

State of Scams in The Netherlands

2025 REPORT

INSIGHTS

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One in Two Dutch Adults Fell Victim to Scams in the Past Year



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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 Dutch adults reveals that nearly three quarters have encountered a scam, with an average of one scam encounter happening every four days, equating to 98 scam encounters on average per person per year in Netherlands. Additionally, over half of Dutch adults claim to have experienced a scam in the last year, with each scam victim being scammed on average 2 times.

The rising costs of scams

Shopping scams (45%) and fake invoice scams (41%) are the most common types of scams in Netherlands, with some having money stolen when seeking employment and via social media. Additionally, nearly a quarter of Dutch adults claim to have lost money to scams in the past year, with wire or bank transfers (50%) being the most common method used by scammers to receive payment. Seven in ten of those who have lost money to scammers have reported the scam to the payment service, with over one fifth able to recover at least part of the money they had lost.

As reporting gaps undermine confidence

Scam encounters are frequent in Netherlands, with scams most encountered on a weekly basis. Seven in ten of those who have encountered a scam have reported it at least once, while on average, each person has reported a scam encounter 3.2 times in the last year. However, those who have reported a scam encounter said that either no action was taken (37%) or they aren't sure what the outcome was (21%). Of those who have never reported a scam encounter, almost half said they did not report it because they did not think it would make a difference/no action would be taken, highlighting the perceived lack of importance.

While scams take a mental toll

The impact of scams goes beyond financial losses, as three fifths of those who have been scammed claimed they felt very or somewhat stressed when experiencing being scammed and over a third said that the scam had a significant or moderate impact on their mental wellbeing. Additionally, almost one in ten experienced heightened tension and stress in their family unit, as well as nearly one in ten experiencing a breakdown in relationships (divorce, fewer friends etc).

Leading to shared responsibility

93% of Dutch adults claim to take at least one step to check if an offer is legitimate or a scam. The most common step taken is following the rule "if it seems too good to be true, it probably is" (42%), reflecting only medium effectiveness against scams. Additionally, two fifths of Dutch adults place the responsibility of keeping people safe from scams on public service organisations, such as the government (22%).

And calls for stronger accountability

Dutch adults believe full repayment to the scam victim (37%) should be the top penalty for scammers, however, 17% are in favour of harsher punishments such as jail time of 1 to 5 years.

Netherlands faces rising financial losses and stress alongside growing demands for stricter protections and justice.

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

GLOBAL AVERAGE 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 **Netherlands**



EUROPEAN AVERAGE MARKETS

Austria	Italy	Sweden
Belgium	Netherlands	Switzerland
Netherlands	Poland	UK
France	Portugal	
Germany	Romania	
Ireland	Spain	

Who we spoke to in the Netherlands

Sample size | 1,000 people

Audience | Adults aged 18+ living in Netherlands

Weighting | Nationally representative of Dutch adult population

Methodology | 15-minute online survey

Sample source | Online research panel

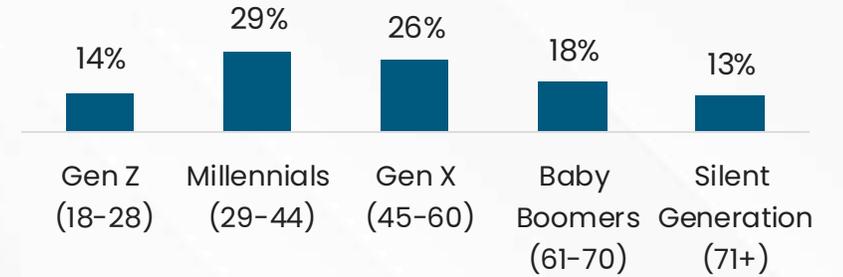
Fieldwork | 26th February– 14th March 2025

Base: All respondents Netherlands (1000)

GENDER



GENERATION / AGE



WORKING STATUS

NET: Working



NET: Not working

PARENTAL STATUS

NET: Parents



NET: Not parents

EDUCATIONAL STATUS



Key Netherlands findings

PREVALENCE OF ENCOUNTERING A SCAM

74%

Of **Dutch** adults claim to have had a scam experience

Scams are most commonly encountered on a monthly basis, which equates to **98 scam encounters** on average per person, per year, in Netherlands

PREVALENCE OF EXPERIENCING A SCAM IN LAST 12 MONTHS

56%

Of **Dutch** adults claim to have **been scammed** in the last 12 months

Amongst this group, a **Shopping scam** (45%) 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

22%

of **Dutch** adults claim to have **lost money to scams** in the last 12 months with **€802** lost to scams, per person, on average

Funds are most commonly sent via **wire bank transfer** (50%)

PERCEIVED RESPONSIBILITY TO PROTECT PEOPLE FROM SCAMS

33%

Of **Dutch** adults feel it is the responsibility of **public service organisations** to keep people safe from scammers, primarily the government (**21%**)

IMPACT OF SCAMS ON VICITM

61%

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

31% say they will be more vigilant of scams as a result

PREVALENCE AND OUTCOME OF REPORTING TO PAYMENT PROVIDER

71%

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

22% 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.

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

IMPACT OF SCAMS

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

 Click to navigate through sections

EXPERIENCING SCAMS

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

SCAM PREVENTION

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

Throughout this report, comparisons to the European average (see slide 4) have been made either in brackets (X%) or alongside the market level data as follows:



To find out more about the report and its authors:

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[ABOUT THE AUTHORS](#)



SCAM ENCOUNTERS

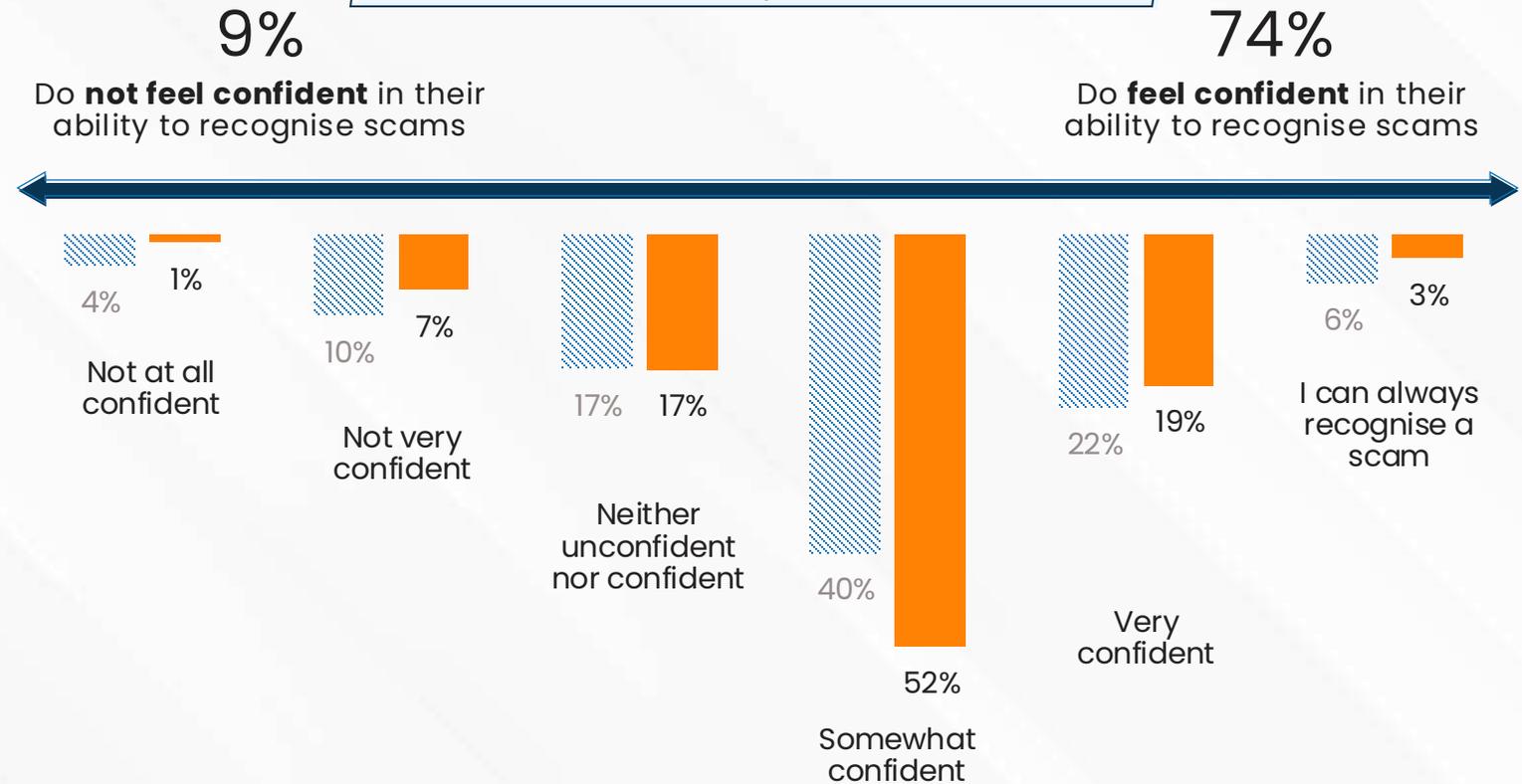
Uncovering the frequency of encountering scams, the platforms and channels used by scammers and the prevalence, barriers and outcomes of reporting scam encounters

Almost three quarters of Dutch adults **are confident they can recognise scams**, with 3% claiming that they can “always recognise a scam”

Confidence in recognising scams



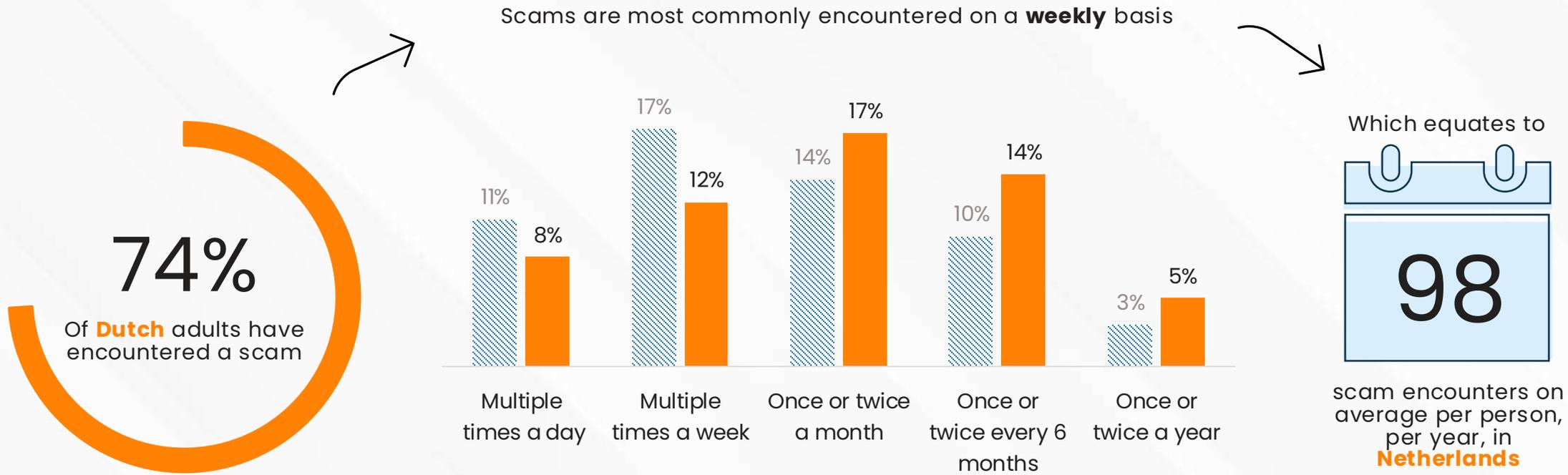
In the Netherlands, Gen Z (**89%**), Men (**79%**), and those living in an urban area (**81%**) are more likely to say they feel confident in their ability to recognise scams. Meanwhile, women (**11%**) and those living in a rural area (**12%**) are more likely to feel unconfident



