



whoscall

State of Scams in The Philippines

2025 REPORT

INSIGHTS

LEARN MORE



239 Scam Encounters a Year: The Toll It Takes on Filipinos



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.



whoscall

This study involving 1,000 Philippine adults reveals that over three quarters have encountered a scam, with an average of one scam encounter happening every two days, which equates to 239 scam encounters on average per person per year in The Philippines. Additionally, 65% of Philippine adults claim to have been scammed in the last year, with each victim experiencing an average of 2.3 scams during that time.

Financial Losses Hard to Recover

In the Philippines, the most common types of scams are investment scams (65%), unexpected money scams (64%) and shopping scams (58%), with some having money stolen through this channel. Scammers in The Philippines most commonly steal money through digital / e-Wallet (74%). Almost three quarters reported the scam to the payment service and only 11% have said they were able to recover at least part of the money lost.

Despite High Reporting of Scam Encounters

Of the 77% of Filipino who said they have encountered a scam in the last 12 months, 73% have reported the scam encounter. On average, each person has reported 3.3 scam encounters in The Philippines. Almost three fifths of those who have reported the scam encounter to the platform or service provider said that either no action was taken (40%) or they aren't sure what the outcome was (19%). Additionally, the main reason why scam encounters do not get reported is because they did not lose any money (57%), highlighting the perceived lack of importance.

With Scams Taking a Heavy Financial and Mental Toll

One fifth of those who have experienced a scam said they had to take an additional debt or loan as a result of being scammed. Beyond the financial impact, almost nine in ten Philippine adults felt very or somewhat stressed when being scammed and almost half claimed that the scam had a significant or moderate impact on their mental wellbeing.

Resulting in Increased Vigilance

98% of Filipino claim to take at least one step to check if an offer is legitimate. The most common steps taken include searching for reviews on other websites (42%) and following the rule "if it seems too good to be true, it probably is" (40%). Furthermore, two fifths believe that it is their own responsibility to keep themselves safe from scams.

And Public Support of Severe Punishment

More than half of Philippine adults support severe punishments for scammers, with 27% favouring jail sentences of six to ten years or more, and 22% advocating full repayment to victims.

Despite many feeling confident in recognizing scams (79%), there remains strong public support for strict penalties, reflecting the ongoing impact of scams.

To conclude, I would like to thank our long-time partner Mastercard and whoscall 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.

Growing Scam landscape in the Philippines



Mel Migrino

PHILIPPINES COUNTRY
HEAD GENERAL MANAGER

whoscall

About whoscall

Whoscall, powered by Gogolook, is a cutting-edge digital anti-scam tool designed to protect users from scams across various channels, including phone calls, text messages, social media, and links. With over 100 million downloads globally, it features the most comprehensive database in East and Southeast Asia, covering more than 2.6 billion phone numbers.

How big has the problem of scams become in The Philippines?

With the Cybercrime Investigation and Coordinating Center (CICC) at the helm in fighting against scams, the issue of the growing cases of scams has become a national concern as Filipinos have been victimized regardless of his/her social economic status. We have seen how scam strategies progressed to proliferate human trafficking in the country and within ASEAN.

As this is a problem not only recognized by the government but also the business enterprises where they face numerous complaints from their customers asking for their money to be returned. A greater majority of the scam cases in the country cannot be recovered due to lack of infrastructure to detect, block and prevent. Hence, the combined effort to educate and digitally enable Filipinos is crucial towards the continued uptake of digital transformation in the country.

Which actions have been taken by the government and other organizations to protect consumers from scams? Any best practices from which we can learn?

The Philippine government has designated the CICC to develop programs to fight against scams and fraud in the country. It is supported by its national movement to fight against scams by educating Filipinos through the appointment of Scam Watch Pilipinas. Both entities are strategic partners of Gogolook in the Philippines to enable Filipinos to safely navigate the digital space with confidence.

Among the key programs are:

- Community reporting of scam numbers to 1326 hotline of Inter-Agency Response Center (IARC) and Whoscall community reporting which enable the private-public partnership of Gogolook and the Philippine Government to identify and block the scam numbers and URLs.
- Passage of Republic Act No. 12010 or the Anti-Financial Account Scamming Act (AFASA) to protect consumers against financial related cybercrimes
- anti-scam educational campaigns to the academe and local government units that reach the grassroots in Metro Manila and provincial areas
- promotion of the Check with SEC tool so that consumers and enterprises can identify if the entity is fictitious or legitimate
- continuous monitoring and response of the CICC on scam or fraudulent related incidents on unregistered mobile numbers used to commit scams and fraud which are outliers of the implementation of the SIM Registration Act.

What action would you like to see taken that could give consumers the upper hand in fighting scams?

It is good to see that there have been notable efforts initiated by the government agencies, Non Profit Companies and business enterprises. The missing piece is the enactment and implementation of the Anti-Financial Account Scamming Act (AFASA) as this will provide governance and legal authority in combating financial cybercrimes and protect the interest of the consumers. Once this is fully approved, everything else will follow in a more defined fashion.

Building Digital Trust: Uniting to Protect Filipinos from Scams



Jason Crasto

COUNTRY MANAGER,
PHILIPPINES, 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.



whoscall

The Philippines is rapidly advancing toward a dynamic digital economy—connecting millions of Filipinos to new opportunities, markets, and services every day. Yet, alongside this progress, scams have emerged as a serious and growing threat, eroding trust and putting both consumers and institutions at risk.

The GASA *State of Scams in the Philippines 2025* Report exposes the staggering cost of fraud: an estimated ₱280 billion lost in just 12 months, from Q1 2024 to Q1 2025. These losses devastate households, strain economic stability, and undermine confidence in digital finance.

Scams are not confined to the Philippines—they are a global challenge. And as fraudsters become more sophisticated, targeting both first-time users and experienced digital consumers, the urgency to act has never been greater. Strengthening security across the digital ecosystem and fostering collective vigilance must be a national priority to protect consumers and restore trust in the digital economy.

We are committed to enabling safe commerce worldwide. Since 2018, we have invested more than US\$10.7 billion in innovations to foster digital trust across our network, customers, and partners.

But technology is only part of the solution. Combating scams demands collaboration across borders, industries, and sectors. That is why we are championing efforts to expand GASA's footprint in Southeast Asia and proudly serves as a founding member of the GASA Philippines Chapter—uniting government, industry, and civil society to safeguard the public.

Understanding the scale and nature of scams is the first step toward defeating them. This report does exactly that. It not only highlights the problem but also calls on like-minded organizations to join our growing alliance and take action.

Together, we can build a safer, more trusted, and inclusive digital economy—one where every Filipino is empowered to confidently participate and thrive.

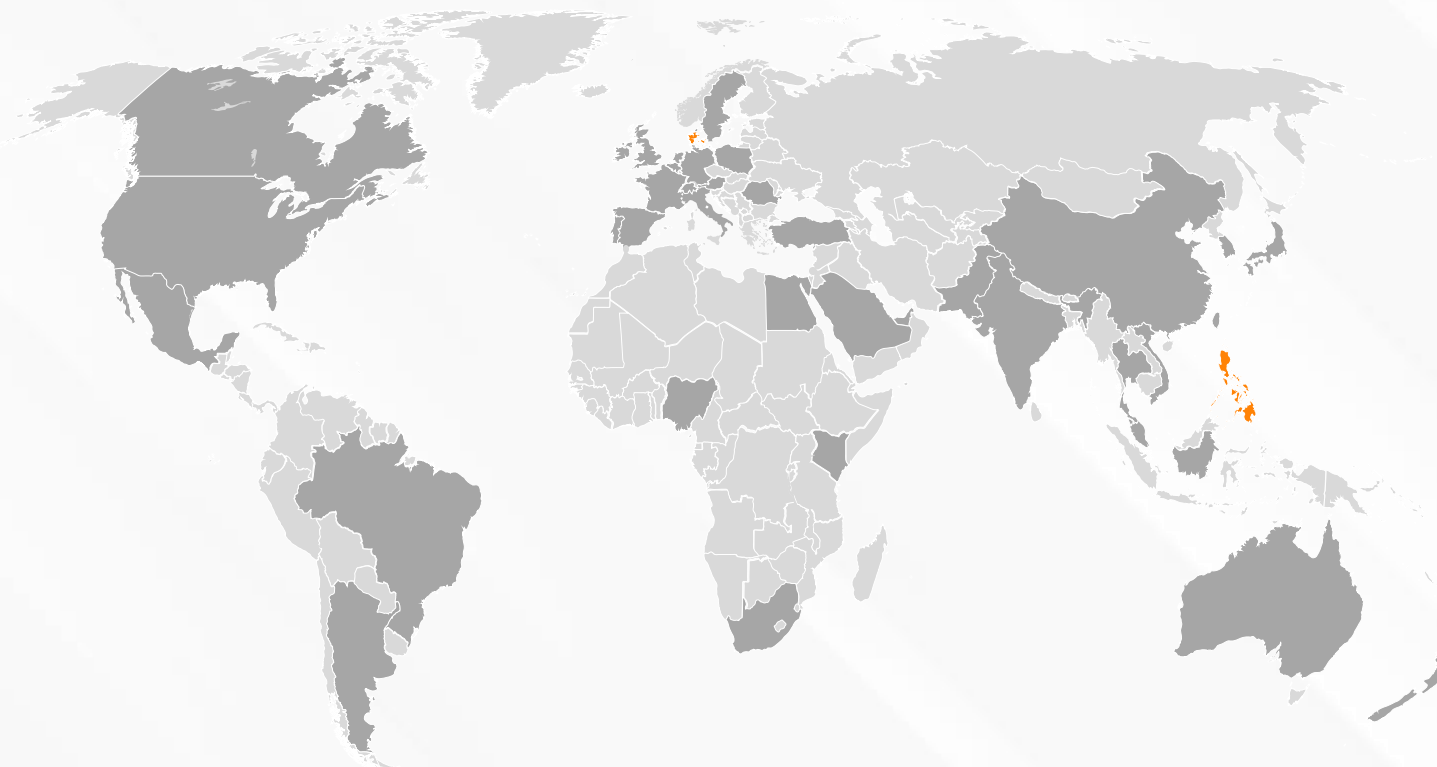
Let us move forward with shared purpose to ensure that digital innovation remains secure, inclusive and accessible for all Filipinos.

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

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	The Philippines	UAE
Hong Kong	Poland	United States
India	Portugal	Vietnam
Indonesia	Romania	

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



Who we spoke to in The Philippines

Sample size | 1,000 people

Audience | Adults aged 18+ living in The Philippines

Weighting | Nationally representative of The Philippines’ adult population

Methodology | 15-minute online survey

Sample source | Online research panel

Fieldwork | 26th February – 14th March 2025

No One Is Safe: Why Fighting Scams Requires a United Front



Jericho Konrad

ENTERPRISE FRAUD
RISK DIVISION HEAD



Scams Target Everyone

One thing that has become clear is that scammers no longer target specific demographics like they once did. The rise of social media and digital transactions means that everyone, from young digital natives to older individuals, is a potential target. Scams are now highly personalized and sophisticated, using a variety of platforms to deceive victims. This shift requires a new approach to public awareness, one that focuses on recognizing the tactics used by scammers rather than the types of people they're after.

The Role of AFASA

A new policy that offers hope for the future is the Anti-Financial Account Scamming Act (AFASA). This law is an important step because it criminalizes key aspects of scamming, such as money muling and social engineering, and requires banks and other financial institutions to take stronger preventive measures. It allows them to temporarily hold funds from suspicious transactions and provides a legal basis to prosecute those who enable scams, for example by lending out their bank accounts. By doing so, it creates a clearer framework for financial institutions to act earlier and more decisively against fraud.

The Need for a Unified Response

The biggest challenge in fighting scams remains the lack of a mature "whole-of-nation" approach. While the Anti-Financial Account Scamming Act (AFASA) is a significant step forward, mandating a coordinated verification process among financial institutions, this cooperation is still largely contained within the banking sector. The law creates a solid foundation for banks to share information and work together to trace funds, but the scam problem extends far beyond the financial system. Scammers leverage telecommunications providers, social media platforms, and other digital services. This fragmentation allows criminals to exploit gaps in jurisdiction and communication between different sectors.

