Do UPI-fraud-awareness campaigns work?

Proposal for an outcome-based survey to test the effectiveness of UPI-fraud-awareness campaign.

DVARA Research

A project under the Customer Protection Grant

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  - Reception to the awareness campaign
  - Insights on respondents' attitudes towards UPI-related fraud

- **Some recommendations**
  - Improvements in awareness campaigns
  - Systemic solutions to avoid UPI-related fraud

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2. Context & objective

2.1 Context & objective

Context

The scope of public awareness campaigns under the "**RBI Says**" tag shall be widened to cover different payment systems, and their **effectiveness shall be gauged through the outcomes of customer surveys** conducted periodically. (RBI Payments Vision 2025)
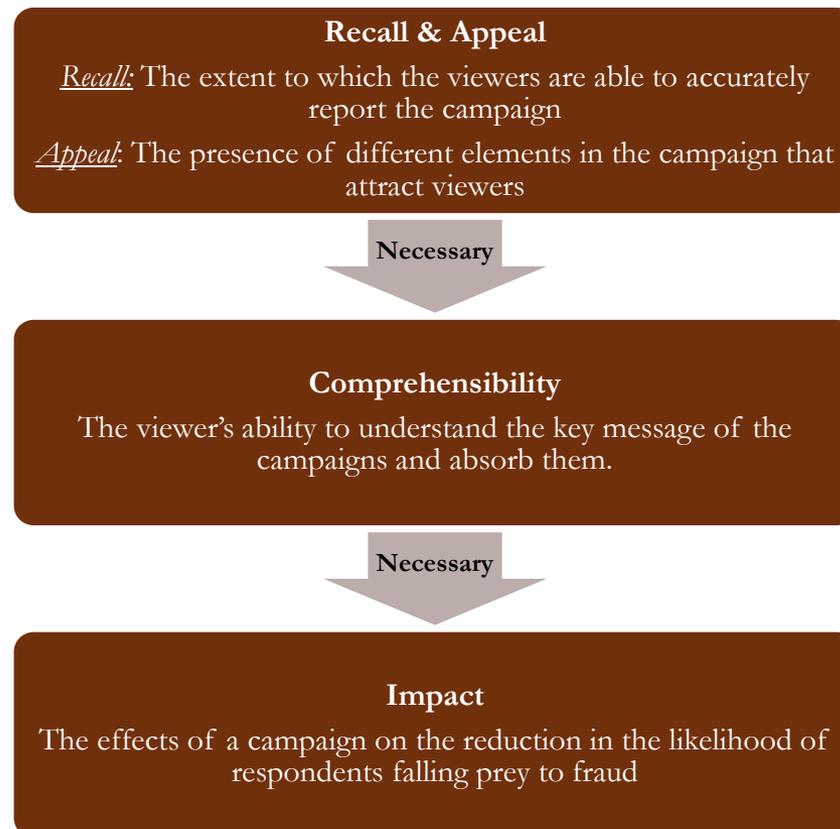
Objective