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

Three quarters of Dutch adults say they have encountered a scam, with an average of one scam encounter happening every four days

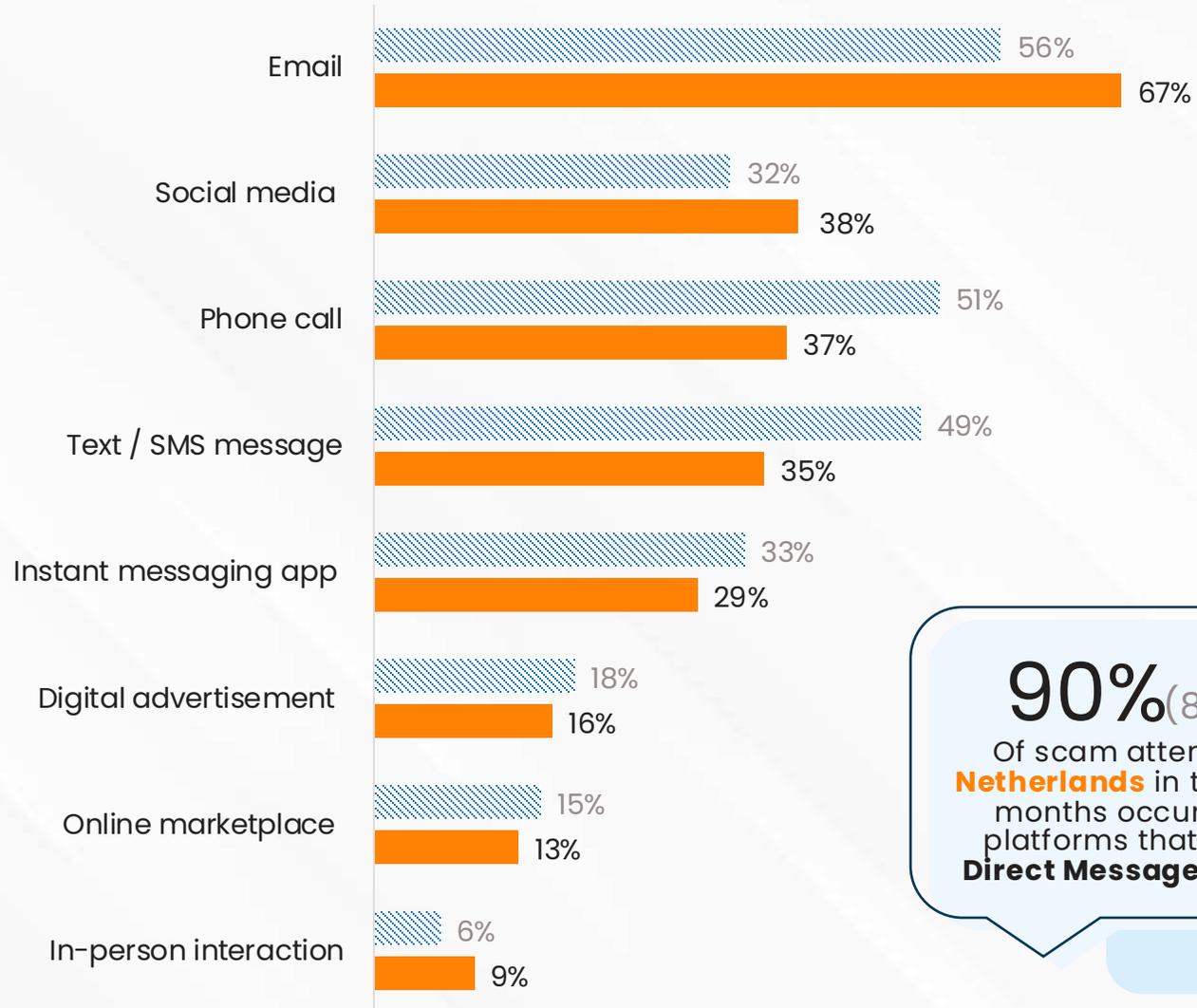
Prevalence & frequency of encountering a scam



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

Most of the scam encounters in Netherlands happen on platforms that have a **Direct Message functionality**, primarily Email and social media

Channels used by scammers – top 8

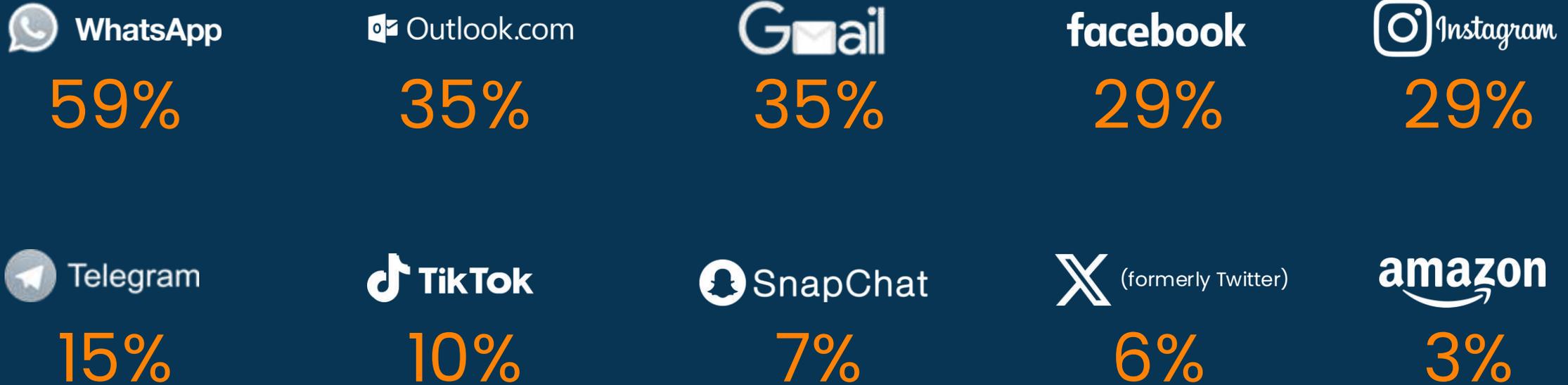


90% (84%)
Of scam attempts in **Netherlands** in the last 12 months occurred on platforms that have a **Direct Message** function

Q3. Through which communication channel(s) did scammers approach you in the last 12 months? Base: All respondents Netherlands who have been exposed to a scam attempt (562)

WhatsApp, Outlook, and Gmail are the top platforms where scam encounters occur

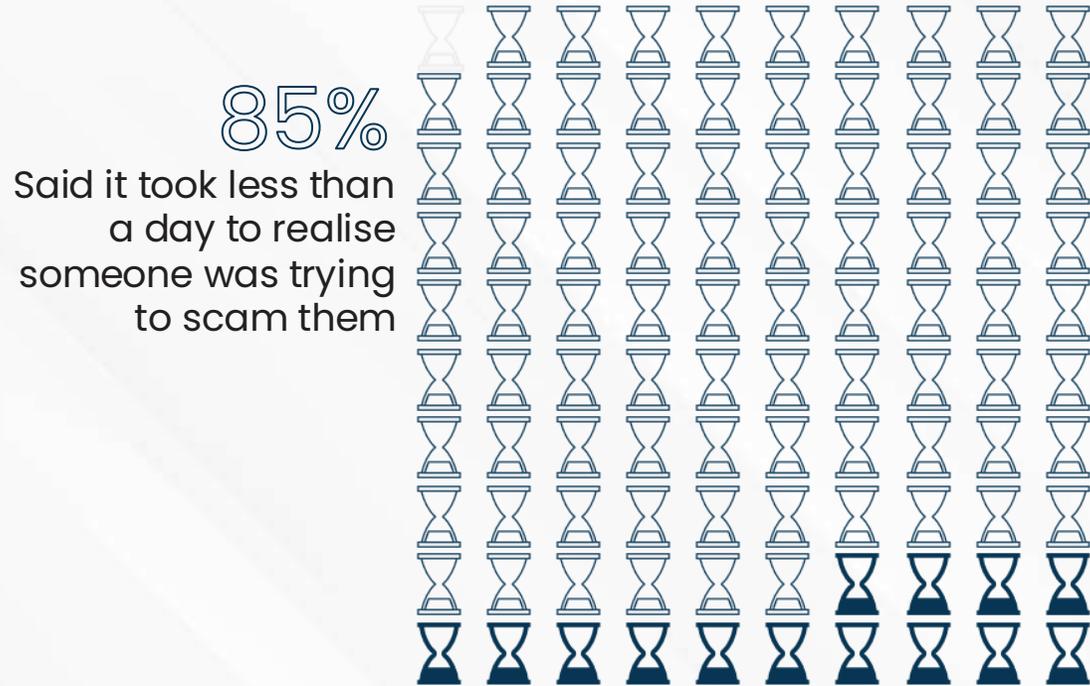
Top 10 online platforms used by scammers in last 12 months in Netherlands



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 Netherlands who have been exposed to a scam attempt (562)

One in four Gen Zs who experienced a scam encounter took longer than a day to recognise it was deceitful

Time taken to realise a scam encounter



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

- Gen Z (25%)
- Those living in a suburban area (22%)
- Those approached by a scammer on:
 - Instagram (22%)
 - TikTok (31%)
 - Telegram (29%)

Q11. When a scammer approached you on , how long did it take you to realise they were trying to scam you? Base: All Netherlands respondents who have been contacted by a scammer on a platform (545)

WhatsApp and Telegram are the 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	36%	40%	29%	18%	33%	25%	42%	42%
	Minutes	38%	39%	38%	33%	27%	62%	30%	43%
	Hours	12%	9%	11%	19%	11%	4%	17%	6%
A day or longer	Days	7%	6%	14%	17%	13%	5%	8%	6%
	Weeks	3%	3%	6%	5%	4%	2%	1%	1%
	Months	2%	2%	1%	8%	9%	2%	1%	1%
	About a year	0%	0%	0%	0%	3%	0%	0%	0%
	More than a year	0%	0%	1%	0%	0%	0%	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 Netherlands respondents who have been contacted by a scammer on WhatsApp (356) Instagram (144), TikTok (69), Telegram (104), Facebook (141), Gmail (199), Outlook Email (216). * 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

