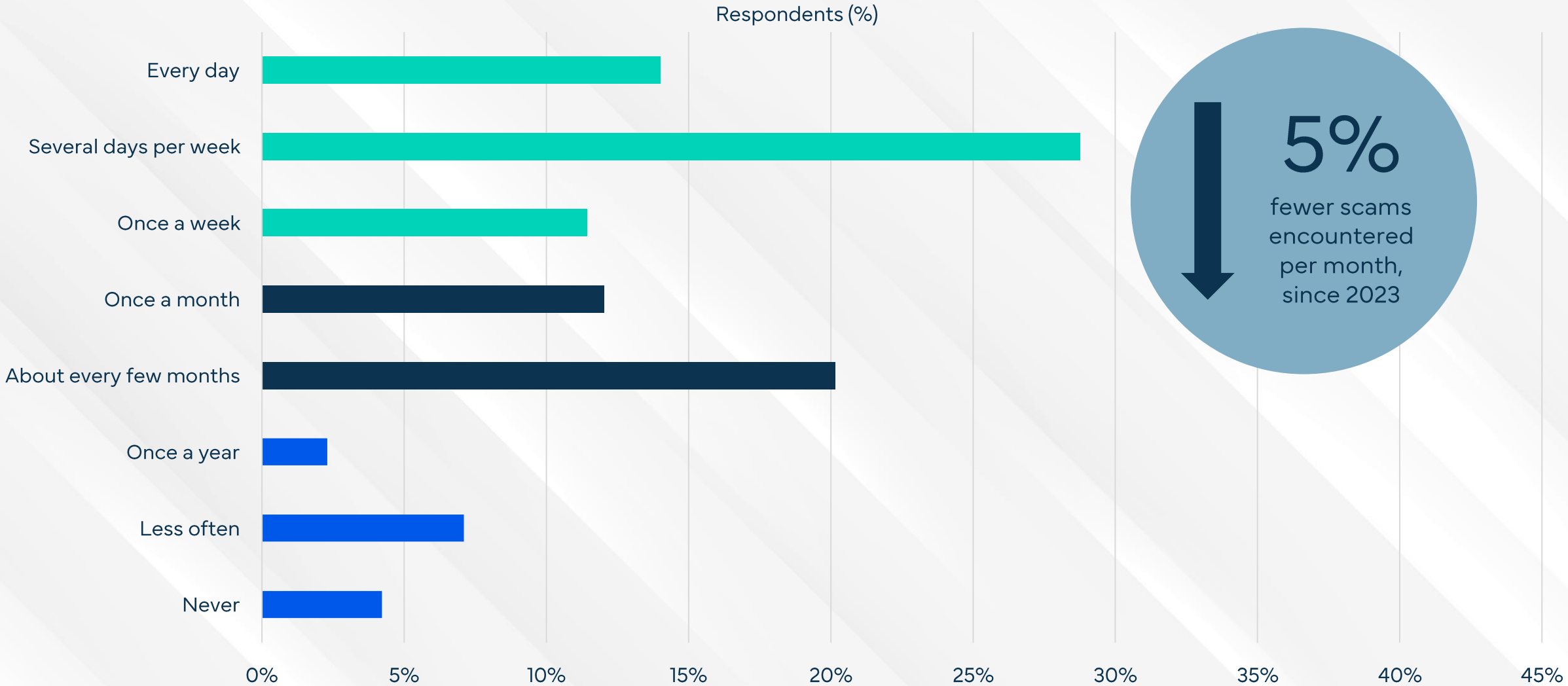
# 55% of Taiwanese are confident in their ability to recognize scams



Only 17% of respondents are not (very) confident in recognizing scams, at all.

Q2 - How confident are you that you can recognize scams?

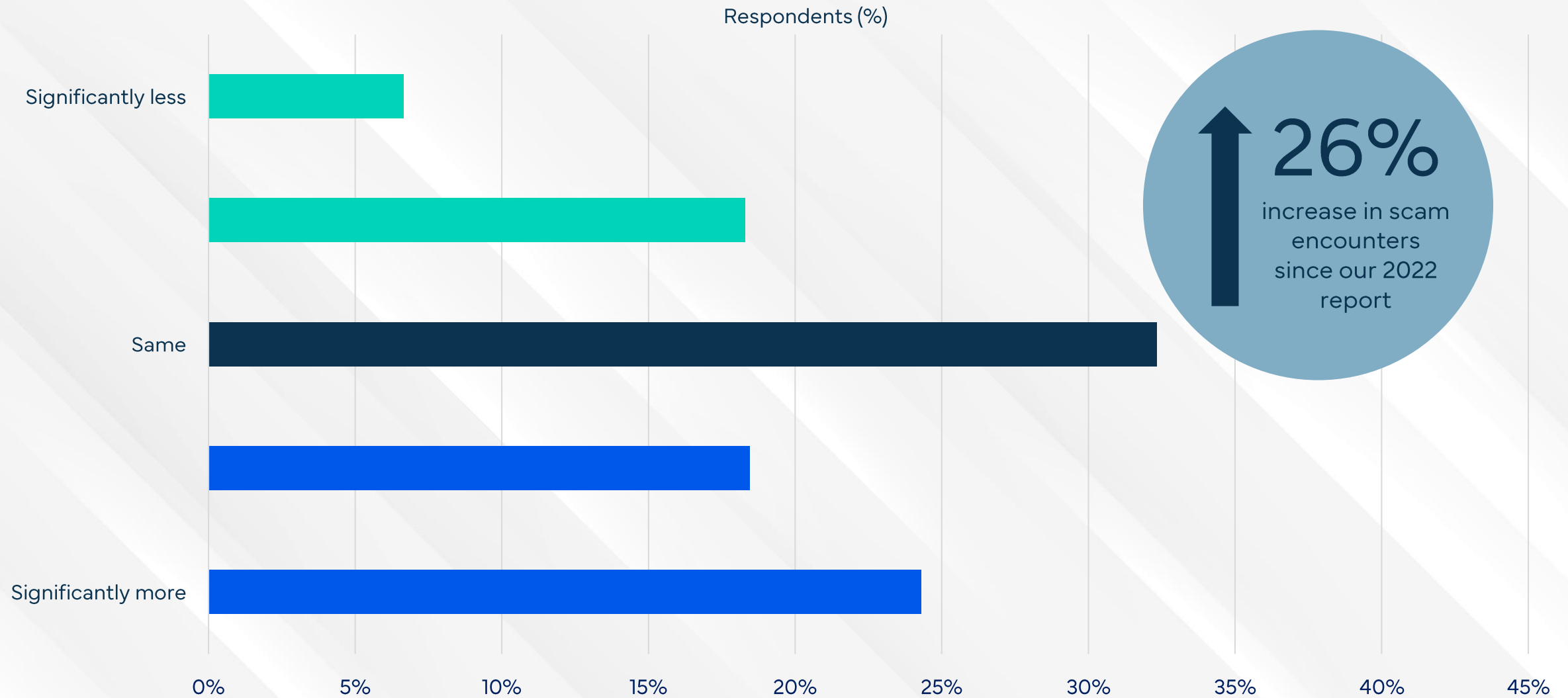
# 66% of Taiwanese encounter scams at least once per month



11% of Taiwanese survey respondents revealed that they are rarely confronted by scams.

Q3 - In the last 12 months, how often have you been exposed to scam attempts? This includes receiving suspicious content, as well as seeing deceitful advertising.

# 43% of Taiwanese encountered more scams in the last 12 months

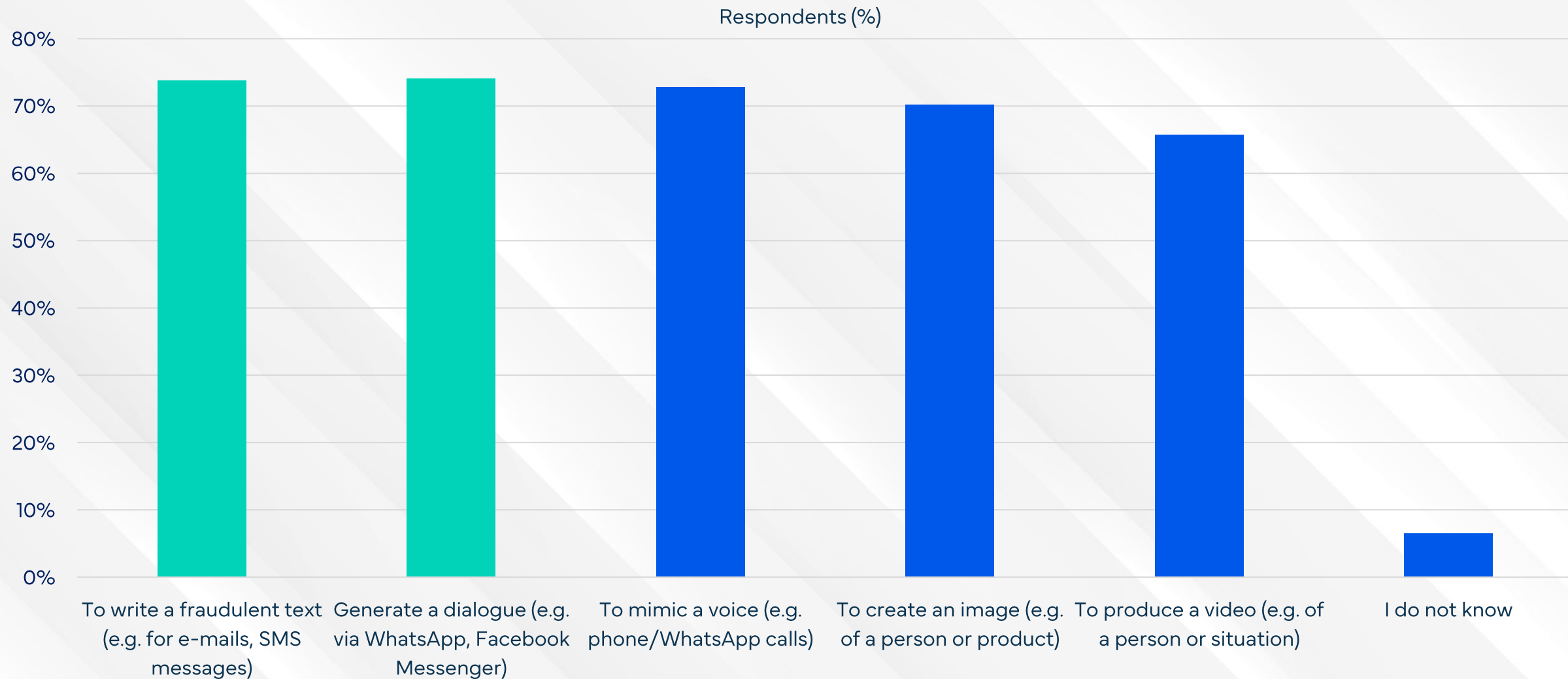


Only 25% of Taiwanese respondents experienced a reduction in scam encounters.