Design an **outcome-based survey** [2] to test the **effectiveness of UPI-fraud-awareness campaigns** of the RBI & the NPCI.
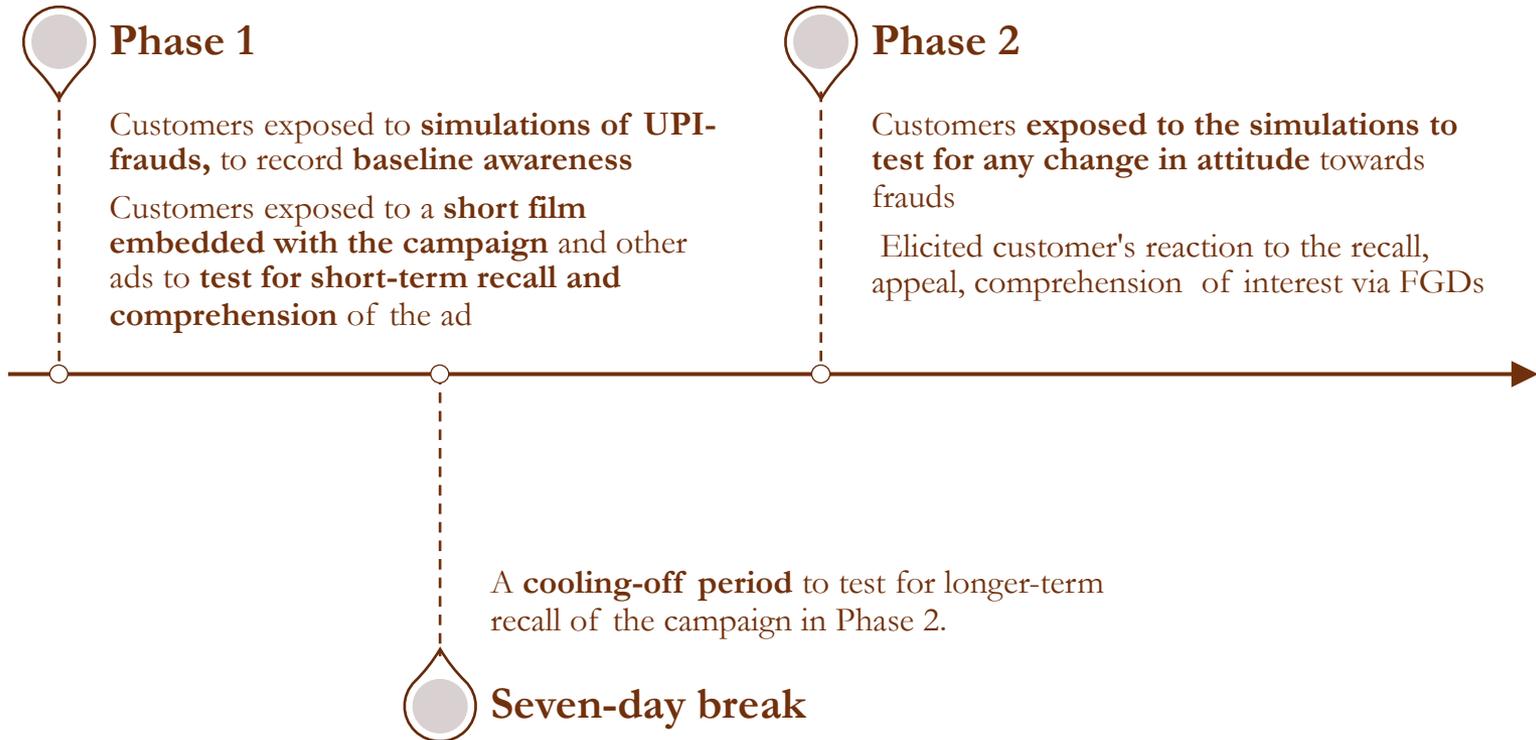
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3. A proposed method

3.1 Method: An outcome-based survey to test the effectiveness of awareness campaigns
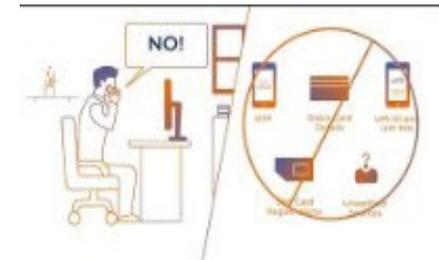
Framework for gauging effectiveness of awareness efforts: The desired outcome (impact) of a campaign would depend on its ability to deliver information that is recallable, appealing, and comprehensible

Recall & Appeal

Recall: The extent to which the viewers are able to accurately report the campaign

Appeal: The presence of different elements in the campaign that attract viewers

Necessary

Comprehensibility

The viewer's ability to understand the key message of the campaigns and absorb them.

Necessary

Impact

The effects of a campaign on the reduction in the likelihood of respondents falling prey to fraud

3.2 An outcome-based survey to test the effectiveness of awareness campaigns: The method

Phase 1

Customers exposed to **simulations of UPI-frauds,** to record **baseline awareness**

Customers exposed to a **short film embedded with the campaign** and other ads to **test for short-term recall and comprehension** of the ad

Phase 2

Customers **exposed to the simulations to test for any change in attitude** towards frauds

Elicited customer's reaction to the recall, appeal, comprehension of interest via FGDs

A **cooling-off period** to test for longer-term recall of the campaign in Phase 2.

