



State of Scams in Denmark

2025 REPORT

INSIGHTS

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A three pillar solution is needed in the face of Denmark's 6.9 billion kroner theft



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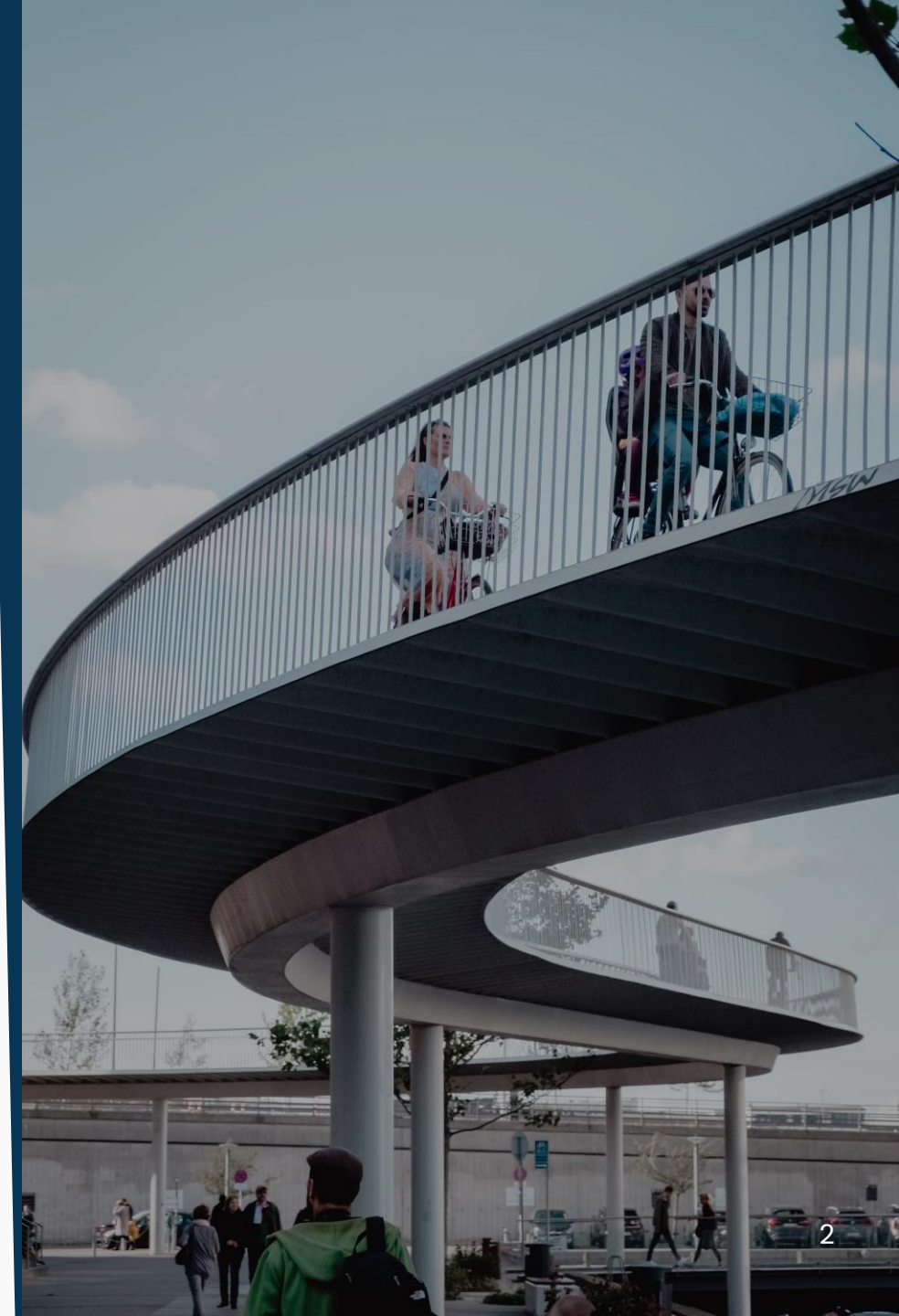


We are proud to present you with the key results gleaned from our most in-depth global survey ever and dive with you into the State of Scams in Denmark 2025 report.

The Global Anti-Scam Alliance (GASA) partnered with BioCatch, Punktum dk, and Opinium to bring essential data that can be utilised to devise strategies and actionable recommendations for stakeholders including governments, financial institutions, online platforms, and consumer protection organizations.

We wish we had better news for you, but the truth is, fraudsters were still hammering Danish consumers over the past year. Nearly half of Danish adults reported being scammed, primarily through dubious online shopping ads and websites. The frequency and financial impact of these scams are alarming, with billions of kroner lost annually. The biggest threats materialise when scammers can reach out directly through messaging channels, notably Facebook and Gmail, with younger users notably slower in recognizing fraudulent activities. The deepening psychological impacts on victims, including stress and emotional harm, are a clear indicator that financial means are not the only motivation for reinforced consumer protections.

Consumers clearly trust banks and financial institutions more than online platforms for effective scam prevention and resolution, so perhaps it is time these platforms were mandated with more responsibility and a duty of care to their users. Additionally, there is a strong public demand for stringent penalties and guaranteed reimbursement for victims. GASA's estimate of the shortfall suffered by Danish consumers due to scams currently stands at 6.9 billion DKK (US\$1 billion) – an unacceptable amount that requires decisive action from all stakeholders in the immediate future.



GASA's Recommendations – Three Pillars of Action

1. Awareness & Education

Stakeholders should prioritise consumer education initiatives targeting younger users. Effective actions include:

- Unified and consistent education through school-based and social media campaigns highlighting common scams.
- Regular public advisories featuring practical tips for recognizing scams early.
- Consumer success stories to reinforce awareness and vigilance.

Government agencies, consumer protection groups, and online platforms must agree to collaborate closely on these educational efforts to empower users effectively.

2. Technology & Detection

Financial institutions and digital platforms must enhance their fraud detection technologies. Key recommendations:

- Invest in behavioural biometric solutions, such as those offered by BioCatch, and AI-driven scam detection systems.
- Implement real-time alerts and proactive interventions for suspicious activities.
- Enhance user security with multi-factor authentication, scam alerts embedded within communication platforms, and stronger protections against account takeover.

Financial institutions, as trusted entities, should lead collaborations with tech platforms to share intelligence proactively and block scams swiftly.

3. Collaboration & Enforcement

Strong public-private partnerships are critical to effectively combat scams. Recommended actions:

- Establish joint task forces involving law enforcement, banks, financial regulators, ISPs, and social media companies for real-time intelligence sharing.
- Develop streamlined processes for victim reporting, reimbursement, and support.
- Conduct swift takedowns of scam websites and fraudulent accounts.

Danish authorities must coordinate closely with international bodies to prosecute scammers effectively, track and eliminate cross-border threats, and align penalties with public expectations for severity.

Where does Denmark go from here?

Our 2025 data poses scams as a dangerous threat requiring immediate collective action. Banks, online platforms, regulators, and enforcement agencies must collaboratively engage in awareness initiatives, adopt advanced detection technologies, and enhance cross-sector partnerships. Together, stakeholders can significantly reduce scams, protect Danish consumers, and restore trust in the digital economy.

Generation Z: Denmark's hidden scam victims



Gareth Williams

PRE-SALES LEADER,
EMEA



Society often (unfairly) stereotypes members of Generation Z – those born between 1997 and 2012 – as TikTok-addicted, viral-dancing, podcast-listening, video-game-playing, coddled, lazy, stressed-out citizens of only the digital world, afraid of leaving voicemails or having face-to-face conversations. These notions are incorrect and so too is the misconception Gen Zers are somehow more immune to falling victim to scams than members of other, perhaps less online, generations.

I find Gen Z's confidence in its ability to recognize scams (81% of Gen Z respondents said they believed they could spot fraudulent activity) to be one of the more interesting findings of this survey. Follow-up responses show that confidence appears misplaced. On average, the survey found Gen Zers are more likely than members of other generations to fall victim to a scam, they tend to lose greater sums of money to scams, and they take longer to realize they've been deceived. This false sense of security can lead to significant financial and emotional harm.

Other Gen Z-related findings:

- **Substantial losses:** Generation Z victims report higher average financial losses compared to other generations.
- **Delayed realization:** One in four Generation Z individuals took longer than a day to realize someone was trying to scam them, compared to an average of 16% across all age groups. This delay in recognition allows scammers more time to exploit their potential victims.
- **Frequent targeting:** Gen Zers are more likely than members of other generations to receive scam outreach via platforms like WhatsApp, TikTok, Instagram and Snapchat. The popularity of these platforms among younger users makes these apps prime channels for fraudulent activities.

Most tend to assume the elderly are at the highest risk of falling victim to a scam, and while members of older generations should definitely still receive the care and attention they deserve, the data from this report, BioCatch research, and other third-party sources shows it's actually the youngest generations who are often most at risk. With that said, I hope by now it's understood that anyone can fall victim to a scam given the right mix of circumstances. While this report suggests we might consider giving additional focus to younger generations, we can't let that increased focus come at the expense of our scam-fighting efforts protecting any other demographic.

The adoption of advanced detection technologies, such as behavioural intelligence, provides both a shield and a sword against scams. Such solutions can play a crucial role in identifying scams as they occur by analyzing user behaviour and detecting anomalies that indicate fraudulent activities before any money leaves the would-be victim's account. This proactive approach can help financial institutions and digital platforms prevent scams before they cause significant harm.

Banks and financial institutions (FIs), as trusted entities, must lead the charge in implementing these technologies. By investing in behavioural intelligence and collaborating with tech platforms, FIs can enhance their fraud detection capabilities and protect their customers more effectively. Real-time alerts and proactive interventions are essential tools in the fight against scams.

The Global research surveyed over 40,000 respondents across 42 markets

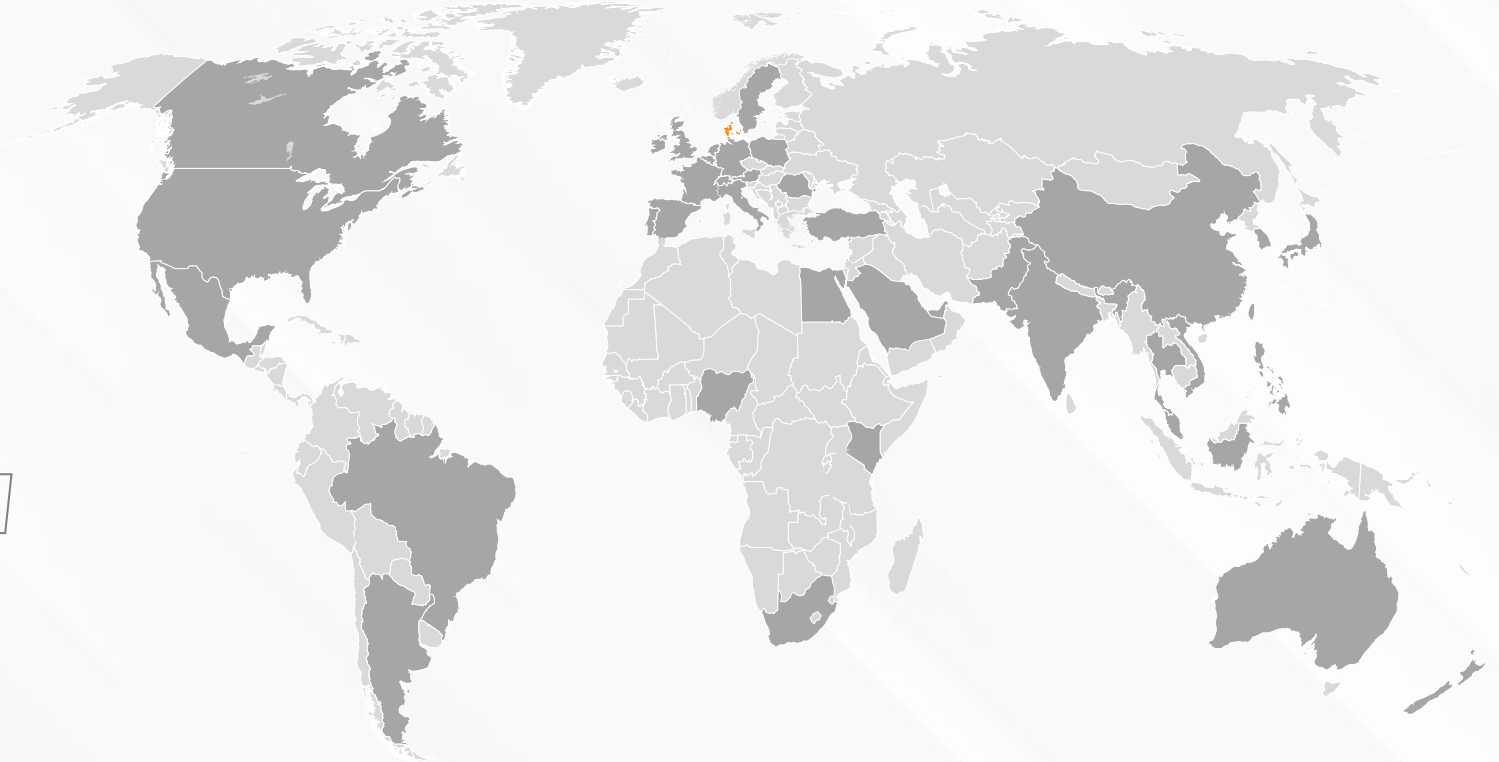
GLOBAL AVERAGE MARKETS

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	

EUROPEAN AVERAGE MARKETS

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

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



Who we spoke to in Denmark

Sample size | 1,000 people

Audience | Adults aged 18+ living in Denmark

Weighting | Nationally representative of Danish adult population

Methodology | 15-minute online survey

Sample source | Online research panel

Fieldwork | 7th – 20th March 2025

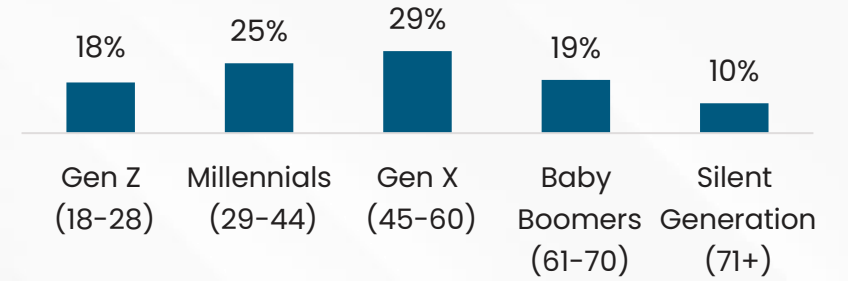
Base: All respondents Denmark (1,000)