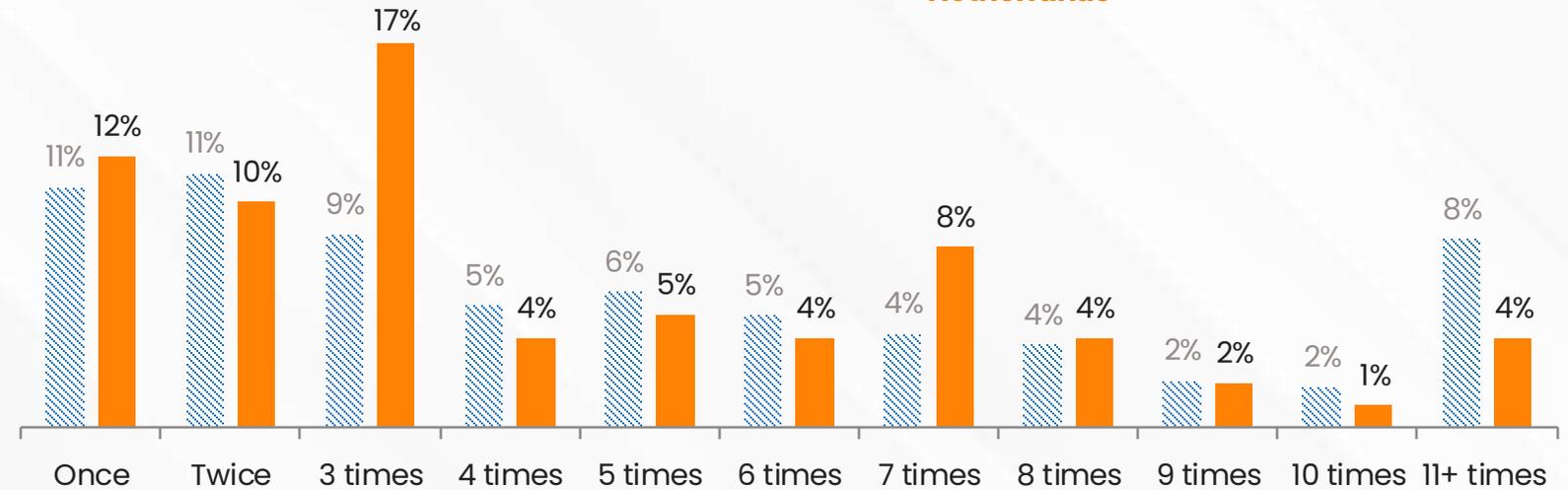
71%

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



Higher amongst men (**75%**) and those in an urban area (**75%**)

Each person has reported **3.2** scam encounters on average, in the last year, in **Netherlands**



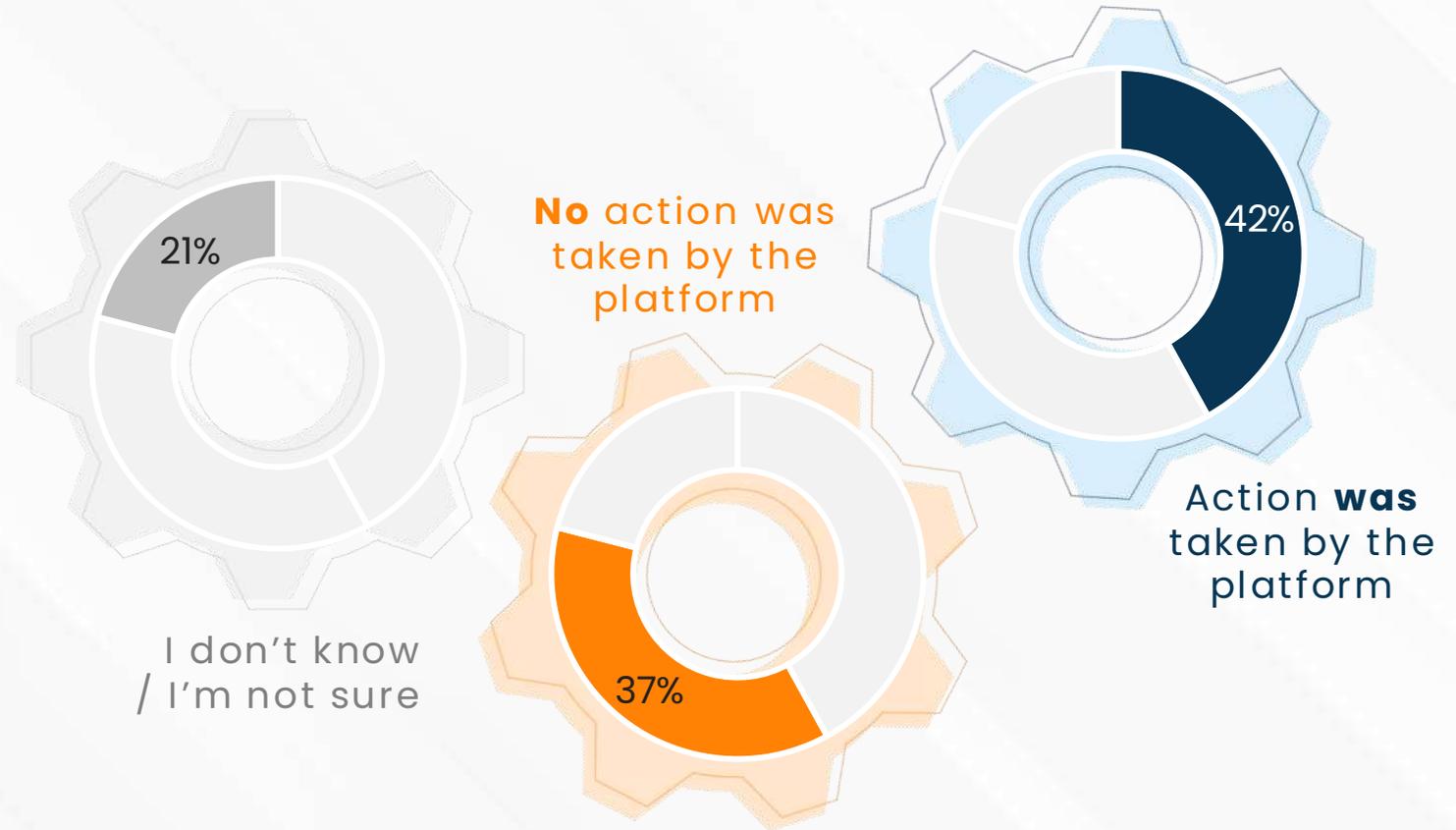
Q5. How many times, if any, have you reported a scam attempt to the service or platform provider where you experienced the scam attempt in the last 12 months?
Base: All respondents in Netherlands who have been exposed to a scam attempt (557)

Almost two fifths say **no action was taken by the platform** when they reported the scam encounter

Outcome of reporting scam encounter to platform / service provider

58%

Of those reporting a scam in the last 12 months in **Netherlands** say that either **no action was taken (37%)** or they aren't sure what the outcome was (21%)



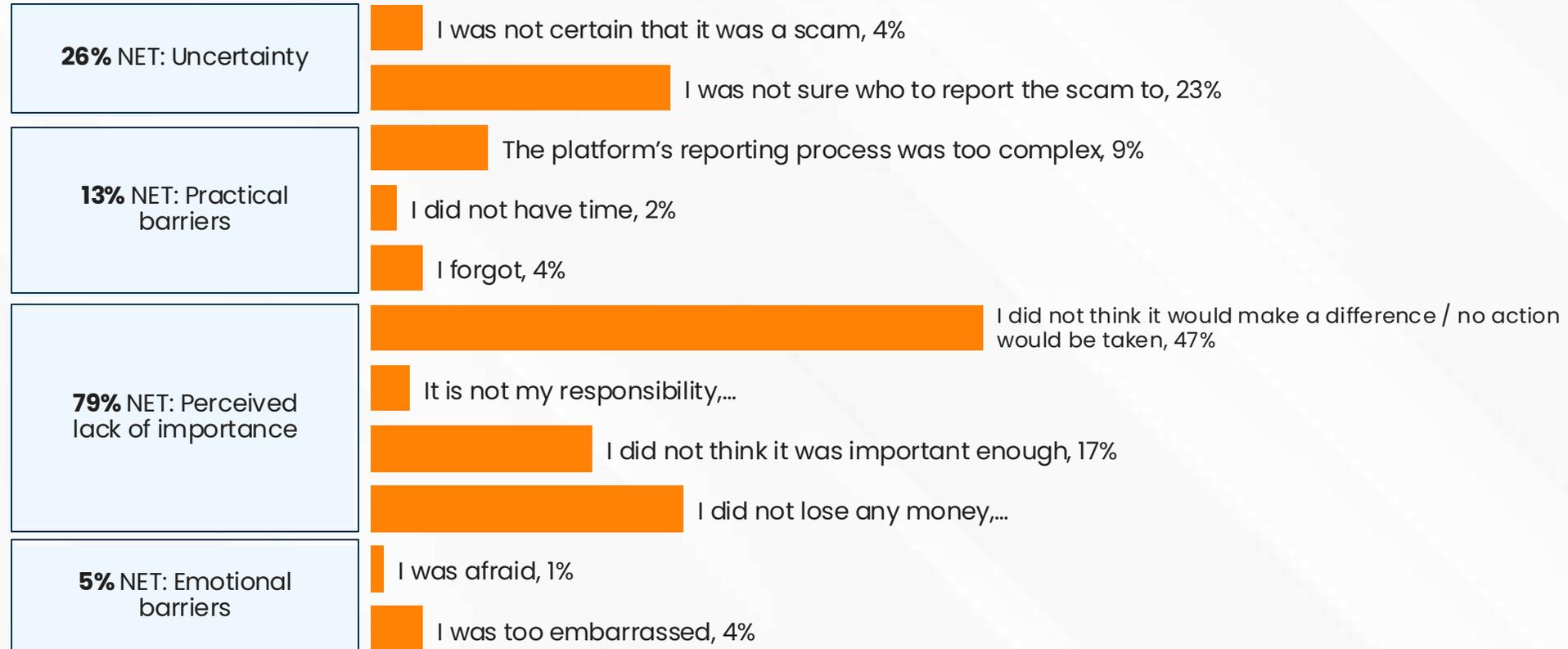
Q6. What happened when you reported the scam attempt to the platform or service provider? Base: All respondents in Netherlands who have reported a scam attempt in the last 12 months (390)

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

Barriers to reporting scam encounters



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



Q7. Why haven't you reported any scam attempts to service or platform providers in the last 12 months? Base: All respondents in Netherlands who have not reported scam attempts (156)



EXPERIENCING SCAMS

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

Over half of Dutch adults have been scammed in the last 12 months

Prevalence of experiencing a scam in last 12 months



of **Dutch** adults claim to have been scammed in the last 12 months
(vs 53% European Average)

With each **Dutch** scam victim being scammed on average

2.0

times

(vs European Average, 2.2 times)

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

Gen Z	79%	Millennials	65%
Men	66%	Those living in an urban area	60%
High level of education	73%	Parents of children aged 7-17	63%
Those who are confident in their ability to recognise a scam	61%		

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

And nearly one in five of parents say **their children** have experienced at least one scam too