Seven-day break

Campaigns of interest

4. Findings from the pilot

4.1 Findings from the pilot: About the customers

Customer's experience with UPI frauds

Most respondents had received fraudulent calls/messages

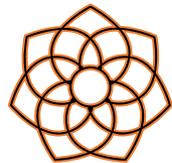About half of the respondents knew of people who received fraudulent calls/messages

A negligible minority attempted reporting frauds. Some were discouraged by the authorities

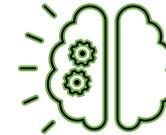### Intrinsic factors   Situational factors

| Personality traits	Experiential factors	Motivation	Cognitive bias	Emotional imbalance
Tendency to take risks	Lack of knowledge about digital frauds	Financial gain	Bounded rationality	Impulsiveness, hot-state
Under estimating risks	Lack of knowledge about digital finance	Loss aversion	Failure to notice cues of frauds	
Trusting	Lack of social experience			

4.2 Findings from the pilot: Assessing the effectiveness of UPI-fraud-awareness campaigns

Appeal
Recall
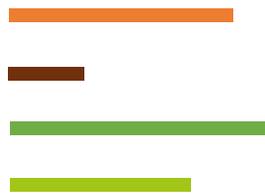Comprehension
Impact
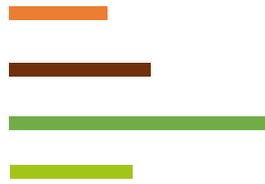
✓ High relatability ❗A rural setting can increase appeal.

✓ Conversational format enhances recall.

✓ Information provided simply enhanced comprehension.

❗ Clear communication of new fraud can increase impact

Appeal
Recall
Comprehension
Impact

✓ A trusted celebrity enhances appeal.

❗ The monologue pitch reduces recall.
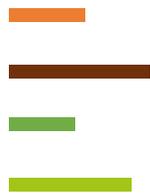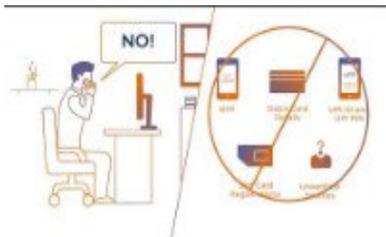
✓ His attitude is instructive for those prone to a hot-state.

✓ Trustworthy brands, the RBI and the celebrity, create impact.

❗ A younger celebrity can influence younger customers.

Appeal
Recall
Comprehension
Impact

❗ High pace and a lack of human characters reduces appeal.

✓ The tagline "sharing is not always caring" resonated well.

❗ An information overload reduced comprehension.

✓ The different modus operandi of frauds were well received.

5. Recommendations

5.1 Recommendations: Bolstering awareness efforts

Content design	Content dissemination

Content design

- **Key messages to overcome behavioural biases:**
  - Do not 'check-out' any suspicious links to overcome their personality traits.

  - Do not share information instantaneously, seek more time, request for a call-back, double check with customer care before sharing information to overcome cognitive biases.

  - Invest in info-commercials to sensitise customers to official processes of common use cases.

  - Before pursuing a financial reward, think if you actually participated in the event to overcome the temptation of financial gains.

- **Key gaps in customers' information**
  - Recourse procedure
  - New types of frauds

Content dissemination

- **Leverage FinTok [1] to:**
  - disseminate information on new kinds of fraud
  - disseminate information on post-fraud recourse

- **Improve effectiveness of the fraud Helpline (14440) by:**
  - mandating providers to display it on apps/websites
  - promoting it through awareness campaigns, SMSs
  - expanding its functionality to include dissemination of information around new types of frauds

- **Use multiple, simultaneous SBCC efforts such as:**
  (i) in-app notifications; (ii) consistent SMSs; (iii) WhatsApp awareness campaigns; (iv) in-branch communique; (v) hoarding; (vi) continued embedded messaging.

- **Invest in rapid market monitoring measures by**
  - creating a system of channels for customers to register complaints
  - deploying real-time tools such as social media scraping and near-real-time analysis of grievance data.

