Global Anti-Scam Alliance

OOREDOO HUTCHISON

State of Scams in Indonesia

2025 REPORT

INSIGHTS

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Indonesians Scammed on Average 2.2 Times a Year

JORIJ ABRAHAM
MANAGING DIRECTOR

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 Indonesian adults reveals that two thirds claim to have encountered a scam in the last 12 months, with an average of one scam encounter happening every seven days, equating to 55 scam encounters on average per person per year in Indonesia. Additionally, over a third of Indonesian adults claim to have experienced a scam in the last year, with each scam victim being scammed on average 2.2 times.

From Costly Losses to Complex Recovery

Investment scams (63%), shopping scams and charity scams (both 55%) are the most common types of scams in Indonesia, with some scam victims having money stolen through Facebook and via investments. Scammers mostly receive payment through wire or bank transfers (65%) and digital / e-Wallet payments (43%). Almost three quarters of scam victims reported the scam to the payment service and only one quarter was able to recover at least part of the money they had lost, with 9% claiming that their relatives and friends had to step in to financially support them. 20% of those who have experienced a scam in Indonesia did not report it, with the main reason being that reporting it was too complicated (33%). Additionally, there was a strong perceived lack of importance or responsibility, with scam victims claiming that it did not seem important enough to report it (23%).

With Common Reporting but Unclear Results

Of the 66% of Indonesian adults who said they have encountered a scam in the last 12 months, 63% have reported the scam encounter. On average, each person has reported 2.8 scam encounters in Indonesia, with two fifths of those who have reported the scam encounter claiming that either no action was taken (26%) or they aren't sure what the outcome was (16%). Additionally, the main reasons why scam encounters do not get reported includes that they did not lose any money (47%); they were not sure who to report the scam to (35%) and the platform's reporting process was too complex (35%).

Adding Emotional Strain to Financial Loss

Beyond the financial impact, over half of those who have been scammed said they felt very or somewhat stressed when experiencing being scammed. Furthermore, almost two fifths said the scam had a significant or moderate impact on their mental wellbeing.

Driving Indonesians to Increased Vigilance

96% of Indonesian adults claim to take at least one step to check if an offer is real or a scam. The most common steps taken include searching for reviews on other websites (36%) and checking for the presence of a phone number (35%). Over a third of Indonesian adults said it is their own responsibility to keep themselves safe from scams, with 34% putting the responsibility on public service and organizations.

And Strong Public Support of Harsher Punishments

Over a third of Indonesian adults believe in full repayment to the victim, however, over two fifths are in support of harsher punishments such as jail time of 6 to 10 or more years (16%). Despite over four fifths of Indonesian adults feeling confident in their ability to recognise scams, with 18% claiming they can "always recognise a scam", scammers continue to succeed in deceiving victims despite high vigilance and proactive preventative steps.

To conclude, I would like to thank our partners Mastercard and Indosat for their support in the creation of this report and on a personal note, Rajat Maheshwari, GASA Singapore Chair, for his leadership in expanding GASA across Southeast Asia and his insights.

Empowering Indonesia, Securing Its Digital Future

VIKRAM SINHA

PRESIDENT DIRECTOR &
CHIEF EXECUTIVE OFFICER OF
INDOSAT OOREDOO HUTCHISON

About Indosat Ooredoo Hutchison

Our mission is to deliver world-class digital experiences that connect and empower the people of Indonesia.

We live in an extraordinary time, an era defined by connection. Across Indonesia's thousands of islands, the digital age has opened doors once beyond reach. A fisherman in Sulawesi can now access new markets, a student in Papua can learn without borders, and a home-based entrepreneur in Surabaya can serve customers around the world. Technology has truly become the great equalizer of opportunity.

But with every connection comes new risks. Scams are one of the darker sides of digital progress: breaking not only systems but also trust. Behind every number in this report lies a story: of someone who lost their savings, their confidence, or their peace of mind. These stories remind us why our collective work matters and why digital trust must be protected as fiercely as digital growth is pursued.

At Indosat Ooredoo Hutchison, we believe that everything that is connected must be protected. As the backbone of Indonesia's digital transformation, we take this responsibility to heart. Through intelligence built into our networks, collaboration across industries, and partnerships like the Global Anti-Scam Alliance, we are working to ensure that technology continues to empower, not harm.

Fighting scams is not something any of us can do alone. It requires all of u, telecommunications providers, financial institutions, digital platforms, and policymakers, to move with one shared purpose: protecting every Indonesian in the digital world.

Together, we can make connectivity a source of trust, a foundation that empowers every Indonesian and secures our nation's digital future.

Building Digital Trust Across Indonesia's Growing Economy

AILEEN GOH

VICE CHAIR OF GASA INDONESIA
COUNTRY MANAGER, INDONESIA,
MASTERCARD

About Mastercard

Mastercard powers economies and empowers people in 200+ countries and territories worldwide. Together with our customers, we're building a sustainable economy where everyone can prosper. We support a wide range of digital payments choices, making transactions secure, simple, smart and accessible. Our technology and innovation, partnerships and networks combine to deliver a unique set of products and services that help people, businesses and governments realize their greatest potential.

Indonesia stands at the forefront of digital transformation, unlocking new opportunities for millions. Yet, as its digital economy flourishes, so does the threat of scams—now a systemic risk impacting consumers, businesses, and institutions alike. The findings in this State of Scams report are a stark reminder: nearly two-thirds of Indonesian adults have encountered a scam in the past year, with trillions of Rupiah lost and public trust at stake.

The challenge of scams is global, not unique to Indonesia. Addressing this issue is urgent as livelihoods are lost and lives impacted. As a global organization enabling commerce, Mastercard has invested over US$10.7 billion, since 2018, in cybersecurity innovations to foster digital trust across our network, customers, and partners.

But technology alone is not enough. Combating scams demands cooperation across borders, industries, and public-private sectors. That's why Mastercard is leading efforts across the region to expand GASA's presence in Southeast Asia and is proud to serve as Vice-Chair of the Indonesia Chapter – bringing together industry, government, and civil society to protect the public.

To fight scams, we must first measure their impact and understand how they proliferate. This report does just this. More than outlining the problem, it's a call to action for like-minded organizations to join our growing alliance.

Together, we can build a safer, more trusted and inclusive digital economy—one where every Indonesian is empowered to participate, no matter where they are.

Let us move forward, united in purpose, to secure Indonesia's digital future.

GASA Global Anti-Scam Alliance

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Digital scams are draining Indonesia's economy

RESKI DAMAYANTI
CHAIR OF GASA INDONESIA,
CHIEF LEGAL AND REGULATORY OFFICER
OF INDOSAT OOREDOO HUTCHISON

About Indosat Ooredoo Hutchison

Our mission is to deliver world-class digital experiences that connect and empower the people of Indonesia.

Digital scams are significantly impacting Indonesia's economy and undermining public trust. To effectively address this growing challenge, Indonesia must strengthen its scam prevention system utilizing advance technology, such as AI-powered solutions at the core, supported by strategic partnerships and reinforced by regulatory frameworks.
Collaboration among telecommunications providers, government agencies, financial institutions, and other key stakeholders is essential to maximize the potential of technology in delivering real-time protection against increasingly sophisticated fraud threats.

Each year, Indonesians lose trillions of Rupiah to scams. Traditional awareness campaigns, while important, are no longer sufficient. Technology such as AI-powered real-time detection enables faster and more accurate responses, while ensuring full compliance with Indonesia's Personal Data Protection laws.

At Indosat, we are committed to building a secure and inclusive digital ecosystem for all Indonesian consumers. Achieving this vision requires integrated collaboration that brings together robust regulatory frameworks, cutting-edge AI technologies, and strong multi-stakeholder engagement. The time to act collectively is now.

Indonesia's Challenge: Closing the Digital Literacy Gap to Stop Scams

FIRLIE H. GANINDUTO
SECRETARY GENERAL INDONESIA FINTECH ASSOCIATION (AFTECH)

fintech indonesia

About Fintech Indonesia

The Indonesia FinTech Association (AFTECH) is officially appointed by the Financial Services Authority (OJK) as the Association for Digital Financial Innovation players in Indonesia under POJK No. 13/2018. Serving as an umbrella organization for all fintech verticals, AFTECH represents over 360 registered members—including startups, financial institutions, and technology partners (as of Q2 2020). AFTECH collaborates closely with government, regulators, and stakeholders to foster a responsible fintech ecosystem and advance financial inclusion across Indonesia.

In Indonesia, tackling digital scams effectively requires strong collaboration across sectors. Key institutions—including the Financial Services Authority (OJK) for Digital Finance and Crypto Assets, Bank of Indonesia, the Anti-Fraud Task Force (SATGAS PASTI), financial institutions, and technology providers—play essential roles. The Indonesian National Police's Criminal Investigation Division (Bareskrim Polri) is also central in monitoring, preventing, and prosecuting cybercrimes. This coordinated approach has significantly enhanced both prevention and enforcement, ensuring that scams are addressed from multiple angles.

The Awareness Gap

One of the country's biggest challenges lies in digital literacy. While internet penetration and smartphone usage are expanding rapidly, public awareness has not kept pace. Simple precautions—such as never sharing one-time passcodes (OTPs)—are often overlooked, creating opportunities for scammers. If basic scams can still exploit these gaps, the arrival of more advanced threats such as deepfake manipulation, AI-powered phishing, and deceptive chatbots could present far greater risks. These emerging technologies highlight the urgency of developing targeted public awareness campaigns that resonate with Indonesia's diverse population.