Q4 - Compared to the year before, do you feel you have been exposed more or less frequently by an individual/company that tried to deceive you in the last 12 months?



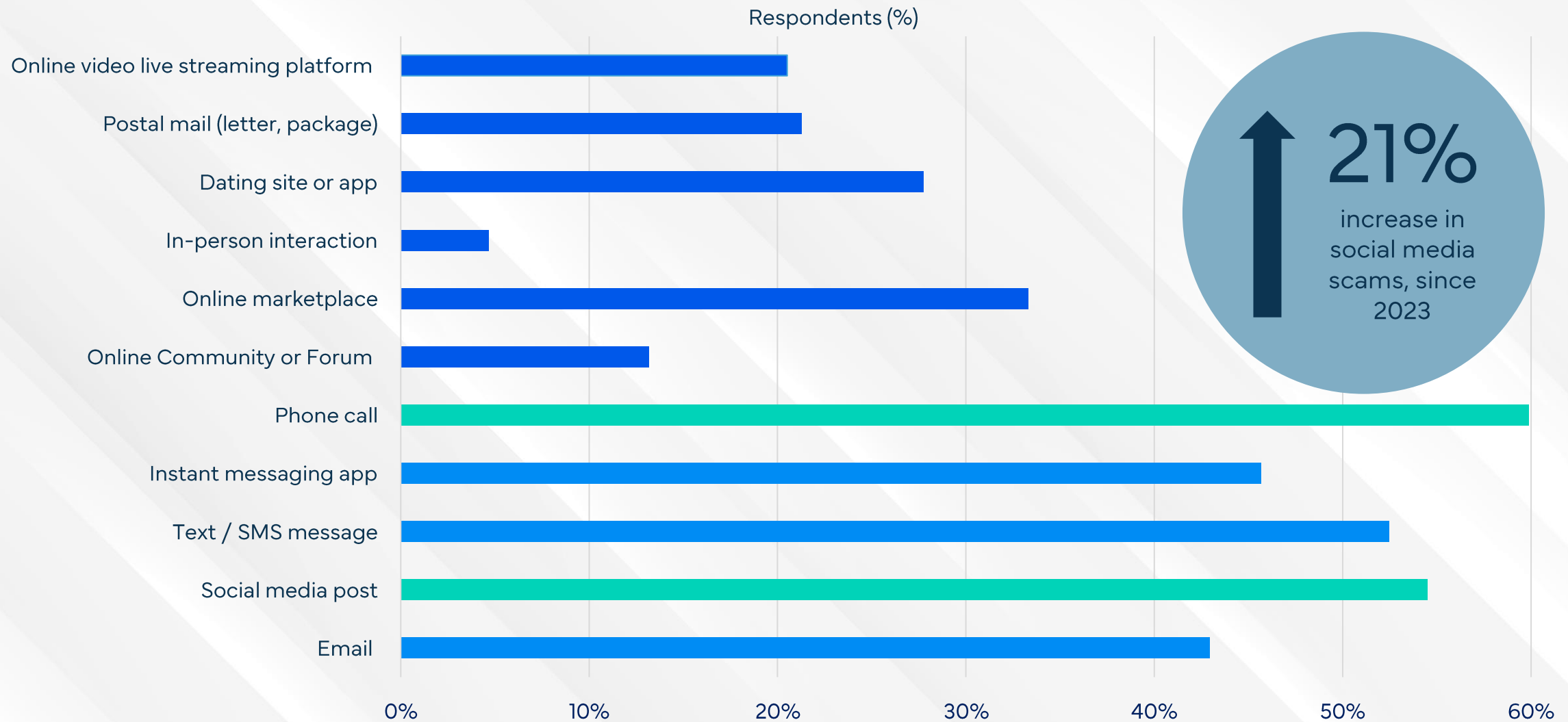
# Most Taiwanese are aware of the scam threats posed by AI



Awareness of AI generated chats & texts is high, while complex AI images & videos are less widely known.

Q5 - For which of the following can Artificial Intelligence (AI) be used?

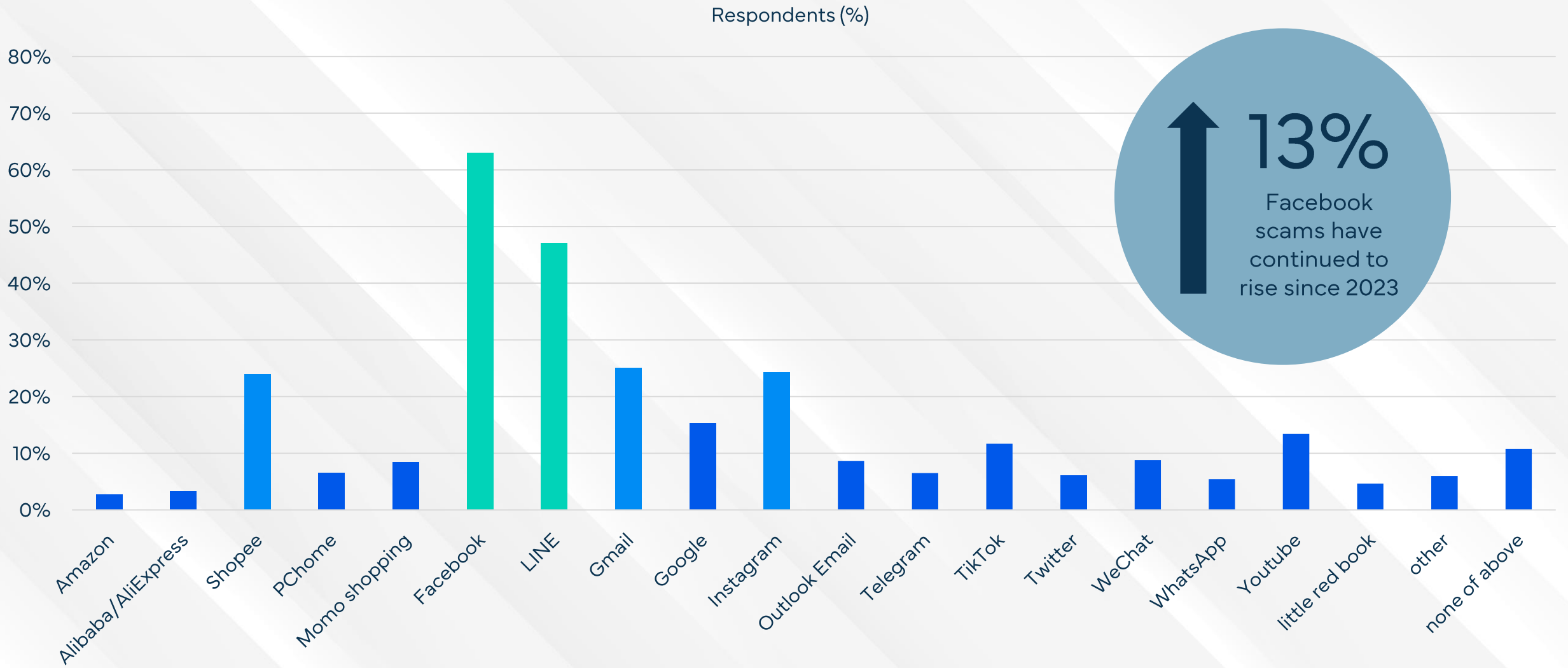
# Calls & Social Media overtake Text/SMS as top scam delivery methods



Text/SMS messages, instant messaging apps and emails are also common scam delivery media.

Q6 - Through which communication channel(s) did scammers approach you in the last 12 months?