5.2 Emergent research topics

Based on the learnings from the customers, develop a **comprehensive fraud reporting and management system** to initiate a system-level response to UPI fraud. Such a system would facilitate intelligence-sharing between existing stakeholders. Dvara Research shall endeavour to collaborate with relevant stakeholders to develop the idea.

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6. Appendix

6.1 Appendix – Hypothetical situations

Hypothetical Situations

I am calling from your bank. It appears there has been a fraud on your Debit card and some money has also been deducted. I am calling to help you, but before we proceed, can I have some details for verification? I will need your full name, debit card number and PIN
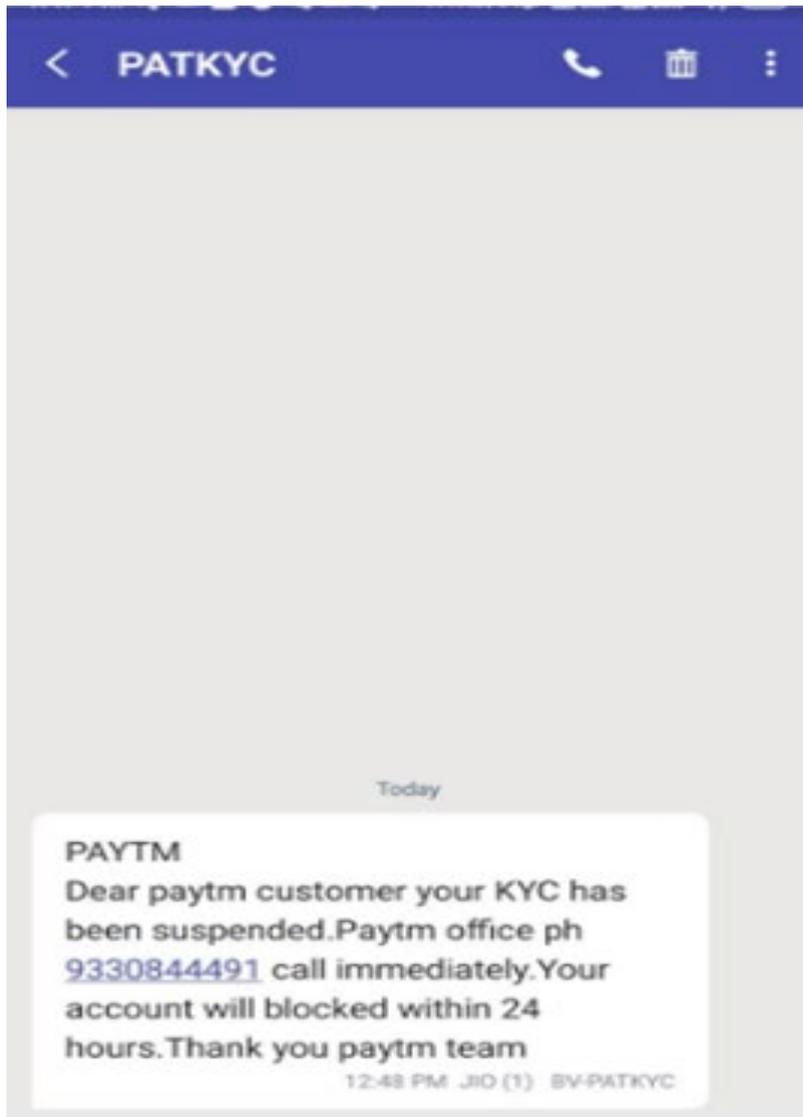
Pravin/ Shikha's husband/wife works in the city and wants to send her some money. He asks for her UPI id, but she doesn't know how to give it to him. She sees her local shopkeeper and asks him to help her. She unlocks her phone and gives it to him

Congratulations! You've won a lucky draw for Rs 10,000/-. The money is ready to be transferred to your account. We have sent a 'Collect' request to your UPI id. Once you click on the Collect button, the money will be credited to your account

Madam, I am calling from D Mart/Apna Bazaar. We have received export quality mangoes which we are selling to some of our special customers for Rs. 400 per dozen. Please make payment to this number: 98201555405 and we will deliver the mangoes to you in an hour

Congratulations Ma'am! You have won a lottery of Rs. 10,000. Please let me know your UPI id and PIN so that I can transfer the money.