Looking Ahead

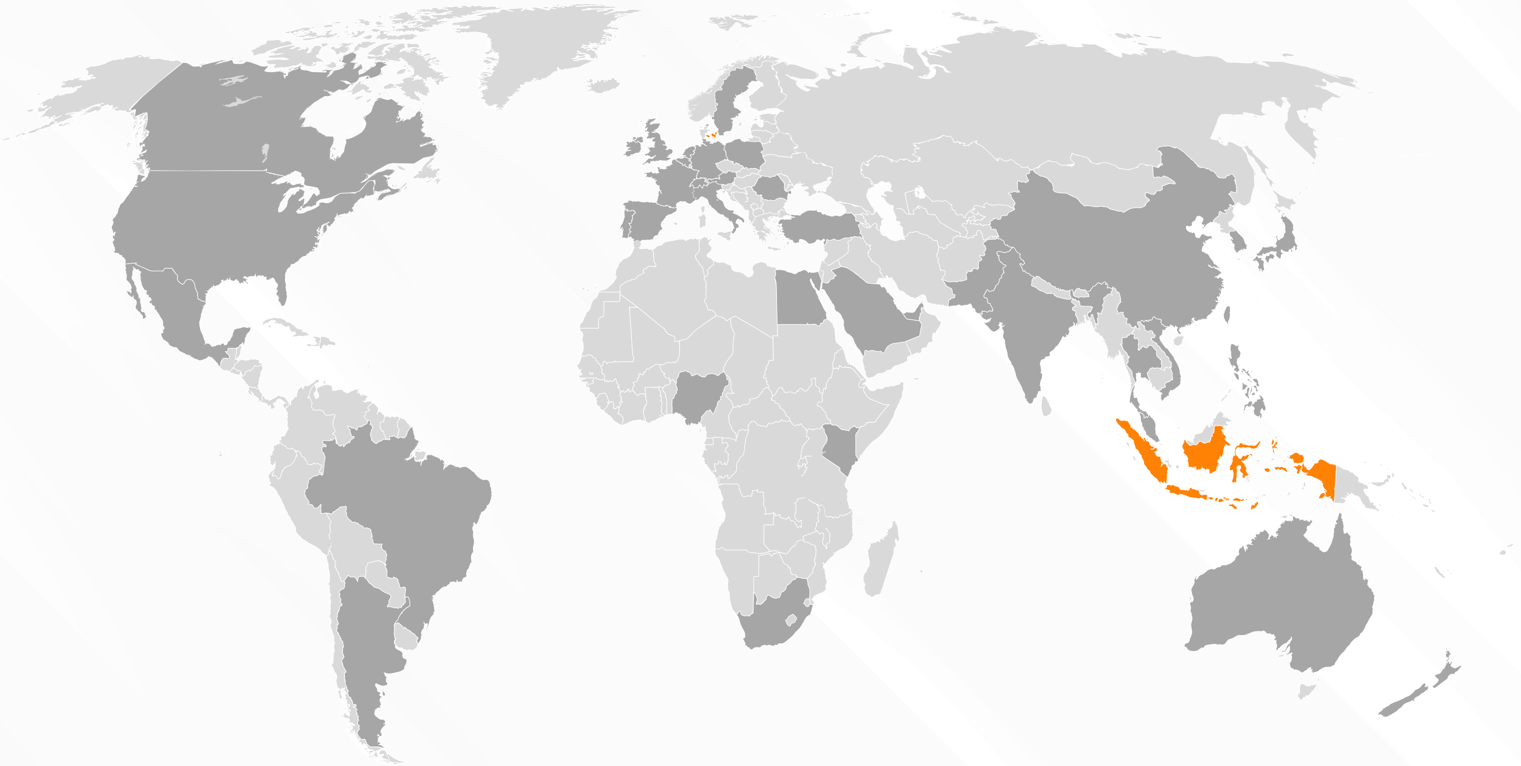
To make sustainable progress, Indonesia must continue to strengthen real-time detection infrastructure, develop user-friendly tools, and introduce stronger identity verification requirements. Equally important is improving data sharing between digital platforms and institutions, ensuring faster and more coordinated responses. By combining robust enforcement with large-scale education and digital literacy initiatives, Indonesia can reduce vulnerabilities and build resilience against the evolving threat of scams.

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

MARKETS

Argentina
Australia
Austria
Belgium
Brazil
Canada
China
Denmark
Egypt
France
Germany
Hong Kong
India
Indonesia
Ireland
Italy
Japan
Kenya
Malaysia
Mexico
Netherlands
New Zealand
Nigeria
Pakistan
Philippines
Poland
Portugal
Romania
Saudi Arabia
Singapore
South Africa
South Korea
Spain
Sweden
Switzerland
Taiwan
Thailand
Türkiye
UAE
United States
Vietnam

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



Who we spoke to in Indonesia

Sample size
| 1,000 people

Audience
| Adults aged 18+ living in Indonesia

Weighting
| Nationally representative of Indonesian adult population

Methodology
| 15-minute online survey

Sample source
| Online research panel

Fieldwork
| 26th February– 14th March 2025

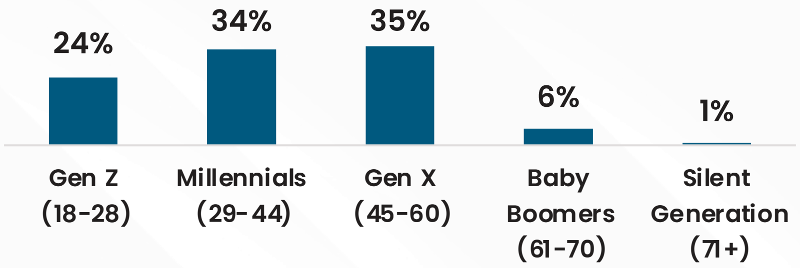
Base: All respondents Indonesia (1000)

GENDER

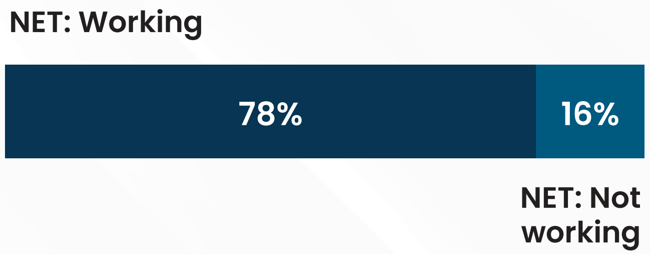
Male 50%

Female 50%

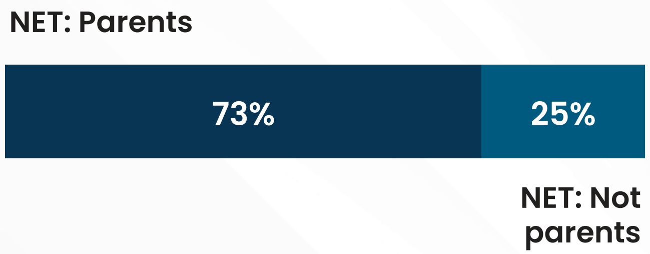
GENERATION / AGE



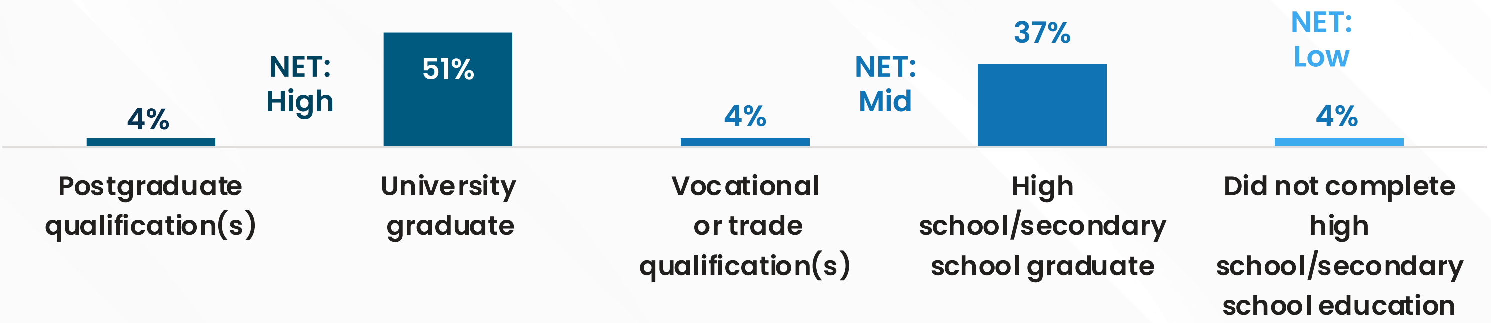
WORKING STATUS



PARENTAL STATUS



EDUCATIONAL STATUS



Key Indonesia findings

PREVALENCE OF ENCOUNTERING A SCAM

66%

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

Scams are most commonly encountered on a **monthly** basis, which equates to **55 scam encounters** on average per person, per year, in Indonesia

PREVALENCE OF EXPERIENCING A SCAM IN LAST 12 MONTHS

35%

Of Indonesian adults claim to have **had a scam experience** in the last 12 months

Amongst this group, an **Investment scam** (63%) 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

14%

of Indonesian adults claim to have **lost money to scams** in the last 12 months with **Rp1,723,310** lost to scams, per person, on average

Funds are most commonly sent via **bank transfer** (65%%) and **digitally** sent via **wire e-wallet** (43%)

PREVALENCE AND OUTCOME OF REPORTING TO PAYMENT PROVIDER

74%

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

25% were able to at least partly recover the money

IMPACT OF SCAMS ON VICITM

51%

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

63% say they will be more vigilant of scams as a result

PERCEIVED RESPONSIBILITY TO PROTECT PEOPLE FROM SCAMS

34%

Of Indonesian adults feel it is the responsibility of **Public organisations** to keep people safe from scammers, primarily the government (14%)

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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

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

Over four fifths of Indonesian adults **are confident they can recognise scams**, with 18% claiming that they can "always recognise a scam"

Confidence in recognising scams

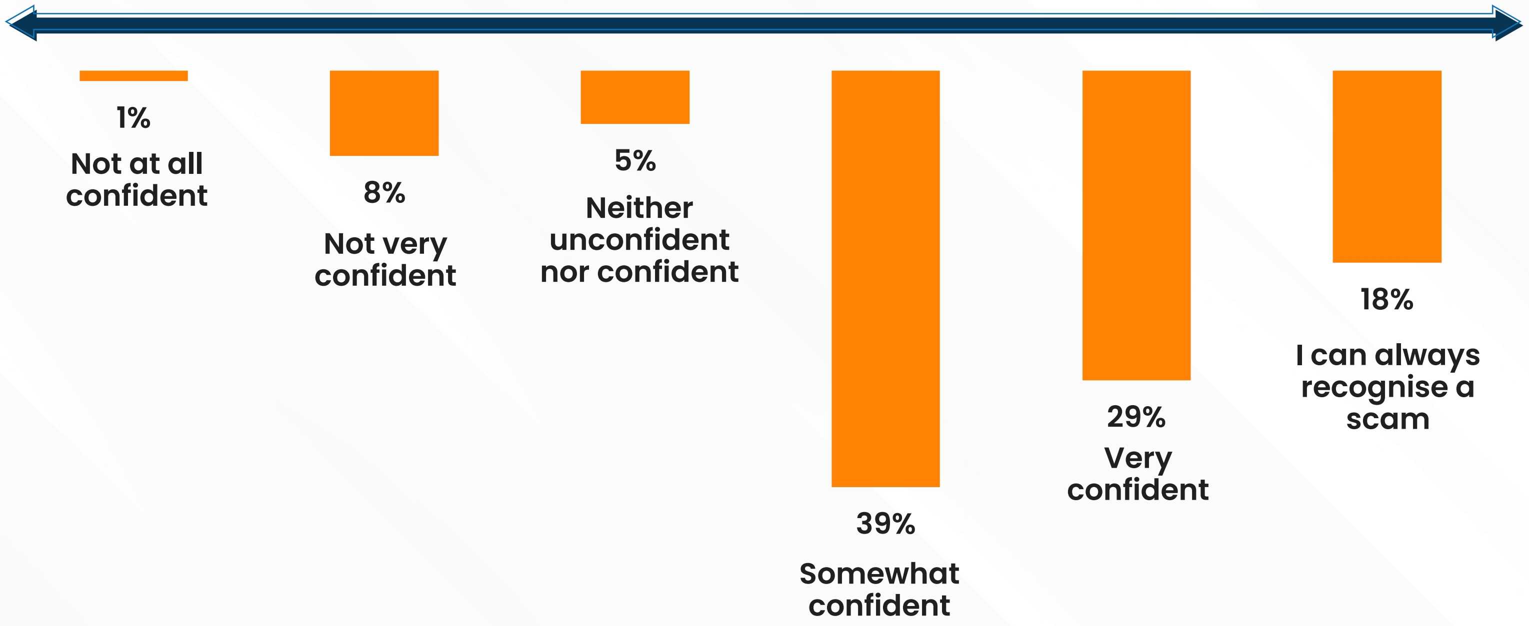
In Indonesia, those with a high level of education (89%) and parents (88%) are more likely to say they feel confident in their ability to recognise scams. Meanwhile, Women (10%) and those living in rural areas (12%) are more likely to feel unconfident