To truly address this, there needs to be a more unified, centralized body with the authority to coordinate anti-scamming efforts across government, law enforcement, and the private sector. This would ensure a seamless flow of information, faster response times, and a comprehensive strategy to combat these evolving threats. A unified approach would not only strengthen the role of financial institutions but also hold telecommunications and social media companies accountable for their role in enabling scams.

Key The Philippines findings

PREVALENCE OF ENCOUNTERING A SCAM

77%

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

Scams are most commonly encountered on a **daily** basis, which equates to **239 scam encounters** on average per person, per year, in The Philippines

PREVALENCE OF EXPERIENCING A SCAM IN LAST 12 MONTHS

65%

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

Amongst this group, an **Investment scam** (65%) 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

30%

of **Philippine** adults claim to have **lost money to scams** in the last 12 months with **₱11896.3** lost to scams, per person, on average
Funds are most commonly sent via **Digital / e-Wallet (74%)** and **wire bank transfer (14%)**

PERCEIVED RESPONSIBILITY TO PROTECT PEOPLE FROM SCAMS

33%

Of **Philippine** adults feel it is the responsibility of **commercial organisations** to keep people safe from scammers, primarily the online platform used by the scammer (**17%**)

IMPACT OF SCAMS ON VICITM

88%

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

57% say they will be more vigilant of scams as a result

PREVALENCE AND OUTCOME OF REPORTING TO PAYMENT PROVIDER


74%

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

11% 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

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



SCAM
ENCOUNTERS

EXPERIENCING
SCAMS

IMPACT OF
SCAMS

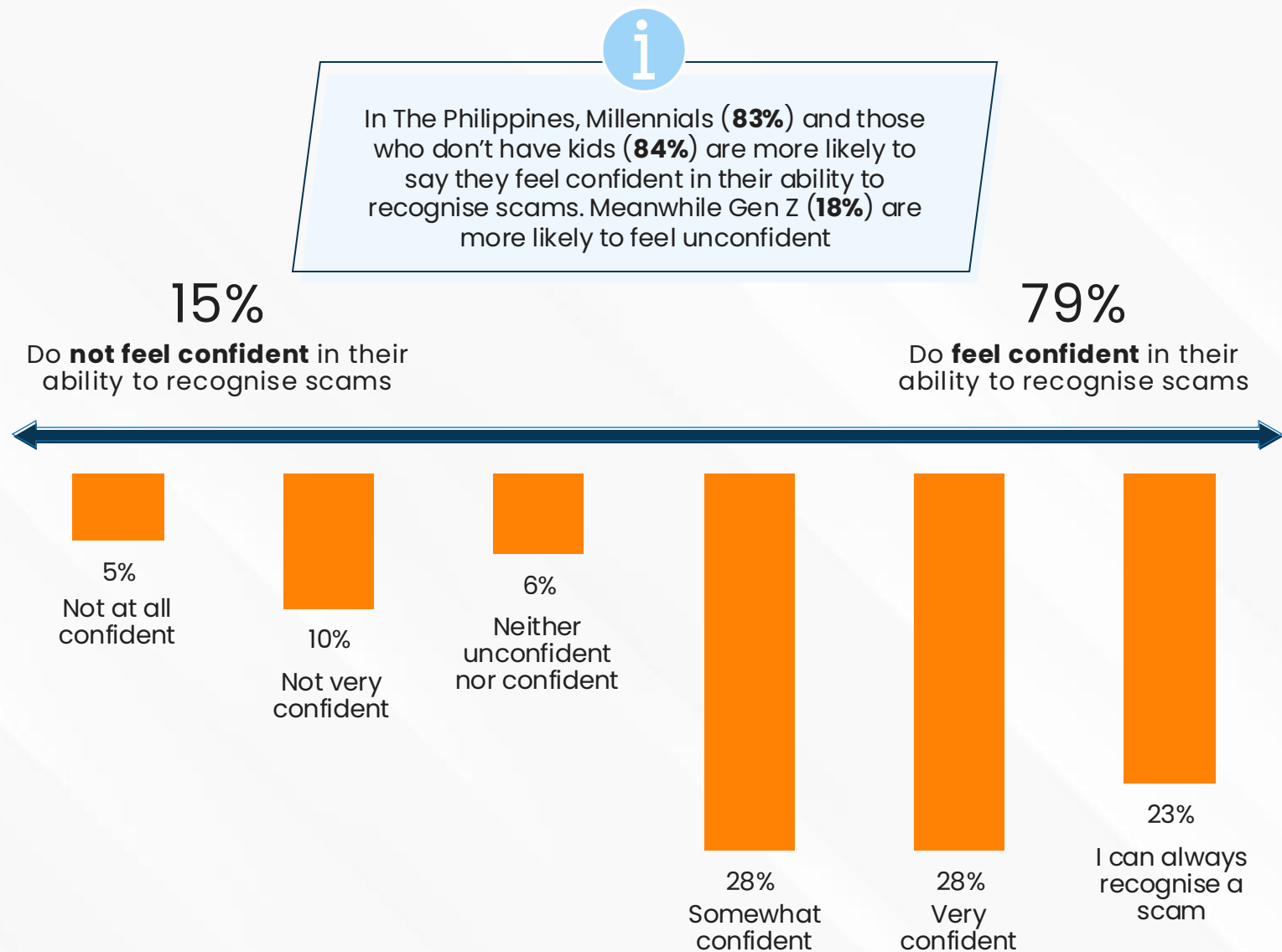
SCAM
PREVENTION

ABOUT THE
REPORT

ABOUT THE
AUTHORS

Almost four fifths of Philippine adults **are confident they can recognise scams**, with 23% claiming that they can “always recognise a scam”

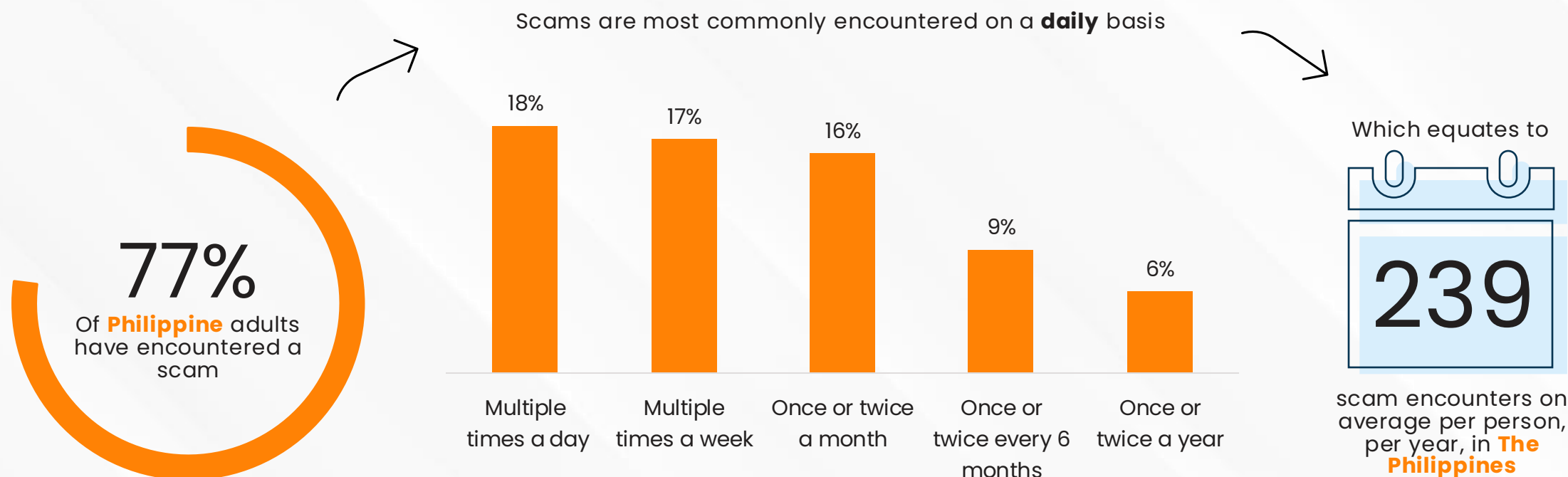
Confidence in recognising scams



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

Over three quarters of Philippine adults say they have encountered a scam, with an average of one scam encounter happening **every two days**

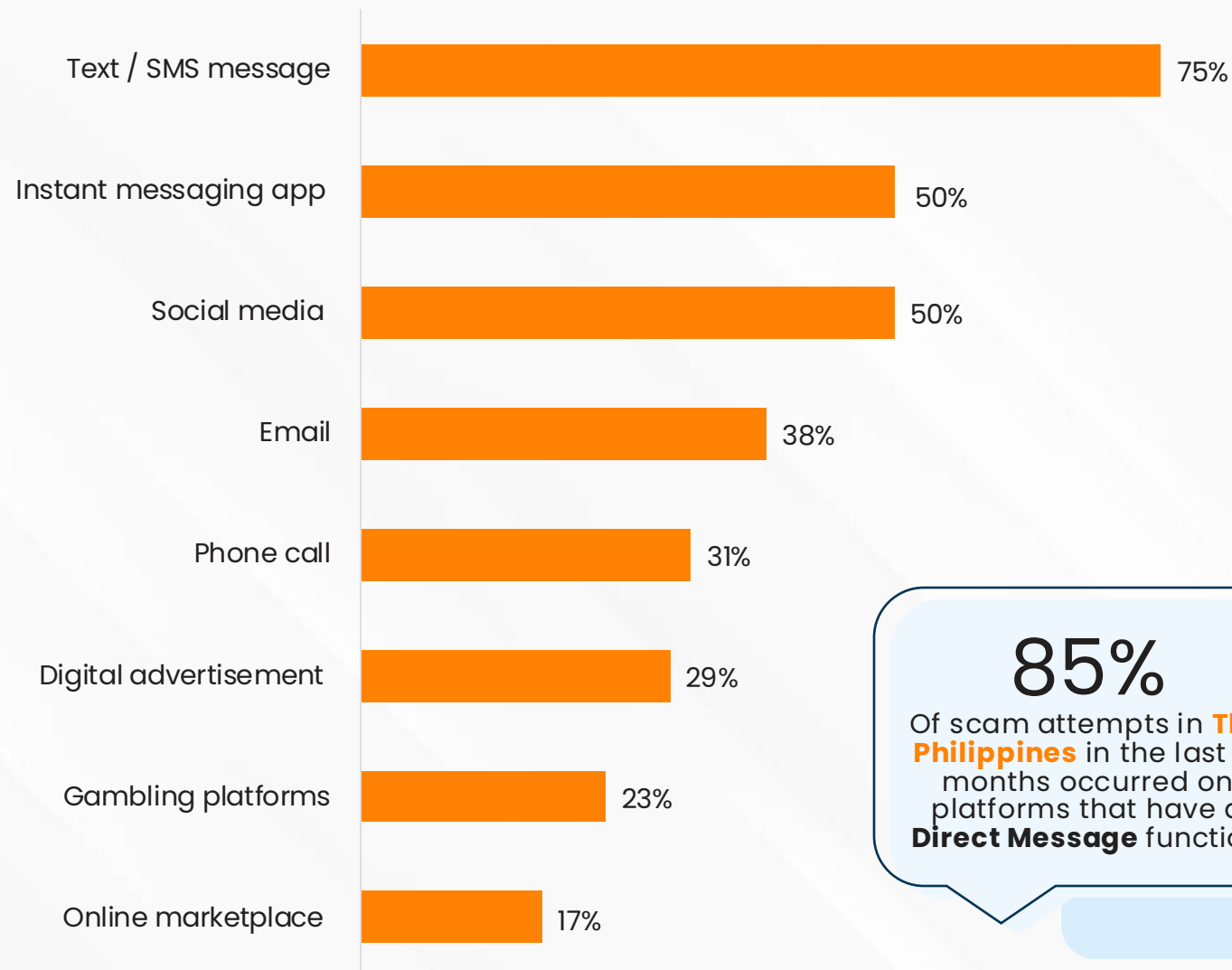
Prevalence & frequency of encountering a scam



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

Most of the scam encounters in The Philippines happen on platforms that have a **direct message functionality**, primarily Text message and Instant messaging app

Channels used by scammers – top 8



85%


Of scam attempts in **The Philippines** 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 The Philippines who have been exposed to a scam attempt (691)

Facebook and Telegram are the top platforms where scam encounters occur

Top 10 online platforms used by scammers in last 12 months in The Philippines

facebook
73%


 Telegram
41%

 WhatsApp
40%

 Gmail
40%


 TikTok
19%

 Instagram
12%

 (formerly Twitter)
9%

 reddit
5%

 Outlook.com
4%

 WeChat
4%

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 The Philippines who have been exposed to a scam attempt (691)

Almost one in five 18–24-year-olds 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 **The Philippines** who take longer to recognise a scam are more likely to be...