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6.2 Appendix – Visual cues

PATKYC

Today

PAYTM
Dear paytm customer your KYC has been suspended.Paytm office ph 9330844491 call immediately.Your account will blocked within 24 hours.Thank you paytm team
12:48 PM JIO (1) BV-PATKYC

ALL SIM CARD LUCKY DRAW

KBC LOTTERY WINNER
KBC
WINNER 2022
KBC LOTTERY WINNER

KAUN BANEGA

Congratulations

KBC

You Heve Won The Prize Of 25,00,000 By KBC Ka' Department Please Collect Your Prize Urgen Follow The Company Rules And Regulations

बधाई हो केबीसी कौन बनेगा करोड़पति से आप जीते हैं रुपया 25,00000 -का लॉटरी

Only Whatsapp Call,

94308 96238

1122

APPROVED

6.3 Appendix – Situation analysis

Situation: *"I am calling from your bank. It appears there has been a fraud on your Debit card and some money has also been deducted. I am calling to help you, but before we proceed, can I have some details for verification? I will need your full name, debit card number and PIN"*

| Quote	Insight
"Sir we did not know the person. We **won't do online payment to a stranger**. Who would be responsible if we are defrauded?"	• High Awareness • **Lack of trust** in authorities' ability to help them
"I got to learn it (about cyber crimes) **through YouTube** and by reading various books"	• Awareness through **social media**.
"I would never give them my personal details. I **have read many news** about not sharing our personal details with anybody."	• Awareness through **public communication**

Situation 1

Legend: ■ Yes ■ No

Chart (Situation 1): Phase 1 — No = 100; Phase 2 — No = 100
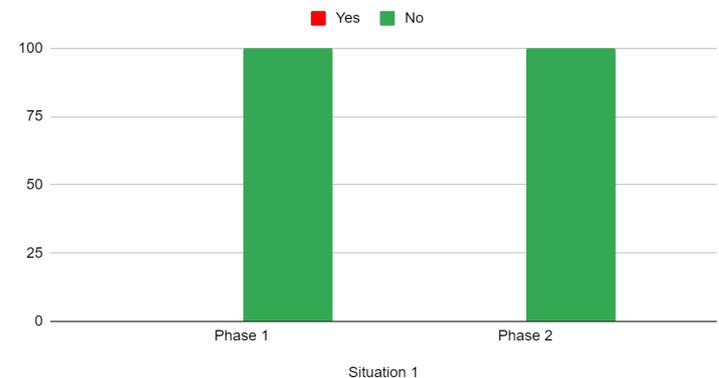
- We found that the respondents were **highly aware of not sharing personal banking information** such as debit card number & PIN, owing to the prevalence of previous **banking-related public communication** and **social media**.
- Across both phases, the respondents stated they would not share these details in the given situation.

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6.4 Appendix – Situation analysis

Situation: *"Congratulations! You've won a lucky draw for Rs 10000/-. The money is ready to be transferred to your account. We have sent a 'Collect' request to your UPI id. Once you click on the Collect button, the money will be credited to your account."*

We lost our Rs. 8000, **we really** felt ashamed…We connected to Police station… they said fill up the form and give us an application and **said leave it** whatever happened it takes time to catch such fraud people."

- Reported fraud but **no resolution**.

"We ignore it (fraudulent text/calls) because we are scammed one or two times because of it."

- **Post fraud learning is to ignore** suspicious calls/texts.

Sir we did not know the person. We **won't do online payment to a stranger**. Who would be responsible if we are defrauded?"