8%

Do **not feel confident** in their ability to recognise scams

86%

Do **feel confident** in their ability to recognise scams

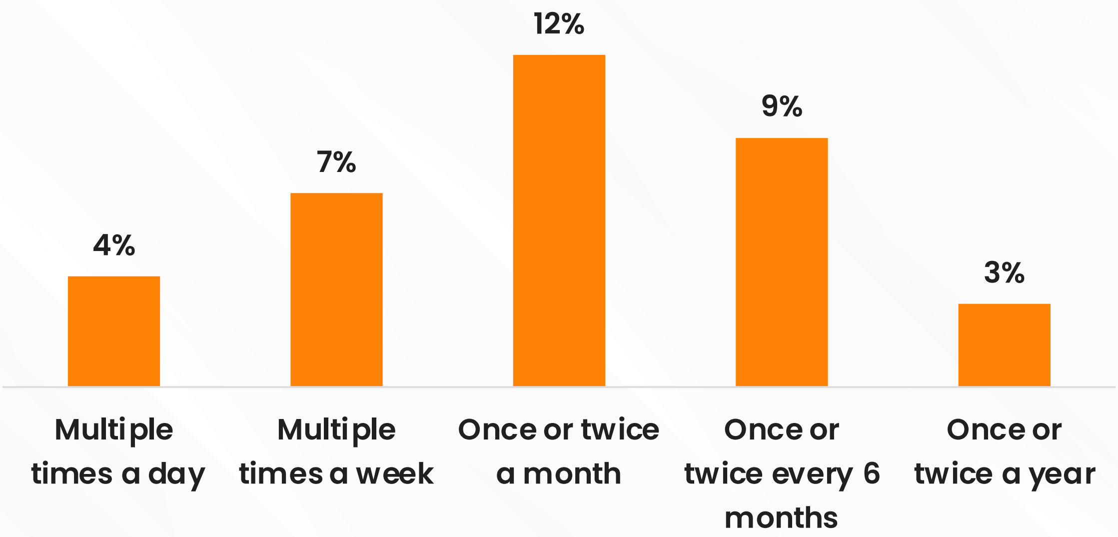


Q1. How confident are you that you can recognise scams? Base: All respondents Indonesia (1000)

Nearly two thirds of Indonesian adults say they have encountered a scam, with an average of one scam encounter happening every 7 days

Prevalence & frequency of encountering a scam

Scams are most commonly encountered on a **monthly** basis



Which equates to

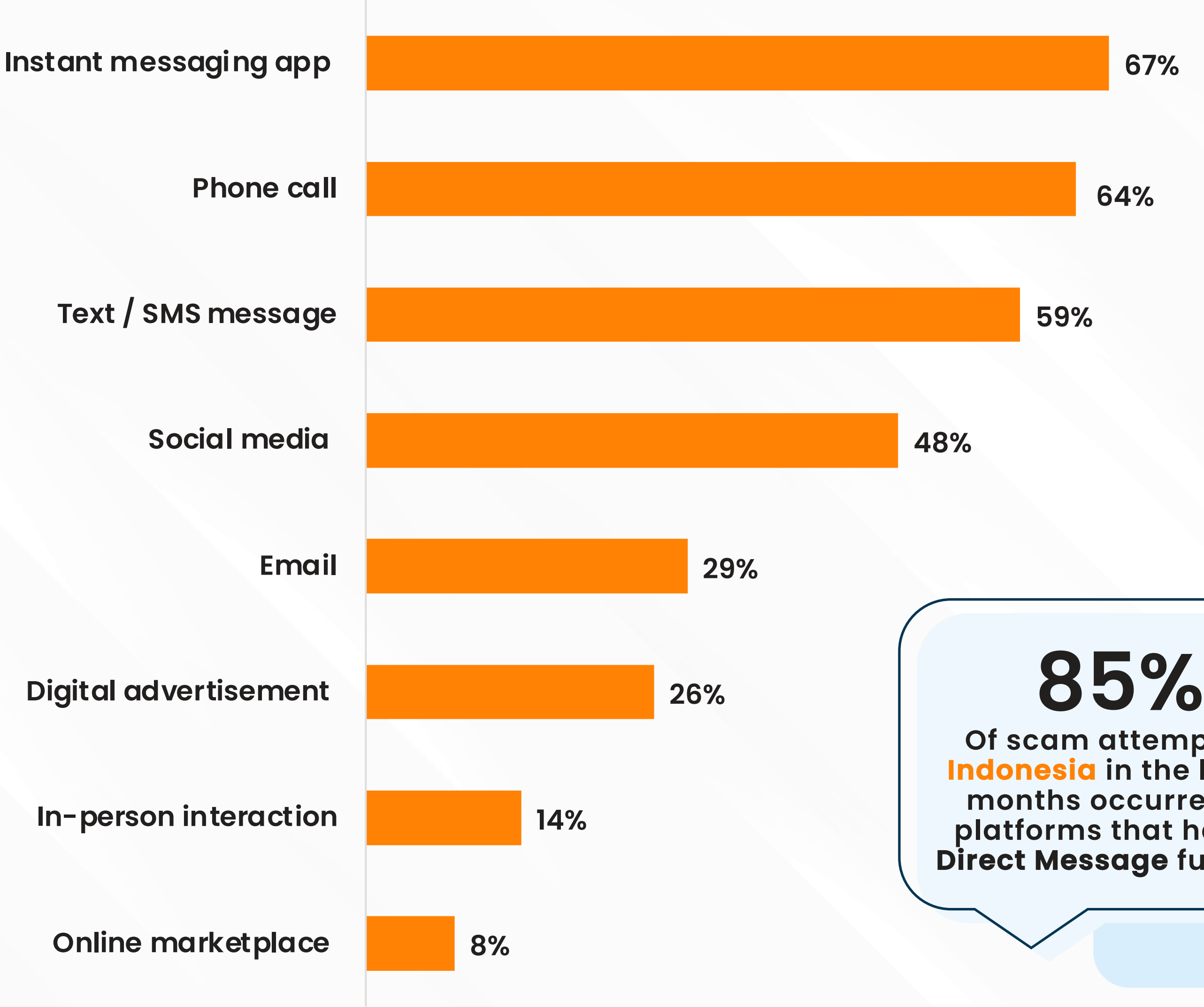
55

scam encounters on average per person, per year, in Indonesia

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

Most of the scam encounters in Indonesia happen on platforms that have a **Direct Message functionality,** primarily instant messaging apps and text messages

Channels used by scammers – top 8



85%

Of scam attempts in **Indonesia** 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 Indonesia who have been exposed to a scam attempt (360)

WhatsApp and Telegram are the top platforms where scam encounters occur

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

WhatsApp	89%
Telegram	40%
facebook	37%
Gmail	32%
Instagram	28%
TikTok	13%
X (formerly Twitter)	9%
WeChat	3%
tinder	2%
Outlook.com	2%

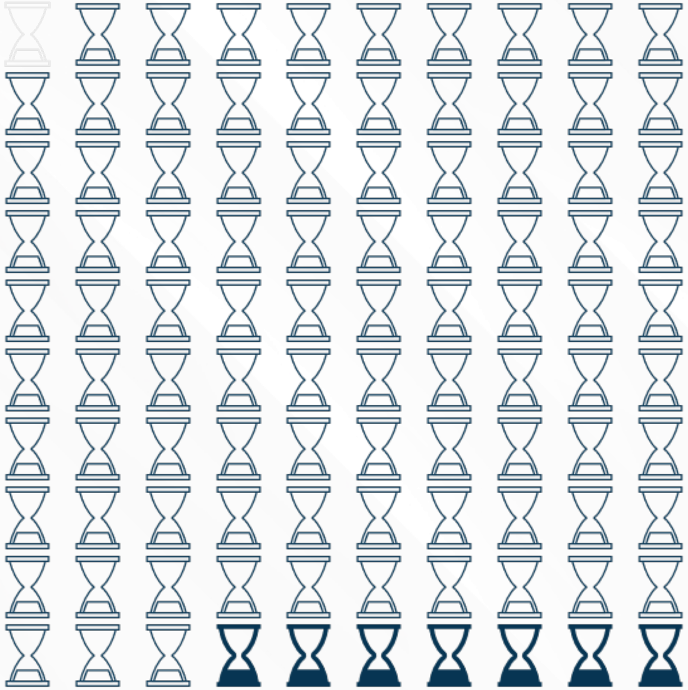
Q4A. Through which, if any, of the following global service or platform(s) did scammers contact you in the last 12 months? Base: All respondents in Indonesia who have been exposed to a scam attempt (360)

Almost one in five non-parents who experienced a scam encounter took longer than a day to recognise it was deceitful

Time taken to realise a scam encounter

92%

Said it took less than a day to realise someone was trying to scam them



However, for 7% it took a day or longer to realise…

Those in Indonesia who take longer to recognise a scam are more likely to be…

Those with mid level education (12%)

Adults without children (18%)

Q11. When a scammer approached you on , how long did it take you to realise they were trying to scam you? Base: All Indonesia respondents who have been contacted by a scammer on a platform (354)

Instagram and Gmail are platforms where it takes the longest to recognise a scam

Time taken to recognise a scam encounter, by top 10 platforms

Key =	Under index vs average	Over index vs average

		Average across all platforms	WhatsApp	Instagram	Telegram	Facebook	Gmail
Less than a day	Seconds	17%	17%	15%	13%	14%	17%
	Minutes	64%	66%	63%	64%	63%	66%
	Hours	10%	10%	13%	16%	13%	9%
A day or longer	Days	5%	4%	6%	5%	6%	5%
	Weeks	1%	1%	1%	0%	2%	2%
	Months	1%	1%	0%	1%	1%	0%
	About a year	0%	0%	1%	1%	1%	1%
	More than a year	0%	0%	0%	0%	0%	0%

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 Indonesia respondents who have been contacted by a scammer on WhatsApp (315) Instagram (94), Telegram (143), Facebook (128), Gmail (109),. * Includes both Facebook and Facebook messenger