Aged 18–24 (18%)

Q11. When a scammer approached you on , how long did it take you to realise they were trying to scam you? Base: All The Philippines respondents who have been contacted by a scammer on a platform (661)

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

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

		Average across all platforms	WhatsApp	Instagram	TikTok	Telegram	X (Twitter)	Facebook	Gmail
Less than a day	Seconds	19%	17%	19%	20%	19%	23%	18%	20%
	Minutes	48%	48%	46%	46%	47%	58%	50%	51%
	Hours	17%	18%	15%	21%	17%	10%	18%	15%
A day or longer	Days	8%	8%	12%	6%	10%	3%	8%	7%
	Weeks	4%	7%	2%	2%	5%	4%	4%	4%
	Months	2%	2%	2%	1%	3%	0%	1%	1%
	About a year	1%	0%	0%	2%	0%	0%	0%	0%
	More than a year	0%	0%	2%	1%	0%	0%	0%	0%

Key =

Under index
vs average

Over index
vs average

Q11. When a scammer approached you on [platform allocated], how long did it take you to realise they were trying to scam you? Base: All The Philippines respondents who have been contacted by a scammer on WhatsApp (272), Instagram (98), TikTok (130), Telegram (278), X (Twitter) (68), Facebook* (474), Gmail (272), * Includes both Facebook and Facebook messenger

Almost three quarters of those encountering a scam have reported it **at least once**

Frequency of reporting a scam encounter in the last 12 months

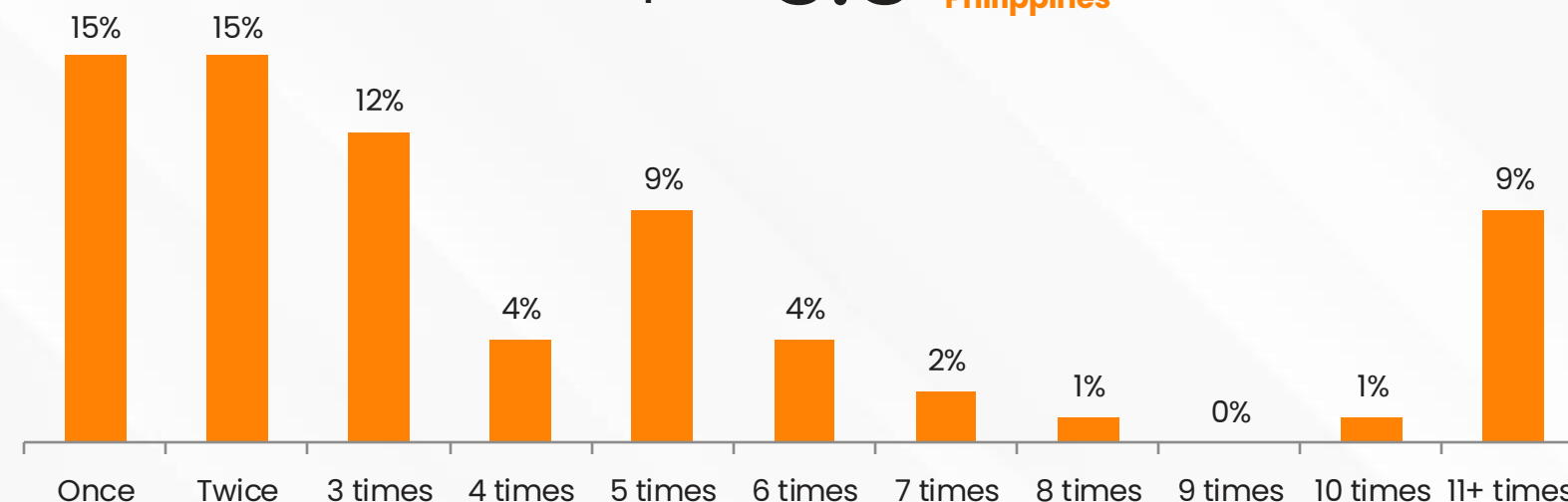
73%

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



Higher amongst Gen Z (**77%**) and those with a high level of education (**76%**)

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



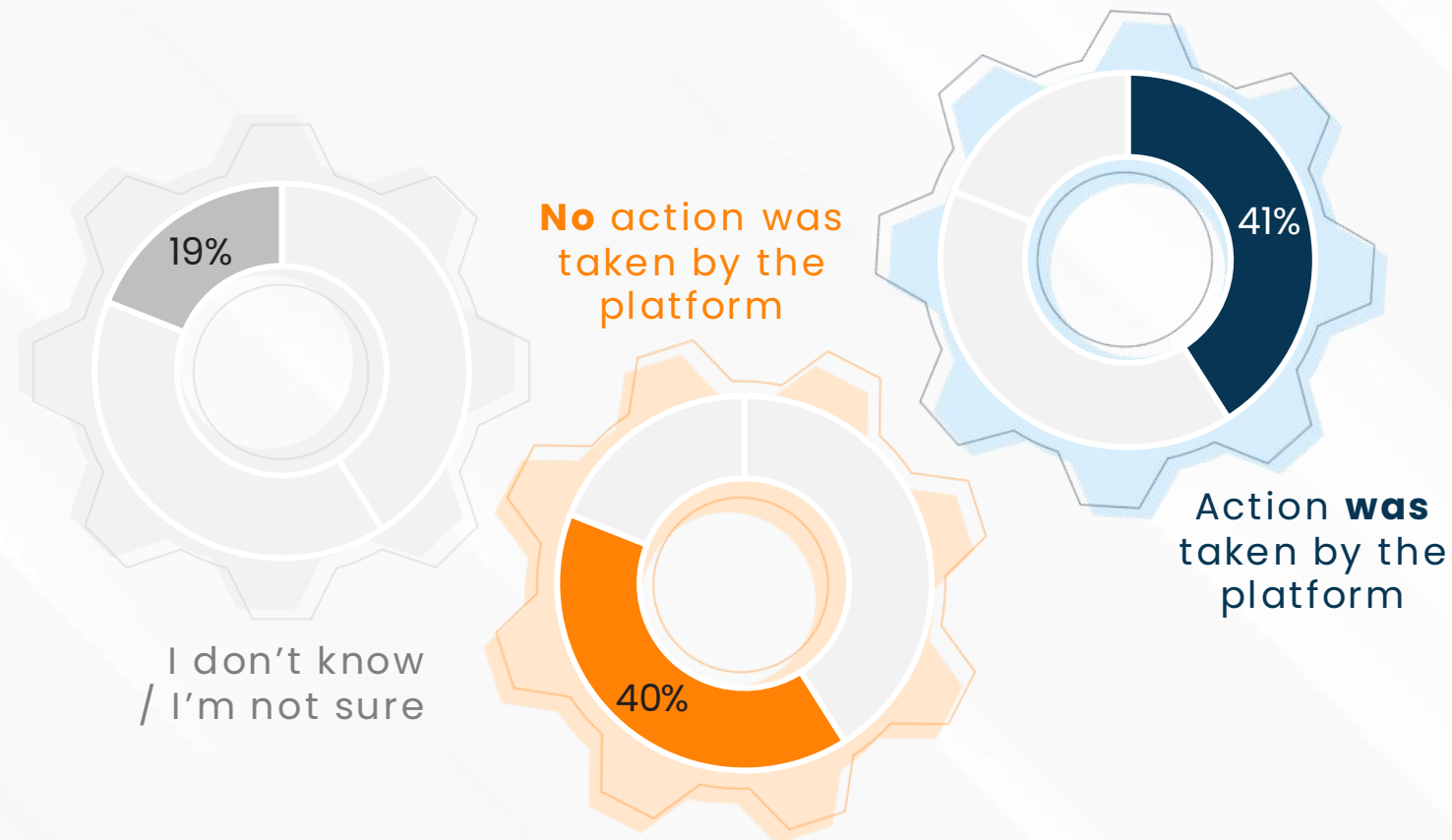
Q5. How many times, if any, have you reported a scam attempt to the service or platform provider where you experienced the scam attempt in the last 12 months?
Base: All respondents in The Philippines who have been exposed to a scam attempt (689)

59%

Of those reporting a scam in the last 12 months in **the Philippines** say that either **no action was taken (40%)** or they aren't sure what the outcome was (19%)

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



Q6. What happened when you reported the scam attempt to the platform or service provider? Base: All respondents in The Philippines who have reported a scam attempt in the last 12 months (520)



No loss of money is the main reason scam encounters don't get reported

Barriers to reporting scam encounters



The barriers for the **21%** who have never reported a scam attempt in **The Philippines** are...



Q7. Why haven't you reported any scam attempts to service or platform providers in the last 12 months? Base: All respondents in The Philippines who have not reported scam attempts (142)



EXPERIENCING SCAMS

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

Two thirds of Philippine adults have had a scam experience in the last 12 months

Prevalence of experiencing a scam in last 12 months



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

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

2.3
times

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

Silent Generation **76%**

Mid level of education **70%**

Those who are confident in their ability to recognise a scam **68%**

Those living in suburban areas **72%**

Parents of children aged 7-17 **76%**

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

Proportion of parents reporting scam experiences amongst their children



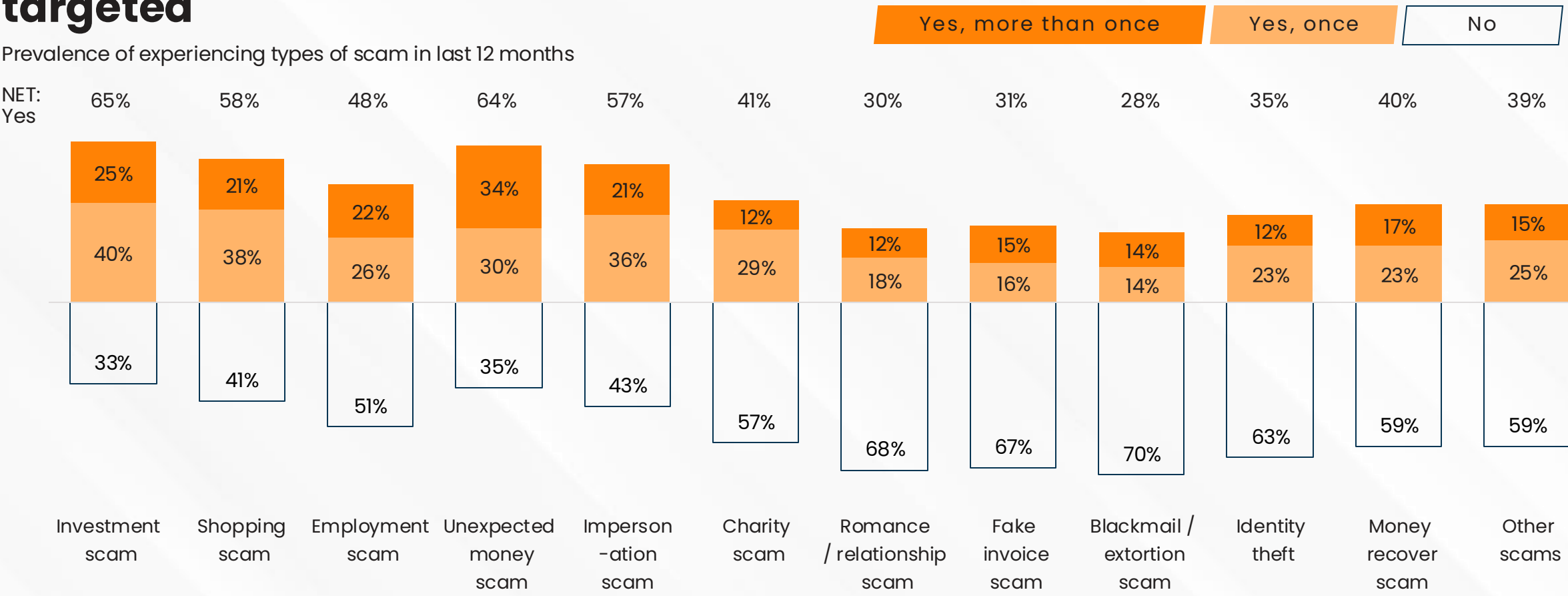
25%

Of **Philippine** 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 The Philippines respondents who have children aged 7-17 (472)

Investment and unexpected money scams are the most experienced type of scam in The Philippines, affecting almost two thirds of those targeted

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 The Philippines respondents who have been contacted by scammers (691) [Click here to review full scam descriptions seen by respondents within the survey](#)



I invested money online but eventually the platform disappeared.