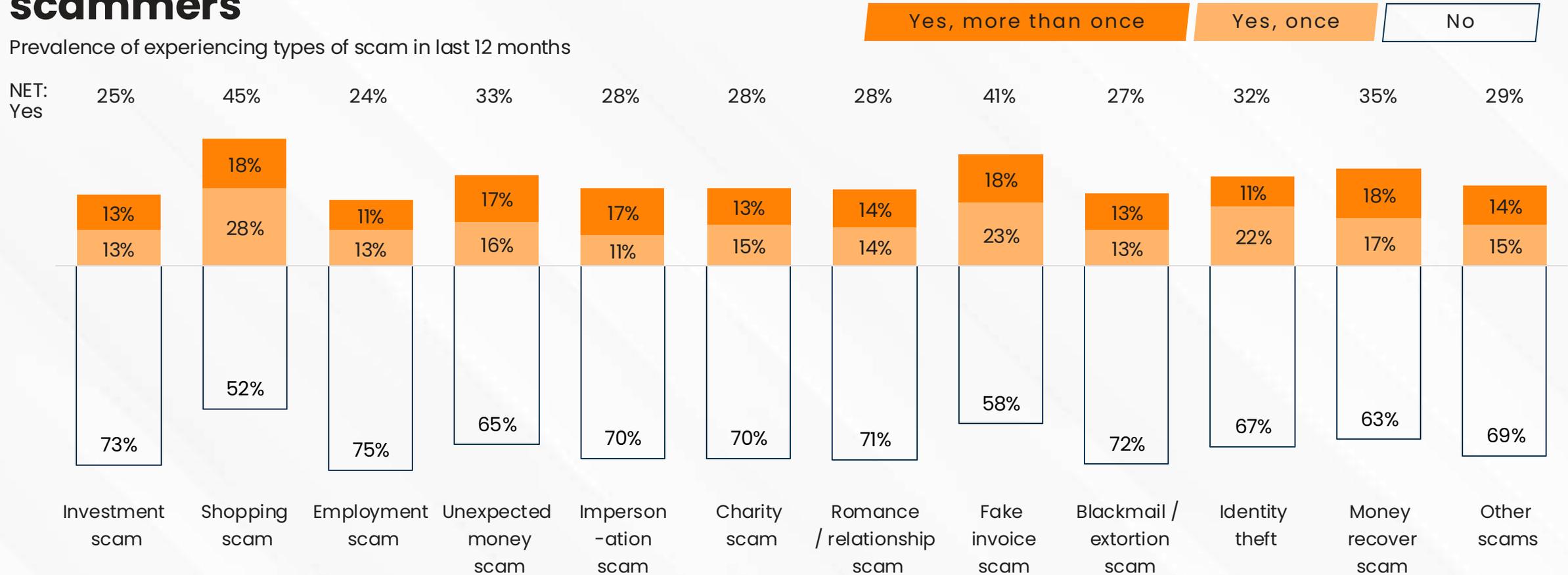
Proportion of parents reporting scam experiences amongst their children



Q23. Have any of your children between the age of 7-17 been scammed? Base: All Netherlands respondents who have children aged 7-17 (245)

Shopping scams are the most experienced type of scam in Netherlands, affecting more than two fifths of adults who have been contacted 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 Netherlands respondents who have been contacted by scammers (562)

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

With some having their money stolen when **seeking employment** and via **social media**

Scam victim description of experience



via Marktplaats when looking for work from home, I gave all my details and so identity fraud arose, a mobile subscription was taken out in my name and various items were purchased in my name, then I filed a report, in the end everything was forgiven, but this was an eye-opener, as I always warn everyone and have now fallen for it myself. **Employment scam, identity scam**

My Instagram account was hacked and she tried to convince other people to click on a link where they could steal their information **Identity scam**

A few months ago, I fell victim to an online shopping screen. I ordered a product through an advertisement on social media, but after payment I did not receive confirmation or delivery. Customer service was unresponsive and the website disappeared. Unfortunately, I couldn't get my money back because I paid by bank transfer. **Shopping scam**

I thought I had found a job working from home. It would be simple and only take 40 minutes a day. It was scammed via the Redoute system. That's French or Belgian, at least not Dutch. I had to process orders and if I came across a big bonus I had to clear my account first to be able to receive that bonus. I was no less than 3 times lucky to come across bonuses... so I was scammed for 1400 euros. **Employment scam**



Q9. Please describe the scam you experienced in the last twelve months. Base: All Netherlands respondents who have been scammed (556)

A quarter of Dutch adults scammed said it lasted longer than a day

Length of scam



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

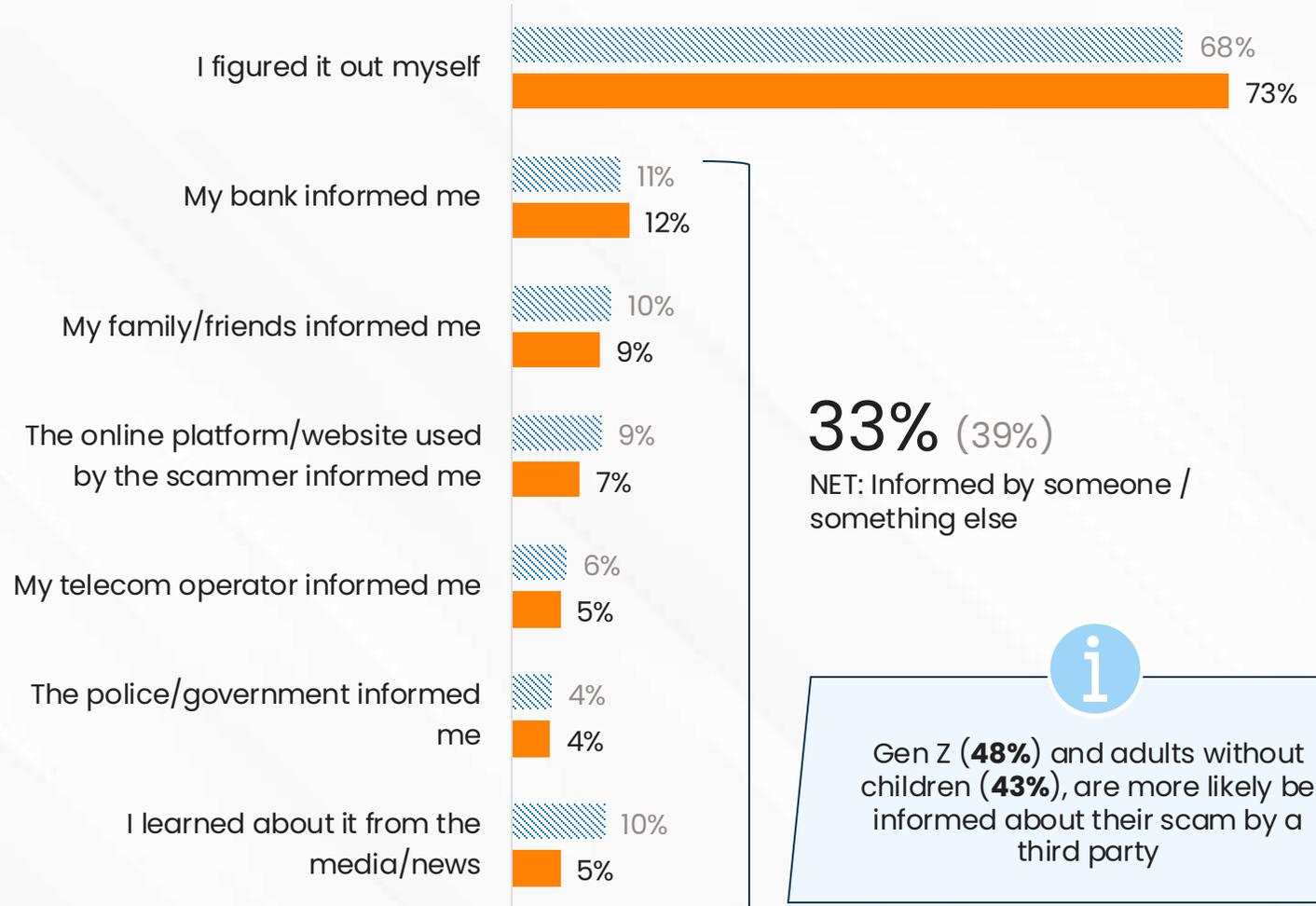
- Gen Z (46%)
- Millennials (31%)
- Adults without children (33%)

[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 Netherlands respondents who have s cammed (556)

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 Netherlands respondents who have scammed (556)

**€2.6 billion
(US\$2.8 billion)
has been stolen
by scammers in
Netherlands in
the last year**

Value lost to scams

22% of **The Netherlands** adults claim to have lost money to scams in the last 12 months



€802

Stolen from the average victim in **the Netherlands** in the last 12 months

US\$872

Click here to see conversion rate & calculation used 

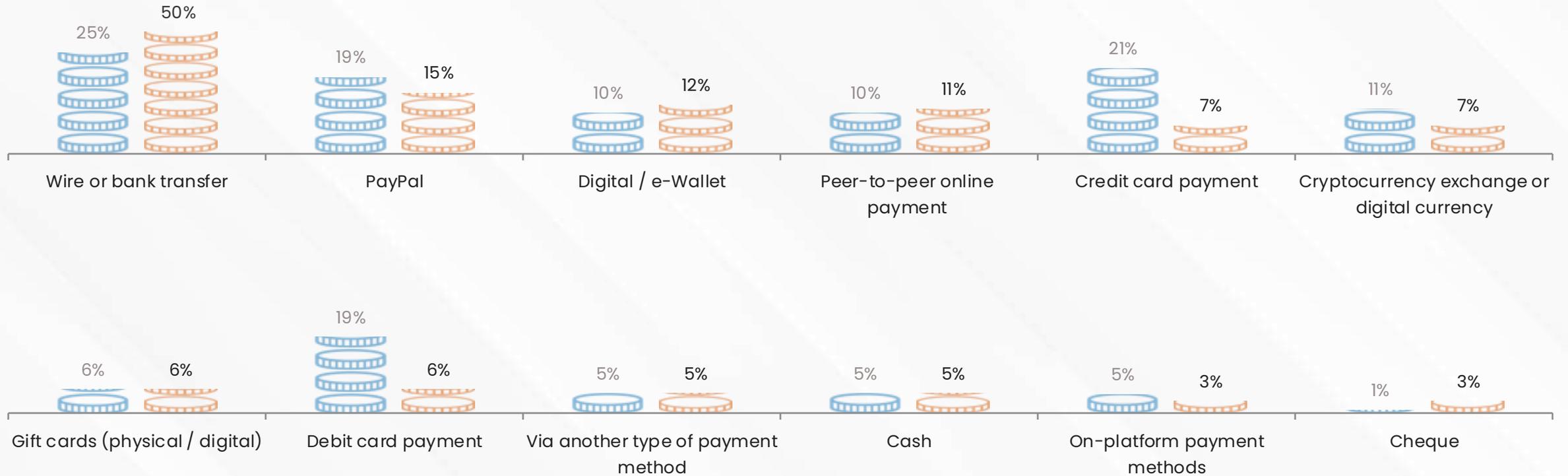


Gen X tend to have more stolen on average (**€1363**) vs Gen Z (**€354**).