GENDER



GENERATION / AGE



WORKING STATUS

NET: Working



NET: Not working

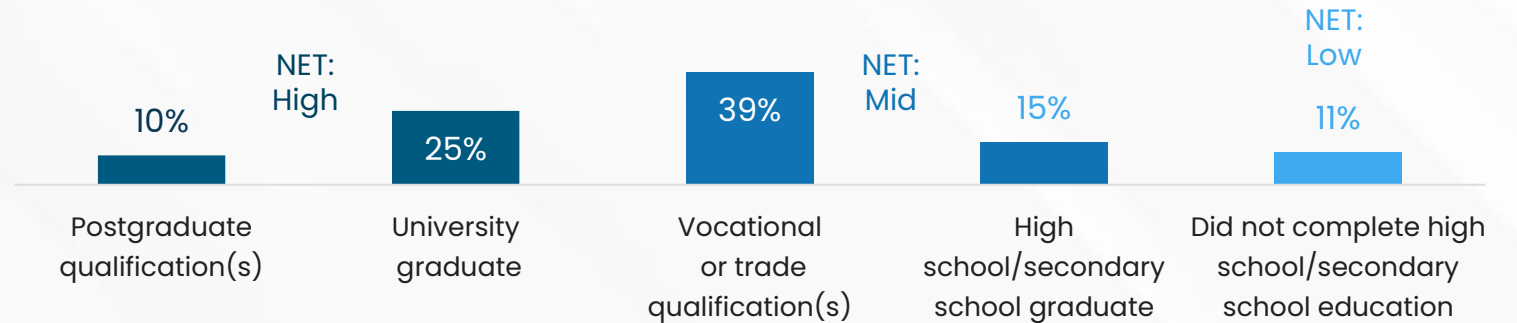
PARENTAL STATUS

NET: Parents



NET: Not parents

EDUCATIONAL STATUS



Key Denmark findings

PREVALENCE OF ENCOUNTERING A SCAM

67%

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

Scams are most commonly encountered on a **weekly** basis, which equates to **110 scam encounters** on average per person, per year, in Denmark

PREVALENCE OF EXPERIENCING A SCAM IN LAST 12 MONTHS

48%

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

Amongst this group, a **Shopping scam** (65%) is the most common type of scam experienced

VALUE LOST TO SCAMS

5731kr

Has been lost to scams, per person, on average in **Denmark** in the last 12 months

Funds are most commonly sent via credit (26%) and debit (23%) card payments

PERCEIVED RESPONSIBILITY TO PROTECT PEOPLE FROM SCAMS

33%

Of **Danish** 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

68%

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

45% say they will be more vigilant of scams as a result

PREVALENCE AND OUTCOME OF REPORTING TO PAYMENT PROVIDER


73%

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

40% 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

Throughout this report, comparisons to the European average (see slide 5) have been made either in brackets (X%) or alongside the market level data as follows:



Section 6: Conclusions

To find out more about the report and its authors:

[ABOUT THE REPORT](#)

[ABOUT THE AUTHORS](#)



SCAM ENCOUNTERS

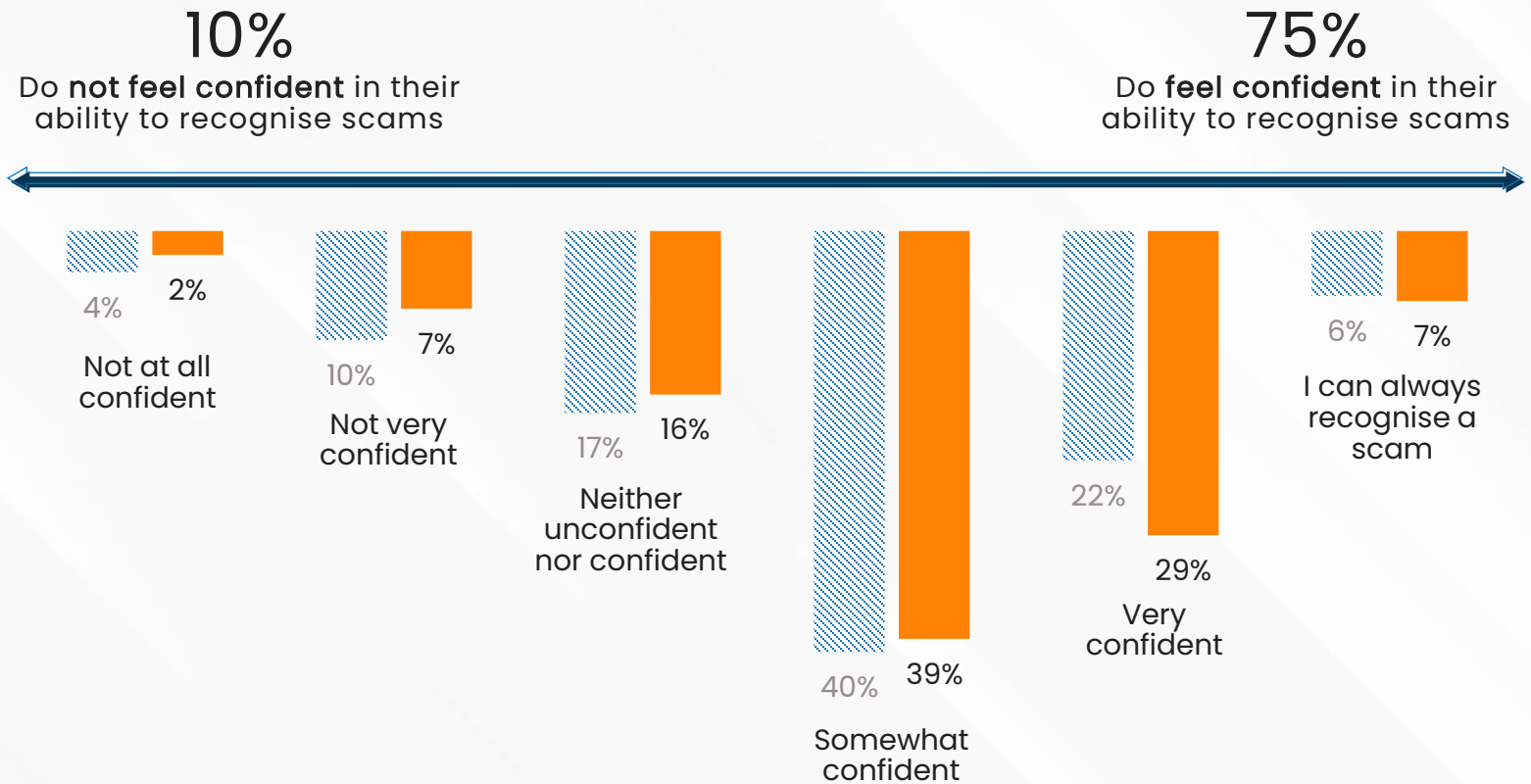
Uncovering the frequency of encountering scams, the platforms and channels used by scammers and the prevalence, barriers and outcomes of reporting scam encounters



In Denmark, Gen Z (81%), Millennials (80%) and Men (79%) are more likely to say they feel confident in their ability to recognise scams whilst Women (13%) and the Silent Generation (15%) are more likely to feel unconfident

Three quarters of Danish adults **are confident they can recognise scams**, with 7% claiming that they can “always recognise a scam”

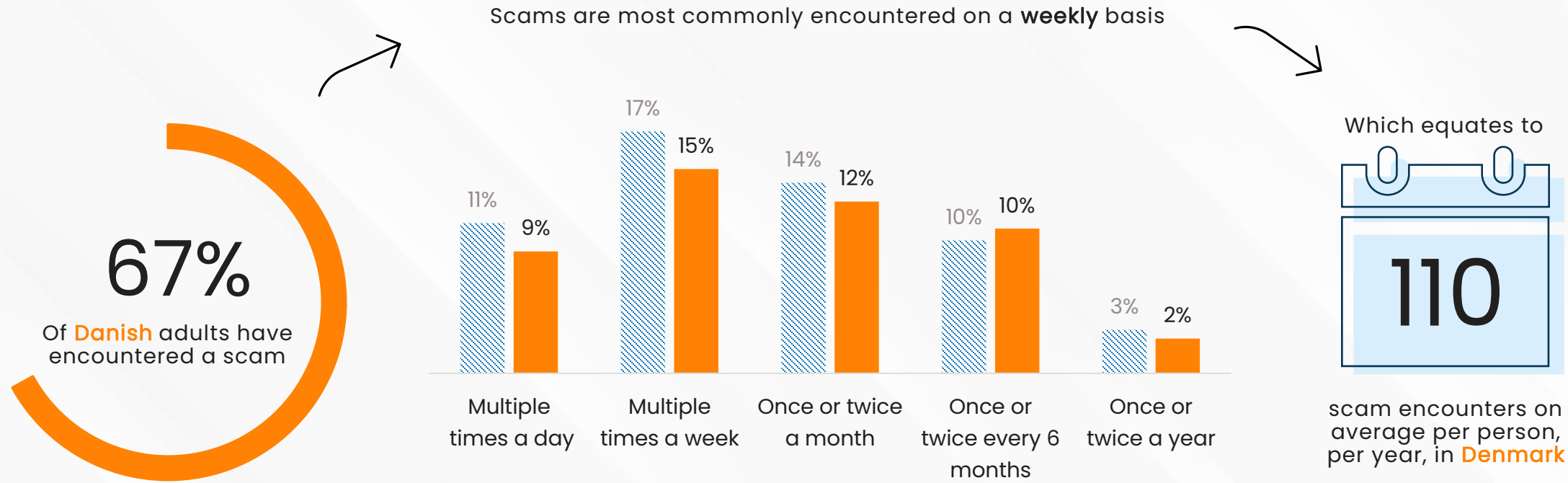
Confidence in recognising scams



Q1. How confident are you that you can recognise scams? Base: All respondents Denmark (1,000)

Two thirds of Danish adults say they have encountered a scam, with an average of one scam encounter happening every three days

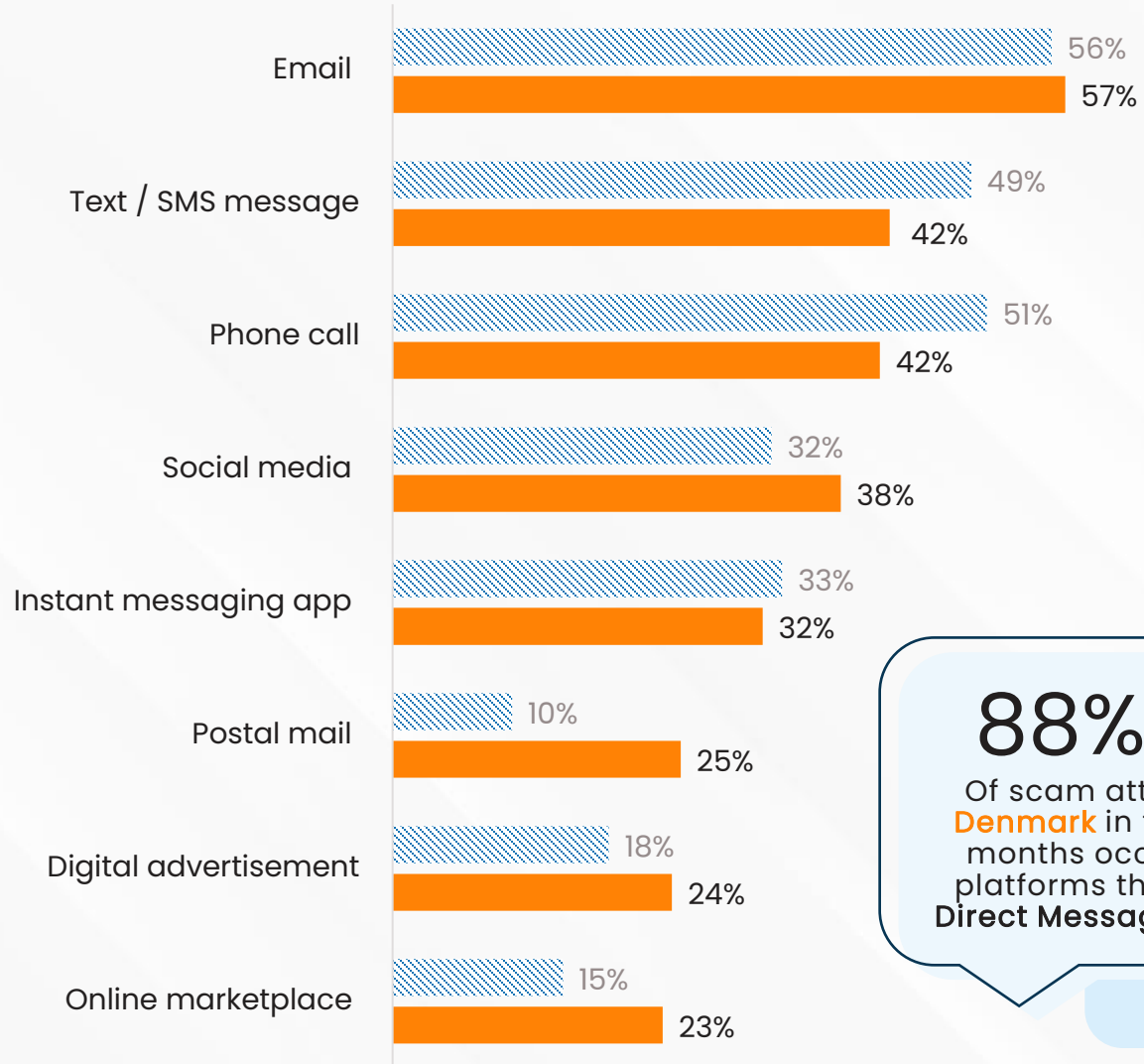
Prevalence & frequency of encountering a scam