Over two fifths of those who encountered a scam have reported it at least once

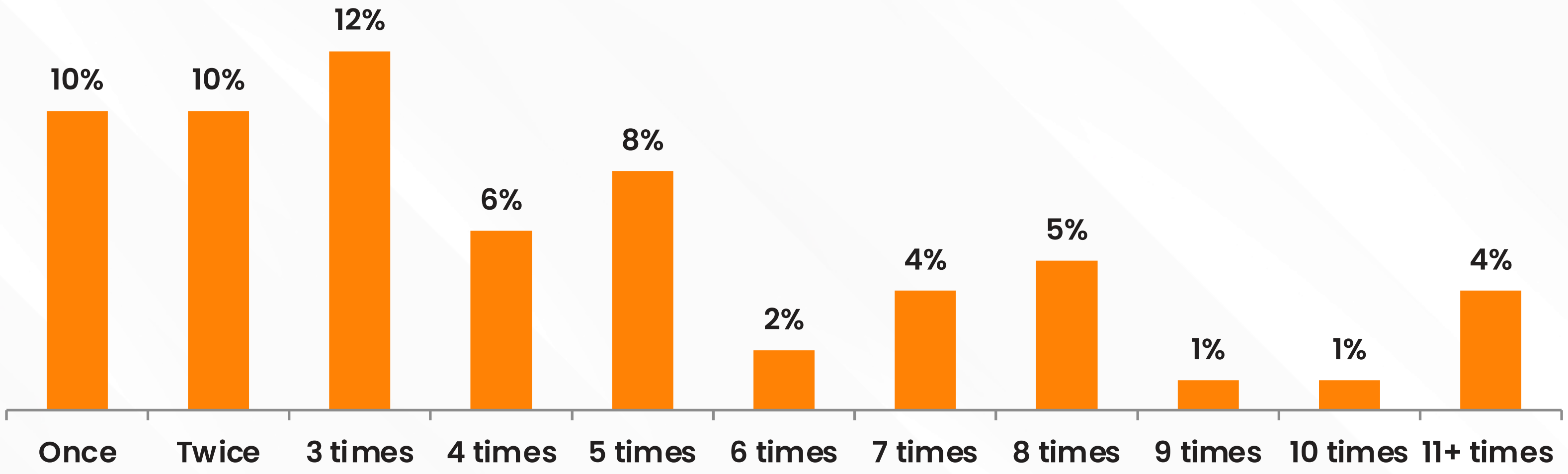
63%

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

Higher amongst Millennials (72%) and those who live in urban areas (69%)

Frequency of reporting a scam encounter in the last 12 months

Each person **has reported** **2.8** scam encounters on average, **in the last year, in Indonesia**



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 Indonesia who have been exposed to a scam attempt (360)

42%

Of those reporting a scam in the last 12 months in Indonesia say that either no action was taken (26%) or they aren't sure what the outcome was (16%)

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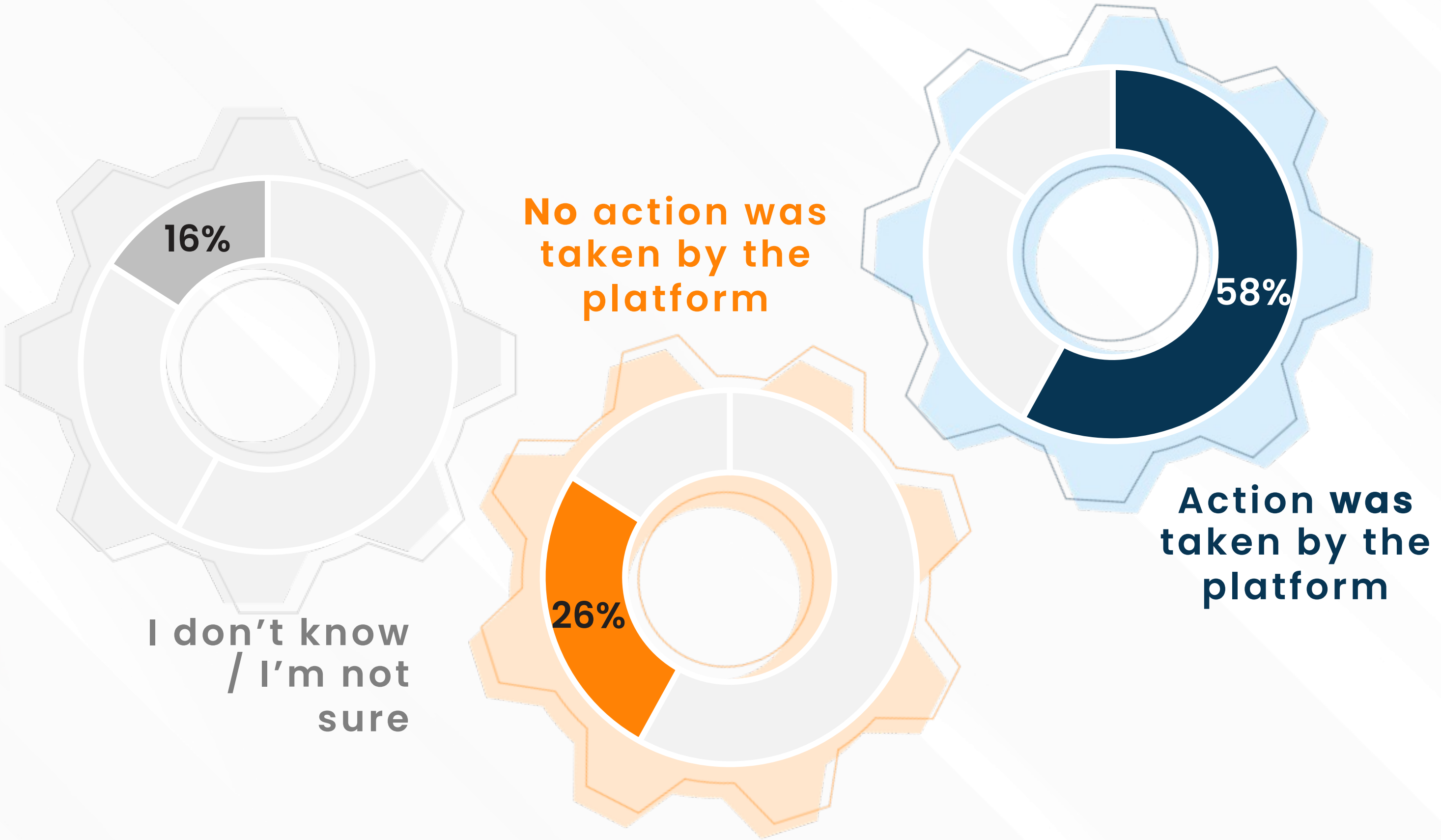
Over a quarter say no action was taken by the platform when they reported the scam encounter

Outcome of reporting scam encounter to platform / service provider

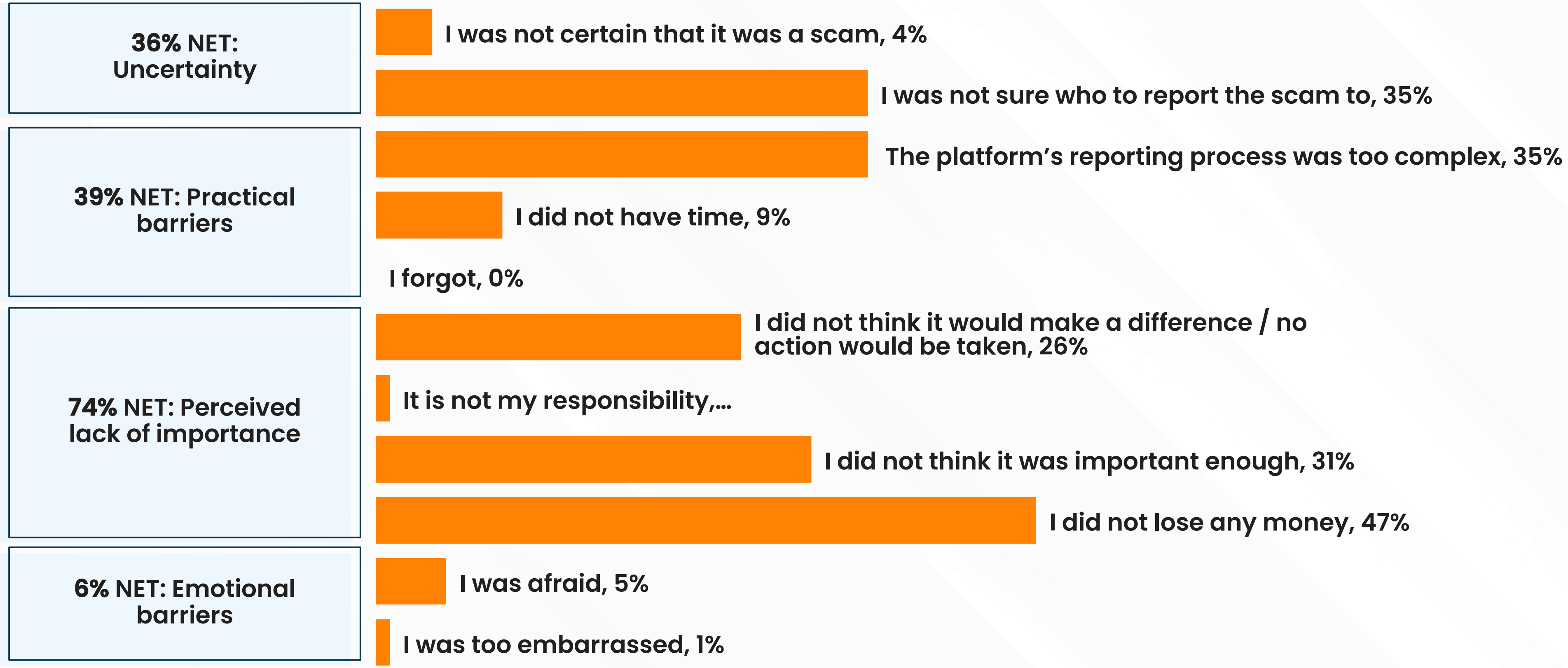


Q6. What happened when you reported the scam attempt to the platform or service provider? Base: All respondents in Indonesia who have reported a scam attempt in the last 12 months (227)

Not losing any money is the main reason scam encounters don't get reported

Barriers to reporting scam encounters

The barriers for the **34%** who have never reported a scam attempt in Indonesia are...