Investment scam

They called me and asked me to pay 1000 pesos so that I can get the big money I won.

Unexpected money scam

With some having money stolen via shopping scams and identity theft

Scam victim description of experience

I received the item, but the one that arrived was DIFFERENT and not the same as the one I ordered.

Shopping scam

There was a scammer who took my fb account. He posted pretending to be me, so I reported to fb the case where I was penalized for the actions taken.

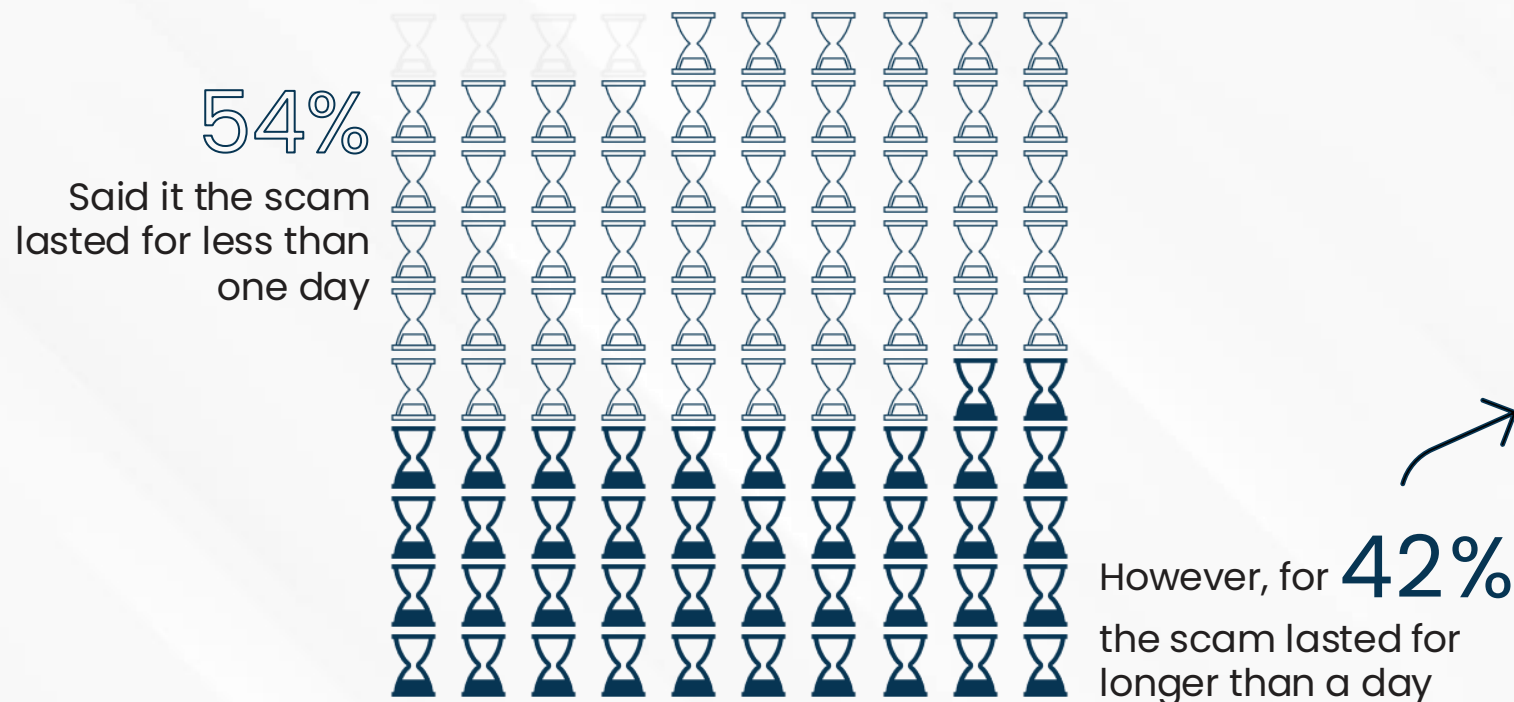
Identity theft



Q9. Please describe the scam you experienced in the last twelve months. Base: All The Philippines respondents who have been scammed (688)

Just over two fifths of Philippine adults scammed said it lasted **longer than a day**

Length of scam



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

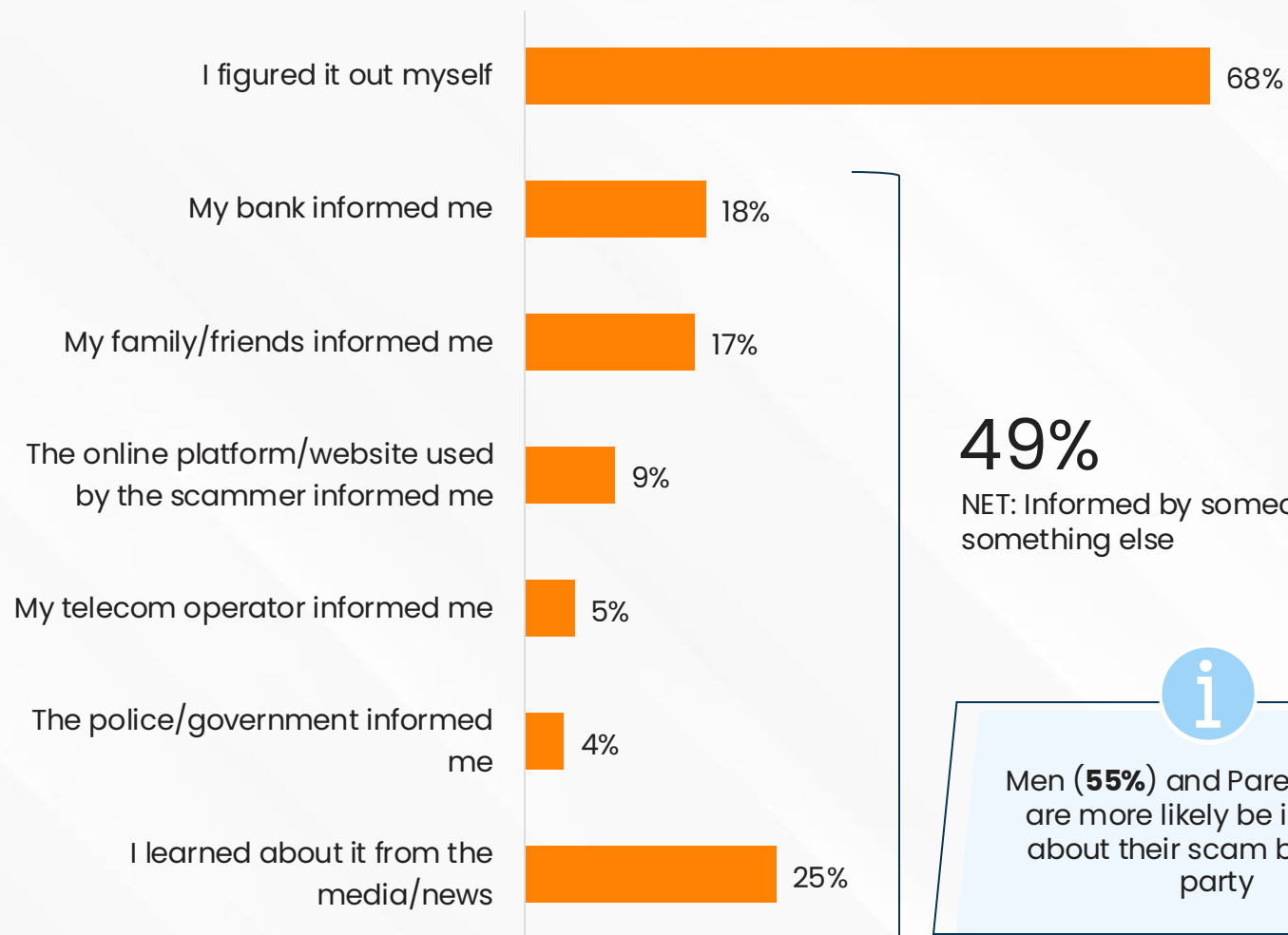
Those with mid level education (48%)

[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 The Philippines respondents who have scammed (688)

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

How victim discovered they were scammed



Men (**55%**) and Parents (**54%**) are more likely be informed about their scam by a third party

Q12. How did you discover you were scammed? Base: All The Philippines respondents who have scammed (688)

280.5 billion pesos
(US\$4.5 billion)
has been stolen
by scammers in
The Philippines in
the last year

Value lost to scams

31% of **Philippine** adults claim to have lost money to scams in the last 12 months



₱11896.3

Stolen from the average victim
 in **The Philippines** in the last 12
 months

US\$191.84

Click here to see -
 conversion rate &
 calculation used

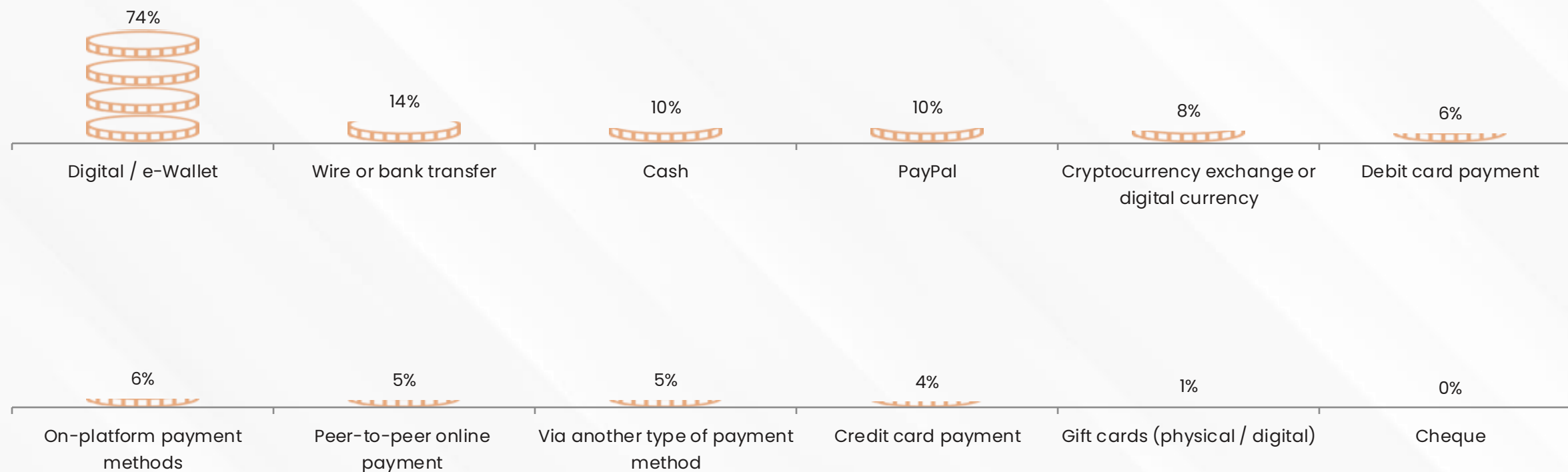


Millennials tend to have more stolen on average (**₱14093.4**) vs Gen X (**₱7677.6**). Those who 'can always recognise a scam' have had **₱7459** stolen on average in the last year in The Philippines

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 The Philippines (1000)

e-Wallets are typically used by fraudsters to receive illicit proceeds of fraudulent activities

