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Qualitative research with 16-19 year olds March 2016

Attitudes towards committing fraud

Summary of findings

- Examples of online fraud are viewed as a scale between 'criminal' behaviour and 'telling a white lie'
  - In particular, participants drew a distinction between stealing from an individual and those that can be rationalised as 'getting the better of' a large company

- Participants felt they were unlikely to commit the 'criminal' types of fraud, so the consequences that had most resonance were those that felt related to the less serious types of fraud
  - Meaning that the threats of a prison sentence or a criminal record did not seem very likely and had a limited impact

Methodology

Focus groups were held, as outlined below:

Focus groups with 16-19 year olds	Four mini-groups conducted between 29th February and 3rd March, each lasting 90 minutes and with five participants in each Groups were split across two field work locations, one urban (London) and one rural (Diss, Suffolk) All participants were C1/C2 social grade and groups were split by sex All participants owned at least one internet-enabled device

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Stealing financial details and scams were top of mind associations with online fraud

"I thought it was scamming someone out of money."
Female participant, Diss

Collated from worksheet responses: When I hear the phrase 'online fraud' I think…

The type of person that commits online fraud is seen as unlike them

- Older than their age group, around 25-35
- A 'computer geek/nerd' with a skillset they don't have
- Isolated, and has a 'bad' character
- For female participants in particular, automatic assumption that this person would be male

"Like computer nerds and stuff. Just sitting behind a computer."
Male participant, London

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We showed participants a variety of examples of fraudulent activity

Examples of fraud
• Allowing criminals to transfer funds and money through your account • Stealing someone's bank account details and using it to pay for online shopping • Selling your credit card details • Lying on an application (e.g. the length of time you have held your driving license) • Naming one of your parents as the policy holder and first driver on your car insurance • Taking out a mobile phone contract when you know you aren't going to pay • Taking out a mobile phone contract, and then reporting the phone missing when it's not • Breaking your phone and then taking out insurance • Lying about your grades in a job application

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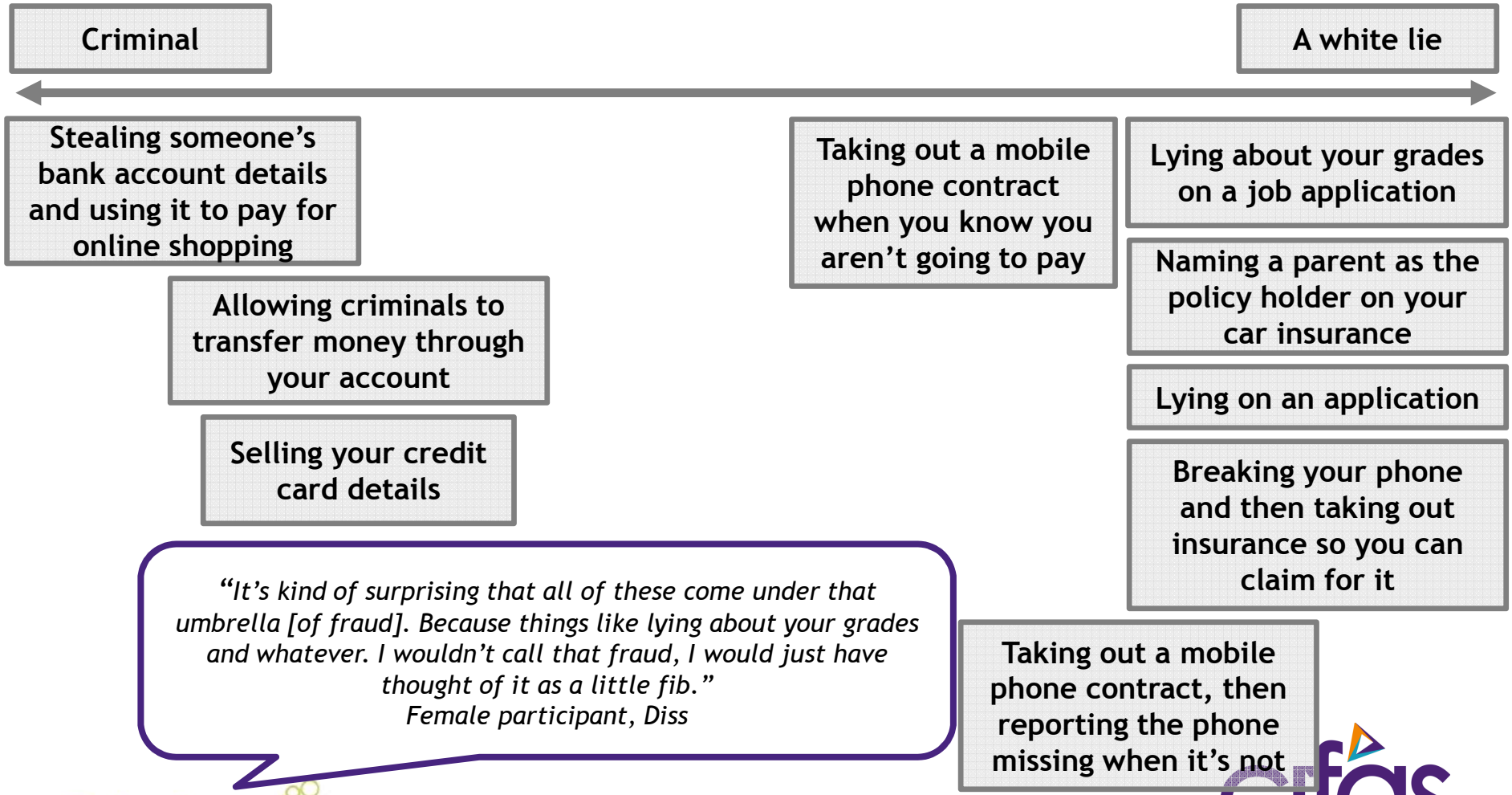
Participants thought of these examples as a scale between 'criminal' behaviour and 'telling a white lie'



