**Appendix D**

**Focus Group transcripts**

**Session 1**

I: Ok, so, first questions first, has anyone ever received or seen a spam email? What you would could as spam?

P1: Every day

I: How would you recognise it being a scam email?

P1: It says win a million pounds, or a free holiday, and pretty much, yeh, or you don’t recognise the address and you’ve not given it out to anyone.

P2: Sometimes they don’t come up either, in your, you know like say ‘show contacts’, they won’t show them.

I: So, is there any sort of specific cues besides headlines like ‘win a million pounds’ that you would recognise as a spam email?

P1: If it’s spam, it’ll say like, ‘follow this’, ‘your online banking’s been blocked, follow this and fill in your details’, that sort of thing.

I: So like, with links?

P1: Links and stuff, yeh.

P2: Or like, they put your name, I’ve seen, had them, where they put your first name, and then it’s like, it’s a spam email but they’ve got your first name from somewhere.

I: So you’re more likely to trust it?

P2: Yeh, so…

I: So, sort of similar to that I suppose, if you were to receive an email off a stranger or a company you don’t recognise, or an email off a friend that’s got a link like that, would you trust that more or would you still be suspicious of it was from someone you knew?

P1: I’m more likely to ask that person what it was about.

P2: I’ve had that, my neighbour, it came up from Simone who was my neighbour, had sent me an email and it was something to do with jobs, ‘click on this link if you want to sign up for work’, and I did think ‘why is she sending me that?’, so luckily she only lived next door and I went round and I said ‘what’s this email?’, and she said ‘I haven’t sent it to you’, but it had come up saying it was from her and her address, so I don’t know what that was about.

I: Interesting. And what if you got something from a lecturer, a tutor, with a link in, would you just automatically open that?

P1: I would.

P2: Probably, yeh.

I: And what do you think would make you open that more than another link from someone else?

P1: You might think it related to your course, like you needed to open it to know some stuff.

P2: It depends what email address it went to, like I have the exchange account and I have my…

I: If it went to your uni account instead of the Hotmail account

P2: Yeh, I’d open it if it went to my uni account, but if it went to my other one I wouldn’t.

I: Ok.

P3: Also, because like the only way you really get in touch with your lecturers is through email, so I would.

I: Yeh. So, when you think about fraud, and email fraud, do you think there are certain types of people that are more likely to fall for that kind of thing? That you picture as a victim or do you reckon it could happen to anyone?

P1: Maybe someone that hasn’t been on the internet for very long, or doesn’t maybe use email.

P2: An old or a young person.

I: And why do you think they might be more likely to be victims?

P1: Because they might not know about fraud, they might not know…

I: So they might not be as wary as you guys would be because you’re more used to the computers.

P1: Yeh.

I: Has anyone experienced fraud offline?

P1: No.

I: Would you say you were more aware of online fraud than offline fraud?

P1: Yeh, definitely.

I: What kinds of fraud would you say you were aware of? Or what kind of scams are you aware of?

P1: Scams to get hold of like personal information, like bank details, just like any personal information, addresses, bank details, anything like that.

I: What about fraud over the phone? Anybody fallen for that?

P1: My mum’s mortgage company did it to her the other day, we were just sat there and she started giving her name and her address, her phone number, and I said ‘mum, what are you doing?’ and she said ‘it’s the mortgage company’. Luckily it was, but how did she know that, she just started giving her, everything to this person, and I was going mad because I’m more aware of it and my mum’s just really vulnerable and was giving everything, banks details and everything, horrified I was.

I: So do you think scams would be easier to spot if they were online or offline?

P1: Online.

P2: Online.

I: It would be more obvious online?

P1: Yeh, because it’s like a visual, you’re seeing it rather than just hearing it.

I: Who would you trust? Who would you open an email from without thinking twice?

P1: People like Next and stuff, things you were familiar with.

I: Like if you’ve ordered something?

P1: Yeh.

P2: And then people that you’ve recently talked to, because sometimes you get an email from someone you’ve not talked to in like 10 years or something and it’s just like ‘hi’ and I just think like ‘oh, it’s probably spam’, whereas if it’s from someone that I talked to like yesterday…

I: Yeh, ok. How reliable do you think spam filters are on your emails?

P1: Mine’s quite reliable, it’s helped.

P2: I was gonna say, mine’s quite good, loads of stuff goes in my junk as well.

P3: Yeh, there’s some still gets through though, I still get some.

P4: Mine, they put too much in there, like I order things online, like it puts everything from Amazon in there.

I: Stuff that you don’t want to go in there goes in?

P1: Yeh.

I: So do you check your spam folders as well?

P1: Yeh.

P2: I don’t, I just press delete.

P3: No, I don’t either.

I: Ok, so general questions about the questionnaire that you’ve filled in about, do you have any comments that might help us to improve the data collection?

P1: How does it relate to fraud, just out of interest?

I: Erm, we haven’t actually seen it I’m afraid, but that’s something you can ask at the end of the session, but we haven’t actually seen the questions, but are there any comments that you could give to the researcher to help improve it?

P1: Something that was related to fraud, how it was related to fraud

P2: Make it a bit clearer how it was related to fraud.

P1: Yeh.

I: Is there anything else you can think of that would’ve helped you to give more information or expand upon your experiences?

I: No? Ok, right I think that’s everything. Has anyone else got any general comments about scams or anything that we’ve not covered?

Ps: Nope.

**Session 2**

I: So, has everyone seen a scam email of some sort? I’m guessing most people will have seen one? So, if you get a scam email in your inbox, what kind of things do you use to recognise it as a scam email, what sort of cues do you rely on?