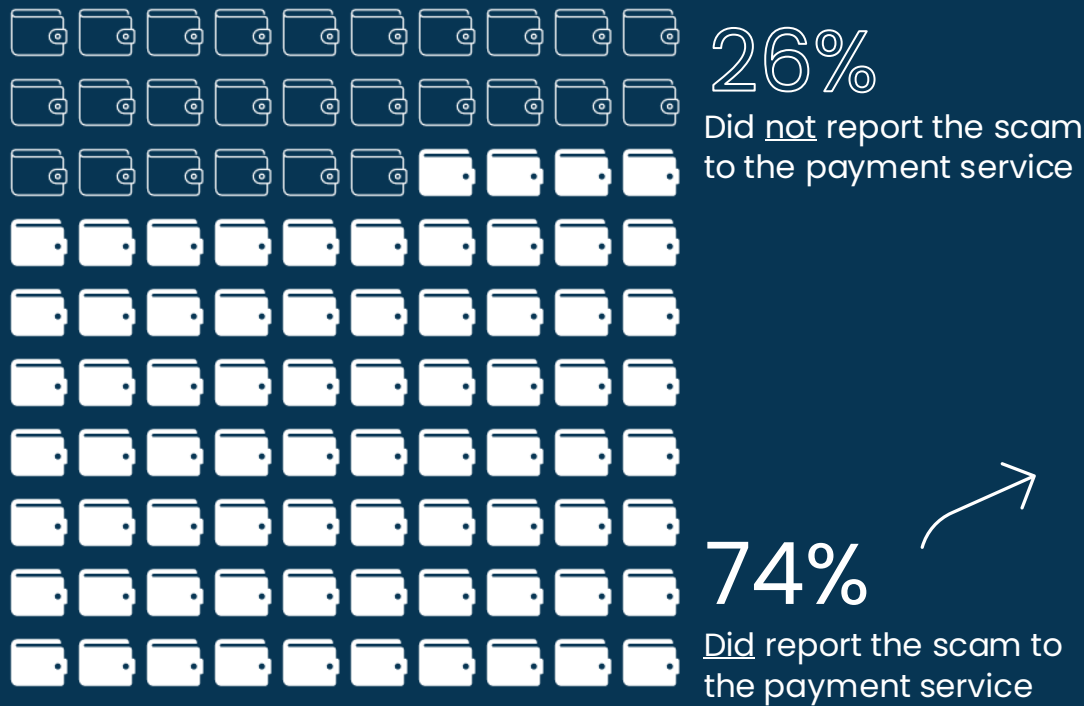
Payment channels scammers received the payment



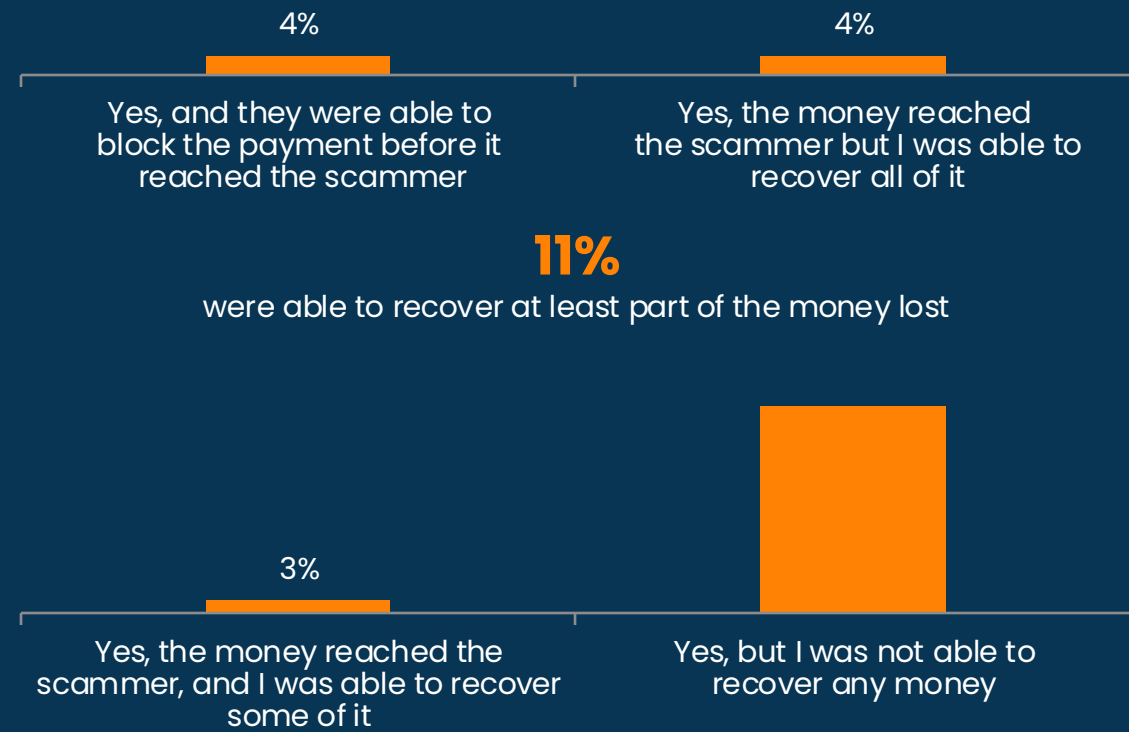
Q14. How did the scammer receive your money? Base: All Philippines respondents who have been scammed and lost money (309)

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

Did you report the scam to the payment service?



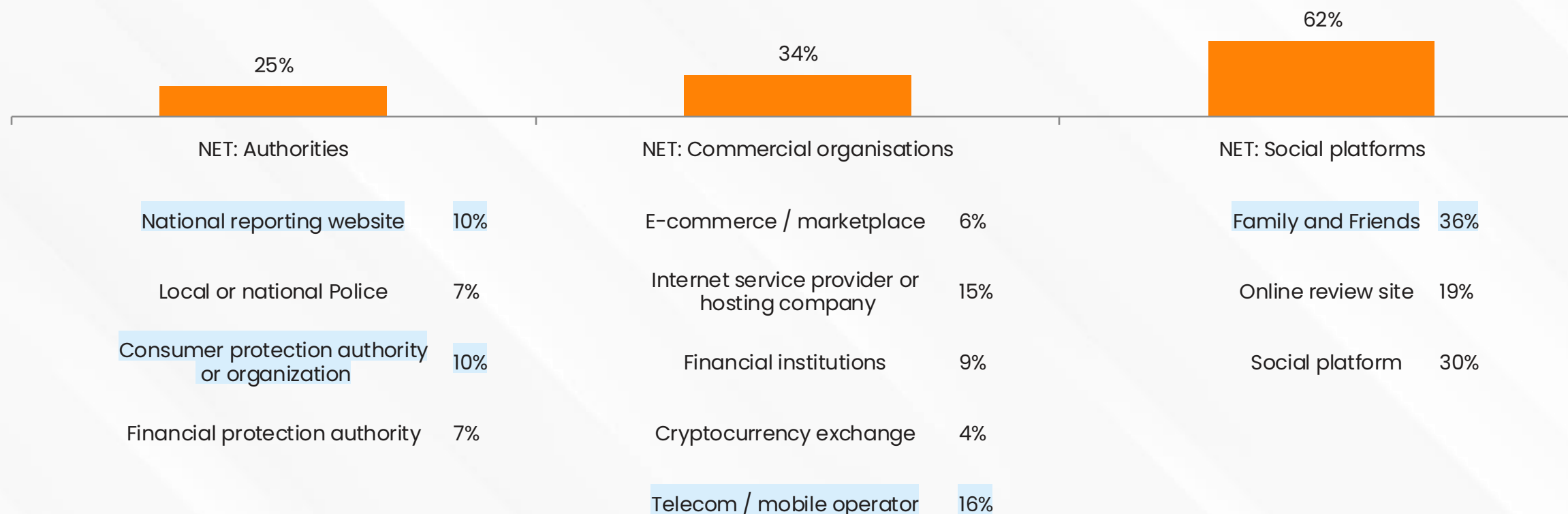
Recovery outcome



Q15. Did you report the scam to the payment service that was used to send your money to the scammer? Base: All The Philippines respondents who have been scammed and lost money (309)

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

Channels / organisations scams reported to – top 10



Q21. Who did you report the scam to? Base: All The Philippines respondents who have been scammed (688)

Being unsure whom to report scams to was the main reason for not reporting encounters

Barriers to reporting scams



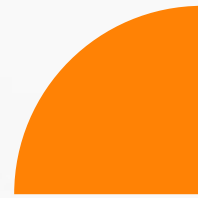
A woman with blonde hair and glasses is shown in profile, looking out a window. The scene is warmly lit, suggesting sunlight. The background is slightly blurred, showing what appears to be a window frame and some indoor plants.

IMPACT OF SCAMS

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

The **attractiveness** of the scam is the main reason why Philippine victims think they were scammed