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 Netherlands (1000)

With **wire or bank transfer** and **PayPal** being the most common methods of transferring the money

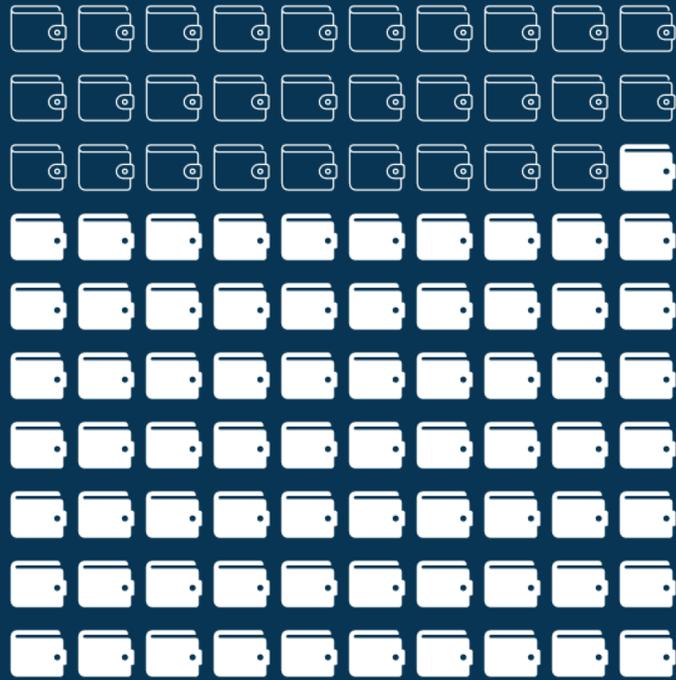
Payment channels scammers received the payment



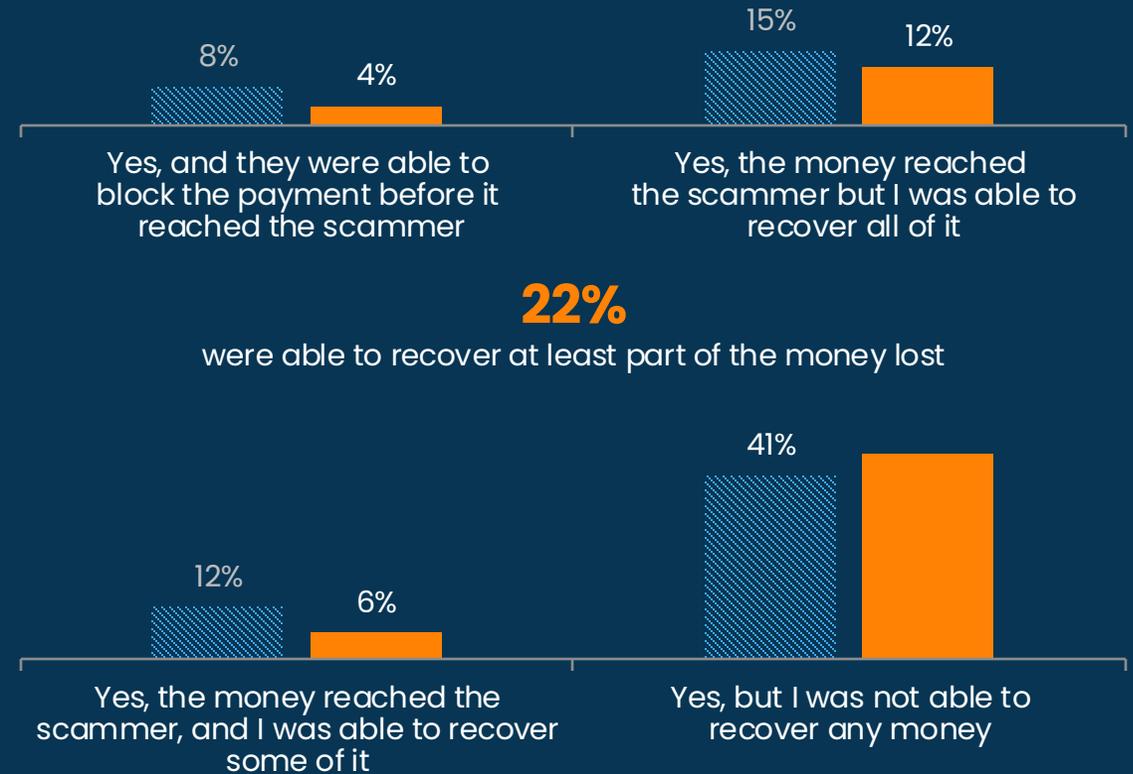
Q14. How did the scammer receive your money? Base: All Netherlands respondents who have been scammed and lost money (226)

Seven in ten reported their scam to the payment service, and almost one fifth said their money was at least partially recovered

Did you report the scam to the payment service?



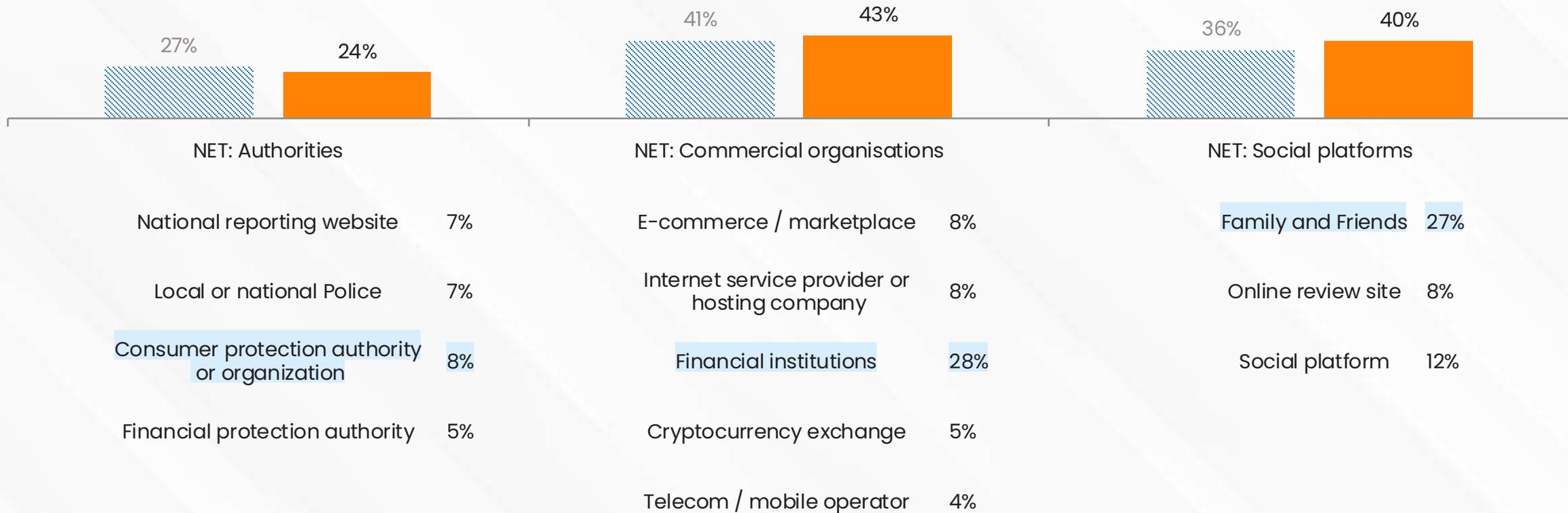
Recovery outcome



Q15. Did you report the scam to the payment service that was used to send your money to the scammer? Base: All Netherlands respondents who have been scammed and lost money (226)

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 Netherlands respondents who have been scammed (556)

Uncertainty around reporting is the main reason for not reporting encounters

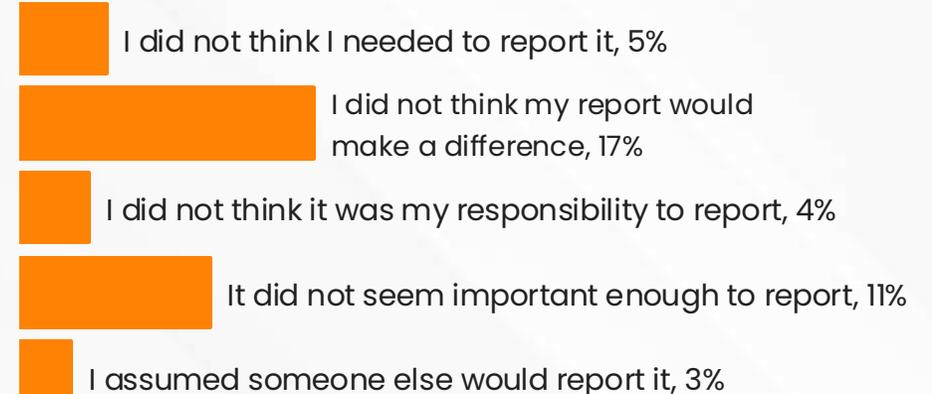
Barriers to reporting scams



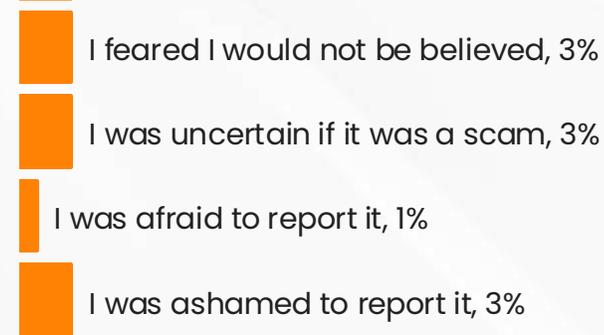
46% NET:
Practical barriers



36% NET:
Perceived lack of importance or responsibility



9% NET:
Emotional barriers



Q21. Who did you report the scam to? Base: All Netherlands respondents who have been scammed (556) Q22. Why didn't you report the scam? Base: All Netherlands respondents who did not report the scam they experienced (131)

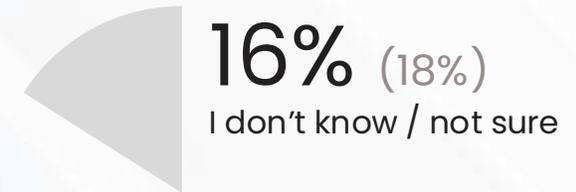
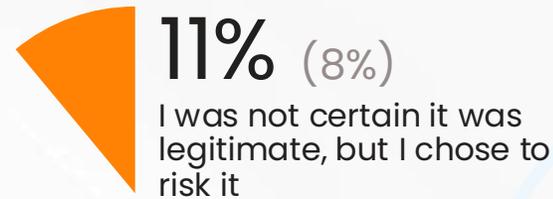


IMPACT OF SCAMS

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 Dutch victims think they were scammed