# Fraudsters favor Facebook & LINE as their scam delivery platform



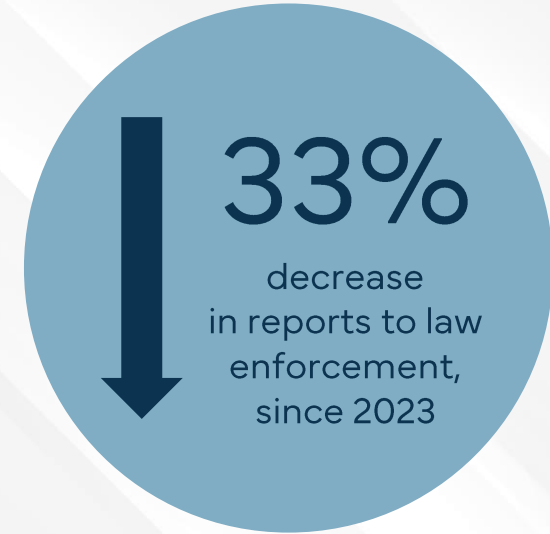
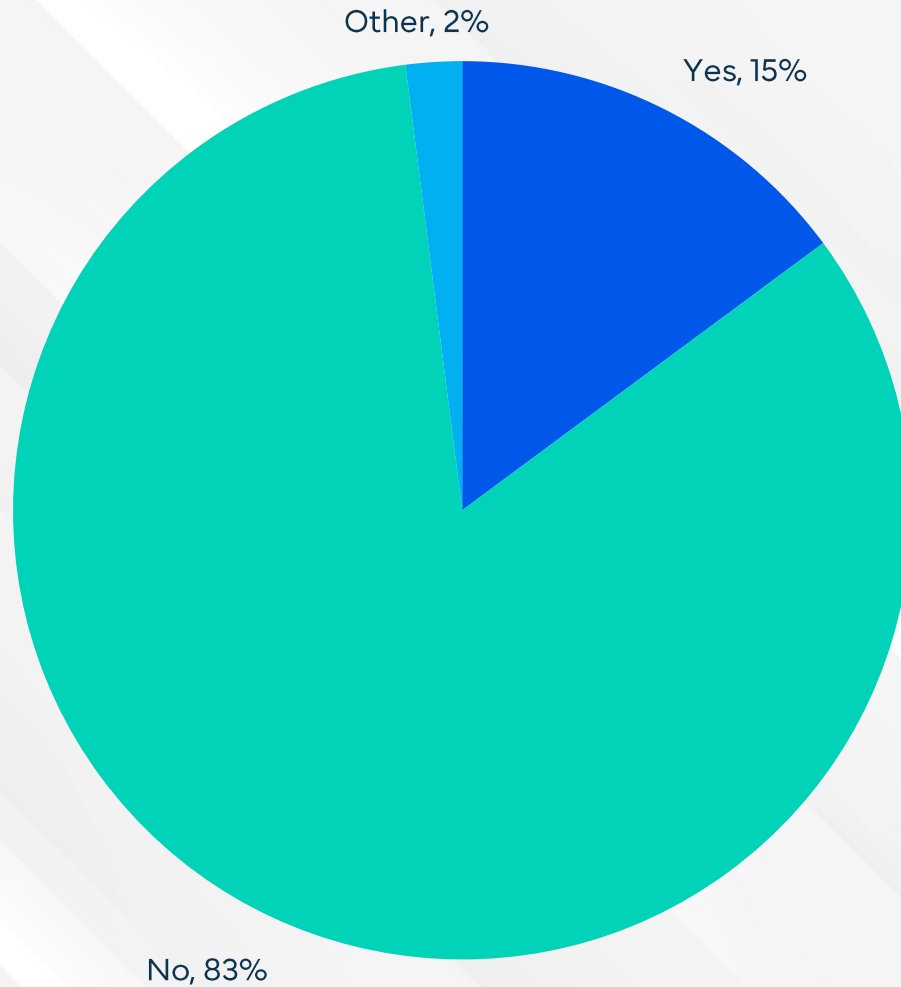
↑ 13%  
Facebook  
scams have  
continued to  
rise since 2023



Gmail, Shopee, and Instagram round out the top five most popular platforms for scammers.

Q7 - Though which platform(s) did scammers contact you in the last 12 months?

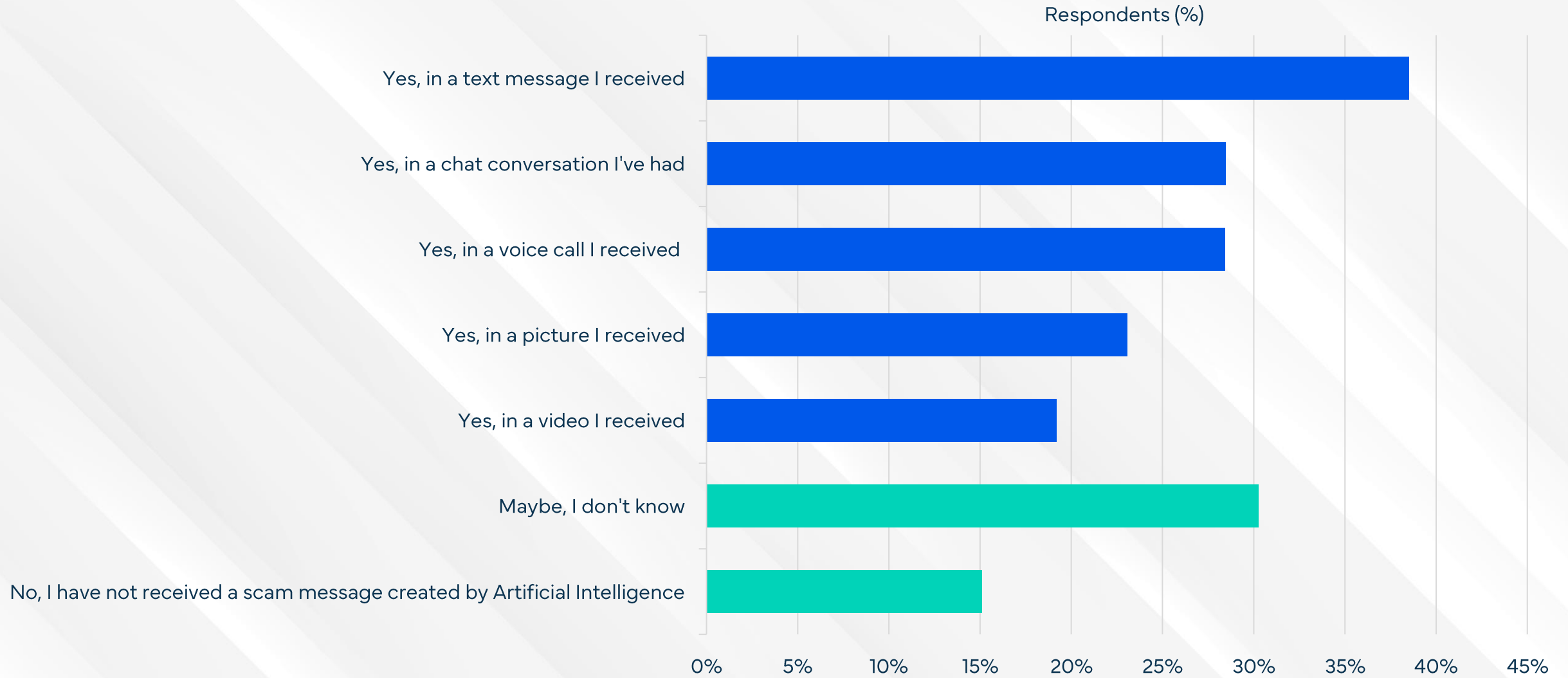
# 83% of Taiwanese did not report the scam to law enforcement



15% stated having reported the scam to law enforcement or another government authority.

Q8 - Did you report a scam or scam attempt to the police or authorities in the last 12 months?

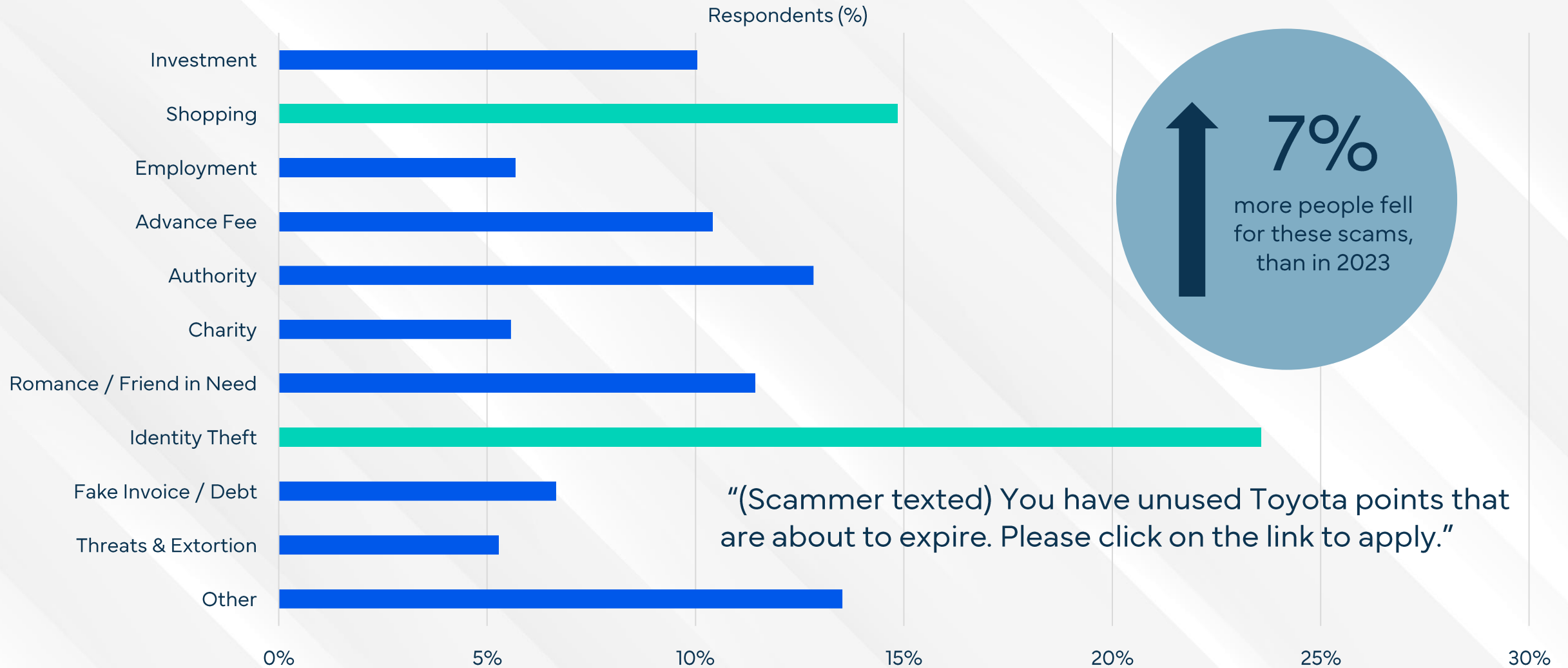
# 30% of Taiwanese were uncertain whether AI was used to scam them



15% of Taiwanese stated they did not believe they were subjected to scams utilizing artificial intelligence.

Q9 - Do you think Artificial Intelligence (AI) was used in an attempt to scam you?