Reasons why scams experienced – top 5



25%

I was attracted to the offer that was made



18%

The scam was very realistic/believable



12%

I was not certain it was legitimate, but I chose to risk it



10%

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



9%

I acted too fast to recognise the deceit



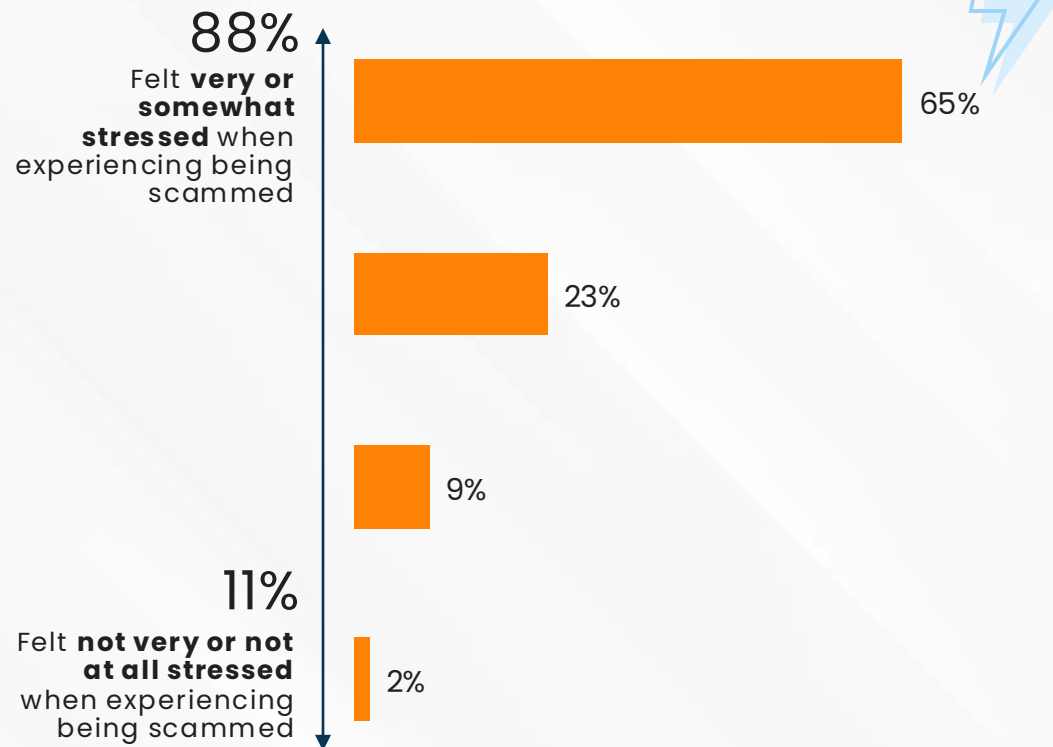
9%

I don't know / not sure

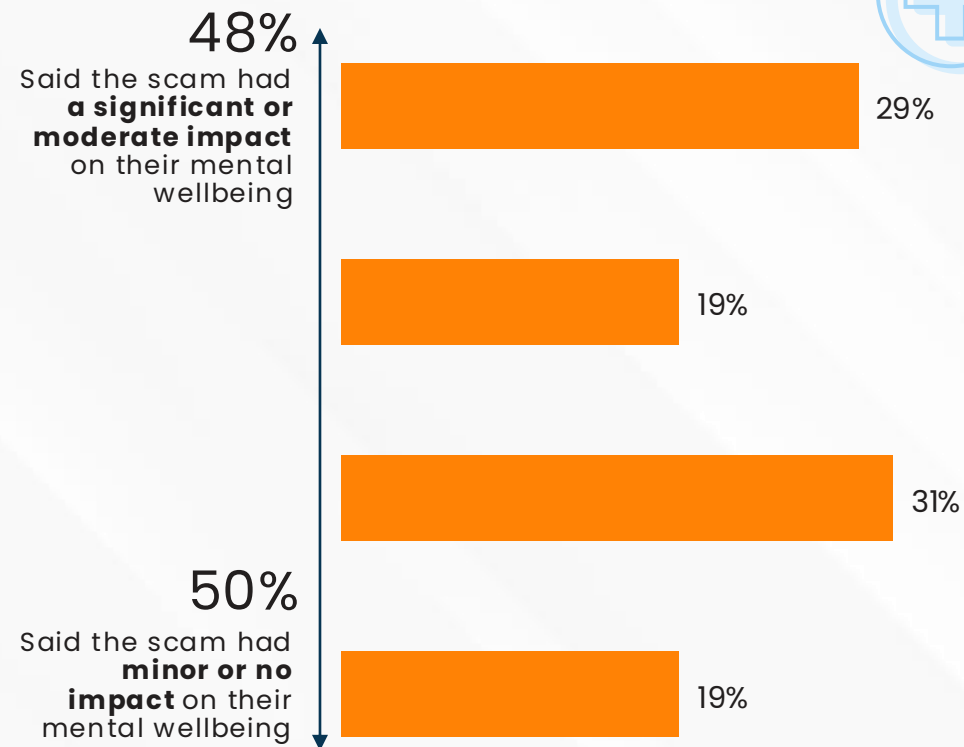
Q19. Why do you think you were scammed? All The Philippines respondents who have been scammed (688)

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



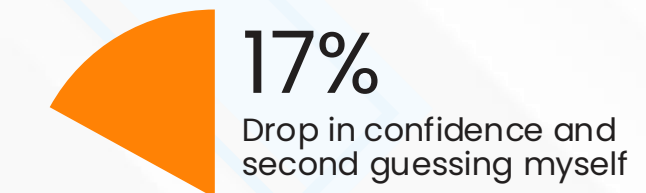
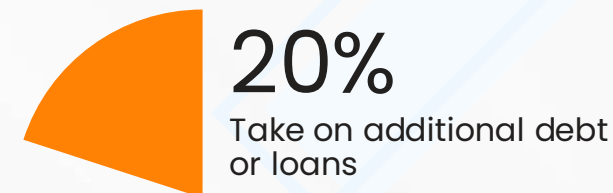
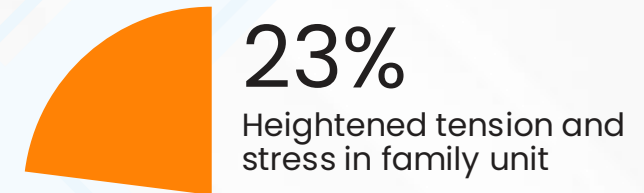
Impact of being scammed on mental wellbeing



Q16. To what extent was experiencing the scam stressful? Q17. To what extent did the scam impact your mental wellbeing? Base: All The Philippines respondents who have been scammed (688)

Whilst being scammed increases vigilance to future encounters, a fifth say they had to take an additional debt or loans 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 The Philippines respondents who have been scammed (688)



SCAM
ENCOUNTERS

EXPERIENCING
SCAMS

IMPACT OF
SCAMS

SCAM
PREVENTION

ABOUT THIS
REPORT

ABOUT THE
AUTHORS

SCAM PREVENTION

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



GASA
Global Anti-Scam Alliance

whoscall



SCAM
ENCOUNTERS

EXPERIENCING
SCAMS

IMPACT OF
SCAMS

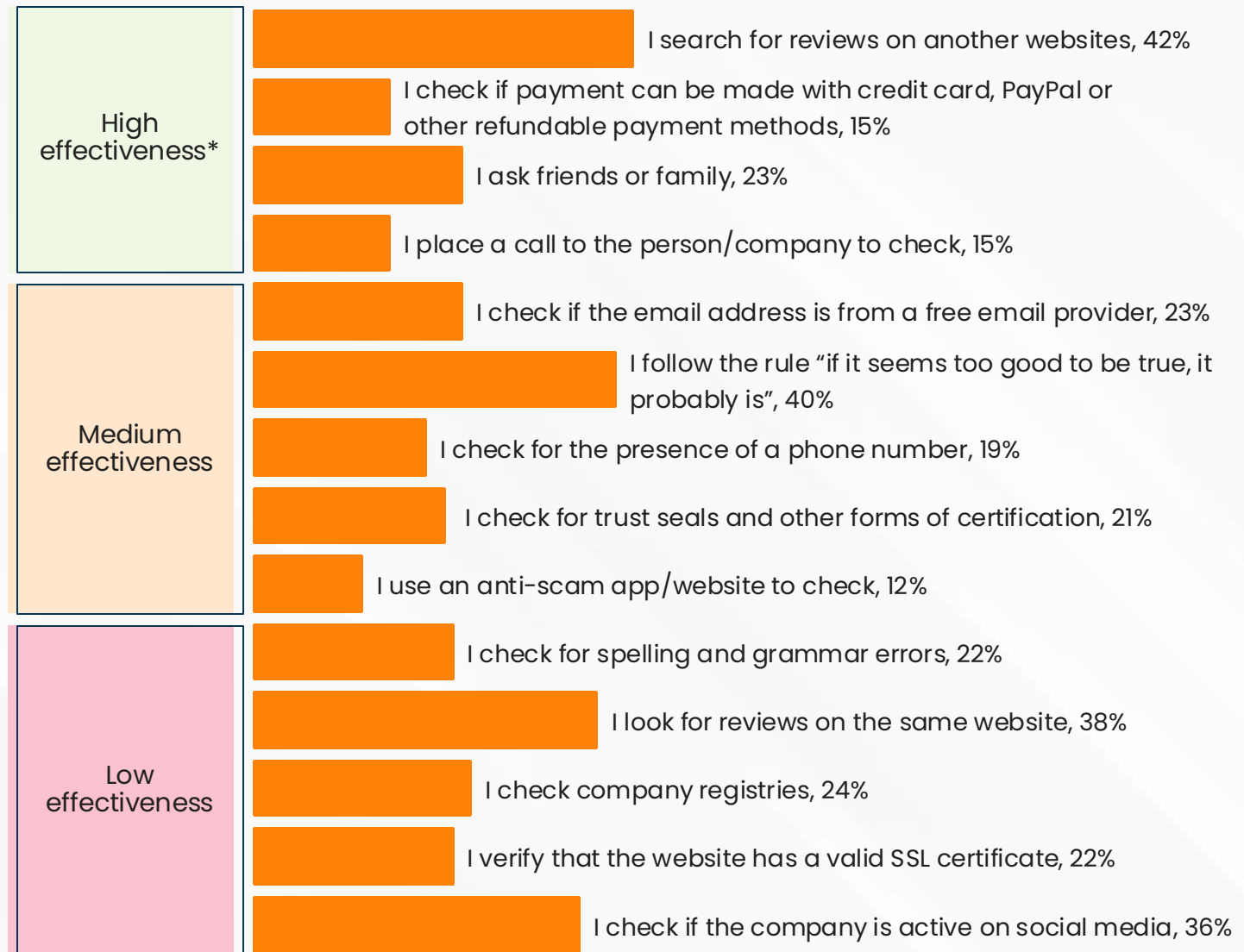
SCAM
PREVENTION

ABOUT THIS
REPORT

ABOUT THE
AUTHORS

Over a third of Philippine adults check a company's social media activity to legitimise an offer, but this has low effectiveness

Steps taken to check legitimacy of offer



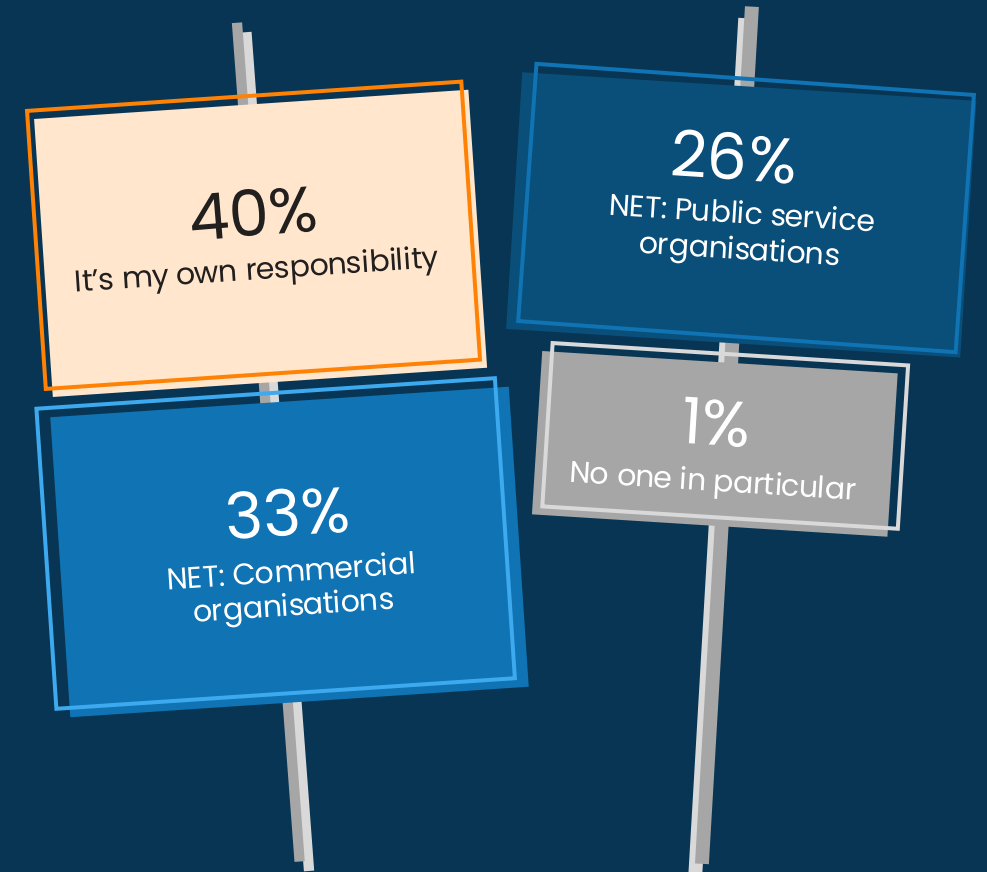
Q20. What steps do you take to check if an offer is real or a scam? Base: All The Philippines respondents (1000) *Effectiveness groupings provided by GASA

Philippine adults place the responsibility of keeping people safe from scams on themselves

Responsibility for keeping people safe from scammers ranking:

17% The online platform used by the scammer (e.g., social media, email, messenger)
14% The government
9% The website provider / hosting company used by the scammer
7% Consumer protection authorities
5% My telecom or mobile operator
3% The police
2% Financial protection authorities
1% My bank, payment method or crypto exchange
1% Insurance companies