Q2. How often, if ever, are you exposed to attempts to scam you? Base: All respondents Denmark (1,000)

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

Channels used by scammers – top 8

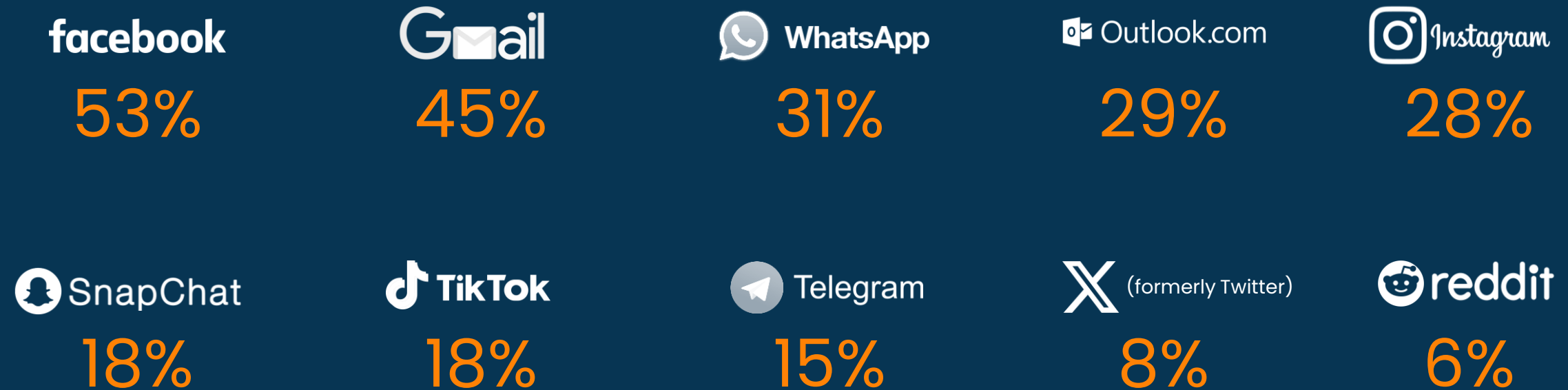


88% (84%)
 Of scam attempts in **Denmark** in the last 12 months occurred on platforms that have a **Direct Message** function

Q3. Through which communication channel(s) did scammers approach you in the last 12 months? Base: All respondents Denmark who have been exposed to a scam attempt (501)

Facebook and Gmail are the top platforms where scam encounters occur

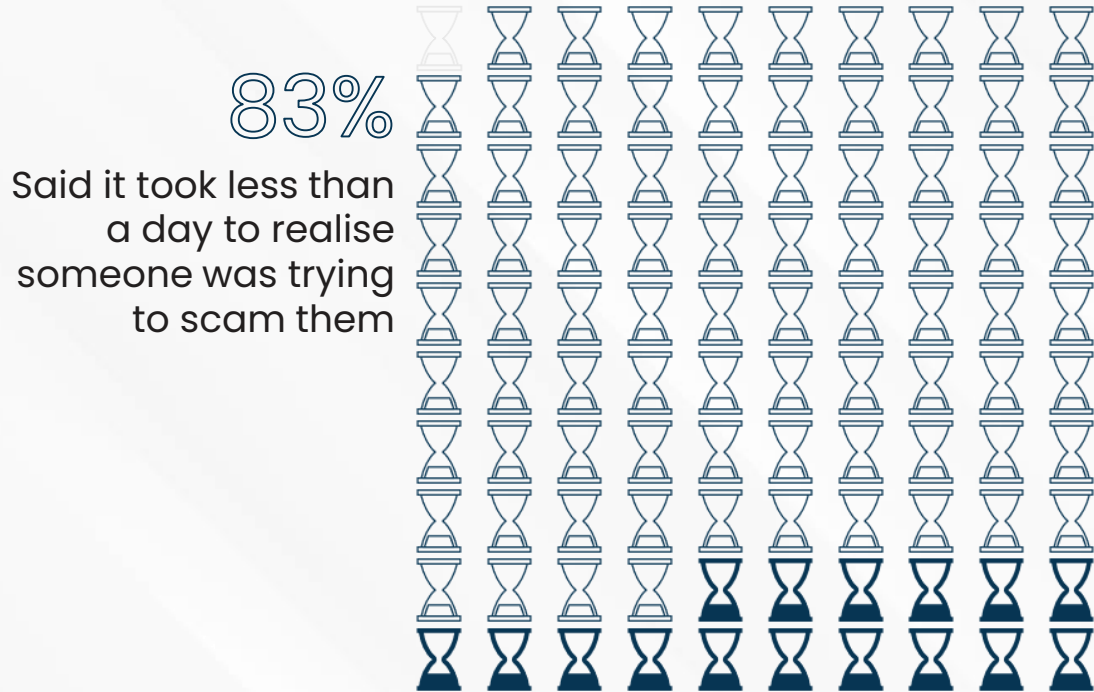
Top 10 online platforms used by scammers in last 12 months in Denmark



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 Denmark who have been exposed to a scam attempt (501)

One in five 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 **Denmark** who take longer to recognise a scam are more likely to be...

Gen Z (24%)
Men (19%)

Those approached by a scammer on:

WhatsApp (24%)
TikTok (33%)
Snapchat (26%)

Q11. When a scammer approached you on , how long did it take you to realise they were trying to scam you? Base: All Denmark respondents who have been contacted by a scammer on a platform (494)

WhatsApp, TikTok, and Snapchat are platforms where it takes the longest to recognise a scam

Time taken to recognise a scam encounter, by platform

		Key =		Under index vs average		Over index vs average				
		Average across platforms	WhatsApp	Instagram	TikTok	Telegram	Snapchat	Facebook*	Gmail	Outlook Email
Less than a day	Seconds	36%	28%	25%	19%	17%	26%	40%	35%	46%
	Minutes	36%	30%	33%	21%	39%	28%	36%	37%	33%
	Hours	11%	17%	19%	26%	19%	21%	9%	13%	9%
A day or longer	Days	9%	11%	12%	13%	8%	13%	8%	9%	6%
	Weeks	5%	7%	5%	13%	10%	8%	4%	2%	4%
	Months	2%	4%	3%	5%	4%	5%	2%	3%	-
	About a year	-	1%	-	-	-	-	-	-	-
	More than a year	-	1%	-	1%	1%	-	-	-	-

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 Denmark respondents who have been contacted by a scammer on WhatsApp (159), Instagram (149), TikTok (94), Telegram (79), Snapchat (95), Facebook (263), Gmail (224), Outlook Email (144). * Includes both Facebook and Facebook messenger

Two thirds of those encountering a scam have reported it **at least once**

Frequency of reporting a scam encounter in the last 12 months

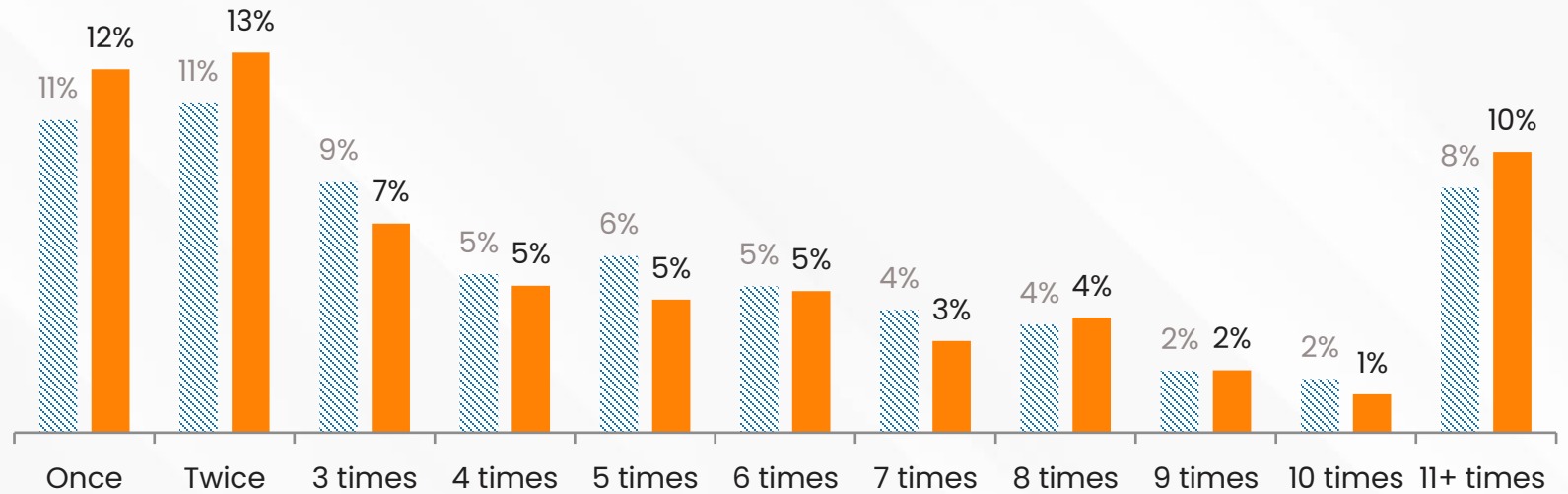
67%

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



Higher amongst those with a higher level of education (72%) and those who are parents (71%)

Each person has reported **3.3** scam encounters on average, in the last year, **in Denmark**



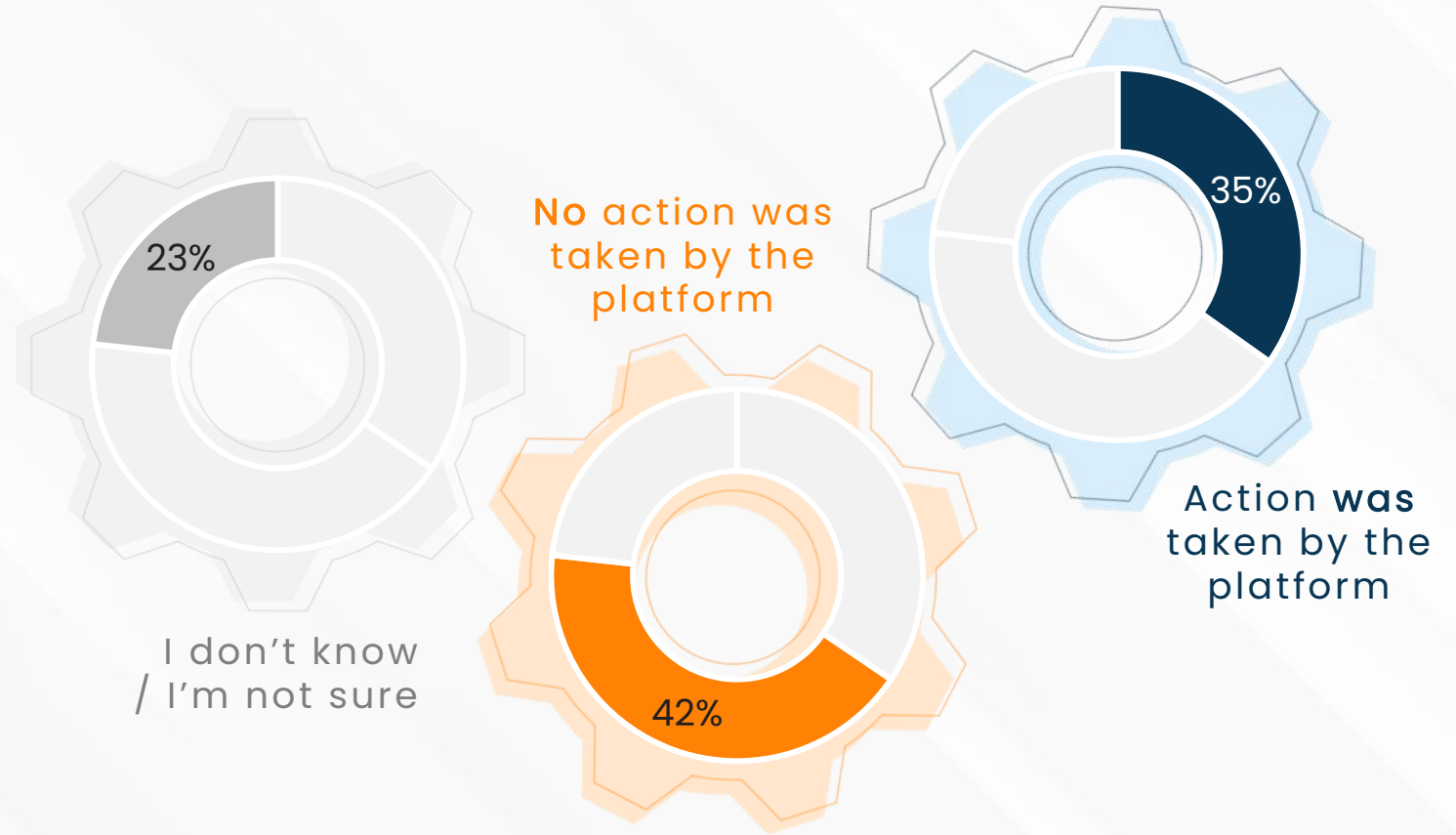
Q5. How many times, if any, have you reported a scam attempt to the service or platform provider where you experienced the scam attempt in the last 12 months?
 Base: All respondents in Denmark who have been exposed to a scam attempt (499)

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

65%

Of those reporting a scam in the last 12 months in **Denmark** say that either **no action was taken (42%)** or they aren't sure what the outcome was (23%)