# Identity Theft and Shopping are the most common scams in Taiwan



54% did not fall victim to the most common scams in the last year. 1.2 scams were reported per victim.

Q10 - Which of the following negative experiences happened to you in the last 12 months?

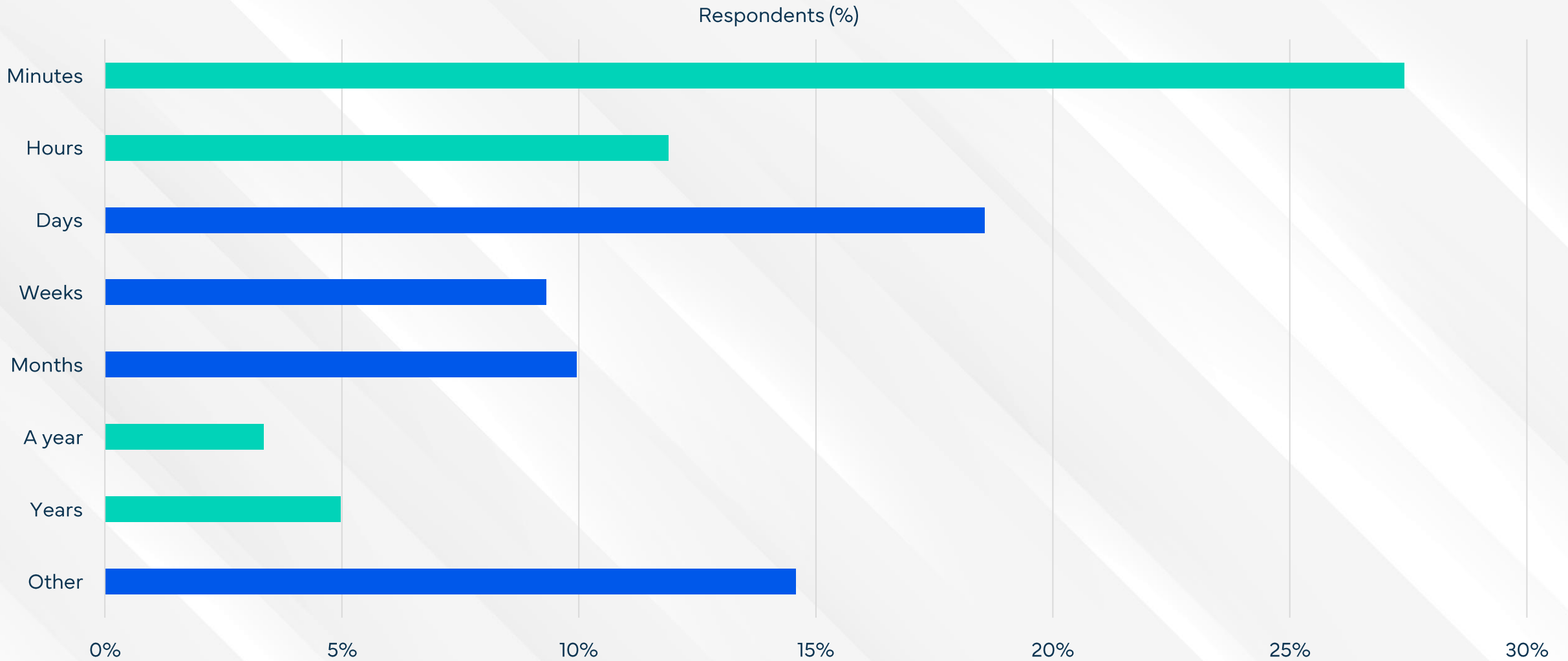
“The text message said that Chunghwa Telecom points can be redeemed for goods. After redemption, the credit card was stolen and about 50,000 yuan was used.”

“As a result of online shopping, the items sent are different from what I wanted to buy. If I want to return them, I can't find the relevant information.”

“My credit card was stolen in the middle of the night, and more than 40,000 yuan was used.”

“He (scammer) called home pretending to be the voice of a child at home, saying that an accident had occurred outside and that he needed to be rescued quickly. Because the child was studying in another county or city, he could not be contacted for a while. After alarming many people, it was discovered that it was a false alarm.”

# 39% of scams are completed within 24 hours of first contact

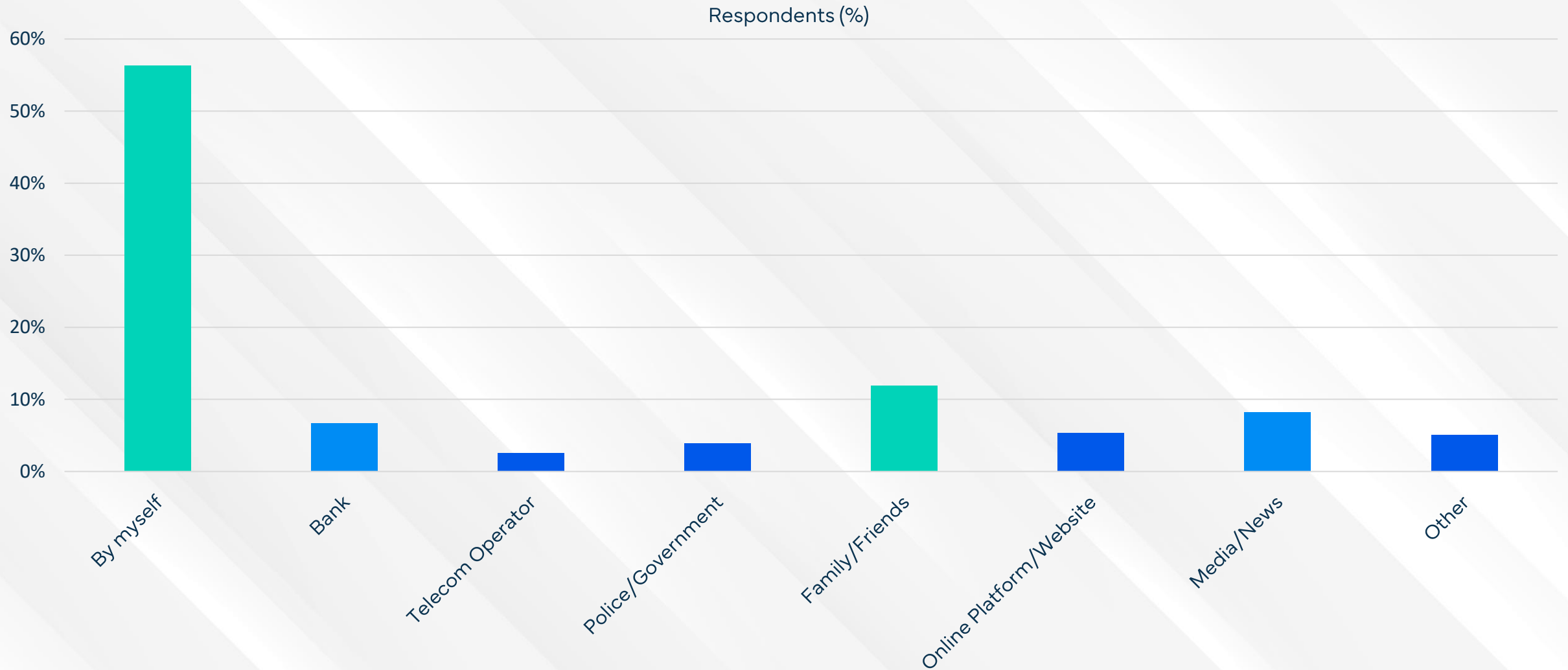


27% reported scams that were over in minutes, while 8% were scammed over a year or more.

Q12 How long did the scam last, from the first time you heard from the scammer until the last payment you made or the last time you contacted them?