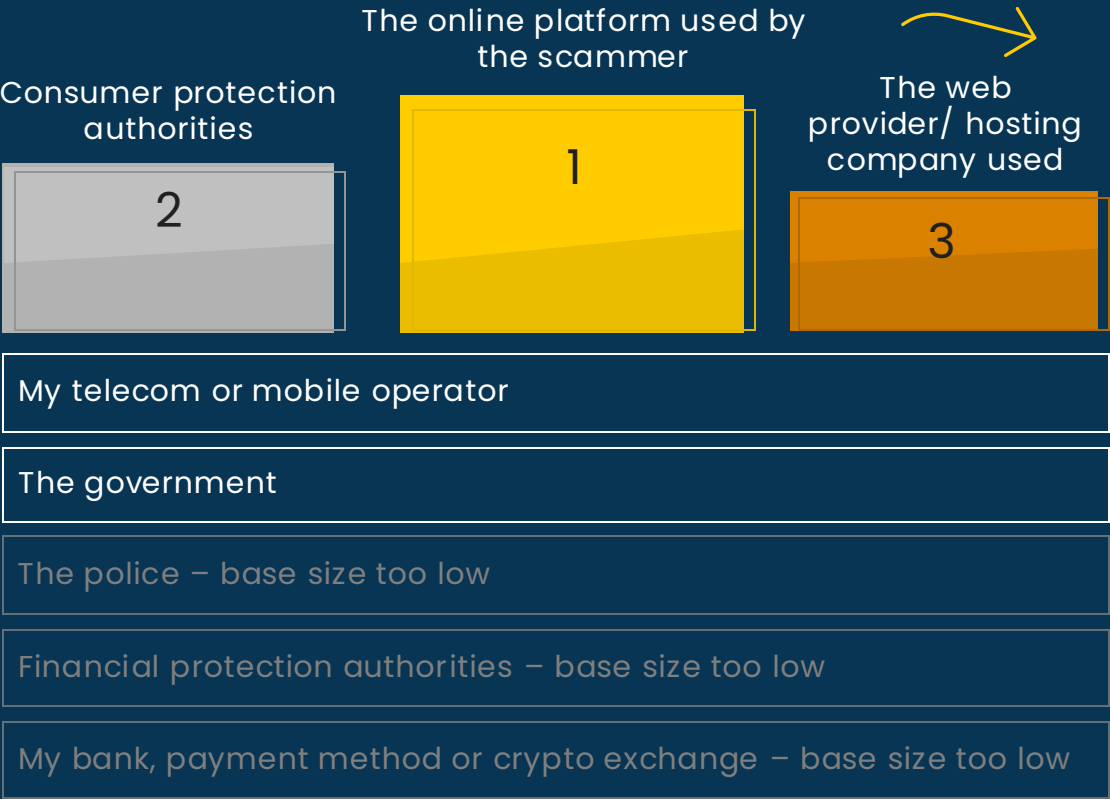
Most responsible
Least responsible



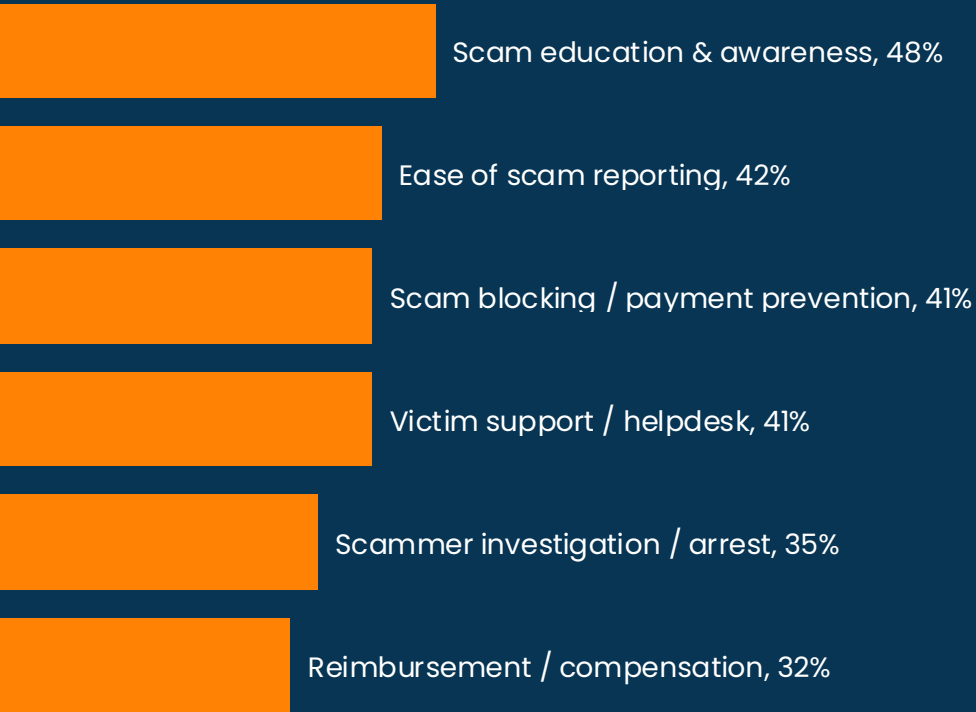
Q24. Who do you think should be most responsible for keeping people safe from scammers? Base: All The Philippines respondents (1000)

Meanwhile, the online platform used by the scammer is rated highest amongst Philippine adults for preventing or resolving scams

Performance ranking on preventing / resolving scams



The online platform used by the scammer –NET: Good:



[Click here to see full ratings](#)

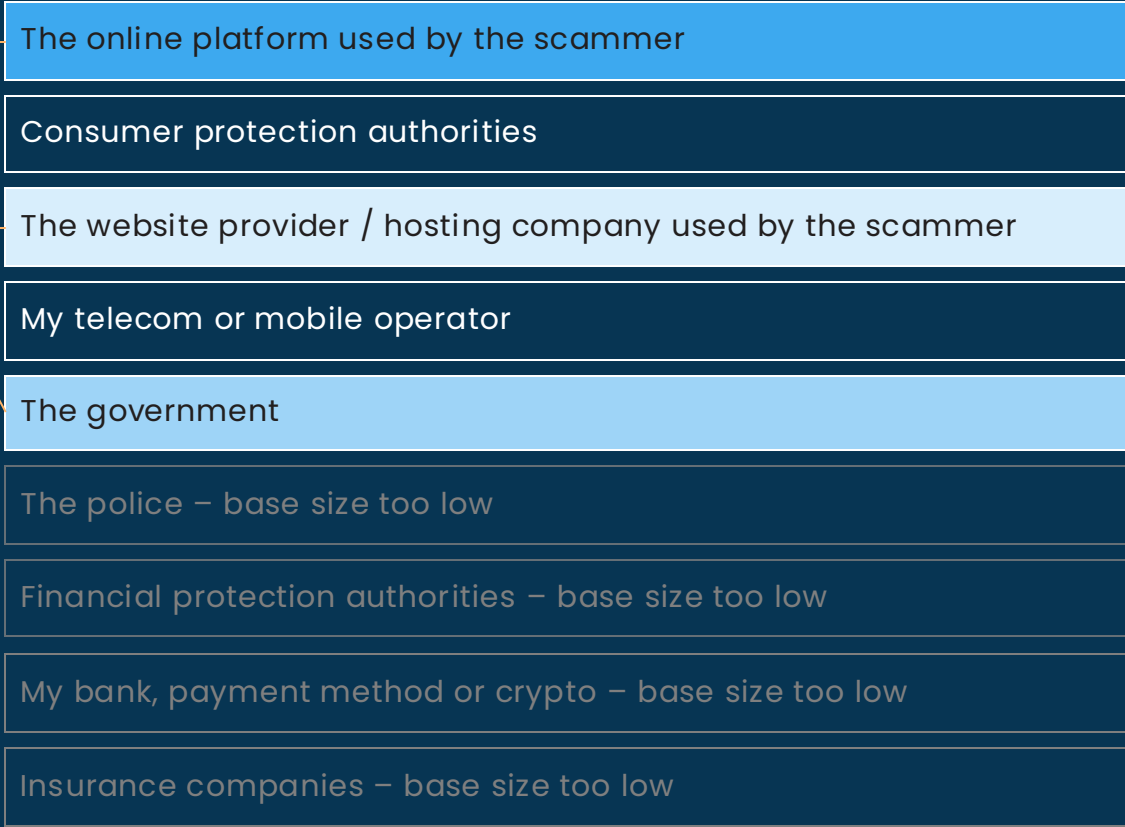
Q25. You said should be most responsible for keeping people safe from scammers. How do you rate on the following aspects: Base: All The Philippines respondents who think someone else should be responsible for keeping people safe from scammers (585), those who think The online platform used by the scammer should be most responsible (163)

Philippine adults’ expectation of **online platforms** to protect users from scams are met, with them rated as the most effective

Responsibility for keeping people safe from scammers ranking:



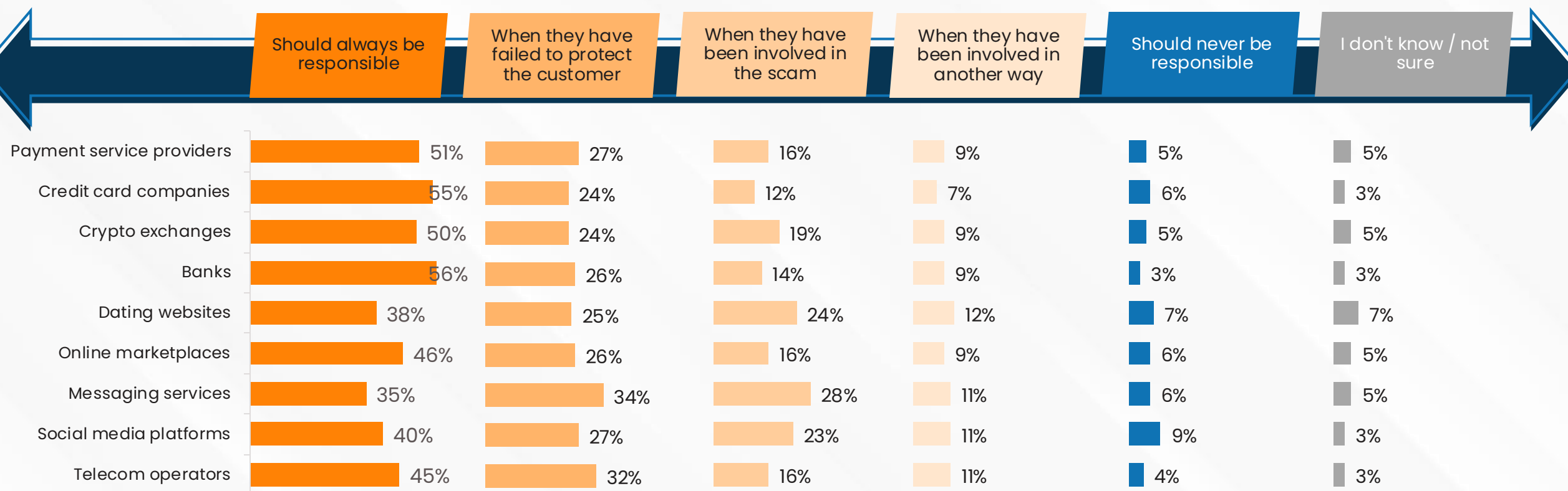
Performance ranking on preventing / resolving scams:



Q24. Who do you think should be most responsible for keeping people safe from scammers? Base: All The Philippines 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 The Philippines respondents who think someone else should be responsible for keeping people safe from scammers (585)

Almost three fifths of Philippine adults believe **banks** should always be responsible for reimbursing those experiencing a scam

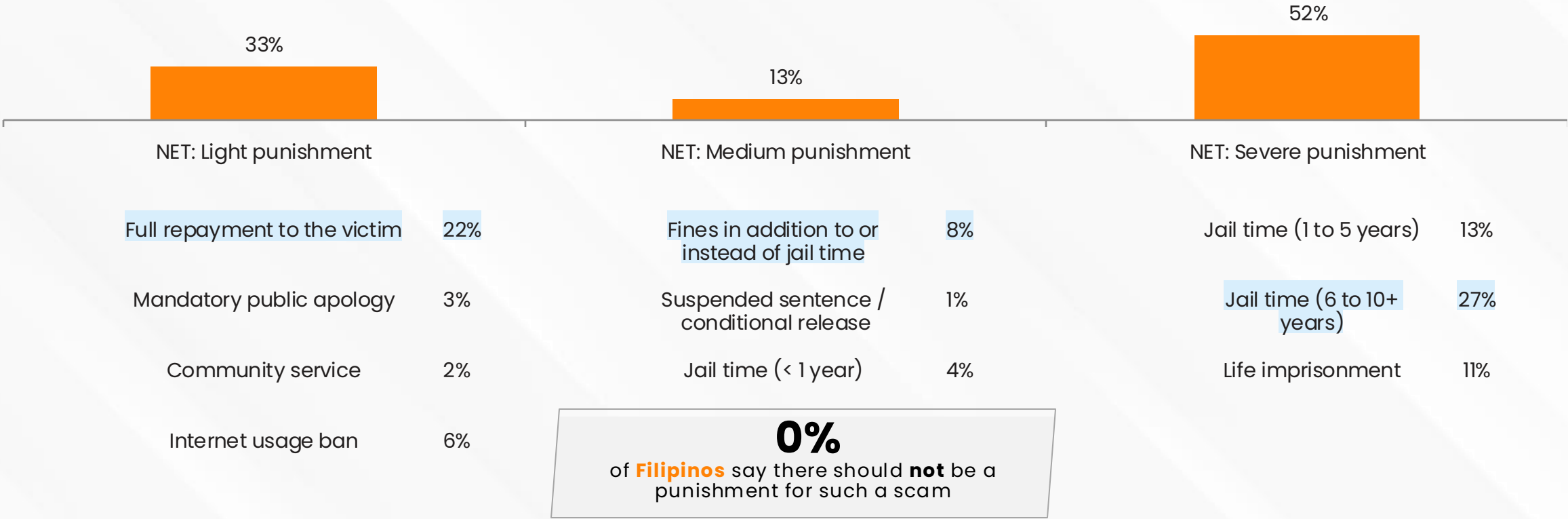
Level of expected responsibility for reimbursing scams – top 3 platforms



