In their article “Understanding Scam Victims: Seven Principles for Systems Security,” Frank Stajano and Paul Wilson look into how scam victims are exploited by con artists to create better cyber security systems. After extensive research, Stajano and Wilson found that there are seven distinct behavioral patterns that allow hustlers to take advantage of people.

The first behavioral pattern is the distraction principle. As in magic performances, distraction allows scammers to do anything they desire behind the scenes while the user is distracted by what is holding their attention, such as the computer worm “ILOVEYOU,” which utilized the human sex drive to distract users. Distractions can just as easily fool a CTO or CIO as they can the average person, because when our minds are hyper-focused on one thing, we experience “tunnel-vision” thinking and forget about other factors in our environment. The second is the social compliance principle. Because we are trained to listen to authority, scammers can take advantage of people by posing as someone in a position of power, such as police officers or bank managers, and then directing the victim to do as they ask. The third behavioral pattern is the herd principle. We become susceptible to scam when we believe others have gone through/tried what we are about to do, so we can fall victim to traps where the “others” are fakes created by the scammer. For example, in online auctions, a scammer can increase their seller rating by having others in on the scam and giving them good ratings after benign purchases, just to later scam the true target. The fourth and fifth patterns are the dishonesty and kindness principles. Dishonesty refers to a making a victim think they did something illegal or dishonest, which internally prevents them from seeking out help or the authorities. Kindness scams play off our generosity and willingness to help others, such as scams that impersonate grandchildren to target grandparents for emergency money. The last two behavioral patterns are the need and greed principle and time principle. By leveraging people’s needs and desires, scammers can manipulate the victim into believing they can help, only to steal from them instead, and scammers create time crunches to affect people’s decision making processes to lead people down the road of succumbing to scam.

This hit home with me because my roommate’s grandfather just got scammed last week and lost $18,000. If he had just known to be a bit more conscious of phone scams, he might have avoided the situation entirely, so analyzing what makes people fall for scamming tricks and building defenses to help them avoid those faults is an amazing task.