- **Lack of trust** of in authorities

Situation 2

Legend: ■ Yes ■ No

	100	75	50	25	0

Phase 1 — Yes: ~4, No: ~97
Phase 2 — Yes: ~2, No: ~98

Situation 2
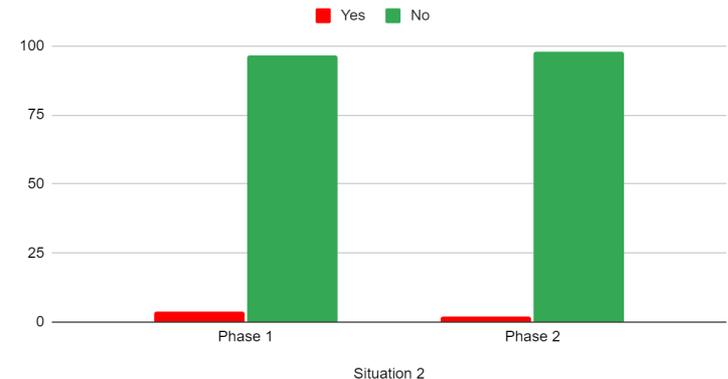
- Most respondents reported that **they would ignore such texts/calls**.
- The respondents who engaged with such text **believed that nothing would happen by merely clicking on the collect button** unless they don't also share their personal information.

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6.5 Appendix – Situation analysis

"I think **we should call on WhatsApp and check about its authenticity** and then go and collect the prize. **If we call first** on WhatsApp and **then go to collect the prize** then **it will be okay.**"
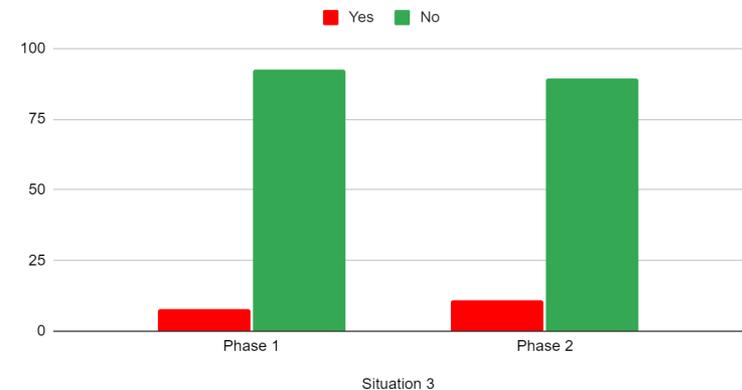
- Risky behaviour
- Self-belief: they will not fall prey to a scam

"I believe sometimes it (lottery calls/texts) **is true**. I trust very easily. **We should try once if we get the money.**"

- Truth bias.
- Believing in the authenticity of the text/call

ALL SIM CARD LUCKY DRAW

KBC

Congratulations

You Have Won The Prize Of 25,00,000 By KBC KL." Department Please Collect Your Prize Urgen Follow The Company Rules And Regulations

बधाई हो केबीसी कौन बनेगा करोड़पति से आप जीते है रुपया 25,00000 -का लॉटरी

Only Whatsapp Call,

94308 96238

1122

APPROVED

Situation 3

- ▪ Respondents reported that they would engage with the flyer as they **thought it to be authentic**. Additionally, they were **willing to take the risk** of making the WhatsApp call, as **they believed in themselves** not to be duped.
- ▪ Most respondents, however, reported **that they would ignore** such texts knowing that they are fraudulent.

Legend: ■ Yes ■ No

Situation 3

(Bar chart with Phase 1 and Phase 2 on x-axis, values 0–100 on y-axis)

6.6 Appendix – Situation analysis

Situation: *"Congratulations Ma'am! You have won a lottery of Rs. 10,000. Please let me know your UPI id and PIN so that I can transfer the money."*

"How can anyone ask for my UPI pin and how can I ever give them my pin?".

- **Awareness** about not sharing UPI Pin.