Q7. Why haven't you reported any scam attempts to service or platform providers in the last 12 months? Base: All respondents in Indonesia who have not reported scam attempts (125)

EXPERIENCING SCAMS

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

Over a third of Indonesian adults have had a scam experience in the last 12 months

Prevalence of experiencing a scam in last 12 months

35%

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

With each Indonesian scam victim being scammed on average

2.2

times

Those most likely to have experienced a scam are…

Millennials	42%	Men	41%
High level of education	41%	Parents	38%
Those who are confident in their ability to recognise a scam	31%		

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

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

Proportion of parents reporting scam experiences amongst their children

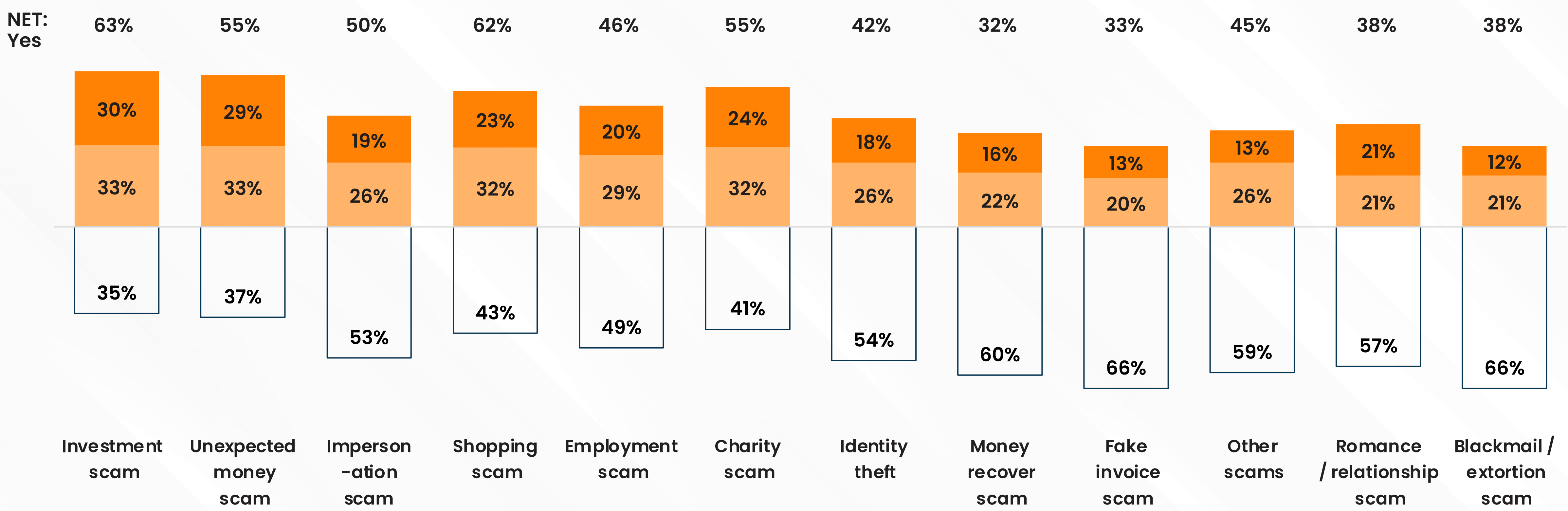
18%

Of Indonesian parents with a child aged 7-17 say at least one of their children has been scammed

Q23. Have any of your children between the age of 7-17 been scammed? Base: All Indonesia respondents who have children aged 7-17 (414)

Investment scams are the most experienced type of scam in Indonesia, affecting 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 Indonesia respondents who have been contacted by scammers (360)

Click here to review full scam descriptions seen by respondents within the survey

With some having money stolen on Facebook and via investments

Scam victim description of experience

In the last twelve months, I experienced fraud while shopping online. I was attracted by a big discount offer for a gadget on social media and immediately made payment. However, after transferring the money, the seller suddenly disappeared and could not be contacted.
Shopping scam

Fraud regarding investment that requires me to deposit money as a down payment by promising a larger profit
Investment scam

I was cheated through a funding application, also through an online loan, he took my personal data
Imposter scam

I got a message on Facebook messenger from a friend I know, asking for financial help. It turned out his account had been hacked
Imposter scam

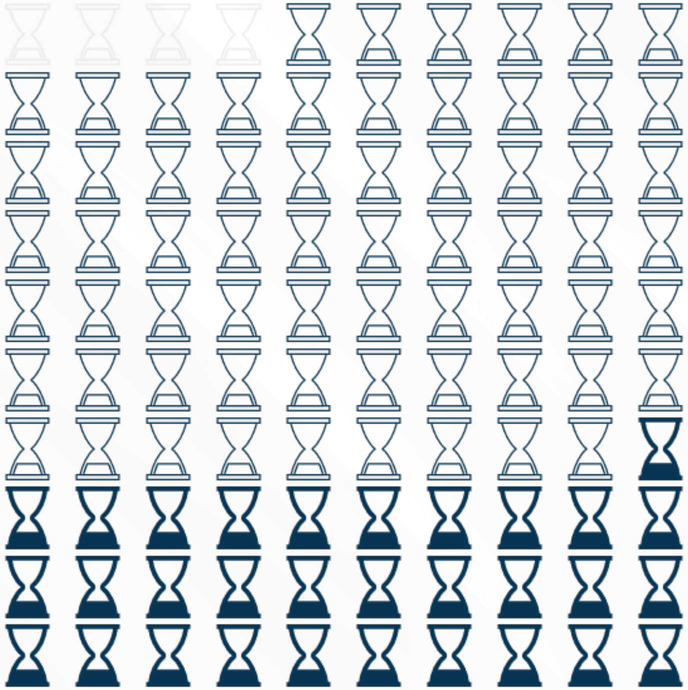
Q9. Please describe the scam you experienced in the last twelve months. Base: All Indonesia respondents who have been scammed (358)

Almost a third of Indonesian adults scammed said it lasted longer than a day

Length of scam

65%

Said it the scam lasted for less than one day



However, for 31% the scam lasted for longer than a day

Those in Indonesia whose scams lasted longer than a day are more likely to be…

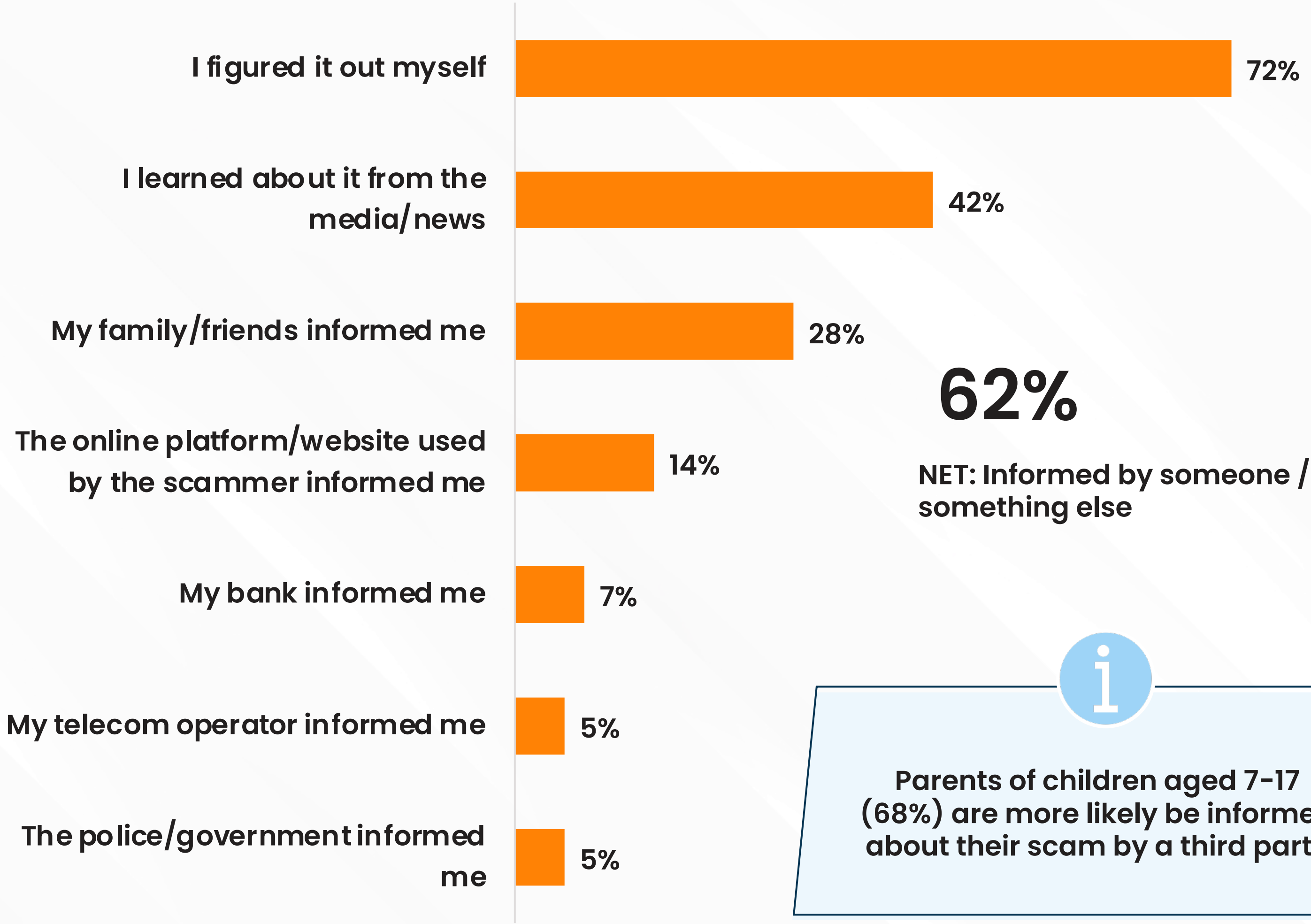
Adults without children (43%)

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 Indonesia respondents who have been scammed (358)

Most realised they had been scammed by figuring it out for themselves

How victim discovered they were scammed



62%

NET: Informed by someone / something else

Parents of children aged 7-17 (68%) are more likely be informed about their scam by a third party

Q12. How did you discover you were scammed? Base: All Indonesia respondents who have been scammed (358)

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Rp49 trillion (US$3.3 billion) has been stolen by scammers in Indonesia in the last year

Value lost to scams

14% of Indonesian adults claim to have lost money to scams in the last 12 months

Rp1,723,310

Stolen from the average victim in Indonesia in the last 12 months

US$114.85

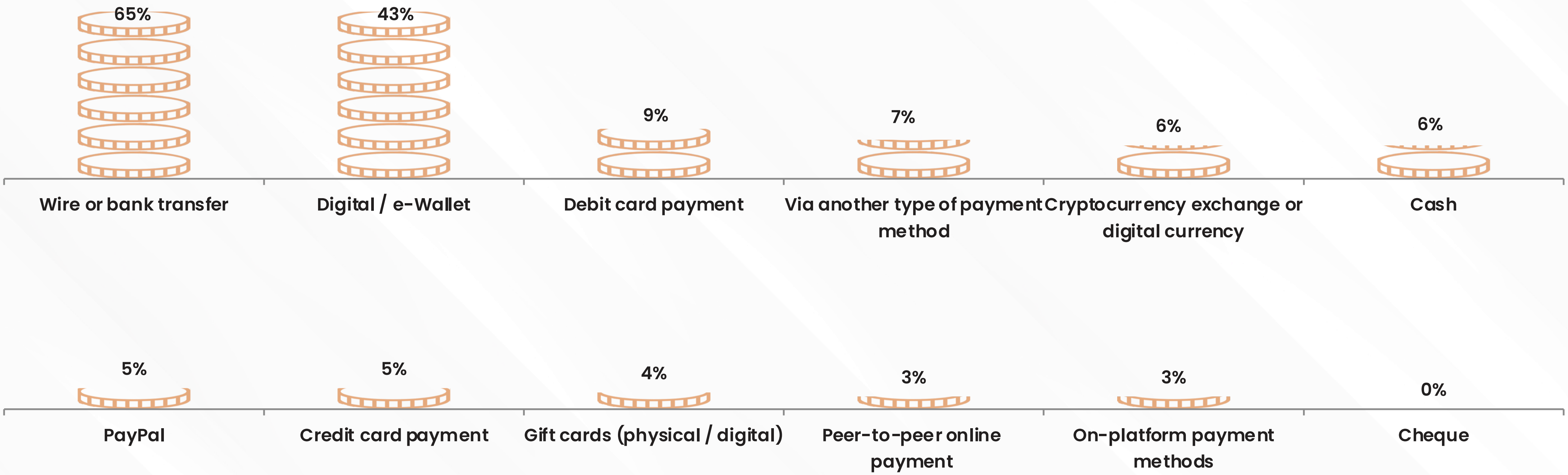
Click here to see conversion rate & calculation used

On average, Millennials tend to have more stolen (**Rp1,954,095**) than Baby boomers (**Rp1,007,821**). Those who 'can always recognise a scam' have had **Rp576,279** stolen on average in the last year in Indonesia

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 Indonesia (1000)

With wire or bank transfer and digital / e-Wallet 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 Indonesia respondents who have been scammed and lost money (144)

Almost three quarters reported their scam to the payment service, and a quarter said their money was at least partially recovered

Did you report the scam to the payment service?