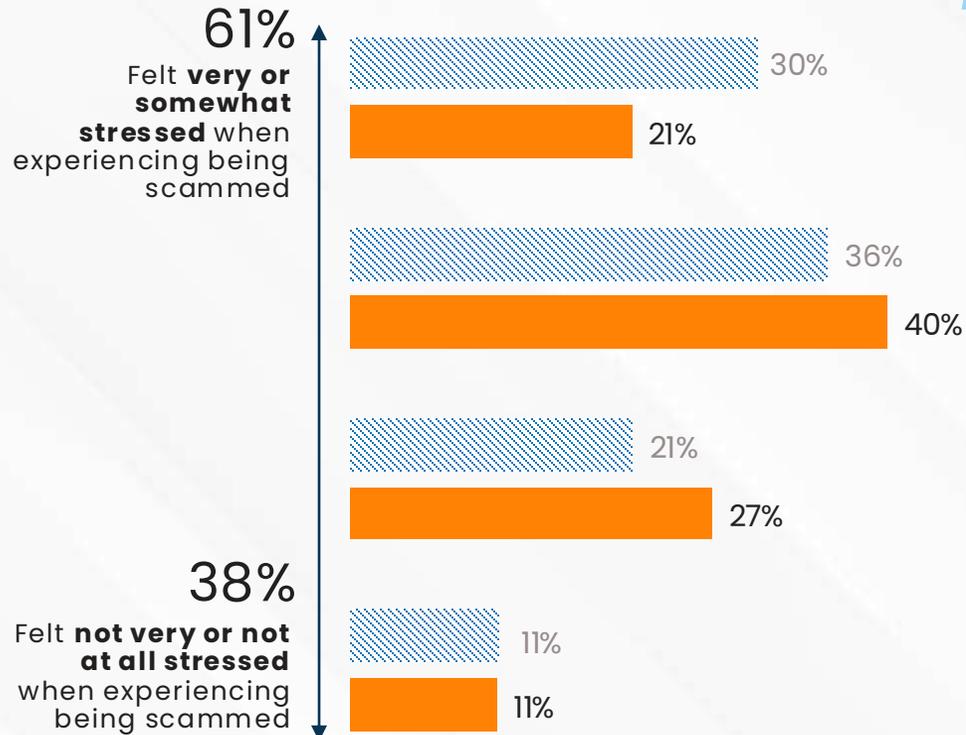
Reasons why scams experienced – top 5



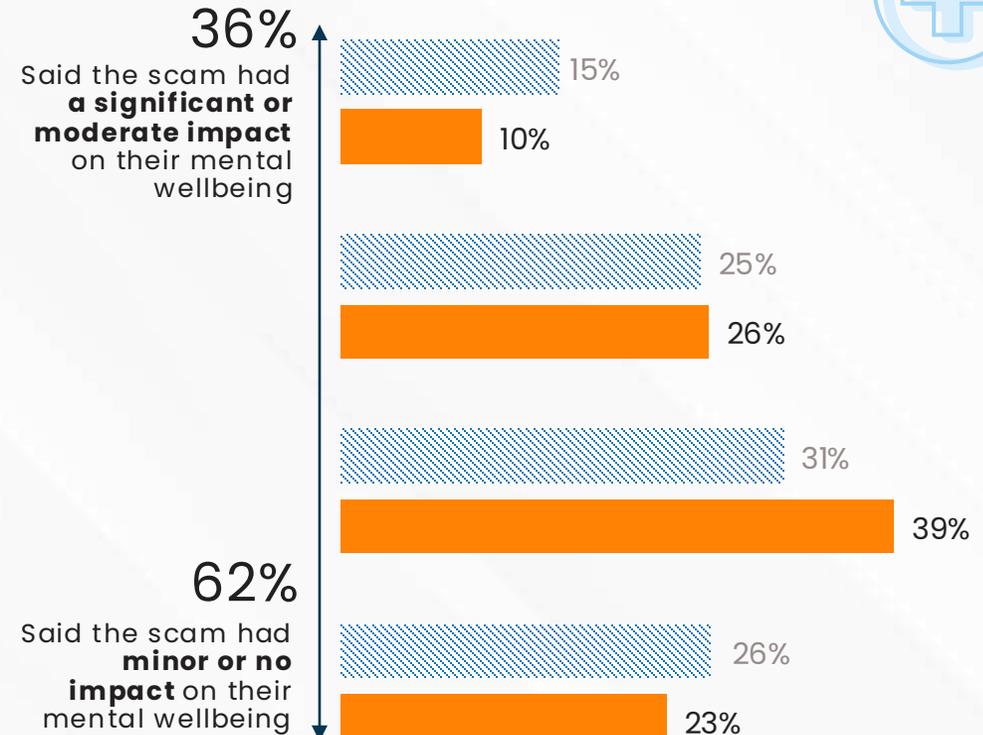
Q19. Why do you think you were scammed? All Netherlands respondents who have been scammed (556)

Over a third of those scammed said it **impacted their wellbeing**, and the majority said it made them **feel stressed**

Impact of being scammed on stress



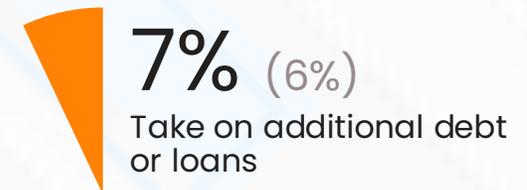
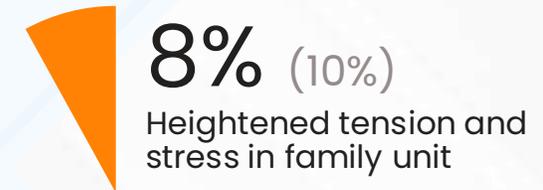
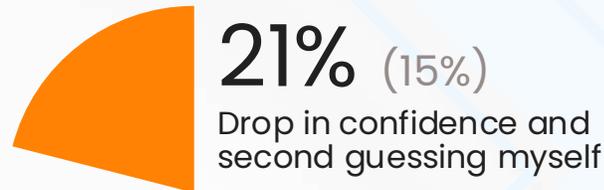
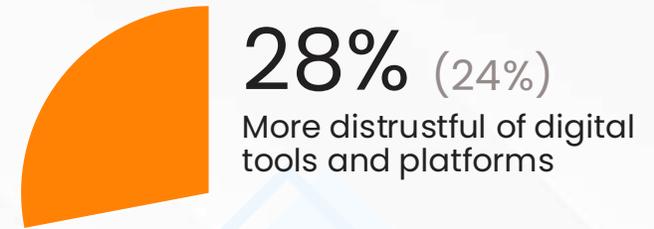
Impact of being scammed on mental wellbeing



Q16. To what extent was experiencing the scam stressful? Q17. To what extent did the scam impact your mental wellbeing? Base: All Netherlands respondents who have been scammed (556)

Whilst being scammed increases vigilance to future encounters, almost one in ten experienced heightened tension and stress in their family unit

Impact of scams on those experiencing family – top 6



Q18. How has the scam(s) impacted you and your family? Base: All Netherlands respondents who have been scammed (556)

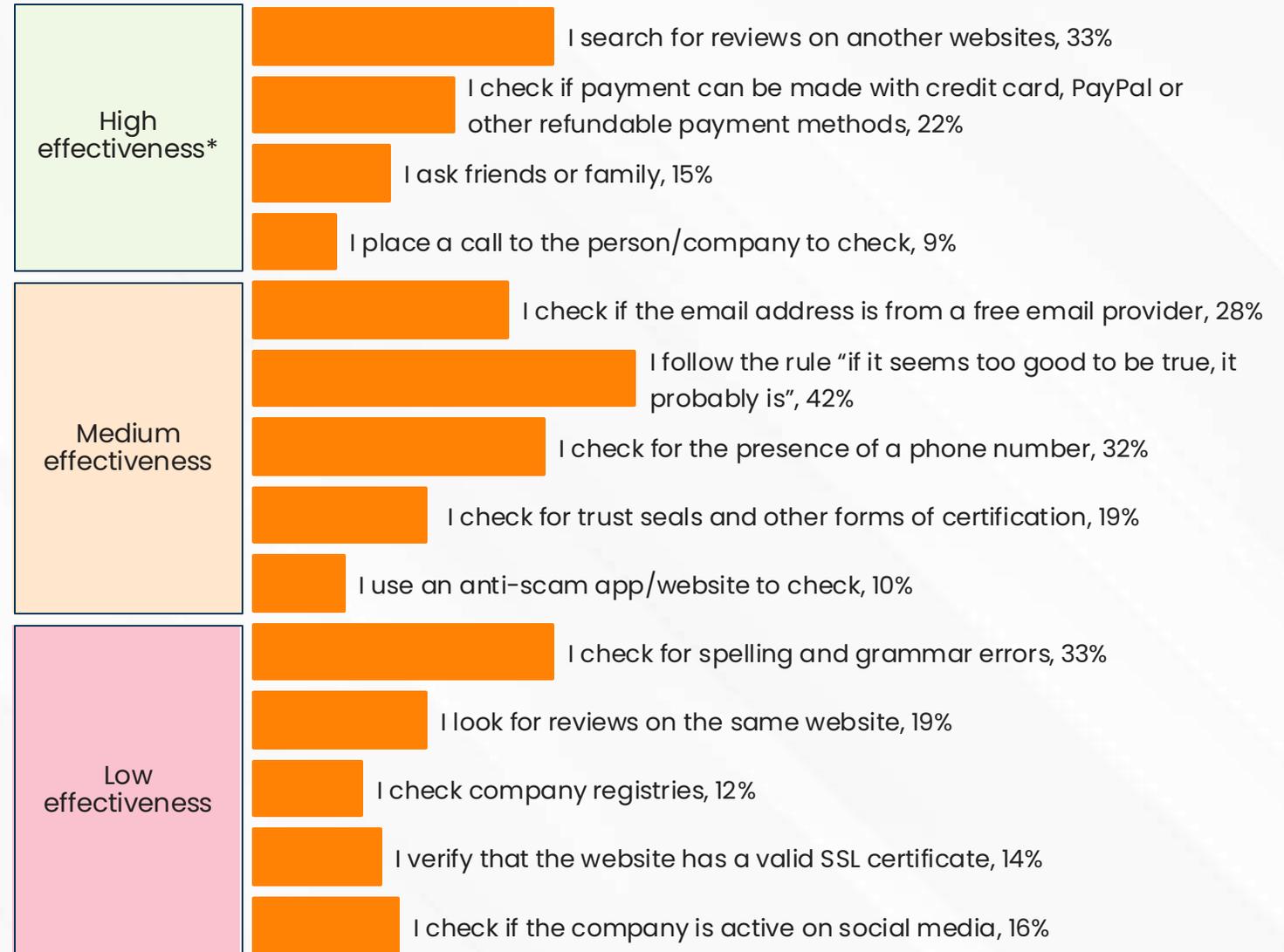


SCAM PREVENTION

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

One third of Dutch adults **check spelling and grammar errors** to legitimise an offer, but this has low effectiveness