"This is one of those instances where if I give my ID and password they will empty my bank account."
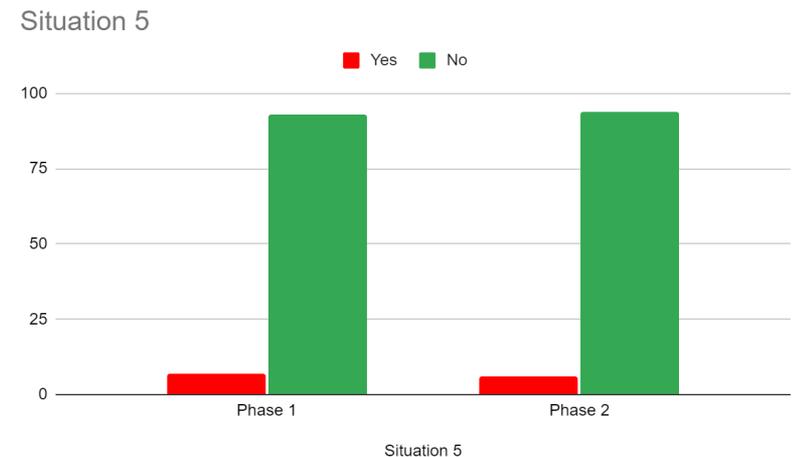
- Understand the **consequences of sharing** UPI ID and password
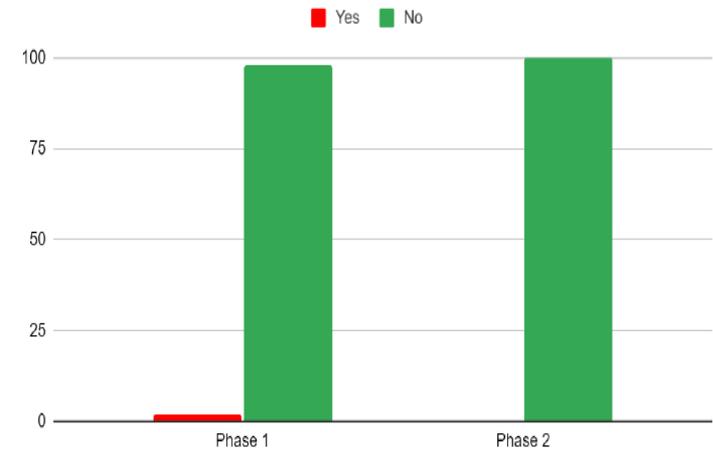
- Most respondents reported that they would not engage with this message. Few respondents noted that would. These respondents were driven by curiosity & the possibility of getting lucky.
- In Phase 2, post the clutter exposure, none of the respondents reported that they would engage with this message
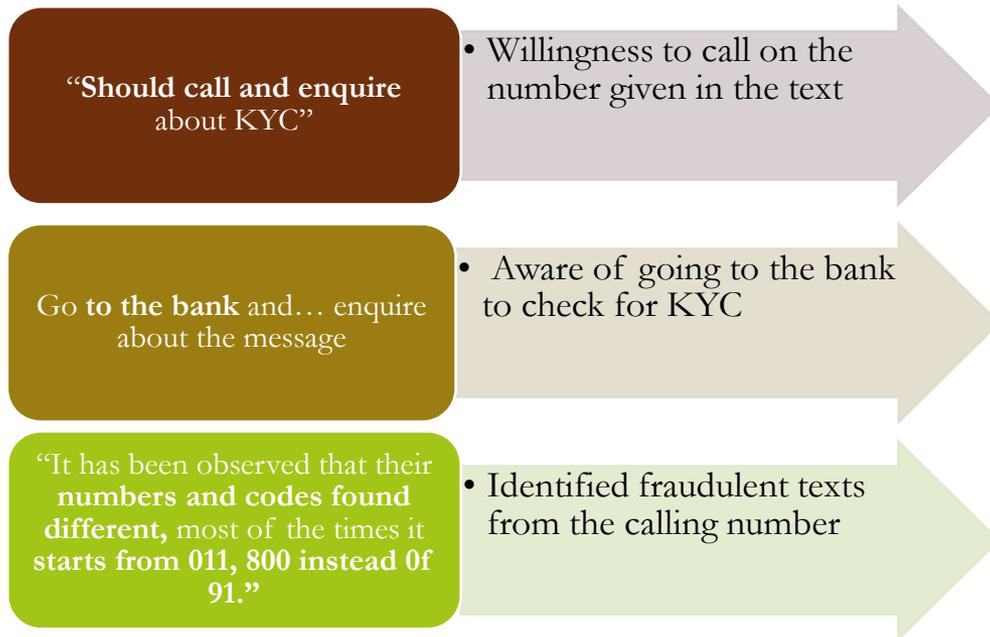
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6.7 Appendix – Situation analysis

Situation: *"Madam, I am calling from D Mart/ Apna Bazaar. We have received export quality mangoes which we are selling to some of our special customers for Rs. 400 per dozen. Please make payment to this number: 98201555405 and we will deliver the mangoes to you in an hour."*

"Will make the payments because **they are the regular customer**"

- **Familiarity** with brand **leads to trust**.