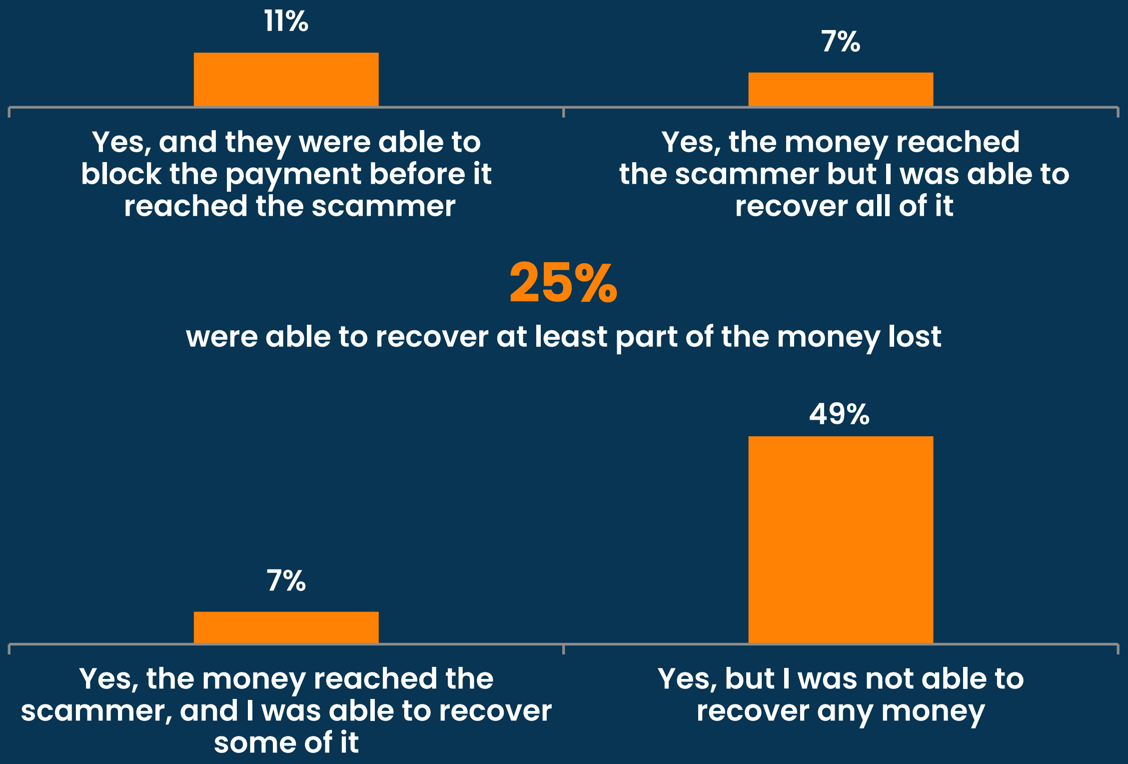
26%

Did not report the scam to the payment service

74%

Did report the scam to the payment service

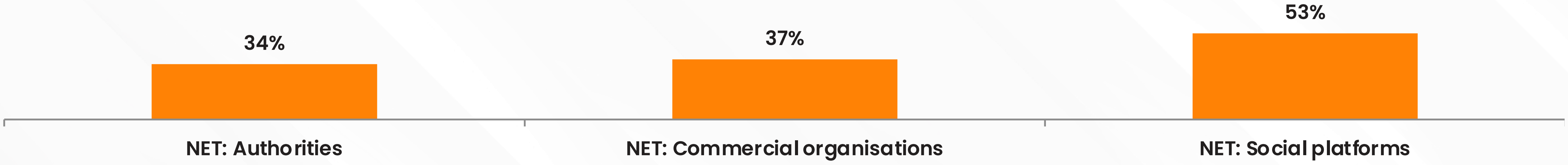
Recovery outcome



Q15. Did you report the scam to the payment service that was used to send your money to the scammer? Base: All Indonesia respondents who have been scammed and lost money (144)

Scams were more likely to be reported to social platforms than they were authorities

Channels / organisations scams reported to – top 10



NET: Authorities	
National reporting website	12%
Local or national Police	13%
Consumer protection authority or organization	10%
Financial protection authority	9%

NET: Commercial organisations	
E-commerce / marketplace	2%
Internet service provider or hosting company	10%
Financial institutions	16%
Cryptocurrency exchange	3%
Telecom / mobile operator	13%

NET: Social platforms	
Family and Friends	32%
Online review site	15%
Social platform	22%

Q21. Who did you report the scam to? Base: All Indonesia respondents who have been scammed (358)

Top reason for not reporting a scam was it was too complicated to do so

Barriers to reporting scams

20%

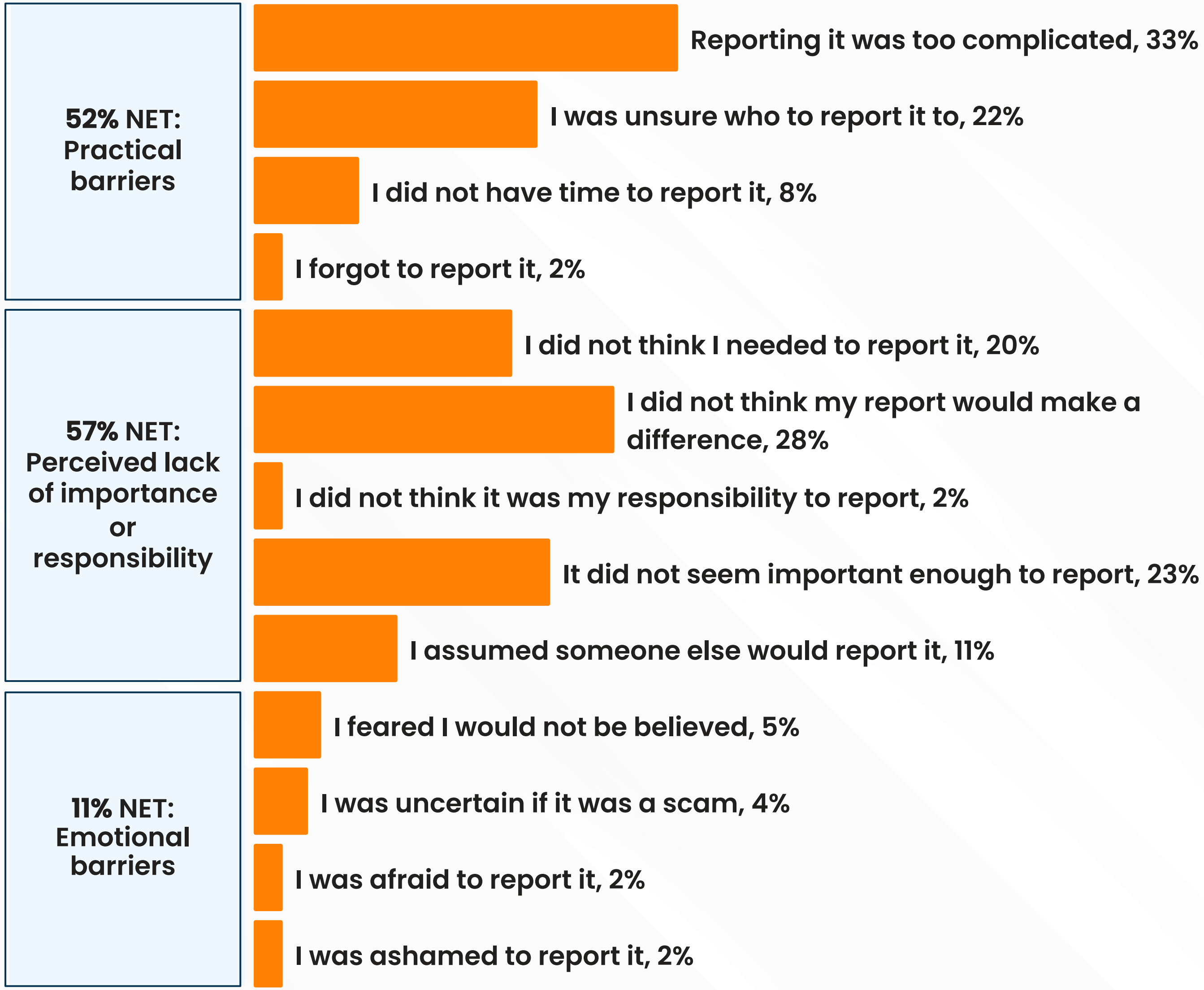
Of those experiencing a scam in the last 12 months in Indonesia did not report it

16%

Say there was no reason for them to report the scam

28%

Did not think their report would make a difference



Q22. Who did you report the scam to? Base: All Indonesia respondents who have been scammed (358) Q22. Why didn't you report the scam? Base: All Indonesia respondents who did not report the scam they experienced (72)

IMPACT OF SCAMS

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

The attractive offer of the scam is the main reason why Indonesian victims think they were scammed

Reasons why scams experienced – top 5

22%
I was attracted to the offer that was made

16%
The scam was very realistic/believable

15%
I acted too fast to recognise the deceit

11%
It was the first time using the platform or service and so I was not experienced enough to identify the warning signs