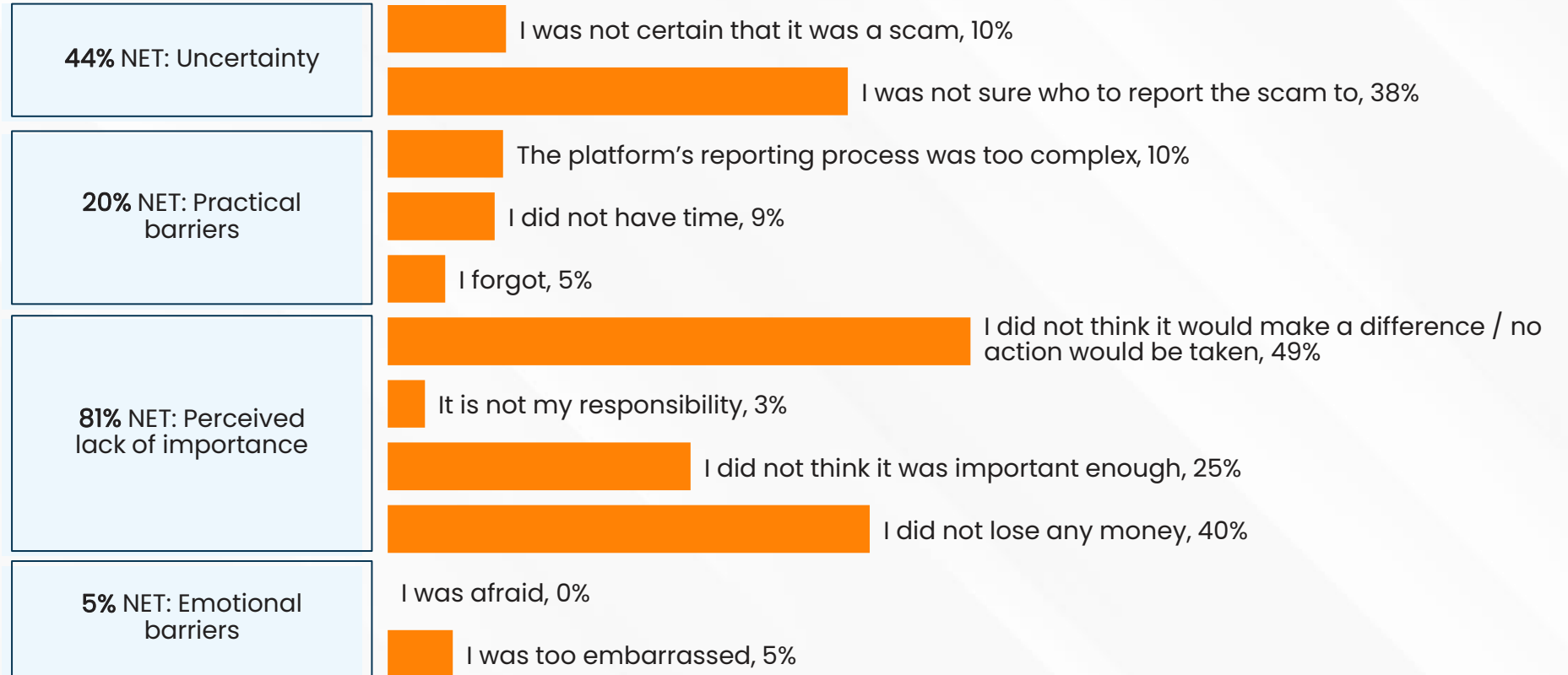
Q6. What happened when you reported the scam attempt to the platform or service provider? Base: All respondents in Denmark who have reported a scam attempt in the last 12 months (338)

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

Barriers to reporting scam encounters



The barriers for the **31%** who have never reported a scam attempt in **Denmark** are...



Q7. Why haven't you reported any scam attempts to service or platform providers in the last 12 months? Base: All respondents in Denmark who have not reported scam attempts (150)



EXPERIENCING SCAMS

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

Half of Danish adults have been scammed in the last 12 months

Prevalence of experiencing a scam in last 12 months

48%

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

(vs 53% European Average)

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

2.4 times

(vs European Average, 2.2 times)

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

Gen Z **63%** Millennials **57%**

Men **56%** Those living in an urban area **52%**

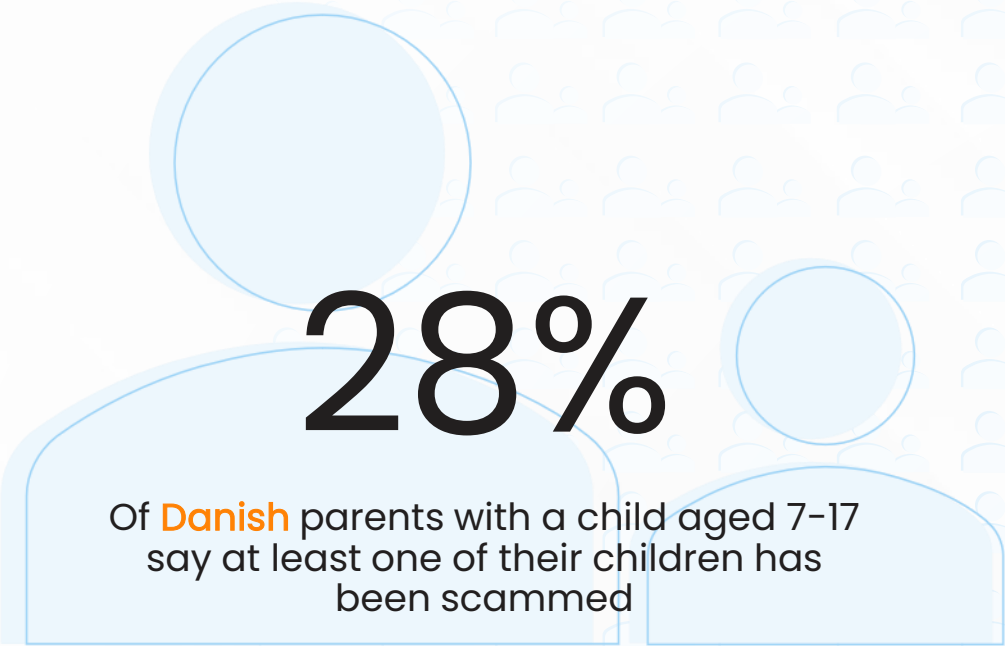
High level of education **61%** Parents of children aged 7-17 **60%**

Those who are confident in their ability to recognise a scam **54%**

Q8. Have any of the following scams happened to you in the last 12 months? Base: Rebased to all Denmark respondents (1,000)

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

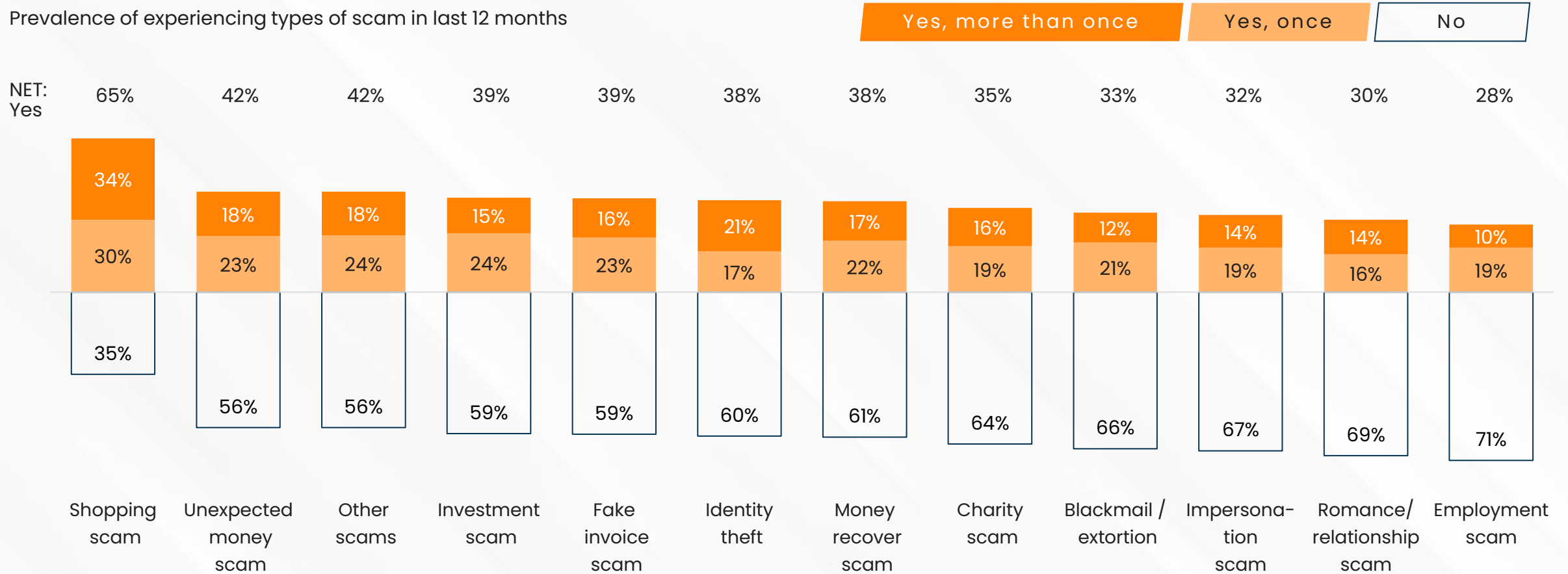
Proportion of parents reporting scam experiences amongst their children



Q23. Have any of your children between the age of 7-17 been scammed? Base: All Denmark respondents who have children aged 7-17 (231)

Shopping scams are the most experienced type of scam in Denmark, affecting two fifths of adults

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 Denmark respondents who have been contacted by scammers (501) [Click here to review full scam descriptions seen by respondents within the survey](#)



I ordered goods online, but quickly discovered it was a scam company as their address and what was listed online did not match.
Shopping scam, fake invoice scam

Paid in to Crypto currency and was promised great returns.
 I lost all money
Investment scam

With some losing money on **Facebook** and via **crypto investments**

I sold something on Facebook, someone contacted me that I should send it as a package because they live far and can't come. They said they send a link on Gmail because I need to confirm that I accept money from it via GLS, I clicked on link and they asked me about my personal information and they took all the money I had in the account
Unexpected money scam

Scam victim description of experience

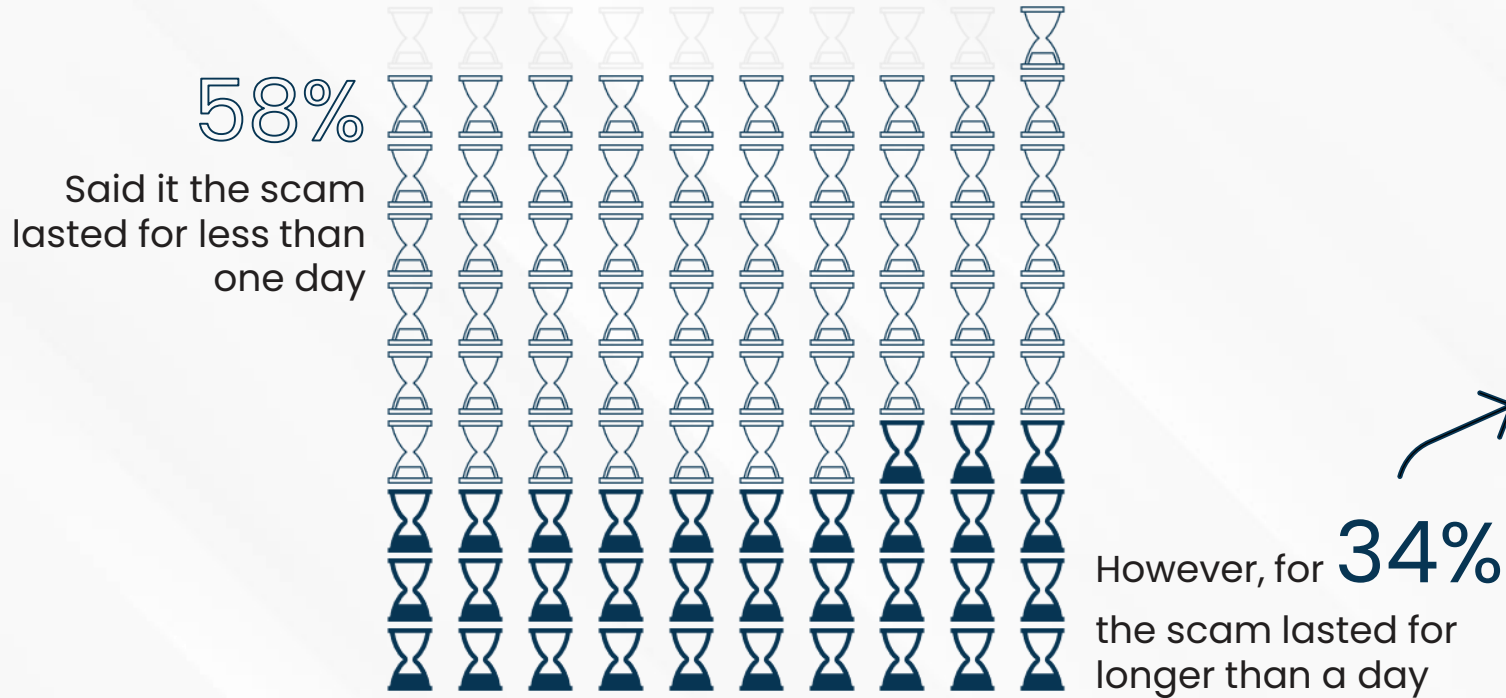
Someone called and got out of being from Paypal. I had to deposit money to get some other money again.
Other scam



Q9. Please describe the scam you experienced in the last twelve months. Base: All Denmark respondents who have been scammed (497)