"I would go and **get mangoes from D Mart myself**. I don't make payments to unknown people."

- **Prefer to visit the shop** even when they are regular buyers.
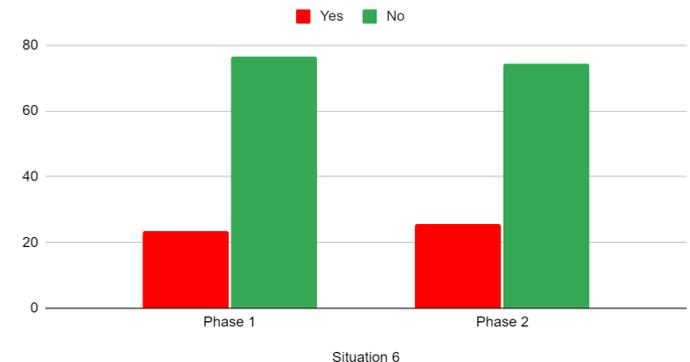
Situation 5

- Most respondents **preferred to buy mangoes in person**.
- However, those who made the online payment did so because **they regularly visited D'mart and trusted the text to be safe**.

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6.8 Appendix – Situation analysis

"**Should call and enquire** about KYC"

- Willingness to call on the number given in the text

Go **to the bank** and… enquire about the message

- Aware of going to the bank to check for KYC

"It has been observed that their **numbers and codes found different,** most of the times it **starts from 011, 800 instead 0f 91.**"

- Identified fraudulent texts from the calling number

PATKYC

Today

PAYTM
Dear paytm customer your KYC has been suspended.Paytm office ph 9330844491 call immediately.Your account will blocked within 24 hours.Thank you paytm team
12:48 PM JIO (1) BV-PATKYC

- Respondents engaged because of **the emergency/hot-state** situation created by the message even when **otherwise they were aware of how KYC works**.
- Most respondents believed **it's best to go to the bank and check**.

Situation 6

Situation 6

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6.9 Appendix – Situation analysis

Situation: *"Pravin/ Shikha's husband/wife works in the city and wants to send her some money. He asks for her UPI id, but she doesn't know how to give it to him. She sees her local shopkeeper and asks him to help her. She unlocks her phone and gives it to him."*
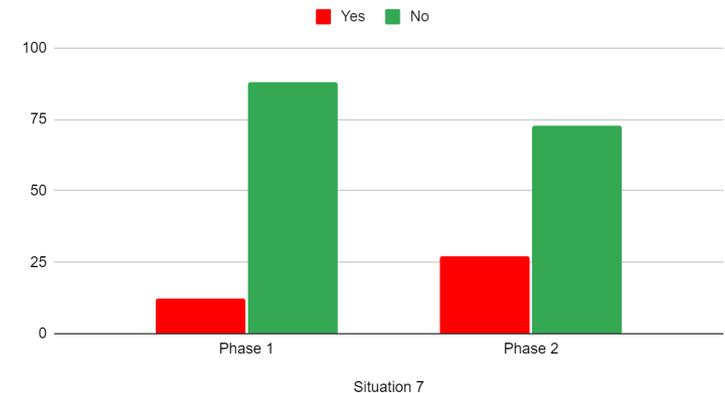
"First ask your **family**.. Then the **people you work with**.. "

• **Hierarchy of trust** between family and friends.

"I have to take someone's help if I don't know how to use (UPI). I **usually take my children's help**. If they are not there, then I seek help from those **who live/work close by**. "

• Shopkeepers are **trustworthy members in a small community**.

Situation 7

Situation 7

- In small communities, with a high degree of familiarity, many said they **were comfortable asking their local shopkeeper for help**. This was also the case where the respondents had a close relationship with their local shopkeepers.
- Most of the respondents stated that **they would rather ask a member of their family**.

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