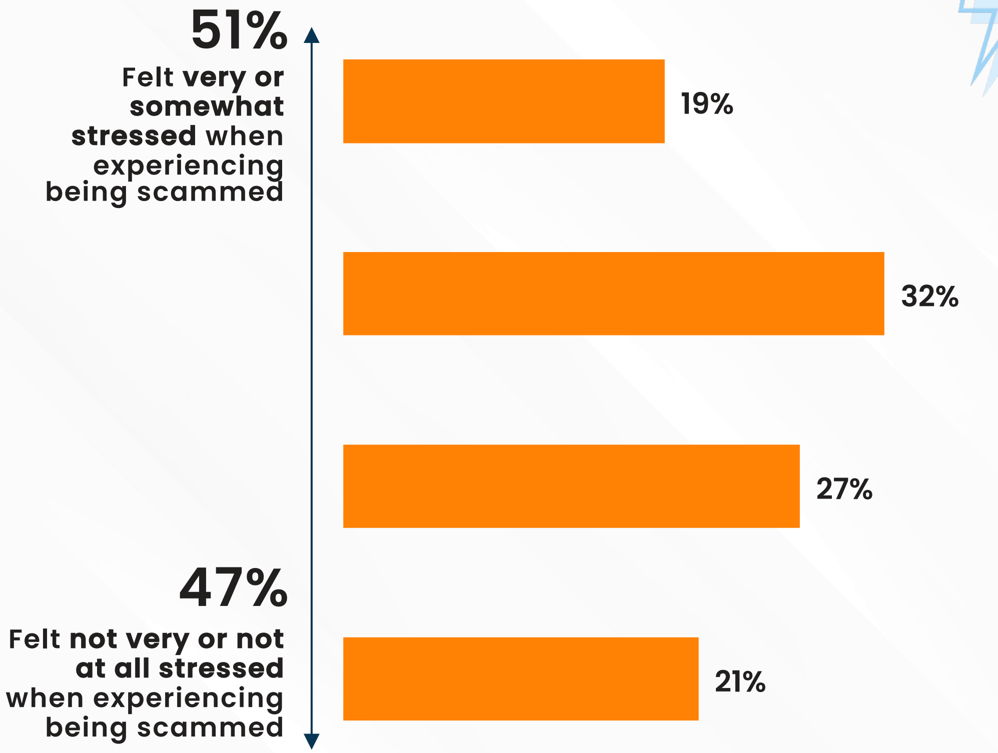
11%
I wasn't familiar enough with the brand the scammer was impersonating, so I couldn't tell if it was fake

6%
I don't know / not sure

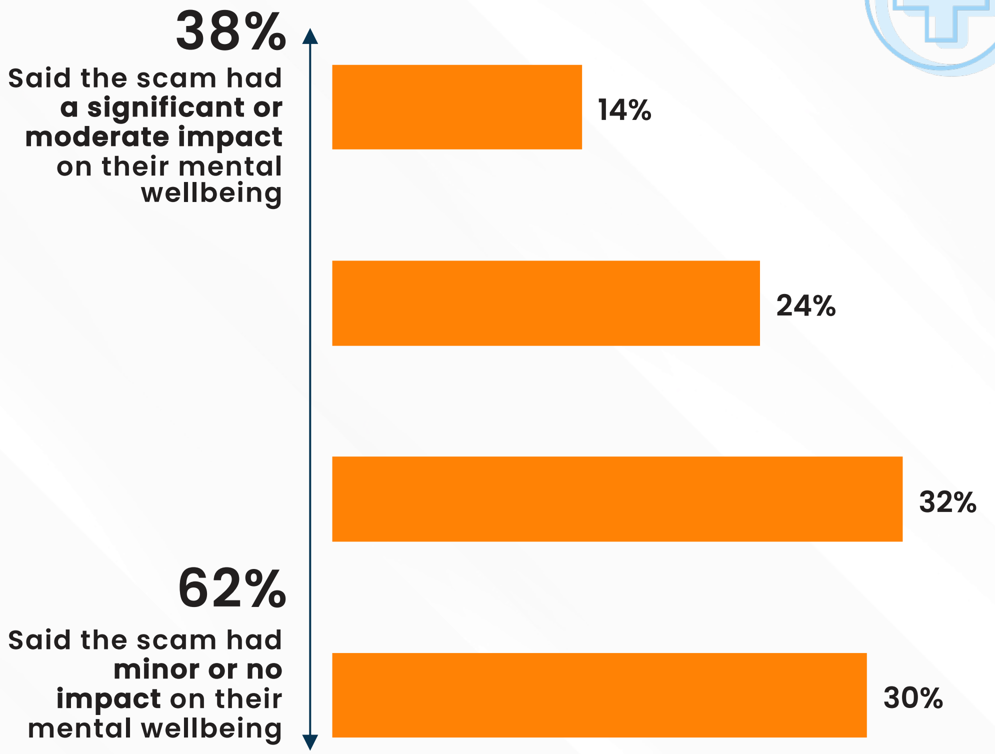
Q19. Why do you think you were scammed? All Indonesia respondents who have been scammed (358)

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

Impact of being scammed on stress



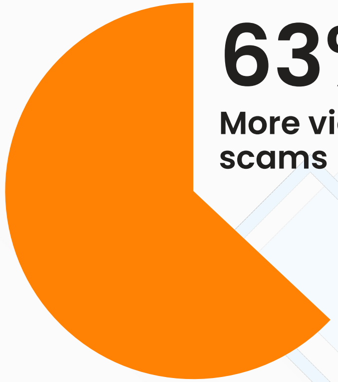
Impact of being scammed on mental wellbeing



Q16. To what extent was experiencing the scam stressful? Q17. To what extent did the scam impact your mental wellbeing? Base: All Indonesia respondents who have been scammed (358)

Whilst being scammed increases vigilance to future encounters, almost one in ten say their relatives and friends had to step in to financially support as a result

Impact of scams on those experiencing family – top 6



63%
More vigilant of scams

25%
More distrustful of digital tools and platforms

16%
Drop in confidence and second guessing myself

16%
Heightened tension and stress in family unit

15%
Reduce normal spending behaviour

9%
Relatives and friends required to step in financially to support

Q18. How has the scam(s) impacted you and your family? Base: All Indonesia respondents who have been scammed (358)

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SCAM PREVENTION

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

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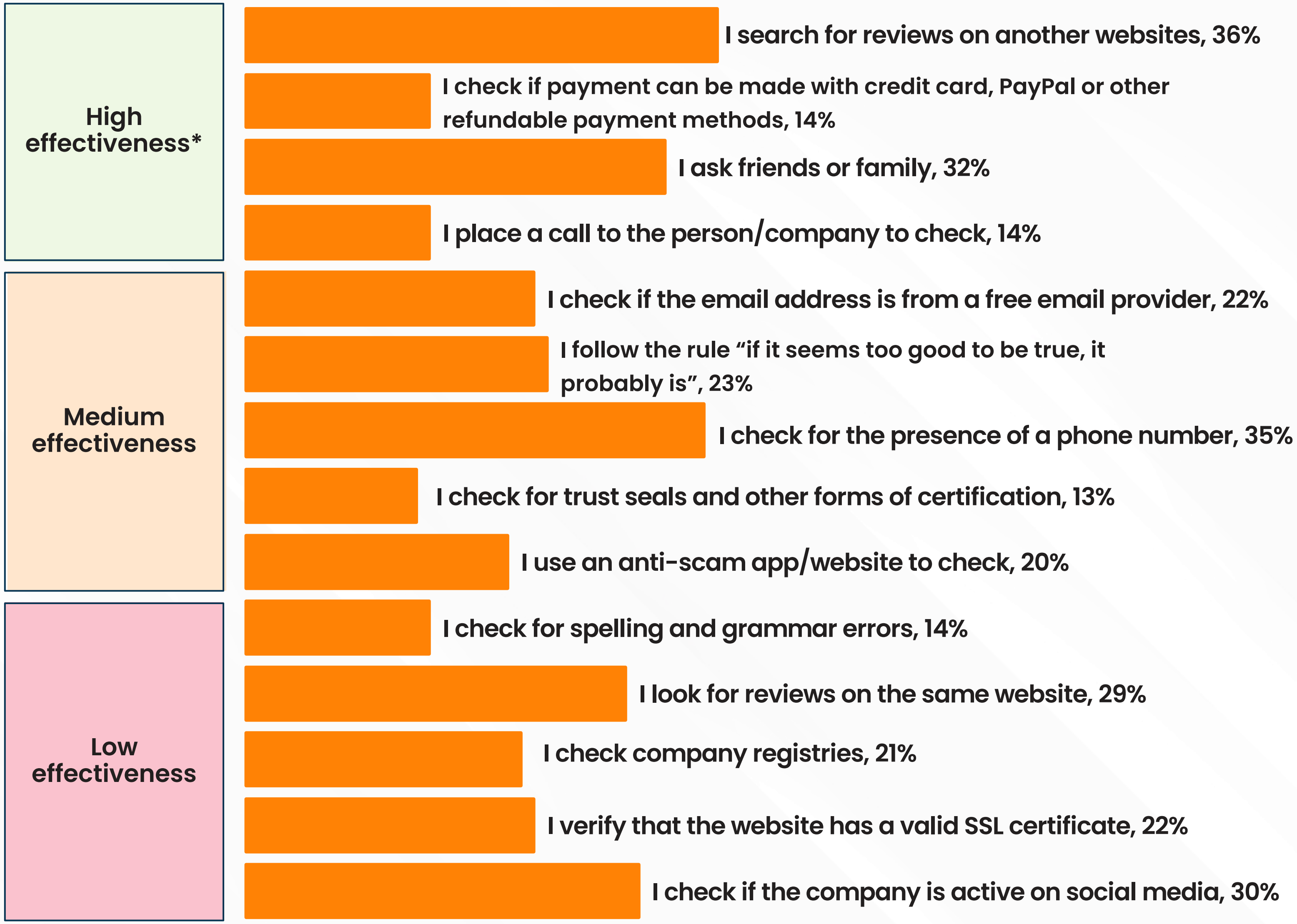
Three in ten Indonesian adults check if the company is active on social media to legitimise an offer, but this has low effectiveness

Steps taken to check legitimacy of offer

96%

of Indonesians say they take at least one step to check if an offer is real or a scam