A third of Danish adults scammed said it lasted longer than a day

Length of scam



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

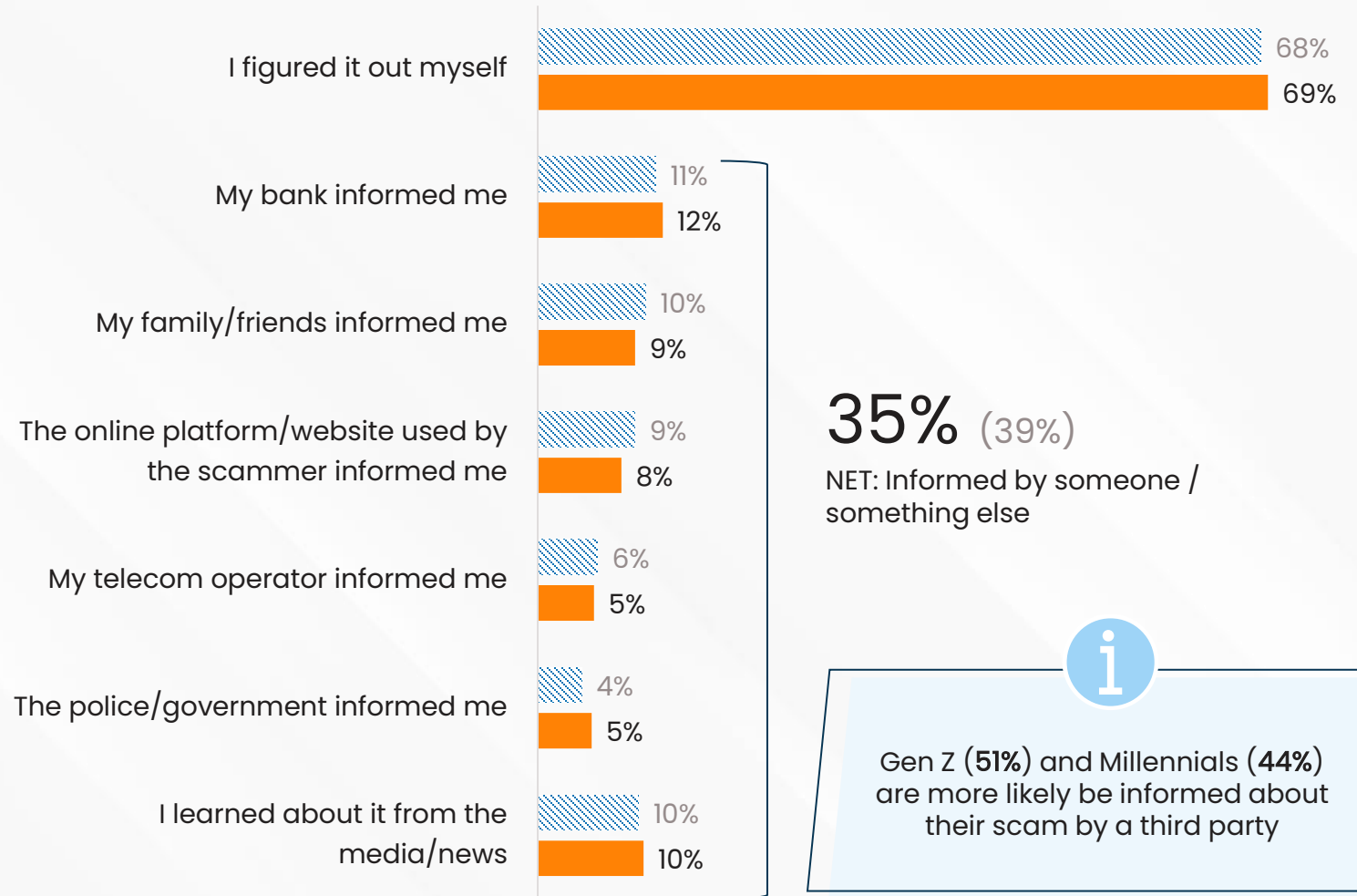
Gen Z (42%)

[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 Denmark respondents who have scammed (497)

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 Denmark respondents who have scammed (497)

25% of Danish adults claim to have lost money to scams in the last 12 months

6.9 billion kr (US\$1 billion) has been stolen by scammers in Denmark in the last year

Value lost to scams



US\$831.03

Click here to see conversion rate & calculation used

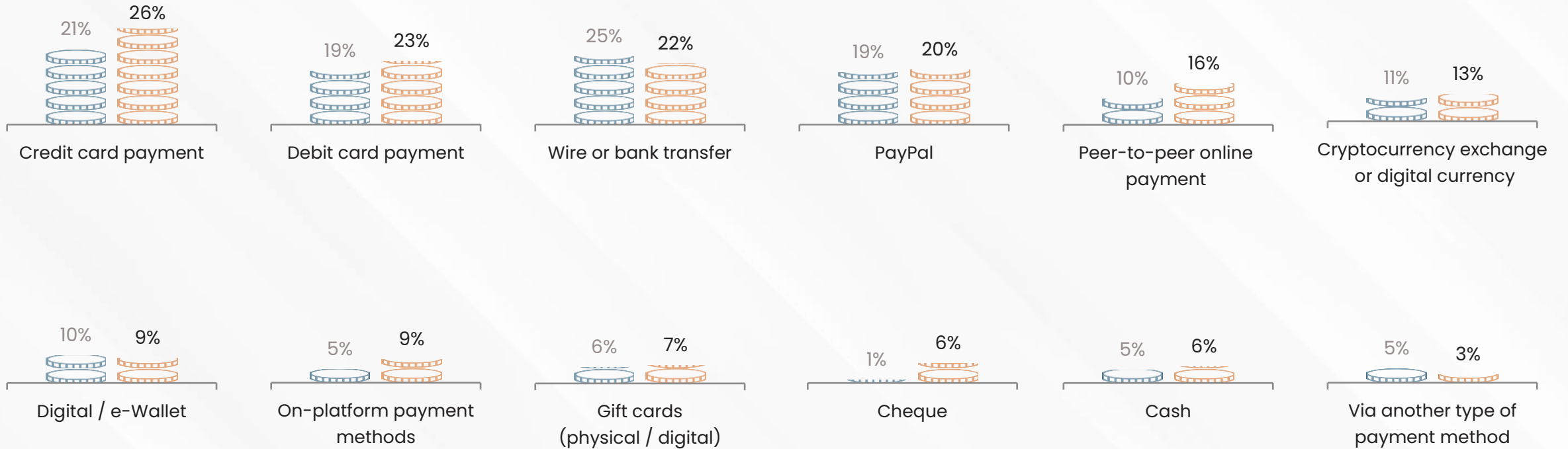
i

On average, Gen X tend to have more stolen (9,502 kr) vs Millennials (1,993 kr). Those who 'can always recognise a scam' have had 13,569 kr stolen on average in the last year in Denmark

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 Denmark (1,000)

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

Payment channels scammers received the payment



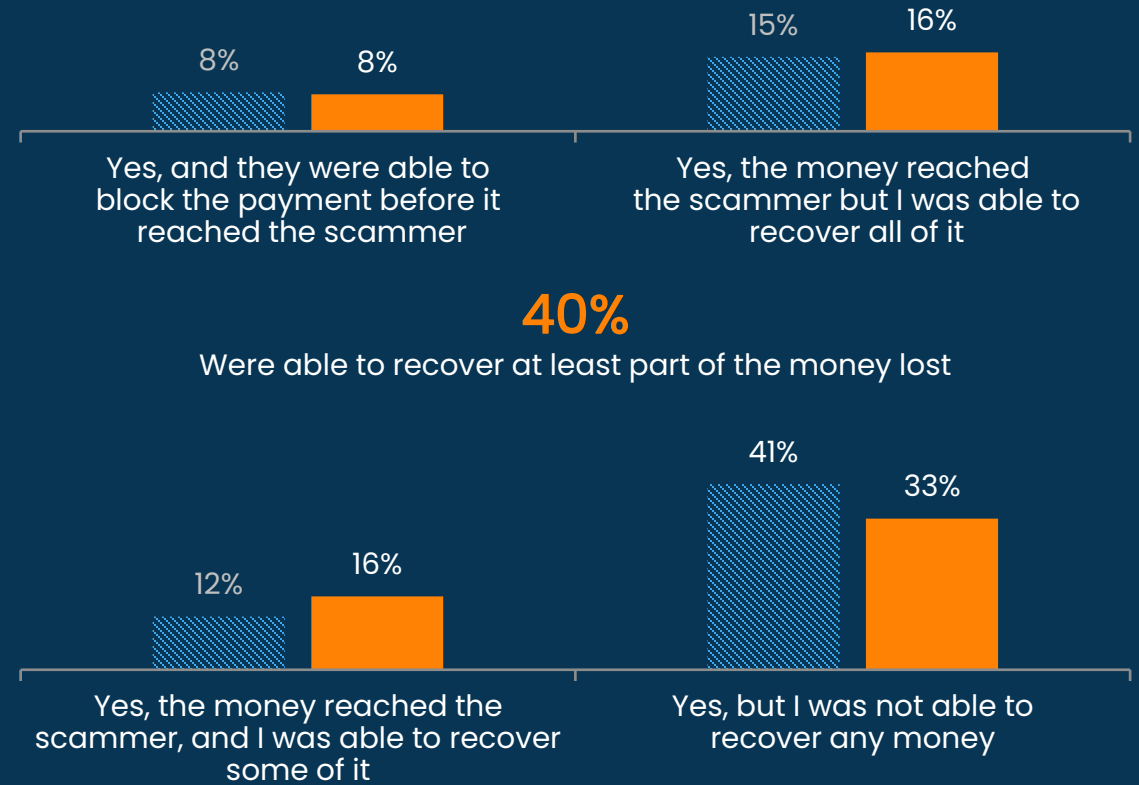
Q14. How did the scammer receive your money? Base: All Denmark respondents who have been scammed and lost money (257)

Three quarters reported their scam to the payment service, and two fifths said their money was at least partially recovered

Did you report the scam to the payment service?



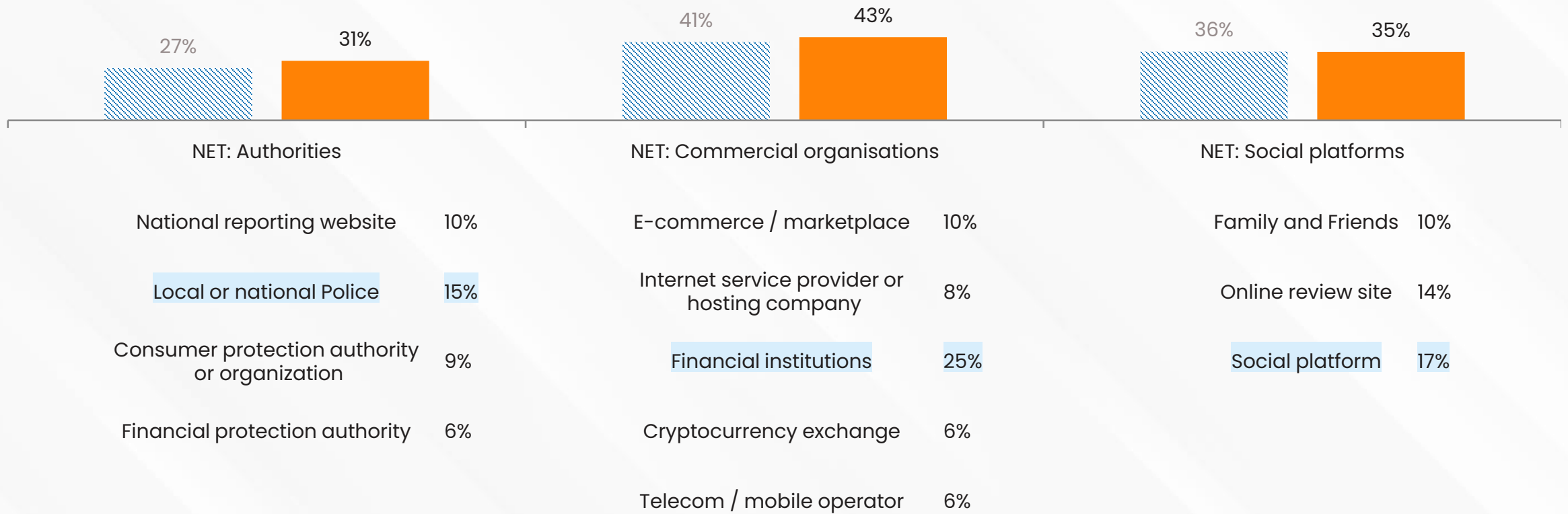
Recovery outcome



Q15. Did you report the scam to the payment service that was used to send your money to the scammer? Base: All Denmark respondents who have been scammed and lost money (257)

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 Denmark respondents who have been scammed (497)

Reasons not to report scams were the **same reasons** for not reporting encounters

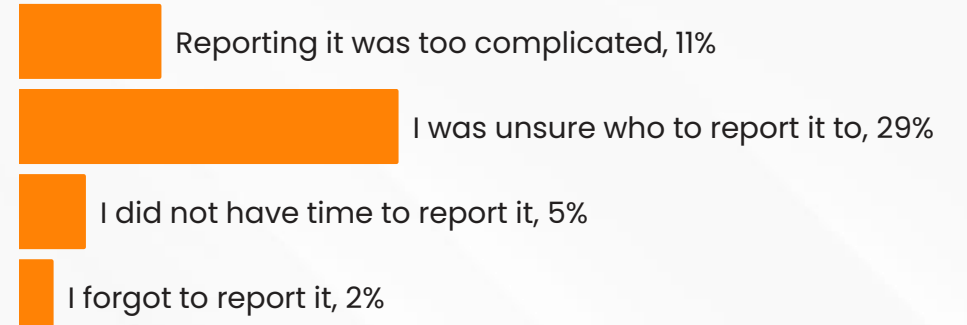
Barriers to reporting scams

23%
Of those experiencing a scam in the last 12 months in **Denmark** did not report it

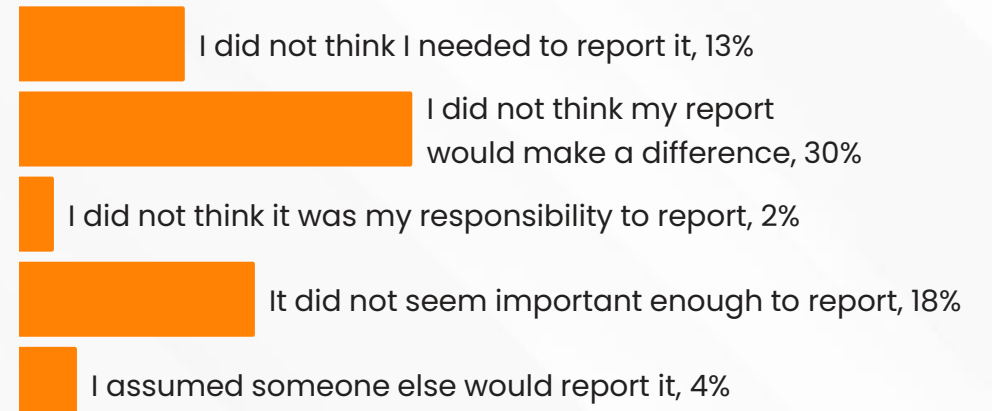
20%
Say there was no reason for them not to report the scam