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 The Philippines respondents (1000)

Jail time for a minimum of six years is the top penalty suggest for scams among all adults in the Philippines

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 The Philippines respondents (1000)

23%

Of **Philippine** adults
admit to committing
acts deemed as
fraudulent

Almost a quarter of Philippine adults admit to committing **deceitful acts themselves**

Top 6 fraud types committed by Philippine consumers

Lied about your income or
circumstances to qualify for
a loan or credit



Signed up for a free trial
with multiple email
addresses to avoid paying



Scanned an item at a self-
checkout that's cheaper
than the item you actually
took



Ordered an item from a
retailer and claimed it did not
arrive to get a refund



Returned an item after using
it, claiming it was unused



Claimed to be a student,
senior, or military member
to get a discount when you
weren't



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



SCAM
ENCOUNTERS

EXPERIENCING
SCAMS

IMPACT OF
SCAMS

SCAM
PREVENTION

ABOUT THIS
REPORT

ABOUT THE
AUTHORS



GASA RECOMMENDATIONS

GASA's ten recommendations to turn the tide on scams



Jorij Abraham

MANAGING
DIRECTOR



Online scams are not just a consumer issue — they are now a major threat to digital trust, economic stability, and personal safety. As fraud networks become faster and more sophisticated, Europe needs to act decisively.

Governments often prioritize protecting critical infrastructure from cyberattacks. Yet scams targeting consumers undermine confidence in the digital economy — and criminals are evolving faster than our defences.

Through collaborative work at our global events, experts identified ten key actions to better protect consumers.



Empowering Consumers

1. Launch unified, permanent national campaigns to raise scam awareness.
2. Establish national helplines for scam victims, accessible online and by phone.
3. Create integrated victim support systems offering financial, legal, and psychological help.

Creating a Safer Internet

4. Build infrastructural protections with telecoms and tech providers to block scams before they reach consumers.
5. Improve fraud traceability across borders by requiring transparency from sellers, platforms, and payment providers.

Strengthening Cooperation

6. Set up an international network of national anti-scam centres, combining law enforcement, cybersecurity, and private sector expertise.
7. Develop a global scam data-sharing hub to detect cross-border fraud in real time.
8. Make service providers responsible and liable for fraud committed through their platforms.
9. Allow preventive action: enable providers to warn, block, and take down fraudulent activities without excessive liability risk.
10. Create a global scam investigation and prosecution network to target organized fraud groups across jurisdictions.

Protecting consumers is essential to securing the digital future. The Global Anti-Scam Alliance, its membership, and the international public & private sectors must lead the way.



ABOUT THIS REPORT

Who are we?



The Global Anti-Scam Alliance (GASA) is a non-profit 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.

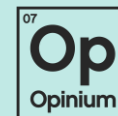
GASA releases the annual Global State of Scams report, alongside many secondary reports which focus on the state of scams in various countries.



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.

whoscall

Whoscall, powered by Gogolook, is a cutting-edge digital anti-scam tool designed to protect users from scams across various channels, including phone calls, text messages, social media, and links. With over 100 million downloads globally, it features the most comprehensive database in East and Southeast Asia, covering more than 2.6 billion phone numbers.



Opinium is an award-winning strategic insight agency that utilises robust methodologies to deliver insights with impact for organisations across the private, public and third sectors.

GASA have partnered with Opinium to lead the 2025 Global State of Scams research programme.

Contact europa@opinium.com for enquiries.

Methodology notes

SAMPLE AND METHODOLOGY

- Sample size | 1,000 people
- Audience | Adults aged 18+ living in The Philippines
- Quotas | Quotas were used throughout fieldwork to ensure the sample was nationally representative of the Filipino adult population on age, gender and region
- Weighting | Weighting was applied on the final dataset to be nationally representative of the Filipino 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 62 Philippine pesos

This rate was taken on 29th March 2025

VALUE LOST TO SCAMS CALCULATION

In this Nationally Representative survey of 1000 Philippine adults, 305 lost money to scams. $305 / 1000 * 77296700$ (The Philippines adult population. Source: US Census IDB International database) = 23575494 (shorthand 23.6 million).
 $₱11896.3 * 23575493.5 = 280461143324.05$ (shorthand ₱280.5 billion).

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



SCAM
ENCOUNTERS

EXPERIENCING
SCAMS

IMPACT OF
SCAMS

SCAM
PREVENTION

ABOUT THIS
REPORT

ABOUT THE
AUTHORS

About the authors



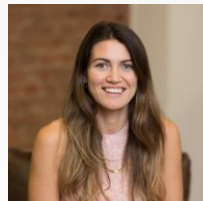
Jorij Abraham

MANAGING DIRECTOR



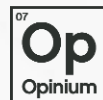
Jorij Abraham has been active in the Ecommerce Industry since 1997. From 2011 to 2017, he was the Research Director of Thuiswinkel.org, Ecommerce Europe (the Dutch & European Ecommerce Association) and Managing Director of the Ecommerce Foundation.

From 2015 to 2024, Jorij was also a Professor of Ecommerce at TIO University. In 2018, Jorij took over ScamAdviser.com to help consumer due diligence efforts against online scams. He sold ScamAdviser to Gogolook in 2024 to focus on his current role as Managing Director at the Global Anti-Scam Alliance (GASA).



Molly Maclean

ASSOCIATE DIRECTOR



Molly Maclean is an Associate Director specialising in research for Thought Leadership.

Molly works with brands and organisations to help them use insights to raise awareness of key issues, influence decision-makers, and drive positive change.

She has over six years of experience conducting research for technology brands and organisations, particularly in the cybersecurity space.



Metje van der Meer

MARKETING DIRECTOR



Metje van der Meer leads global communications, brand strategy, and stakeholder engagement at the Global Anti-Scam Alliance (GASA). With over a decade of experience in B2B marketing and international outreach, she develops multi-channel campaigns and partnerships that advance GASA's mission to combat online fraud through cross-sector collaboration.

Metje plays a key role in promoting GASA's global and regional initiatives, including the Global Anti-Scam Summit (GASS) and the alliance's work across Southeast Asia. Her efforts focus on aligning public and private sector stakeholders to raise awareness and drive coordinated action against scams worldwide.

Join GASA, the Network to Defeat a Network

Exclusive Intelligence Sharing

Stay ahead of emerging scam trends through members-only webinars, expert-led discussion groups, and our monthly newsletter which is trusted by over 20,000 anti-scam professionals worldwide.

Authoritative Research Access

Get insider access to our Global State of Scam reports, 30+ in-depth regional studies, and best practice database that help shape anti-scam strategies.

High-Impact Networking

Connect with global changemakers at international summits, collaborate through local GASA chapters, and find partners through our members-only directory.

Global Solutions

Co-create or join concrete solutions to fight scams like the Global Signal Exchange where data is shared real-time scam intelligence and Scam.Org, the anti-scam hub being developed for consumers worldwide.

Become part of a global force against scams and help protect consumers everywhere.

See all benefits: gasa.org/membership

Our Foundation Members



Our Corporate Members



Chapter Philippines Page

XXX

Chapter Board

Chapter Members



whoscall



SCAM
ENCOUNTERS

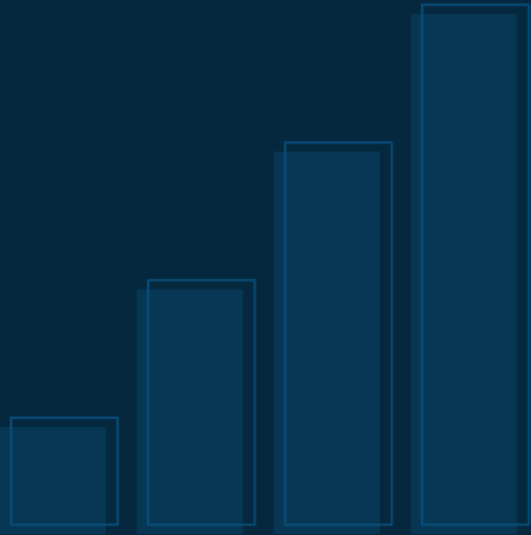
EXPERIENCING
SCAMS

IMPACT OF
SCAMS

SCAM
PREVENTION

ABOUT THIS
REPORT

ABOUT THE
AUTHORS



APPENDIX



Shopping scams are the scam type mostly likely to last for longer than a day amongst those who experienced it

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	35%	34%	36%	30%	31%	34%	36%	32%	26%	28%	32%	33%
Hours	19%	18%	21%	24%	21%	22%	18%	27%	24%	18%	21%	25%
Days	16%	18%	13%	20%	19%	20%	18%	23%	22%	26%	17%	17%
Weeks	11%	15%	14%	12%	10%	11%	16%	8%	15%	11%	14%	13%
Months	11%	10%	9%	11%	13%	9%	9%	8%	10%	11%	11%	9%
About a year	2%	3%	2%	1%	2%	2%	2%	2%	1%	3%	2%	1%
More than a year	2%	1%	2%	1%	1%	0%	0%	0%	0%	1%	0%	1%

Q10. Thinking about the most recent time you were scammed, how long did it last? Base: All The Philippines respondents who have been scammed (688), across each scam type (199-450)

Online platform used by the scammer is at the top when it comes to ease of scam reporting, victim support, and compensation

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

	The government	Consumer protection authorities	The online platform used by the scammer	The web provider/ hosting company used	My telecom or mobile operator
Responsibility ranking	2 nd	4 th	1 st	3 rd	5 th
Scam education & awareness	27%	58%	48%	39%	39%
Scam blocking / payment prevention	26%	42%	41%	45%	34%
Ease of scam reporting	23%	33%	42%	31%	28%
Victim support / helpdesk	18%	30%	41%	29%	36%
Scammer investigation / arrest	29%	31%	35%	44%	22%
Reimbursement / compensation	17%	19%	32%	25%	18%
The Philippines ranking across all aspects	5 th	2 nd	1 st	3 rd	4 th

Q25. You said should be most responsible for keeping people safe from scammers. How do you rate on the following aspects: Base: All The Philippines respondents who think someone else should be responsible for keeping people safe from scammers (585). Across each organisation (50-163)



DISCLAIMER

This report is a publication by the Global Anti-Scam Alliance (GASA) supported by Mastercard and Whoscall. GASA owns the copyrights for the report. Although the utmost care has been taken in the construction of this report, there is always the possibility that some information is inaccurate. No liability is accepted by GASA for direct or indirect damage arising from the use of information contained in the report.

COPYRIGHT

It is strictly prohibited to use information published in this report without the authors' prior consent. Any violation of such rule will result in a fine of €25,000, as well as in a further penalty of €2,500 for each day that such non-compliance continues. However, authors allows the use of small sections of information published in the report provided that proper citations are used (e.g., source: www.gasa.org)

Global Anti-Scam Alliance (GASA)



Oder 20 – UNIT A6311
2491 DC The Hague
The Netherlands



Email: partner@gasa.org
For press queries: partner@gasa.org



X (Twitter):
[@ScamAlliance](https://twitter.com/ScamAlliance)



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