# 56% concluded that they had been scammed without external advice

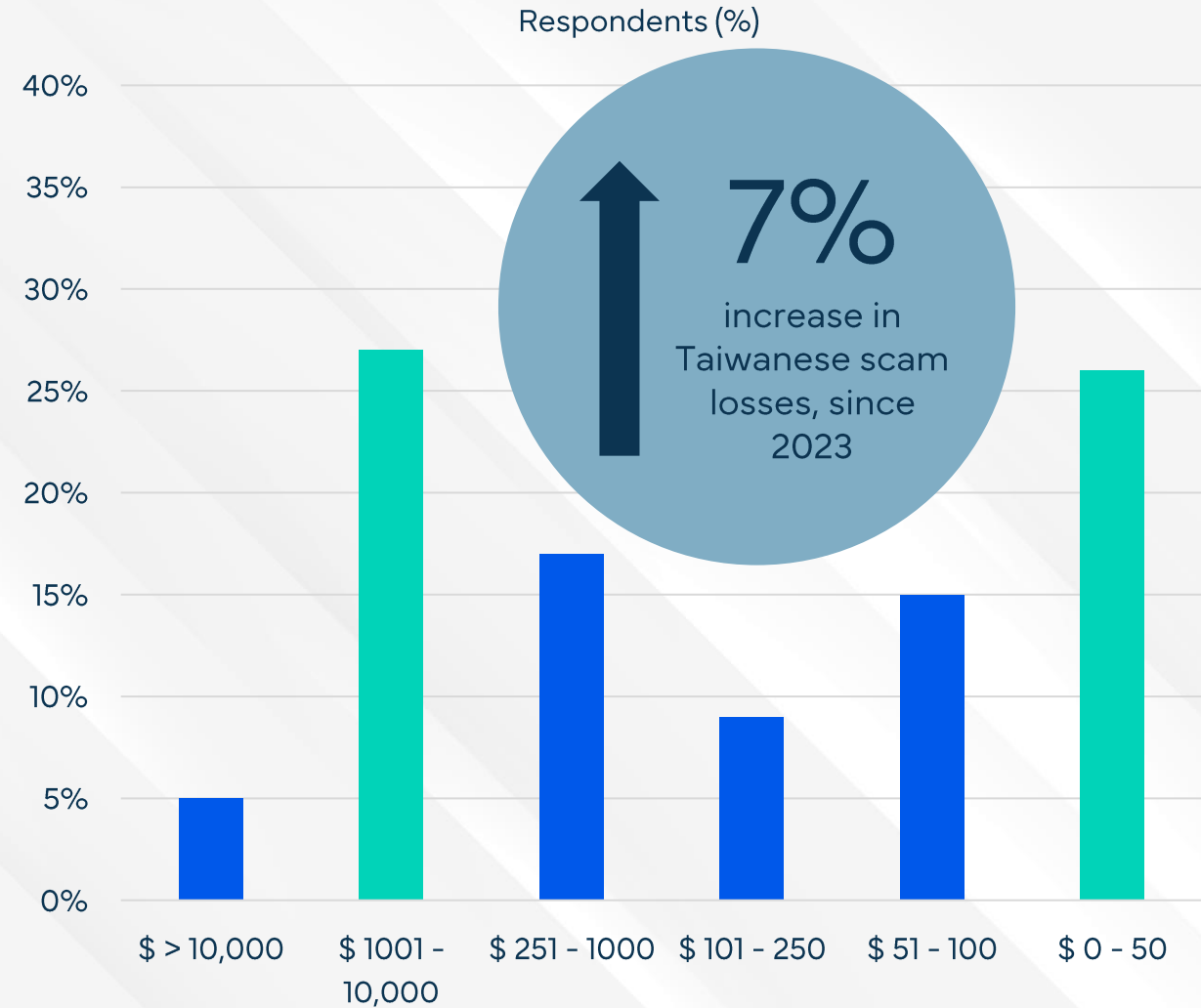


Others were told by friends or family, while the media also plays a role in pointing out scams.

Q13 How did you discover you were scammed?

# In total, 19% of Taiwanese participants lost money to a scam

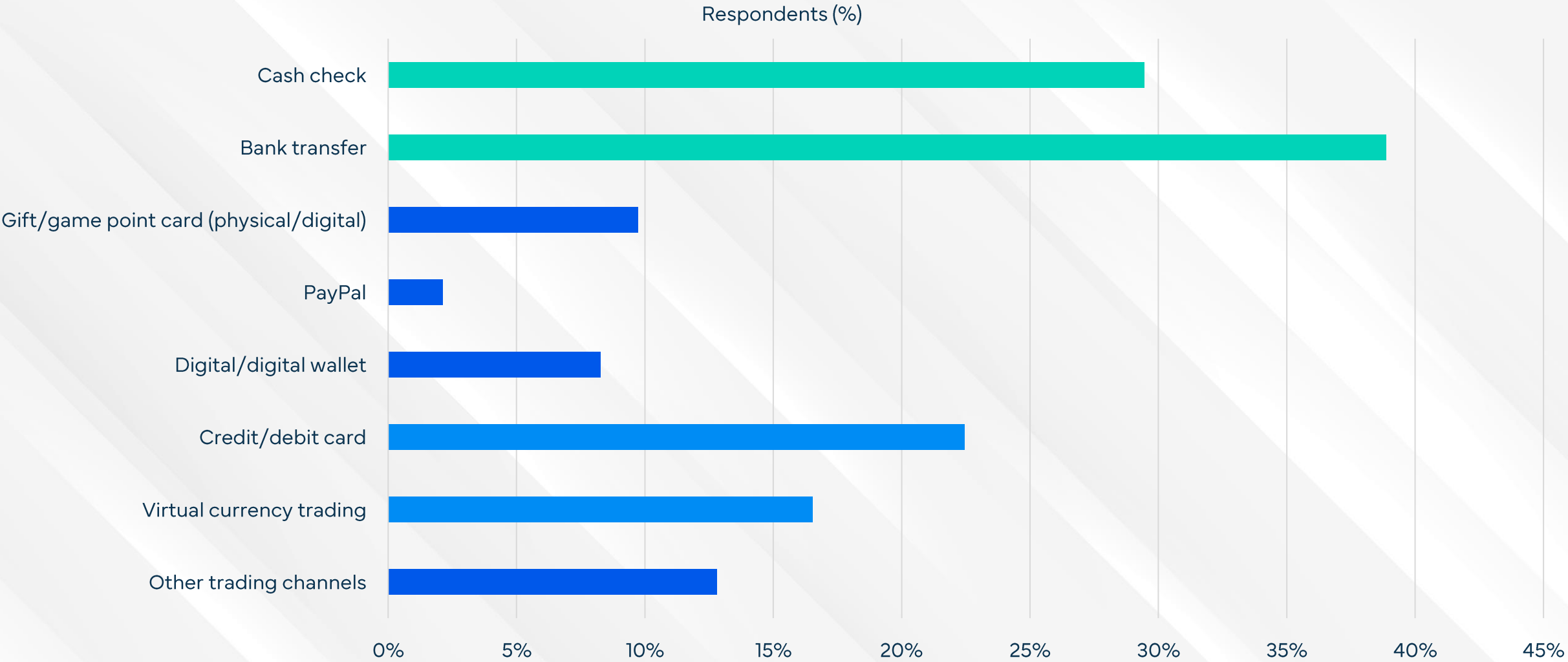
Survey Key Statistics	
Persons approached	5,003
Participants losing money	944
% losing money / survey participants	19%
Average amount lost in US Dollars	1,940
Total country population	23,595,274
Population over 18 years	20,141,927
# of people scammed > 18 years	3,800,516
Total scam losses (USD)	7,373,000,086
Total scam losses (NT\$)	239,483,018,306
Gross Domestic Product (USD, millions)	751,930
% of GDP lost in scams	1%



In total, the Taiwanese lost \$ 7.4 billion to scams, which is equal to 1% of Taiwan's GDP.

Q14 In the last 12 months, in total, how much money did you lose to scams before trying to recover the funds?

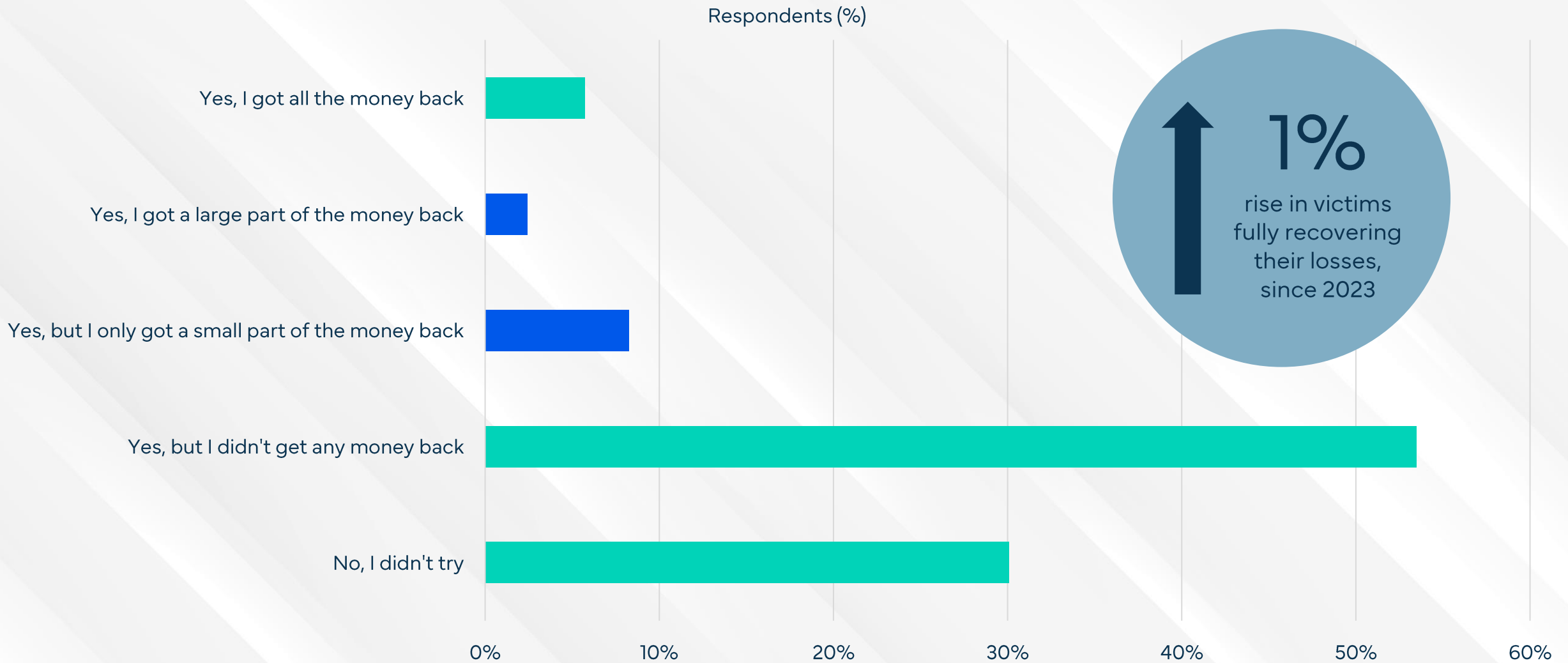
# Bank Transfer & Cash Checks are the dominant payment methods



Credit/debit cards & Virtual Currencies are also key tools for scammers to funnel their stolen gains.

Q15 - How did you pay the scammer?