30%
Did not think their report would make a difference

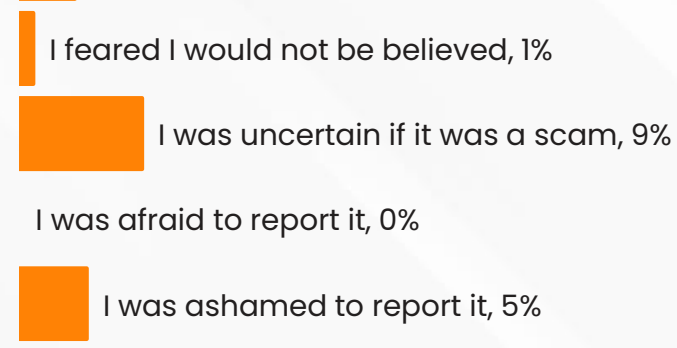
41% NET:
Practical barriers



42% NET:
Perceived lack of importance or responsibility



16% NET:
Emotional barriers



Q21. Who did you report the scam to? Base: All Denmark respondents who have been scammed (497) Q22. Why didn't you report the scam? Base: All Denmark respondents who did not report the scam they experienced (113)

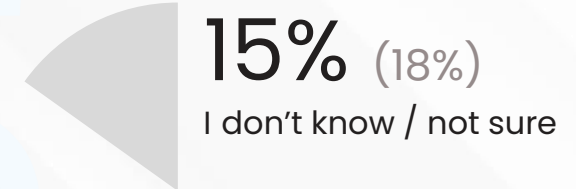
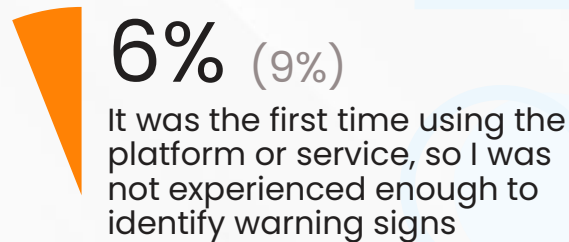
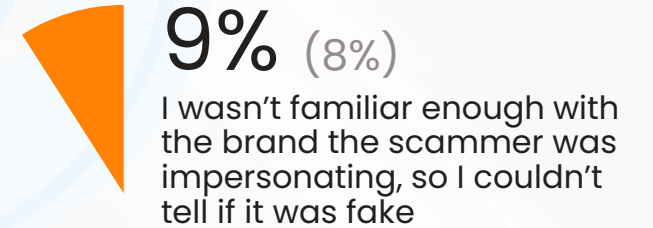
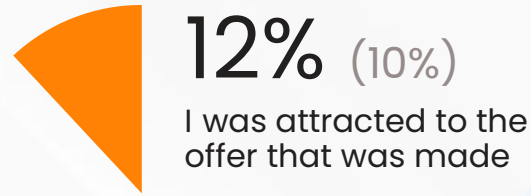
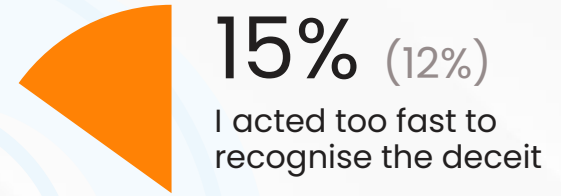
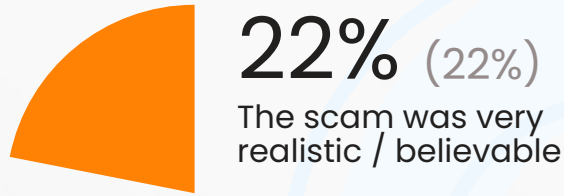


IMPACT OF SCAMS

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 Danish victims think they were scammed

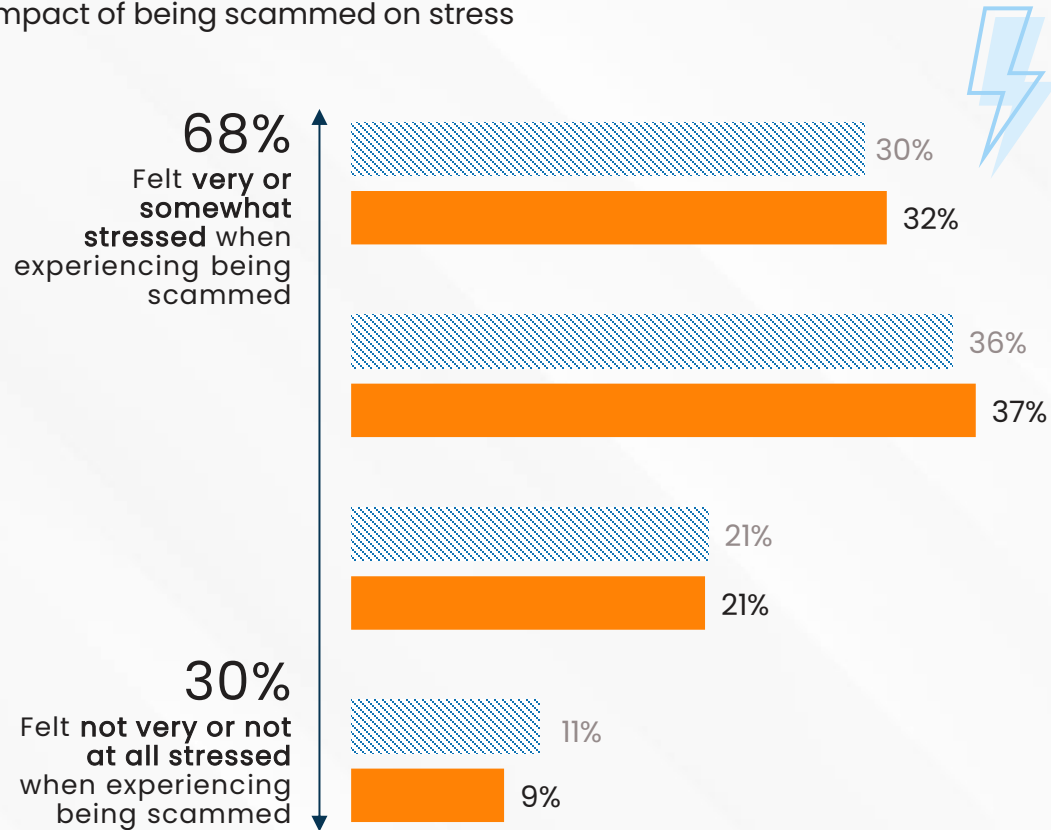
Reasons why scams experienced – top 5



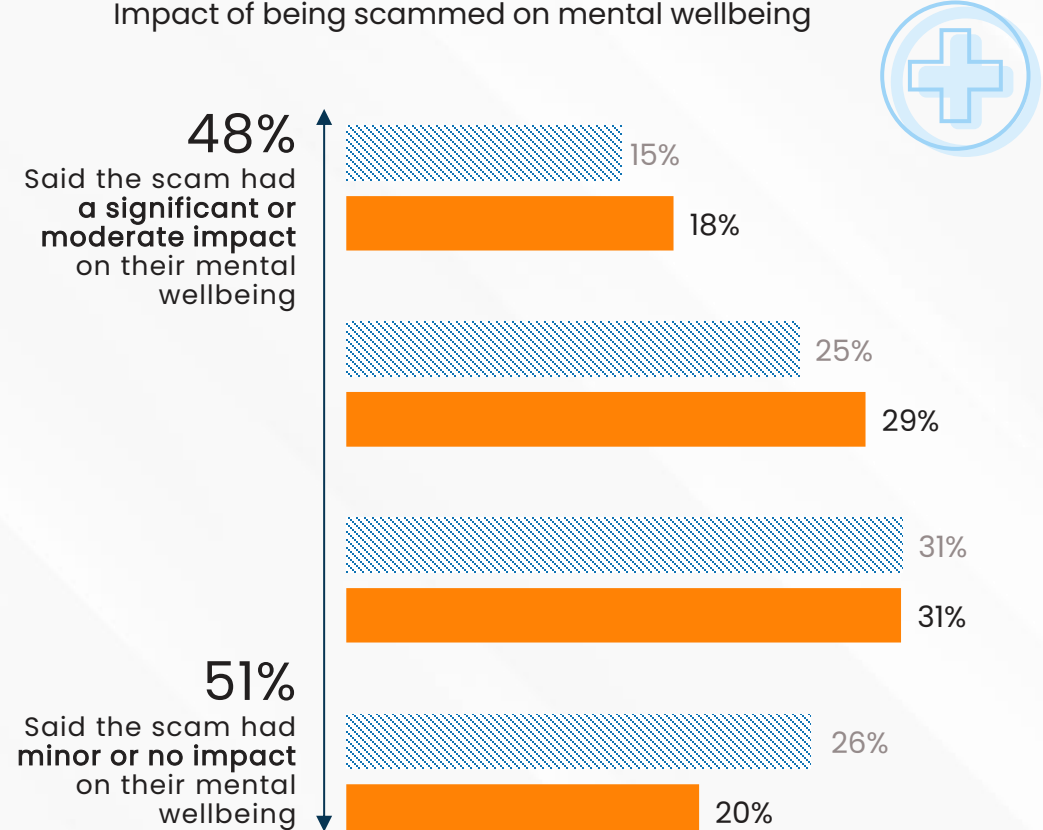
Q19. Why do you think you were scammed? All Denmark respondents who have been scammed (497)

Almost half of those scammed said it impacted their wellbeing, and the majority said it made them feel stressed

Impact of being scammed on stress



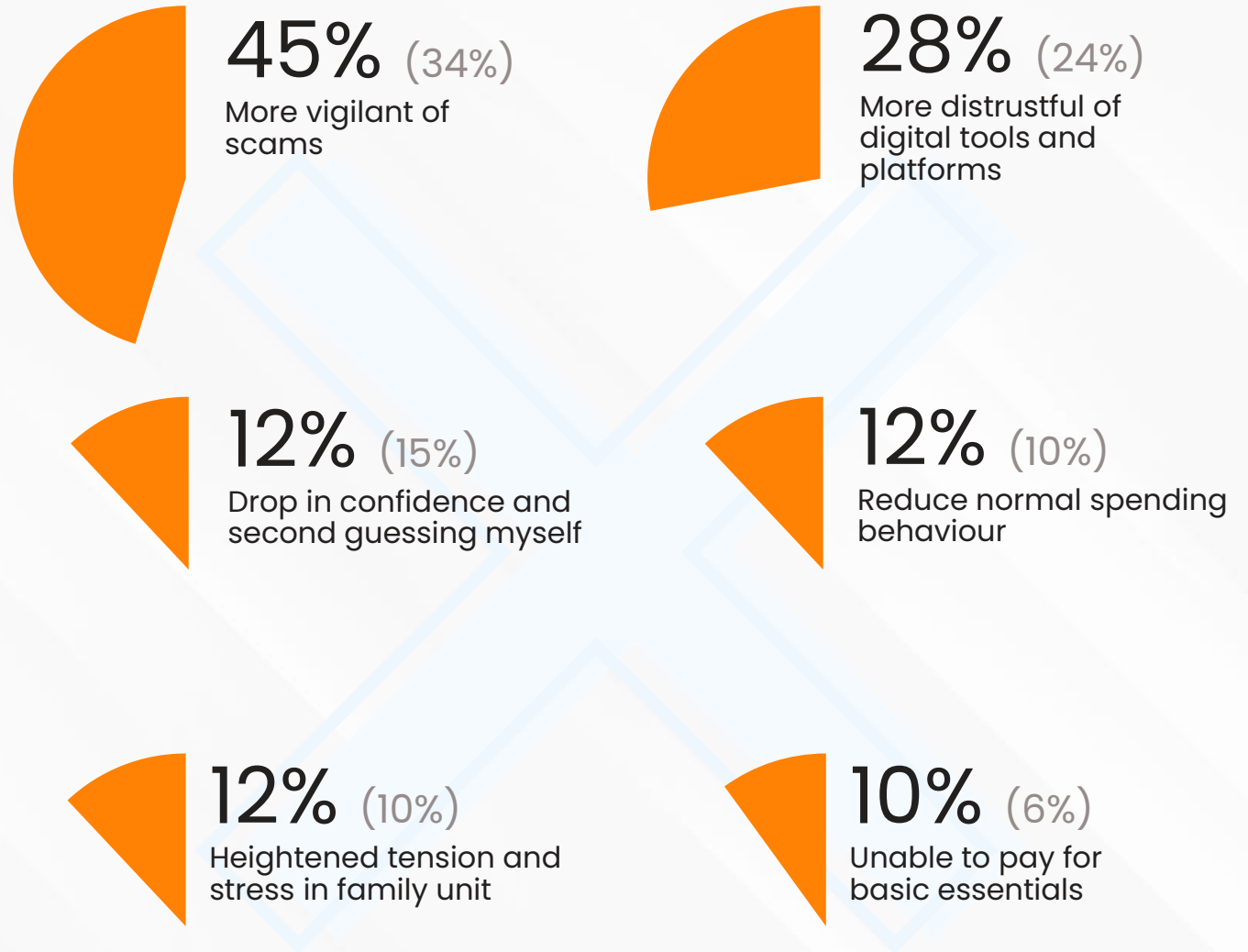
Impact of being scammed on mental wellbeing



Q16. To what extent was experiencing the scam stressful? Q17. To what extent did the scam impact your mental wellbeing? Base: All Denmark respondents who have been scammed (497)