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Participants thought of these examples as a scale between 'criminal' behaviour and 'telling a white lie'

- They drew a distinction between types of fraud that steal from an individual and those that are 'getting the better of' a large company
  - Ripping off a big brand was not thought of as a crime, since they would be able to afford the amount taken
  - They also felt that this type of fraud must happen a lot, so it is unlikely that you would get caught doing it
  - These types of activities were things that participants could see themselves doing

- Other examples were thought of as things that 'everyone' does
  - E.g. naming your parents as the policy holder on your car insurance, or lying on a job application
  - Again, these were not thought of as a crime, and easily justifiable (e.g. 'important' jobs would check your exam certificates anyway, and it doesn't really matter for others anyway)

- By contrast, the 'criminal' end of the scale fitted with their assumptions of fraud and the types of people that commit it. For example, stealing bank account details was something that participants said they would never want, nor have the know-how, to do.

"It depends on the crime as well. Because if you do something with your phone contract with someone like 02, well they're a massive phone company so you won't feel that bad."
Male participant, London

"Some jobs don't need grades anyway, so then it wouldn't be too bad. And if you're trying to be a doctor then they're going to check your certificates."
Male participant, London

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We showed participants examples of the consequences of committing fraud online

Consequences of committing fraud
• Get a criminal record • Convicted of money laundering and sent to prison for a maximum of 10 years • Police have your fraud record and data • Future applications for a mortgage affected • Future applications for a loan affected • Future applications for credit cards affected • Student loans company have the details of the fraud you have committed • Car insurance premiums go up • Future insurance applications likely refused • You may find it difficult to get a job in the future

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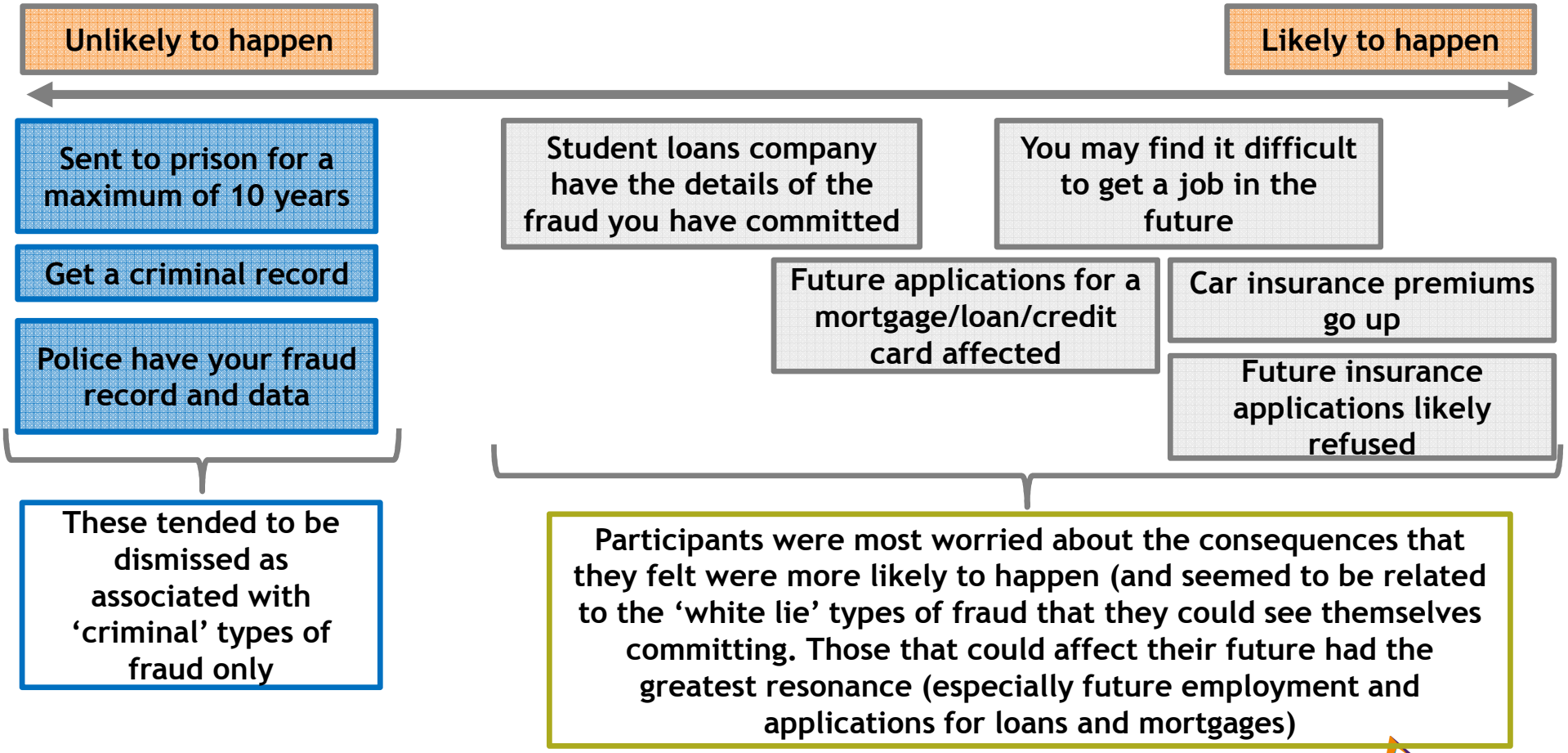
Many of these consequences had little impact on participants since they did not feel very likely to happen to them



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