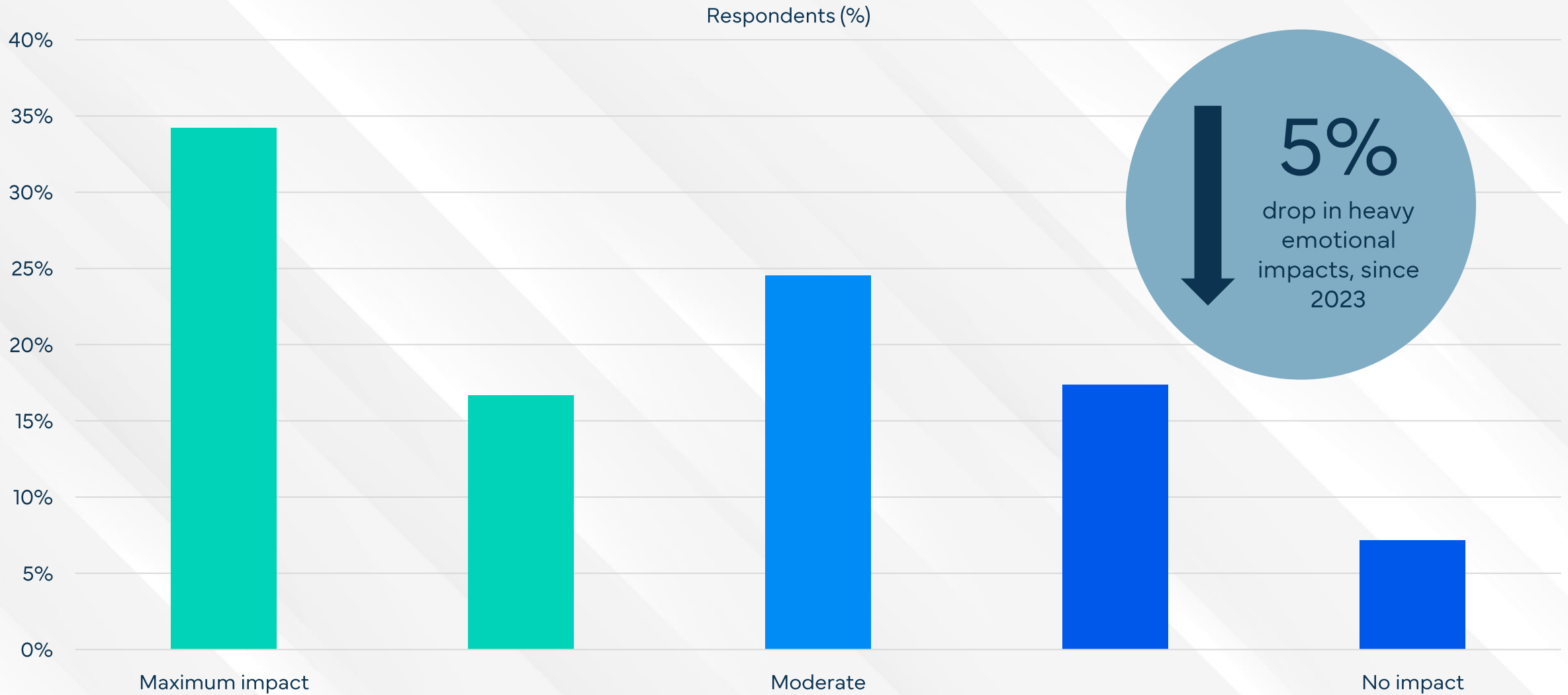
# Only 6% of victims were able to fully recover their losses



30% did not try to recover their funds. 54% tried but were not able to recover any money.

Q16 - Did you try to recover the money lost?

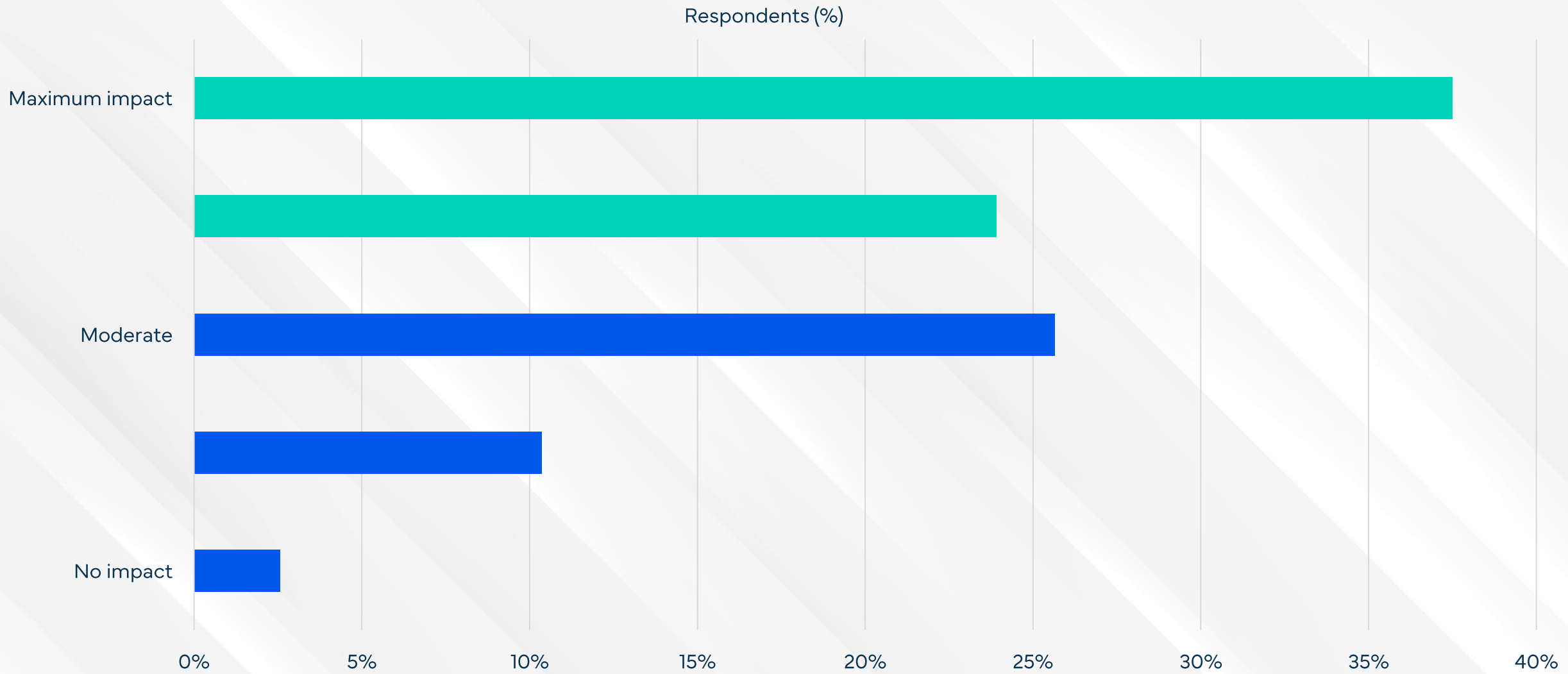
# 51% of the scam victims perceived a (very) strong emotional impact



25% of the survey respondents reported little to no emotional impact due to scams.

Q17 - To what extent did the scam(s) impact you emotionally?

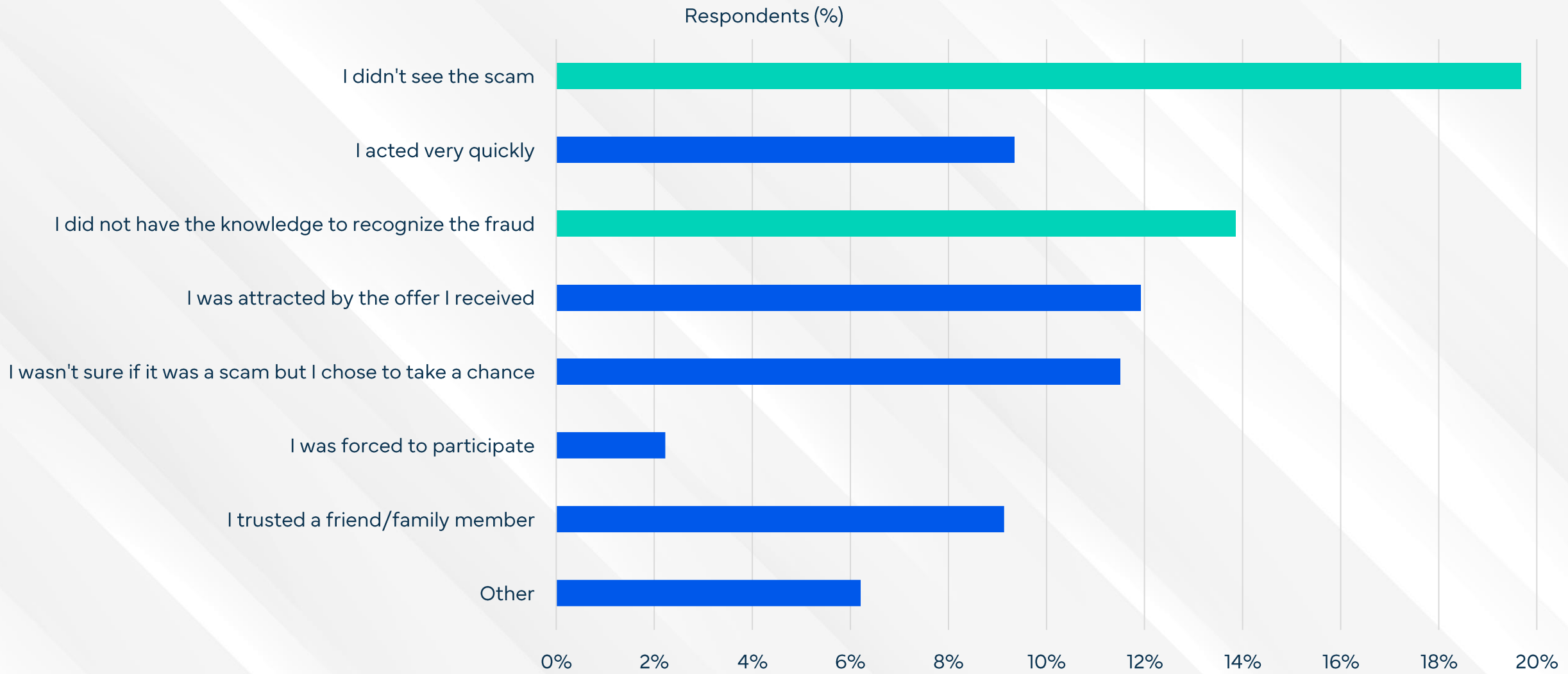
# 61% of Taiwanese have less in trust the Internet as a result of scams



Only 13% of Taiwanese reported little to no loss of trust in the Internet due to scams.