Whilst being scammed **increases vigilance** to future encounters, one in ten say they are **unable to pay for basic essentials** 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 Denmark respondents who have been scammed (497)

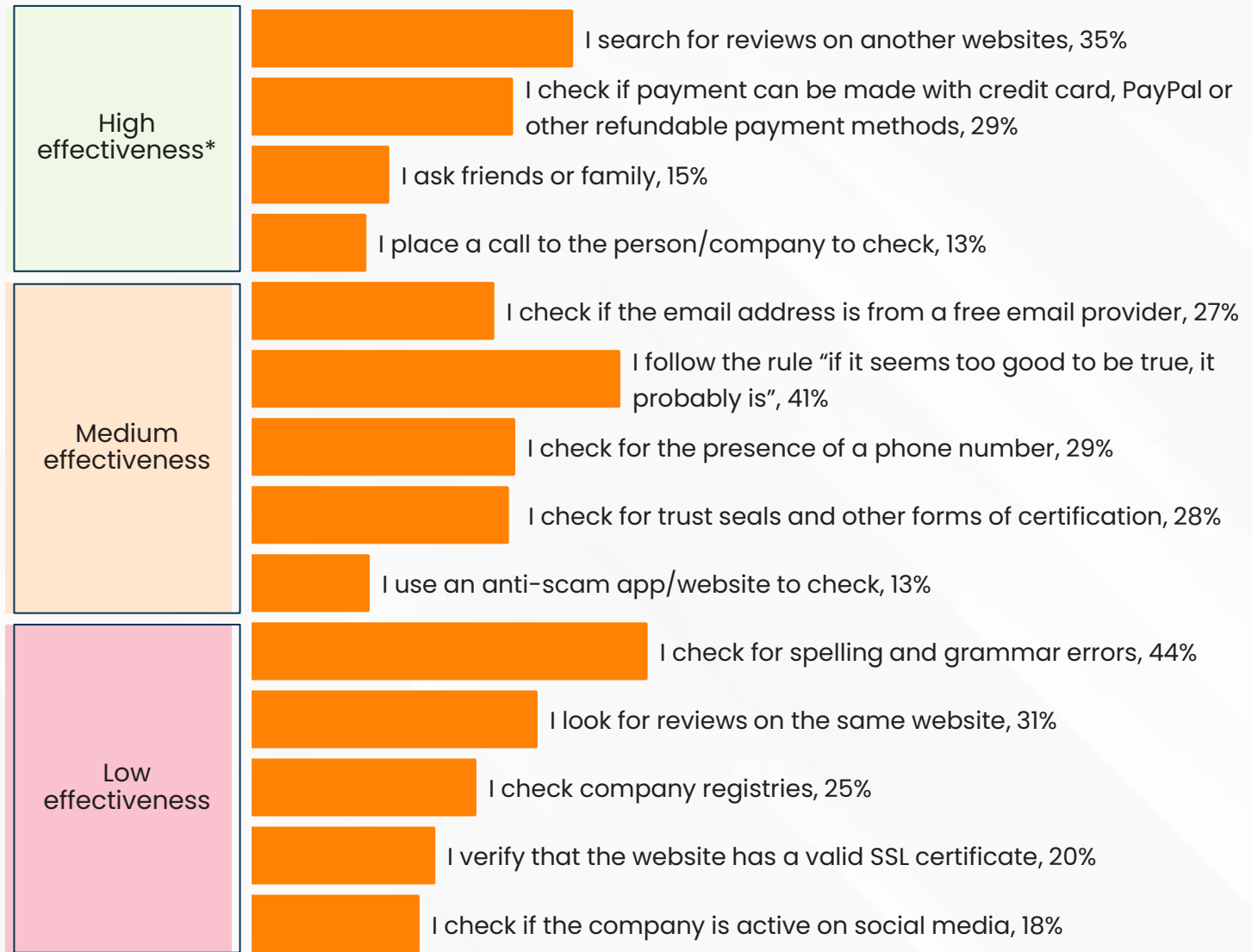


SCAM PREVENTION

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

Over two fifths of Danish 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 Denmark respondents (1,000) *Effectiveness groupings provided by GASA

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

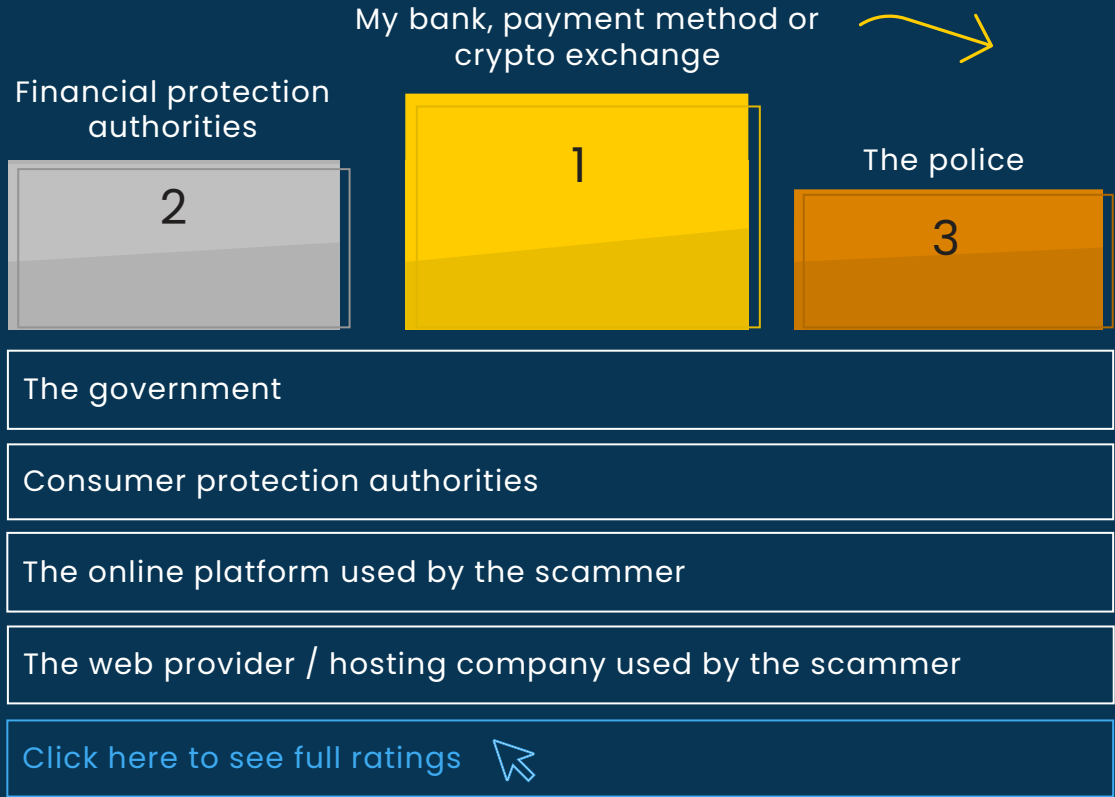
Responsibility for keeping people safe from scammers ranking:



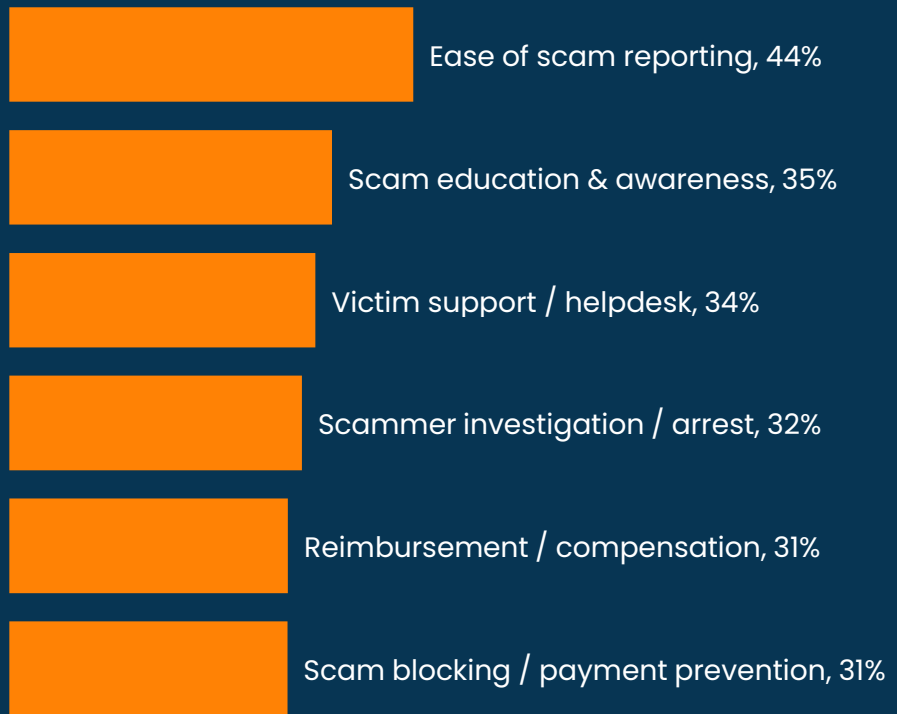
Q24. Who do you think should be most responsible for keeping people safe from scammers? Base: All Denmark respondents (1,000)

Meanwhile, Banks, payment providers, or crypto exchanges are rated highest amongst Danish adults for preventing or resolving scams

Performance ranking on preventing / resolving scams



My bank, payment method or crypto exchange - NET: Good:



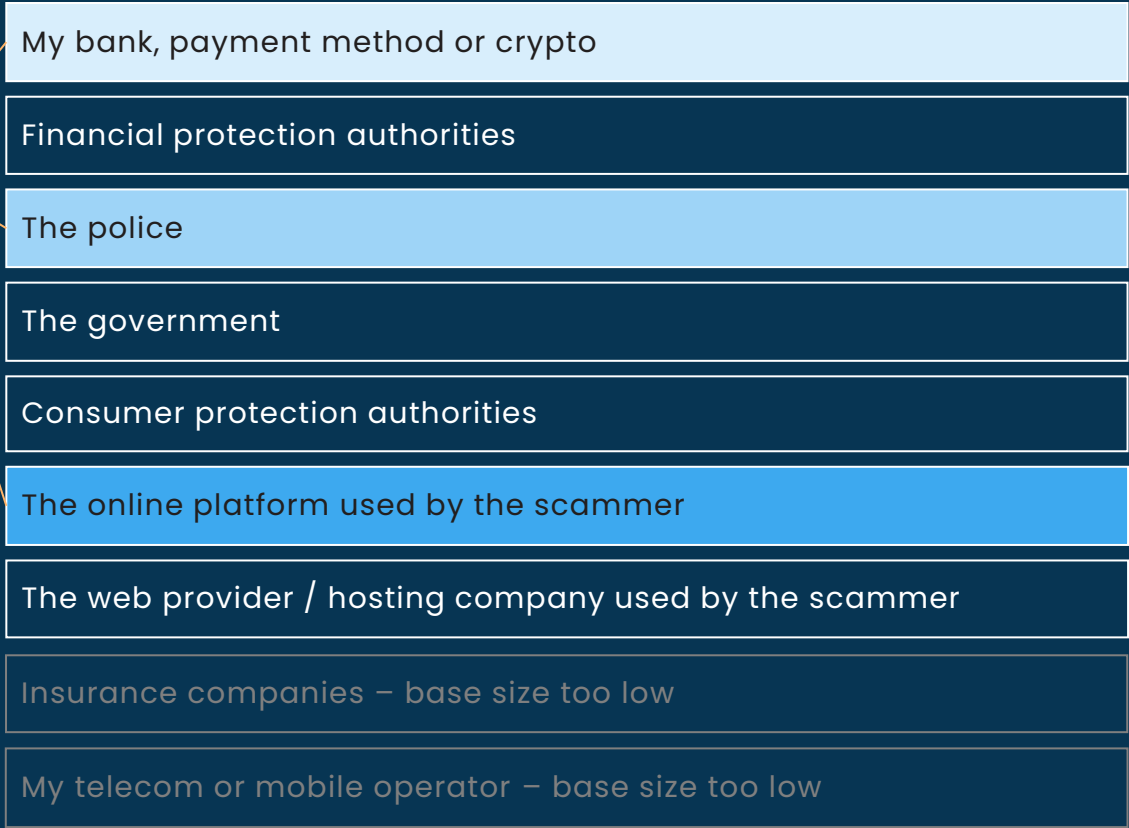
Q25. You said [ORGANISATION SELECTED AT Q24] should be most responsible for keeping people safe from scammers. How do you rate [ORGANISATION SELECTED AT Q24] on the following aspects: Base: All Denmark respondents who think someone else should be responsible for keeping people safe from scammers (637), those who think Banks, payment methods or crypto exchanges should be most responsible (80)

Danish 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:



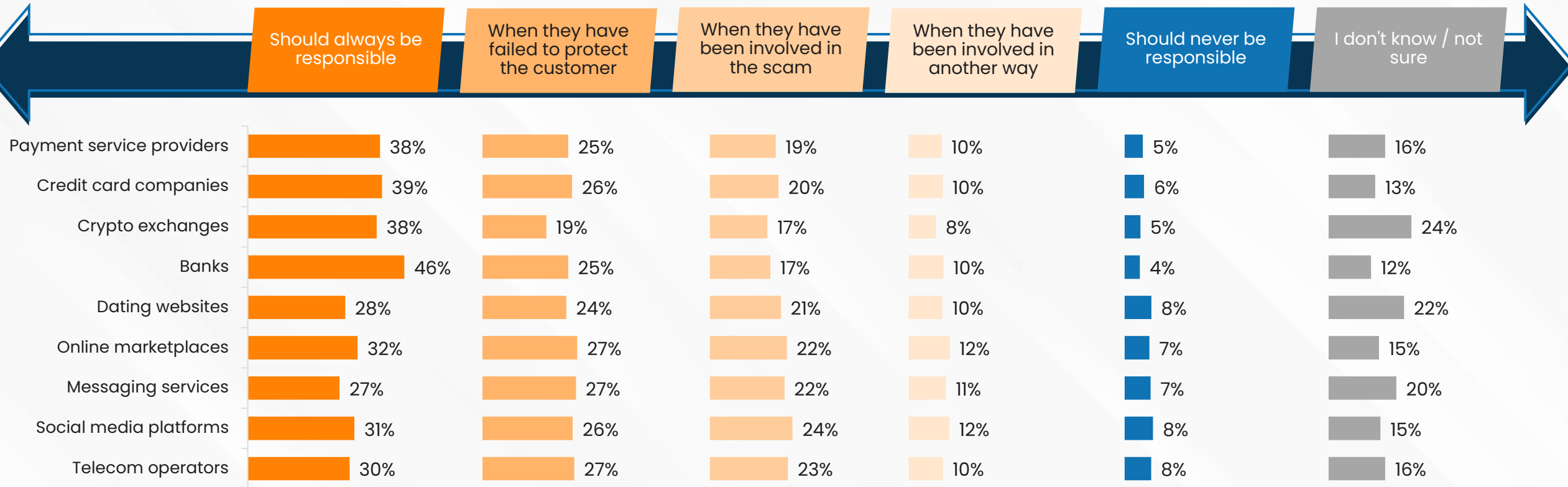
Performance ranking on preventing / resolving scams:



Q24. Who do you think should be most responsible for keeping people safe from scammers? Base: All Denmark respondents (1,000) Q25. You said [X] should be most responsible for keeping people safe from scammers. How do you rate [X] on the following aspects: Base: All Denmark respondents who think someone else should be responsible for keeping people safe from scammers (637)

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

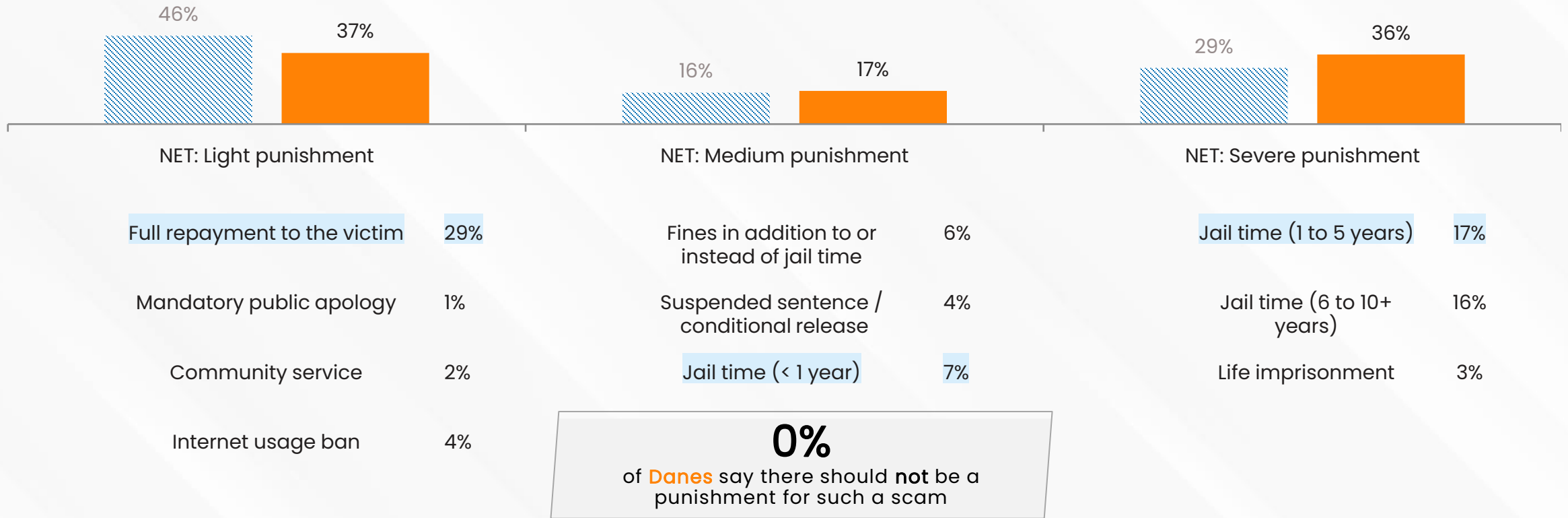
Level of expected responsibility for reimbursing scams – top 3 platforms



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 Denmark respondents (1,000)

Whilst Danish adults believe **full reimbursement** should be the top penalty for scams, they also **favour harsher punishments** more than the European average

Maximum punishment for scamming someone of their entire annual wage



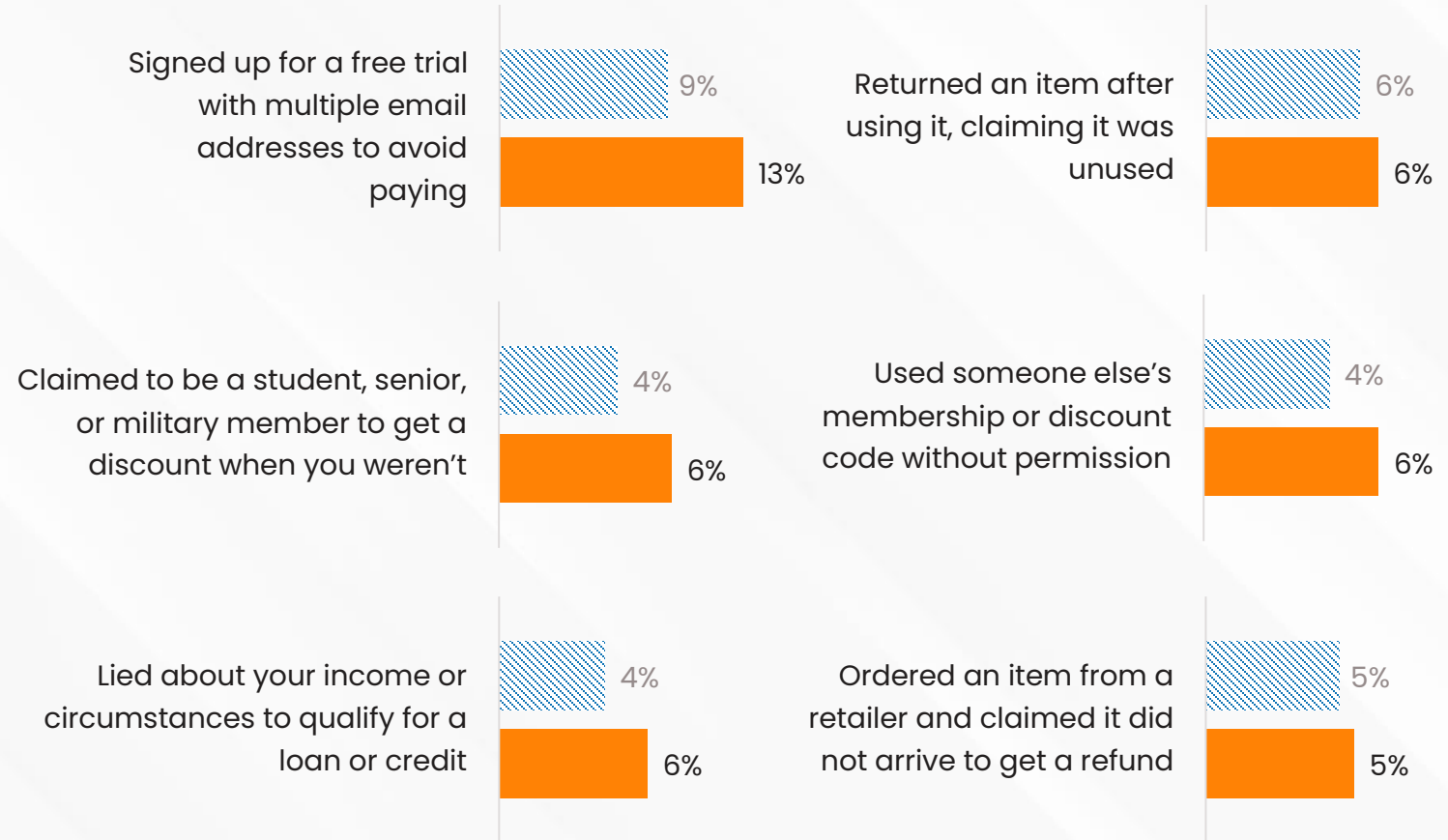
Q27. Please imagine a scenario where the following punishments were passed for crimes in your country. What do you think the maximum punishment should be for scamming someone of their entire annual wage? Base: All Denmark respondents (1,000)

A third of Danish adults admit to committing **deceitful acts themselves**, higher than the European average

Top 6 fraud types committed by Danish consumers

33%

Of **Danish** adults admit to committing acts deemed as fraudulent versus 28% across Europe



Q28. Which, if any, of the following have you done? Base: All Denmark respondents (1,000)



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.



BioCatch helps the world's largest financial institutions protect their customers from fraud and financial crime.

It believes behaviour has become the only element of our digital identities that remains truly, and uniquely, human.



Punktum dk A/S is the administrator (ccTLD) for domain names ending in .dk. We keep track of all .dk domains and work to ensure that the Danish part of the internet is as secure as possible.



Opinionium 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 Opinionium to lead the 2025 Global State of Scams research programme.

Contact europa@opinionium.com for enquiries.

Methodology notes

SAMPLE AND METHODOLOGY

- Sample size | 1,000 people
- Audience | Adults aged 18+ living in Denmark
- Quotas | Quotas were used throughout fieldwork to ensure the sample was nationally representative of the Danish adult population on age, gender and region
- Weighting | Weighting was applied on the final dataset to be nationally representative of the Danish 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 | 7th – 20th March 2025

CONVERSION RATES

The following conversion rate was used in this report:
1 USD equals 6.896 Danish Krone

This rate was taken on 27th March 2025

VALUE LOST TO SCAMS CALCULATION

In this Nationally Representative survey of 1000 Danish adults, 249 lost money to scams. $249 / 1000 * 4851818$ (Denmark adult population. Source: Statistics Denmark) = 1208103 (shorthand 1.2 million). $kr5730.8 * 1208102.682 = 6923394850.0056$ (shorthand kr6.9 billion).

FULL Q8 SCAM WORDING USED IN SURVEY

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



ABOUT THE AUTHORS

About the authors



Sam Rogers

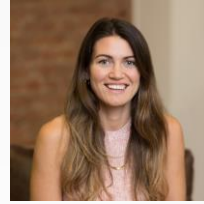
DIRECTOR OF RESEARCH



Sam Rogers is an experienced researcher specializing in fraud and scams, currently serving as Director of Research at the Global Anti-Scam Alliance (GASA).

Following a successful career spanning research and marketing, Sam now focuses exclusively on understanding and combating scams, producing influential reports such as the annual "Global State of Scams." He has extensive experience organizing major international anti-fraud summits across Europe and the Americas, fostering networking opportunities between global stakeholders.

Sam is passionate about building effective cross-sector collaborations that protect consumers worldwide.



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.



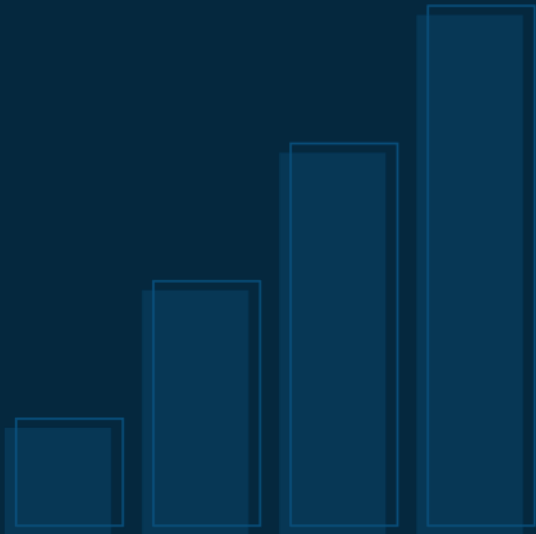
Jorij Abraham

MANAGING DIRECTOR



Jorij Abraham has been active in the Ecommerce Industry since 1997. From 2013 to 2017, he was the Research Director of 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 both the Global Anti-Scam Alliance (GASA) & ScamAdviser.



APPENDIX

Employment scams are the scam type mostly likely to last for longer than a day amongst Danes

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	41%	31%	36%	22%	32%	28%	36%	30%	34%	29%	34%	30%
Hours	17%	20%	21%	23%	22%	27%	22%	21%	22%	19%	23%	23%
Days	18%	25%	21%	30%	24%	23%	23%	22%	23%	27%	22%	22%
Weeks	8%	10%	9%	11%	7%	9%	9%	9%	6%	11%	9%	8%
Months	5%	7%	6%	9%	6%	8%	6%	9%	8%	7%	6%	7%
About a year	1%	2%	1%	2%	3%	2%	1%	2%	1%	3%	0%	2%
More than a year	1%	0%	1%	0%	1%	1%	1%	1%	2%	1%	1%	1%

Q10. Thinking about the most recent time you were scammed, how long did it last? Base: All Denmark respondents who have been scammed (497), across each scam type (150-327)

In Denmark, Financial protection authorities slightly outperform the police, driven by stronger scores for scam blocking and payment prevention

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

	The government	The police	Consumer protection authorities	Financial protection authorities	The online platform used by the scammer	The web provider/ hosting company used	My bank, payment method or crypto exchange
Responsibility ranking	6 th	2 nd	5 th	7 th	1 st	4 th	3 rd
Scam education & awareness	27%	27%	18%	26%	13%	16%	35%
Scam blocking / payment prevention	24%	16%	23%	30%	17%	13%	31%
Ease of scam reporting	28%	34%	26%	34%	22%	17%	44%
Victim support / helpdesk	28%	30%	22%	24%	12%	11%	34%
Scammer investigation / arrest	27%	27%	18%	24%	14%	14%	32%
Reimbursement / compensation	19%	25%	17%	23%	11%	15%	31%
Denmark ranking across all aspects	4 th	3 rd	5 th	2 nd	6 th	7 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 Denmark respondents who think someone else should be responsible for keeping people safe from scammers (637). Across each organisation (54-137)

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 Opinium

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