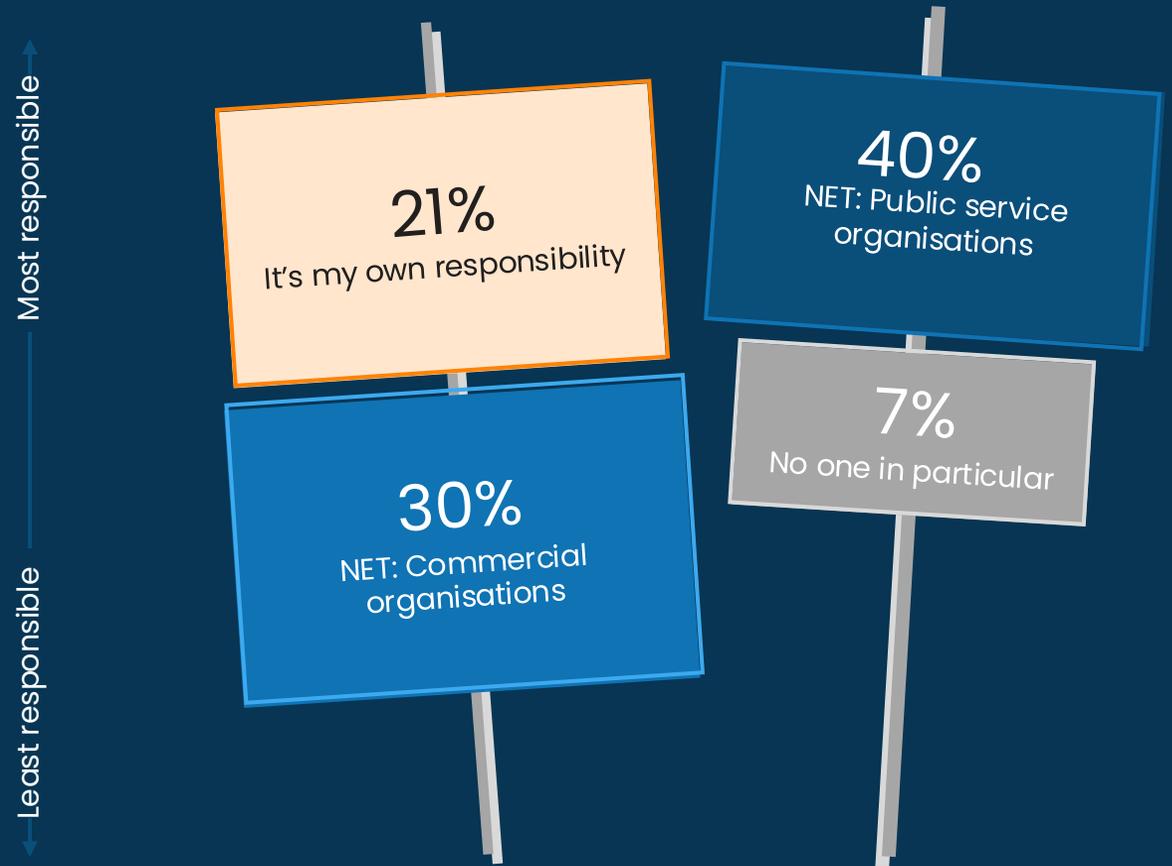
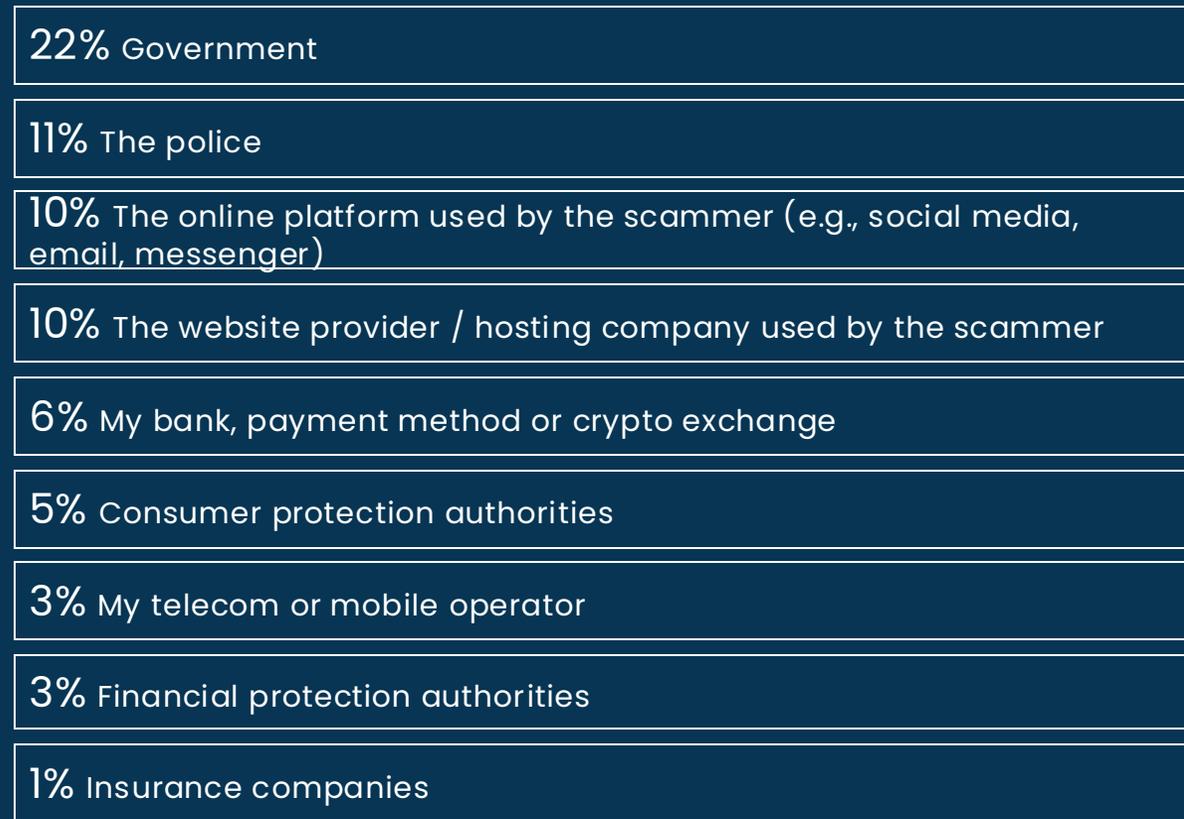
Steps taken to check legitimacy of offer



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

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

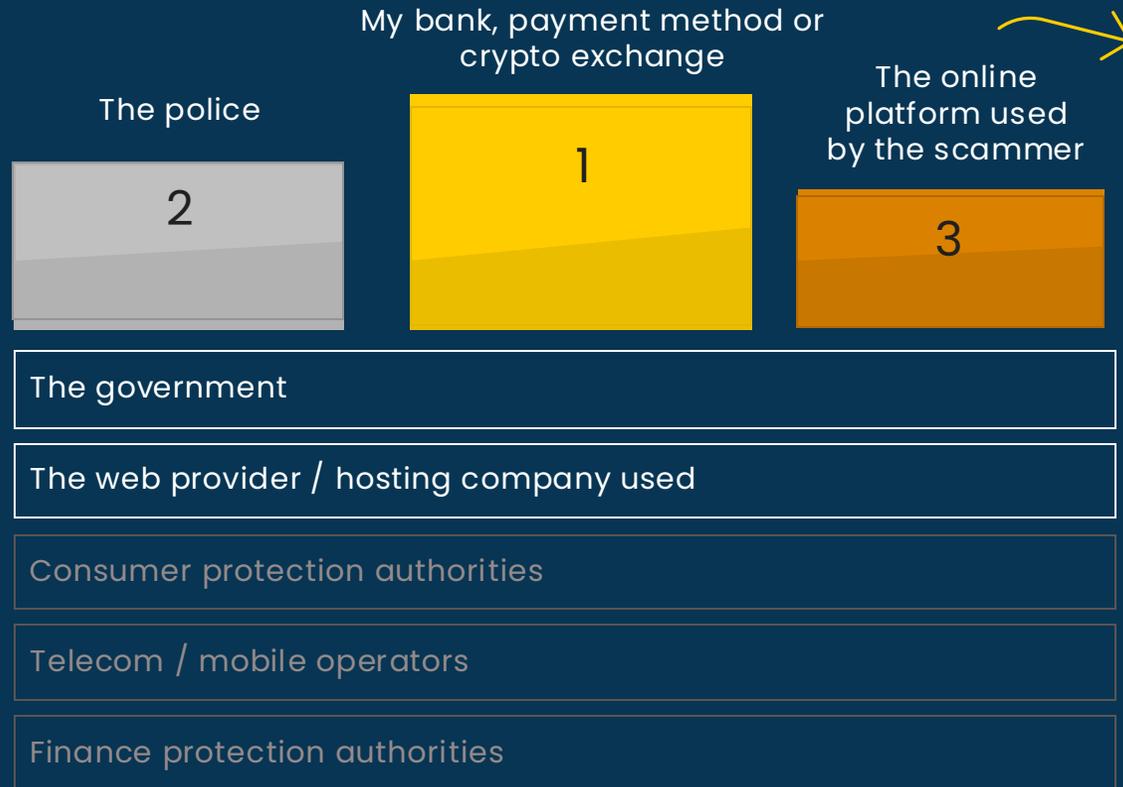
Responsibility for keeping people safe from scammers ranking:



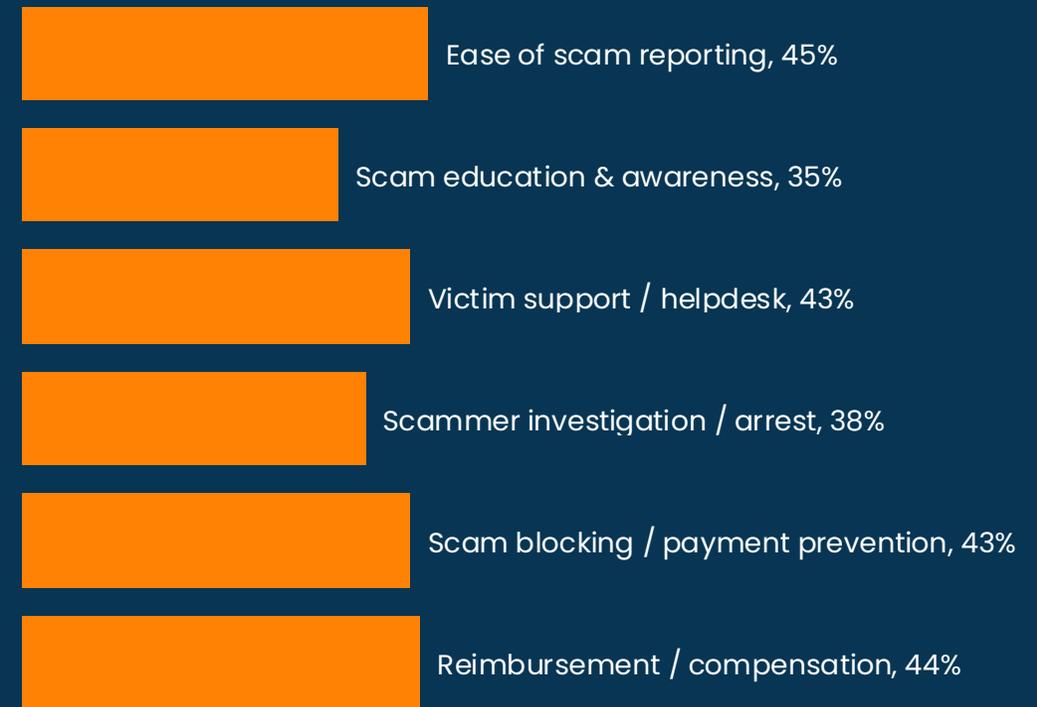
Q24. Who do you think should be most responsible for keeping people safe from scammers? Base: All Netherlands respondents (1000)

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

Performance ranking on preventing / resolving scams



My bank, payment method or crypto exchange –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 Netherlands respondents who think someone else should be responsible for keeping people safe from scammers (667), those who think Banks, payment methods or crypto exchanges should be most responsible (74)

Dutch 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:



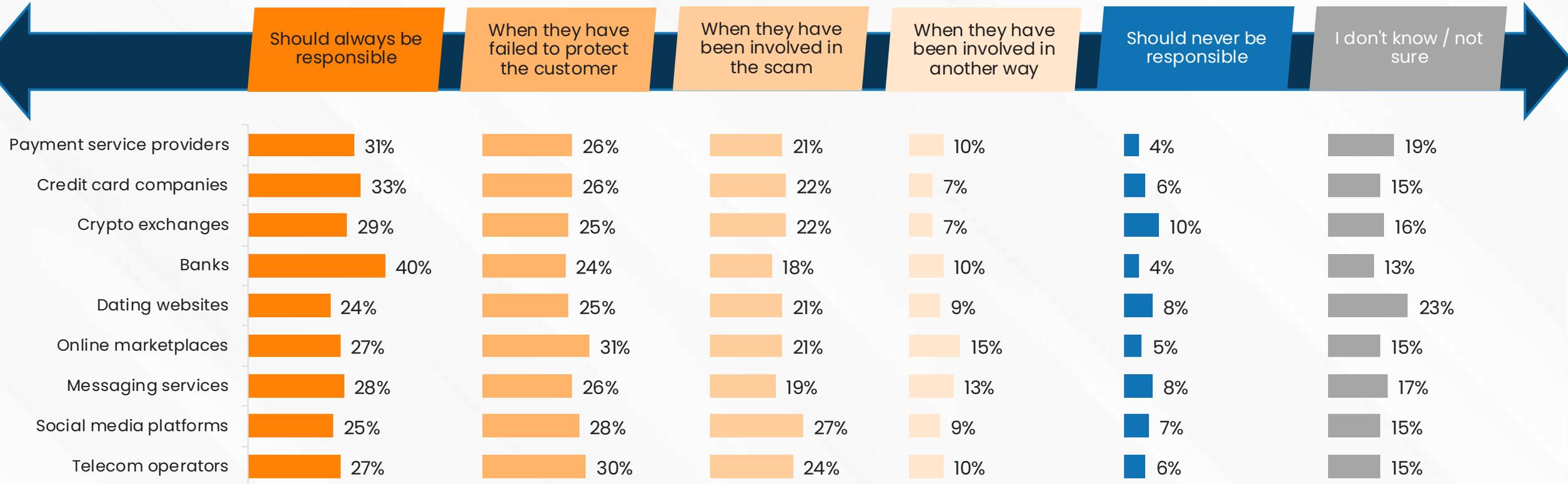
Performance ranking on preventing / resolving scams:



Q24. Who do you think should be most responsible for keeping people safe from scammers? Base: All Netherlands respondents (1000) Q25. You said, should be most responsible for keeping people safe from scammers. How do you rate on the following aspects: Base: All Netherlands respondents who think someone else should be responsible for keeping people safe from scammers (667)

Almost half of Dutch adults believe **banks** should always be responsible for reimbursing those experiencing a scam

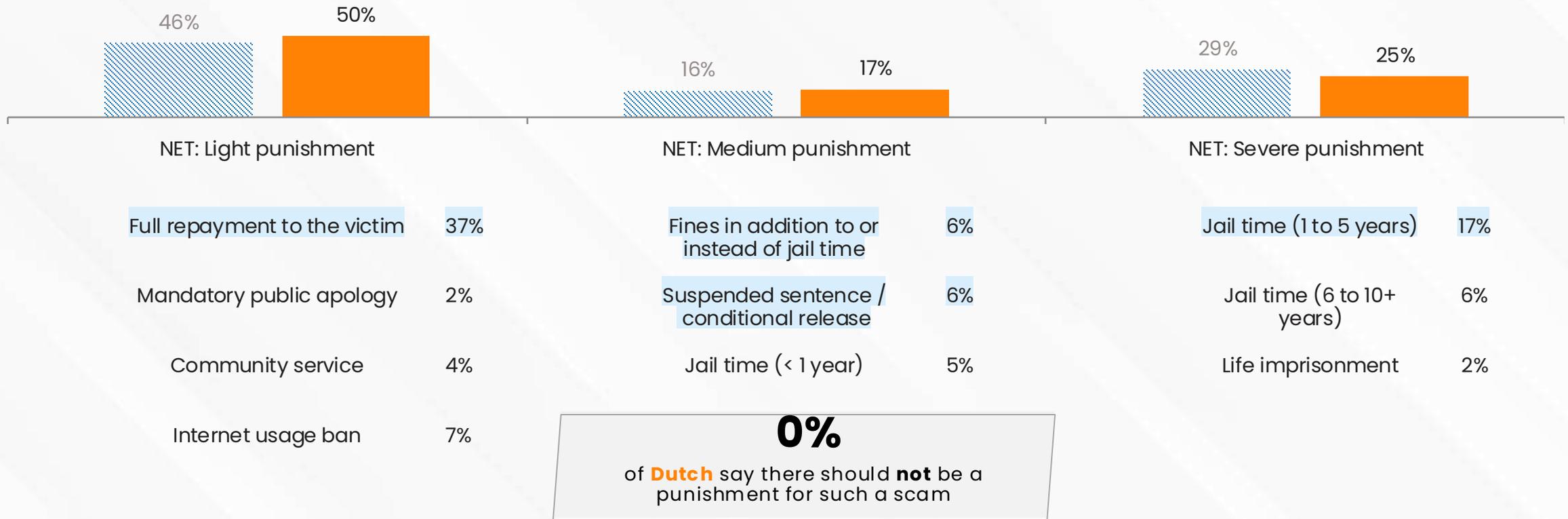
Level of expected responsibility for reimbursing scams – top 3 platforms



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 Netherlands respondents (1000)

Whilst Dutch adults believe **full reimbursement** should be the top penalty for scams, a quarter **favour harsher punishments**

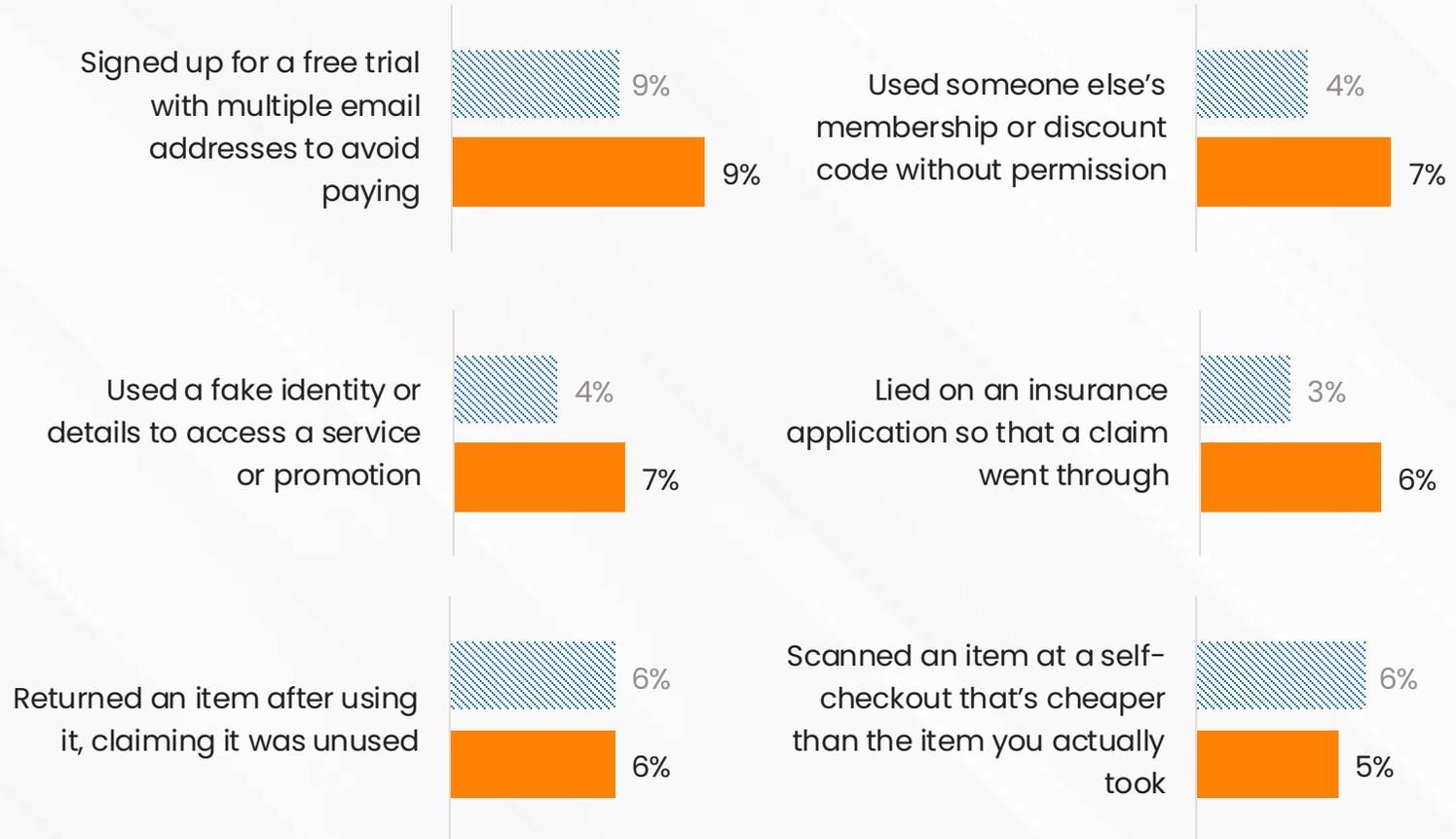
Maximum punishment for scamming someone of their entire annual wage



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 Netherlands respondents (1000)

Three in ten Dutch adults admit to committing **deceitful acts themselves**, slightly higher than the European average

Top 6 fraud types committed by Dutch consumers



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

29%

Of **Dutch** adults admit to committing acts deemed as fraudulent versus 27% across Europe



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 Netherlands 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.



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 Netherlands
- Quotas | Quotas were used throughout fieldwork to ensure the sample was nationally representative of the Dutch adult population on age, gender and region
- Weighting | Weighting was applied on the final dataset to be nationally representative of the Dutch 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 6.896 Dutch Krone

This rate was taken on 29th March 2025

VALUE LOST TO SCAMS CALCULATION

In this Nationally Representative survey of 1000 Dutch adults, 22% lost money to scams. $22.35 * 14554912$ (Netherlands adult population. Source: Statistics Netherlands) = 3,245,745. 872.0 EUROS* 3,245,745.38 = 2,603,841,450.23 EUROS

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.

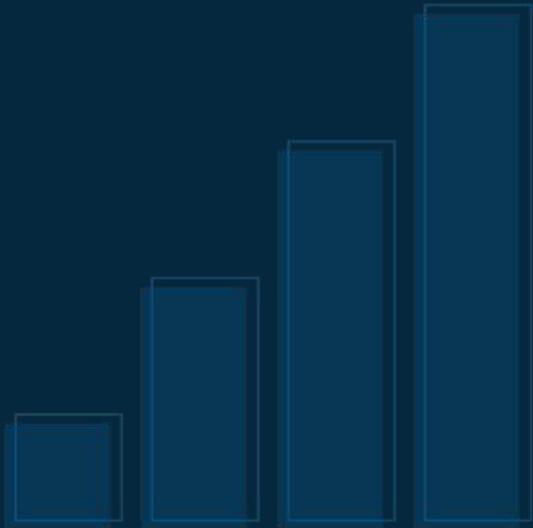
See all benefits: gasa.org/membership

Our Foundation Members



Our Corporate Members





APPENDIX

Impersonation scams are the scam type mostly likely to last for longer than a day amongst Dutch adults

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	53%	41%	38%	36%	43%	33%	45%	35%	55%	33%	42%	54%
Hours	16%	18%	21%	19%	18%	17%	14%	17%	15%	29%	13%	16%
Days	14%	14%	20%	16%	16%	26%	17%	23%	10%	13%	23%	11%
Weeks	7%	11%	11%	15%	12%	11%	13%	13%	10%	13%	11%	10%
Months	3%	9%	5%	7%	6%	6%	6%	7%	4%	4%	6%	4%
About a year	1%	3%	2%	4%	2%	3%	2%	2%	2%	3%	1%	2%
More than a year	1%	1%	1%	2%	1%	1%	1%	1%	1%	0%	2%	1%

Q10. Thinking about the most recent time you were scammed, how long did it last? Base: All Netherlands respondents who have been scammed (556), across each scam type (149-251)

Bank, payment methods or crypto exchange authorities share the top spot with banks & payment providers when it comes to scam blocking / payment protection

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

	The government	The police	The online platform used by the scammer	The web provider/ hosting company used	My bank, payment method or crypto exchange
Responsibility ranking	1 st	2 nd	3 rd	4 th	5 th
Scam education & awareness	14%	25%	25%	16%	35%
Scam blocking / payment prevention	25%	27%	26%	13%	43%
Ease of scam reporting	20%	47%	35%	17%	47%
Victim support / helpdesk	18%	45%	26%	28%	43%
Scammer investigation / arrest	35%	36%	23%	18%	38%
Reimbursement / compensation	23%	29%	35%	17%	44%
Dutch ranking across all aspects	4 th	2 nd	3 rd	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 Netherlands respondents who think someone else should be responsible for keeping people safe from scammers (667). Across each organisation (76-166)

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