Q18 - To what extent do scams impact your trust in the Internet, in general?

# Taiwanese often fall for scams because they get caught off guard



Several victims also reported lacking knowledge to recognize fraud while others get caught by the offers.

Q19 - What was the main reason you were deceived?

# The Taiwanese check for a contact phone number to verify legitimacy

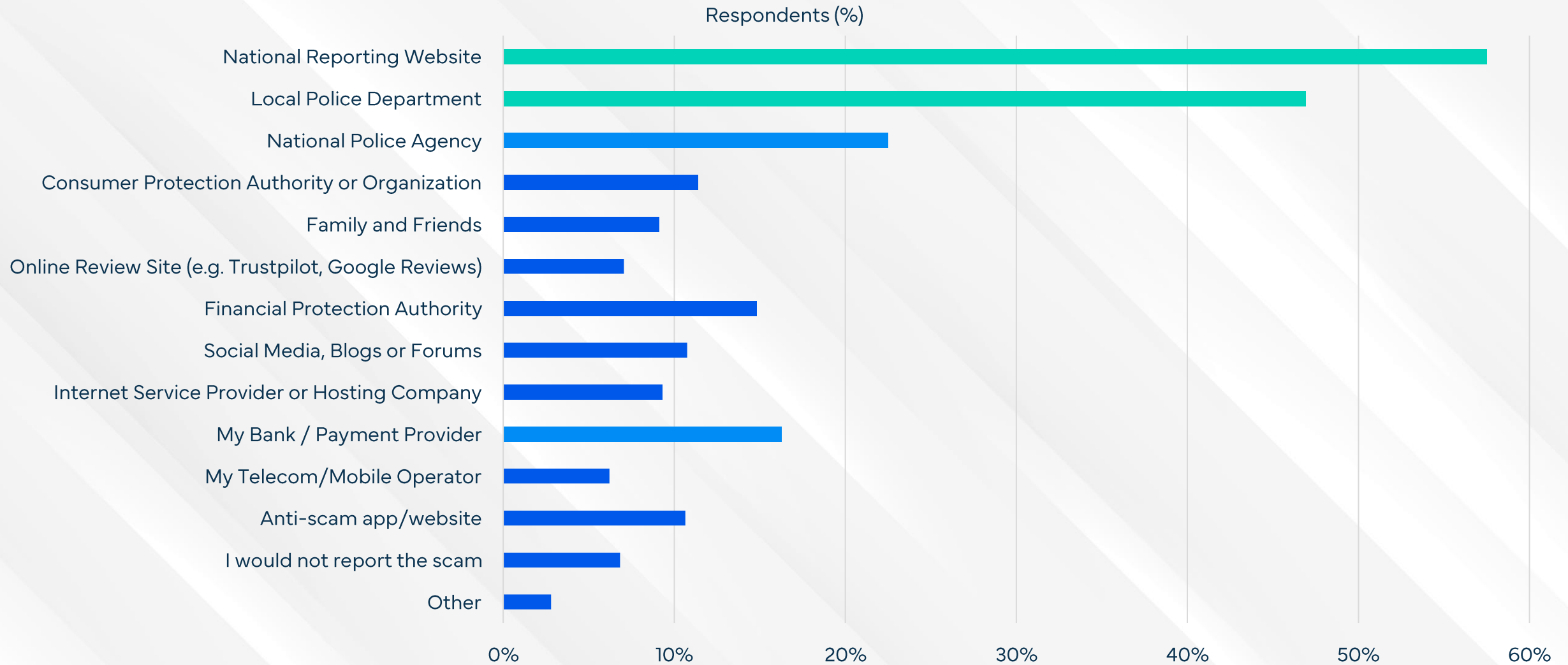


Many reported using anti-scam app/website and following "if it's too good to be true, it probably is" rule.

Q20 - What steps do you take to check if an offer is real or a scam?



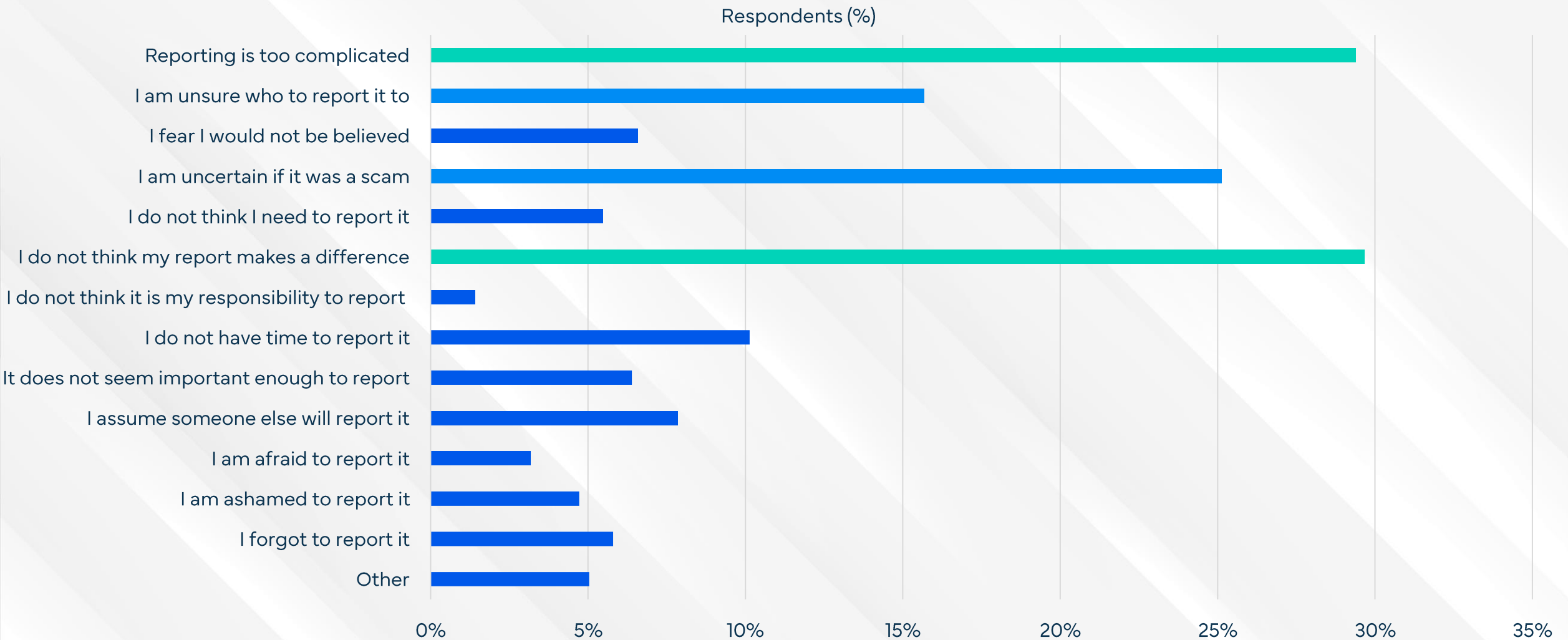
# Scams are shared with the National Reporting Website or Local Police



The National Police Agency and Banks are seen as secondary places to report scams.

Q21 - If you were to be deceived by a scam, who would you report this to?

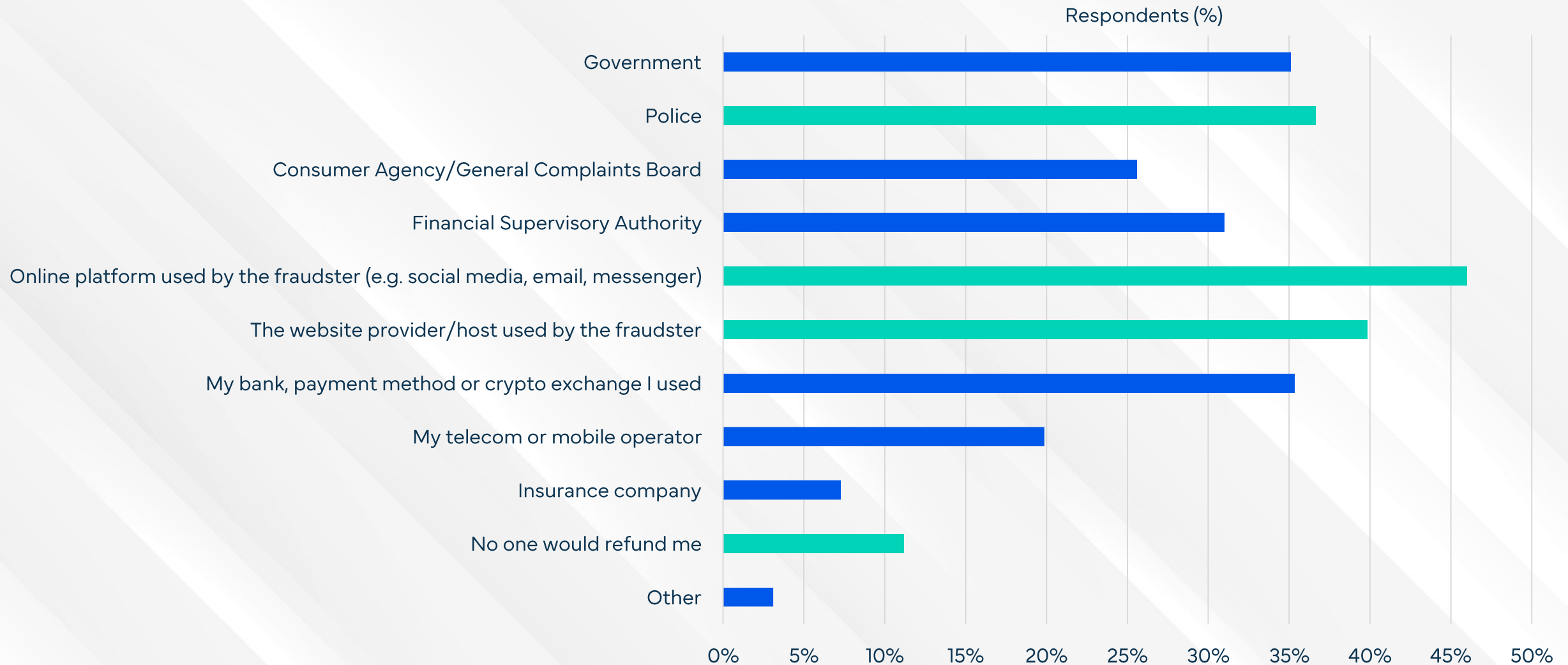
# Many think reporting a scam is too complex or won't make a difference



Other reasons for not reporting are uncertainty on whether it's a scam or who to report it to.