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

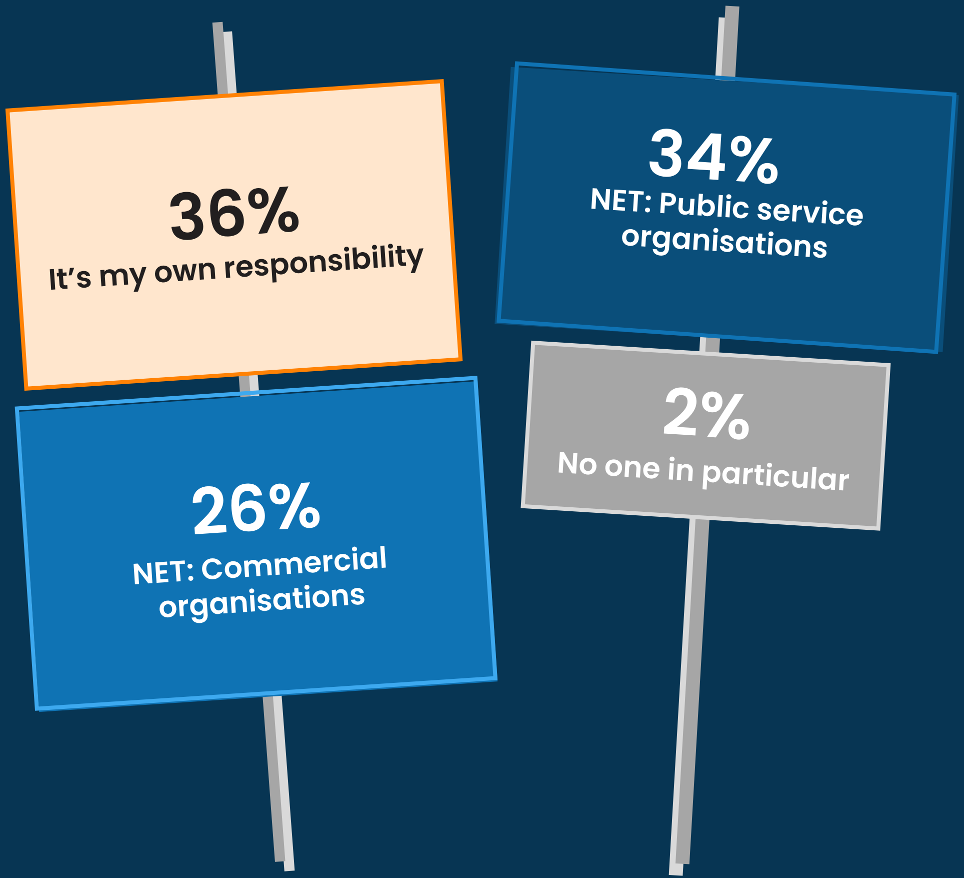
Indonesian adults place the responsibility of keeping people safe from scams on public service organisations, primarily the government

Responsibility for keeping people safe from scammers ranking:

Most responsible

- **14%** The government
- **12%** The online platform used by the scammer (e.g., social media, email, messenger)
- **8%** Consumer protection authorities
- **7%** The website provider / hosting company used by the scammer
- **6%** The police
- **6%** Financial protection authorities
- **4%** My telecom or mobile operator
- **3%** My bank, payment method or crypto exchange
- **0%** Insurance companies

Least responsible



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

Meanwhile, web providers and the hosting company used are rated highest amongst Indonesian adults for preventing or resolving scams

Performance ranking on preventing / resolving scams

1. Web provider / hosting company used
2. Online platform used by the scammer
3. The police

- Consumer protection authorities
- Financial protection authorities
- The government
- My telecom or mobile operator
- Financial protection authorities

Web providers and the hosting company used -NET: Good:

- Scam education & awareness, 41%
- Scam blocking / payment prevention, 38%
- Ease of scam reporting, 38%
- Victim support / helpdesk, 34%
- Scammer investigation / arrest, 34%
- Reimbursement / compensation, 26%

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 Indonesia respondents who think someone else should be responsible for keeping people safe from scammers (589), those who think web provider / hosting company should be most responsible (65)

Indonesian 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:

1. The government
2. The online platform used by the scammer
3. Consumer protection authorities
4. The website provider / hosting company used by the scammer
5. The police
6. Financial protection authorities
7. My telecom or mobile operator
8. My bank, payment method or crypto
9. Insurance companies

Performance ranking on preventing / resolving scams:

1. The web provider / hosting company used by the scammer
2. The online platform used by the scammer
3. The police
4. Consumer protection authorities
5. Financial protection authorities
6. The government
7. My telecom or mobile operator
8. My bank, payment method or crypto
9. Insurance companies – base size too low

Q24. Who do you think should be most responsible for keeping people safe from scammers? Base: All Indonesia 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 Indonesia respondents who think someone else should be responsible for keeping people safe from scammers (589)

Over half of Indonesian adults believe banks should always be responsible for reimbursing those experiencing a scam

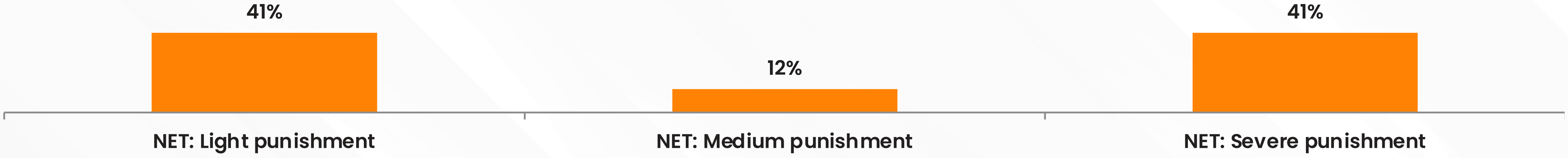
Level of expected responsibility for reimbursing scams – top 3 platforms

	Should always be responsible	When they have failed to protect the customer	When they have been involved in the scam	When they have been involved in another way	Should never be responsible	I don't know / not sure
Payment service providers	46%	30%	22%	13%	5%	4%
Credit card companies	48%	30%	19%	12%	3%	6%
Crypto exchanges	43%	26%	23%	12%	4%	10%
Banks	51%	28%	19%	12%	3%	4%
Dating websites	34%	29%	27%	14%	7%	10%
Online marketplaces	40%	30%	23%	13%	5%	8%
Messaging services	35%	31%	26%	16%	7%	7%
Social media platforms	34%	34%	26%	16%	5%	7%
Telecom operators	38%	33%	24%	13%	6%	6%

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 Indonesia respondents (1000)

Whilst Indonesian adults believe full reimbursement should be the top penalty for scams, they also favour harsher punishments

Maximum punishment for scamming someone of their entire annual wage



NET: Light punishment		NET: Medium punishment		NET: Severe punishment	
Full repayment to the victim	35%	Fines in addition to or instead of jail time	10%	Jail time (1 to 5 years)	12%
Mandatory public apology	2%	Suspended sentence / conditional release	1%	Jail time (6 to 10+ years)	16%
Community service	2%	Jail time (< 1 year)	1%	Life imprisonment	11%
Internet usage ban	2%			Capital Punishment	3%

0%
of Indonesians say there should **not** be a punishment for such a scam

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 Indonesia respondents (1000)

Over a fifth of Indonesian adults admit to committing deceitful acts themselves

21%

Of Indonesian adults admit to committing acts deemed as fraudulent

Top 6 fraud types committed by Indonesian consumers

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

GASA RECOMMENDATIONS

GASA's ten recommendations to turn the tide on scams

JORIJ ABRAHAM
MANAGING DIRECTOR

GASA
Global Anti-Scam Alliance

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, Indonesia 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.

GASA Global Anti-Scam Alliance

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ABOUT THIS REPORT

Who are we?

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.

GASA releases the annual Global State of Scams report, alongside many secondary reports which focus on the state of scams in various countries.

Mastercard powers economies and empowers people in 200+ countries and territories worldwide. Together with our customers, we're building a sustainable economy where everyone can prosper. We support a wide range of digital payments choices, making transactions secure, simple, smart and accessible. Our technology and innovation, partnerships and networks combine to deliver a unique set of products and services that help people, businesses and governments realize their greatest potential.

Indosat Ooredoo Hutchison vision is to become the most preferred digital telecommunications company of Indonesia. The IOH merger combines two highly complementary businesses between PT Indosat Tbk ("Indosat Ooredoo") and PT Hutchison 3 Indonesia to create a new world-class digital telecoms and internet company for Indonesia that can better compete and create additional value for all stakeholders, including employees, customers, and shareholders. Indosat Ooredoo Hutchison is now the second-largest mobile telecoms business in Indonesia.

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 europe@opinium.com for enquiries.

Methodology notes

SAMPLE AND METHODOLOGY

- Sample size | 1,000 people
- Audience | Adults aged 18+ living in Indonesia
- Quotas | Quotas were used throughout fieldwork to ensure the sample was nationally representative of the Indonesian adult population on age, gender and region
- Weighting | Weighting was applied on the final dataset to be nationally representative of the Indonesian 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 15000 Indonesian Rupiah

This rate was taken on 29th March 2025

VALUE LOST TO SCAMS CALCULATION

In this Nationally Representative survey of 1000 Indonesian adults, 14% lost money to scams. 14% / 1000 * 203232485 (Indonesia adult population. Source: Statistics Indonesia) =28452548. Rp 1723310* 28452548 = 49032555008405.60

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

GASA Global Anti-Scam Alliance

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

07 Op Opinium

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

GASA Global Anti-Scam Alliance

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

amazon, Bitdefender, Capital One, Citizens, CONFIANT, CSC, F-Secure, feedzai, Gen, Gogolook, Google, GSMA, ibfed International Banking Federation, JPMorganChase, LexisNexis Risk Solutions, Lloyds Banking Group, Mastercard, Match Group, McAfee, Meta, Microsoft, وزارة الداخلية Ministry of Interior, netcraft, ScamAdviser, The Media Trust, Trend Micro, VISA, Scotiabank

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APPENDIX

Fake invoice scams are the scam type mostly likely to last for longer than a day amongst Indonesians

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	45%	42%	39%	42%	44%	42%	46%	41%	40%	45%	47%	46%
Hours	21%	22%	24%	21%	20%	20%	20%	18%	21%	23%	21%	22%
Days	11%	11%	12%	15%	14%	12%	11%	12%	14%	11%	12%	12%
Weeks	8%	10%	10%	9%	9%	12%	8%	13%	11%	10%	8%	10%
Months	8%	9%	9%	9%	7%	8%	7%	8%	11%	5%	7%	8%
About a year	1%	1%	0%	2%	1%	2%	2%	1%	0%	0%	1%	0%
More than a year	2%	2%	1%	1%	2%	2%	2%	1%	1%	1%	2%	1%

Q10. Thinking about the most recent time you were scammed, how long did it last? Base: All Indonesia respondents who have been scammed (358), across each scam type (111-220)

Web providers / hosting company used that the top spot when it comes to scam blocking / payment protection

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
Responsibility ranking	1st	5th	3rd	6th	2nd	4th
Scam education & awareness	30%	46%	36%	37%	46%	49%
Scam blocking / payment prevention	22%	40%	32%	33%	51%	48%
Ease of scam reporting	23%	37%	35%	39%	49%	53%
Victim support / helpdesk	21%	43%	34%	25%	42%	36%
Scammer investigation / arrest	24%	49%	23%	29%	37%	45%
Reimbursement / compensation	15%	27%	19%	19%	31%	37%
Denmark ranking across all aspects	5th	3rd	4th	4th	2nd	1st

Q25. You said should be most responsible for keeping people safe from scammers. How do you rate on the following aspects: Base: All Indonesia respondents who think someone else should be responsible for keeping people safe from scammers (589). Across each organisation (54-137)

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Global Anti-Scam Alliance (GASA)

Oder 20 - UNIT
A6311
2491 DC The Hague
The Netherlands

General and Press Inquiries: partner@gasa.org

X (Twitter): @ScamAlliance

LinkedIn: linkedin.com/company/global-anti-scam-alliance