Q22 - What reasons might you have to not report a scam?

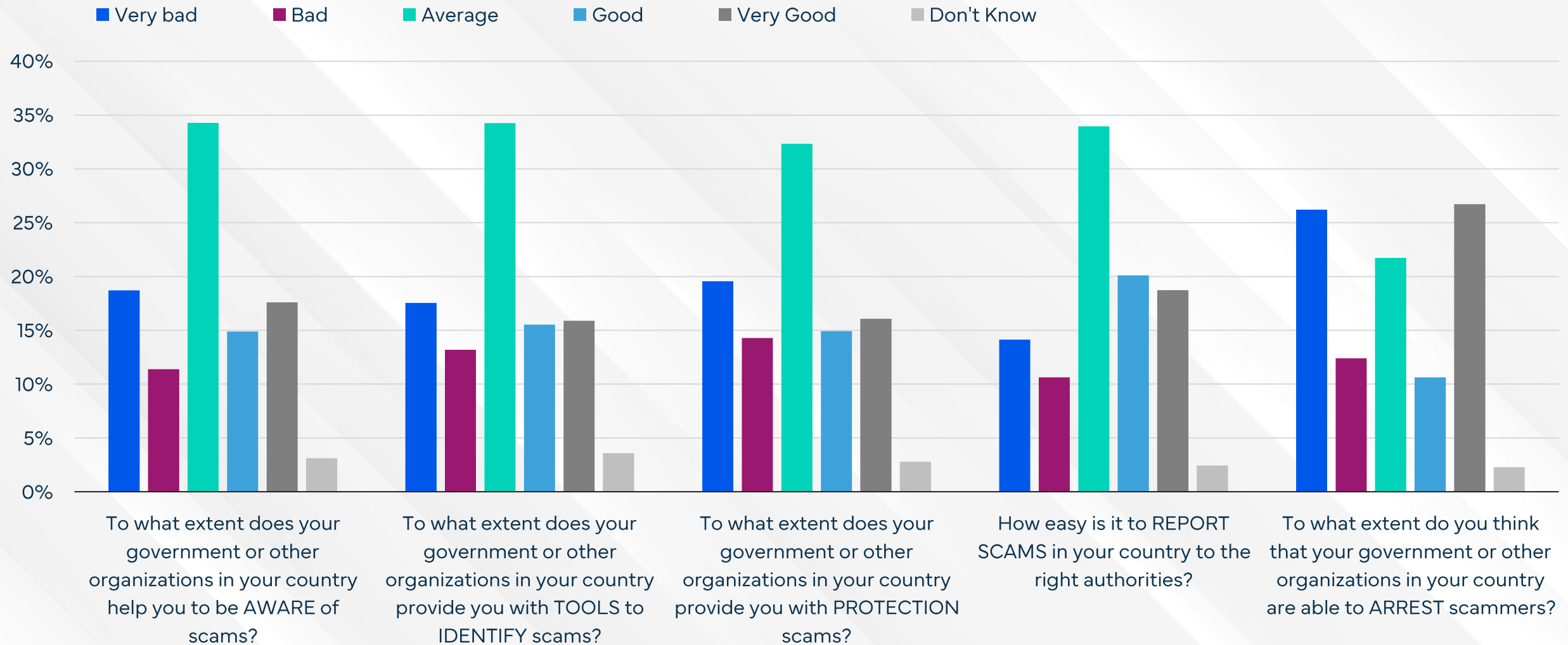
# 11% of Taiwanese think no one is responsible for recovering their losses



Others want online platforms used by fraudsters, website providers, or police to refund them.

Q23 - If you were scammed, who do you think should be responsible for making sure you are paid back for your loss?

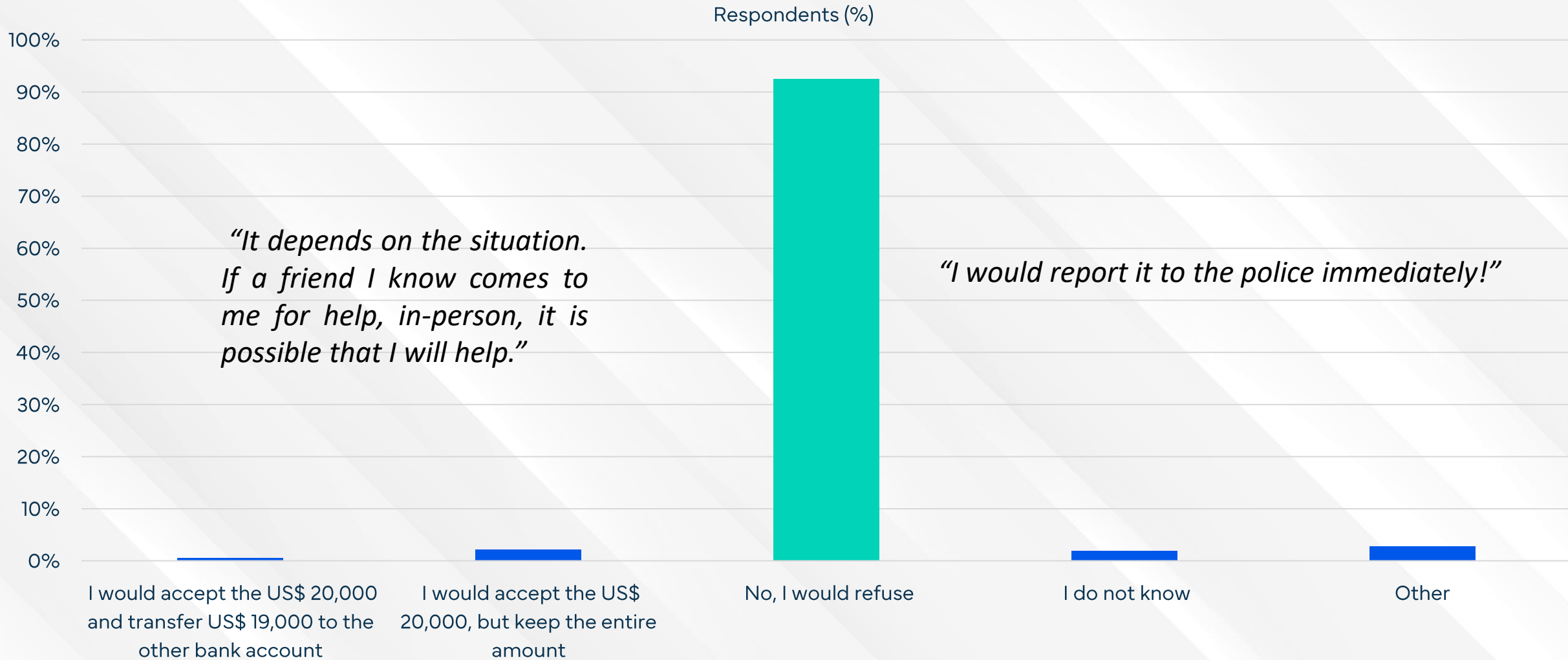
# Citizens have a balanced view of Taiwan's efforts to deal with scams



Overall, 32% of the participants rate government action on scams as poor, 34% as good.

Q24 - Think about how well the government and other groups in your country are doing in the fight against online scams. How do you rate their efforts in the following categories?

# 3% of Taiwanese admit that they would consider being a money mule



However, 92% of those surveyed claim they would refuse to be involved in a "money muling" scheme.

Q25 - If someone offers you NT\$650,000 on the condition that you send NT\$620,000 to another bank account, leaving you with NT\$30,000 to keep, what would you do?

# About This Report





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.



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, 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.



ScamAdviser is a global leader in scam prevention, committed to empowering businesses with its AI-powered Anti-Scam Intelligence (ASI). Our platform delivers real-time detection of suspicious activities, protecting websites, phone calls, messages, and online platforms from potential scams. With the world's largest scam database, we share insights with 400+ partners, collectively protecting more than 1 billion consumers worldwide.



Jorij Abraham has been active in the Ecommerce industry since 1997. From 2013 to 2017, he has been Research Director at Thuiswinkel.org, Ecommerce Europe (the Dutch & European Ecommerce Association) and the Ecommerce Foundation.

Nowadays, Jorij is a Professor at TIO University and Managing Director of the Global Anti-Scam Alliance (GASA) & ScamAdviser.



Clement Njoki is Editor and Researcher at GASA. His role involves creating engaging content about scams and fraud, simplifying complex financial information for various platforms. He also works on building GASA's online presence through blogs and news updates.

Clement possesses comprehensive expertise in identifying and combating deceptive practices and fraud, along with a strong background in cybersecurity.



Sam Rogers is GASA's Director of Marketing. Previously, he worked in Risk Advisory, before transitioning into a career as a researcher, copywriter, and content manager specialized in cutting-edge electrical engineering topics, such as photonics and the industrial applications of electromagnetic radiation.

Sam left the world of corporate industry seeking a role which would allow him to concentrate on networking and events management, while allowing him to contribute something worthwhile to society.



James Greening, operating under a pseudonym, brings a wealth of experience to his role as a scam investigator, content writer, and social media manager. Formerly the sole driving force behind Fake Website Buster, James leverages his expertise to raise awareness about online scams. He currently serves as a Content Writer and Social Media Manager for the Global Anti-Scam Alliance (GASA) and regularly contributes to ScamAdviser.com.



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