P5: If it’s something from someone that you know that you don’t think they would’ve said.

P6: Overuse of exclamation marks, in the title, like ‘win this’ in big capital letters.

P7: Stuff where there saying you’ve won stuff.

P8: The actual email address that it’s sent from.

P9: You get a lot that say I’ve won the lottery in like a different country, like the Ugandan lottery or something like that.

I: Yep, ok, so do you think most of the time it’s pretty common sense?

P5: Yep.

I: Ok, so how familiar do you feel that you are with issues of fraud online? So, what sort of fraudulent activity have you heard about, maybe from people you know or from things in the media? Do you feel pretty well up with what’s going on online?

P5: Yeh, I’ve seen some programmes about it, there was one where women were tricked into relationships with men online and then they’d trick them into giving money.

P6: Online banking as well, like not staying logged in online, trying not to use it on your phone as well.

I: Ok, anyone else? No, ok, so on your, I know on the Lancaster email accounts it has it and on most personal email accounts it has a spam filter, or a folder for spam, so do you think that’s a fairly reliable gauge of what’s spam? Do you ever look in your spam folder and find things that you think ‘oh, that’s not spam, what’s that doing in there?’. Do you ever look through that stuff?

P5: Yeh, sometimes emails from my sister, which she had actually sent me, they go into my junk folder when they shouldn’t be doing.

I: That’s a bit of a strange one actually, if you get emails off her all the time, I don’t know why they’d go in there.

P5: I know, strange.

I: Ok, so do you see that as quite a reliable source then or not?

P5: Not really.

P6: No, it definitely helps, there’s a lot of stuff that it does stop, but like you said, there’s stuff that goes in there that shouldn’t and obviously there’s stuff that goes into your inbox that shouldn’t be there.

I: Yep. Ok, so has anyone ever experienced fraud in an offline environment? So, phone calls, text messages, things through the post?

P5: Well, it’s all the PPI people isn’t it, I don’t know if that’s really fraud, but I get calls from them at least three times a day, it’s just handing out your number on the internet, they just give it to everybody and you just get rung and text constantly about your PPI claim and how much you’re owed.

I: Yep, I get them all the time.

P5: It’s horrible.

I: Yep, anything else then apart from PPI?

P5: Sometimes you get calls from people saying ‘I can see here that there’s a virus on your computer, would you like some malware detection or something?’

I: Yep, I know a lot of people whose parents have had that call and they’ve actually fallen for it, and they’re like ‘if you pay £100 we’ll sort it out for you’, but obviously they don’t do anything! Ok, so in terms of your email accounts, everyone’s got a Lancaster email account, haven’t you? And I’m guessing most of you have got a personal account, Gmail, Hotmail, Yahoo, something like that. So, do you think that you’re more wary of emails that come to your personal account or your Lancaster account?

P5: I get a lot more rubbish to my personal account, but that might be because it’s older.

I: Yeh, you’ve had it longer, so you’ve given it out to more people. But in terms of your Lancaster account then…

P5: I don’t think I get any junk emails from my Lancaster account, I don’t give it out.

I: Ok, so do you think you’d be fairly trusting of anything that came into your Lancaster account then?

Ps: Yeh.

I: Ok, what about the kind of people that you get emails from then? So, if you got an email in your Lancaster account from one of your lecturers that had an attachment on it, would you just automatically open that up and wouldn’t think anything of it?

P5: If the original message seemed normal then yeh.

I: Ok, so what about friends and things? Do you think, would you be more trusting of an email you got from a friend rather than a company saying that, if you got an email from your friend with a link to some website saying ‘have a look at this’ and then you got the same thing from a company, would you be more trusting of the one from your friend or from the company?

P5: When I normally get emails from my friends, it’s different, like a lot of my friends, the link is via Facebook, I wouldn’t normally get emails from them so I’d find that a bit strange.

I: Yeh, so you’d be wary if they sent you something that you weren’t, that wasn’t…

P6: Yeh, and if I wasn’t expecting it, like usually if they were going to send me something, they’d send me a message on Facebook or a text message so you know that they have actually sent it, and it’s not like a scam.

I: So how do you think you’d react then if you got an email that did seem a bit weird from them, would you delete it straight away or would you ask them about it or, what would you do?

P5: I’d send them a message on Facebook first.

P6: Yeh, I’d tell them.

P5: Because then you’d have to let them know that there account has been hacked.

I: Yeh.

P7: Yeh, you can normally tell because you don’t expect an email, like sometimes people actually, like on Facebook, they send group messages to everyone and say ‘click this link’ and then, you can just tell…

P8: Yeh, you can tell by the way people type as well, like if they’ve been hacked it’s like ‘check this out’ exclamation mark, exclamation mark, exclamation mark. It’s not how people would normally..

I: It’s not how they would normally type?

P8: Yeh.

I: So, again, it seems like a common sense thing really, doesn’t it, you can pretty much just make a judgement.

Ps: Yeh.

I: Ok, so going back to if you had an email from a lecturer that had a link maybe to look at, or an attachment on it, why do you think it is that you’d be more trusting of that?

P5: Because you’ve had it before, like they email you on a fairly regular basis, so you do kind of expect emails from your lecturers with relevant information.

P6: If it’s nothing related to the course then you’d be a bit suspicious wouldn’t you.

I: Yep, ok, so do you think maybe it’s related to the authority level of the figure, of the person that’s sending it to you, because obviously you’re suggesting you’d be more trusting of something from a lecturer than…

P5: I think it’s just because we get attachments from our lecturers all the time.

P6: It’s just typical, yeh.

I: Yeh, so it’s just because you’re used to it? It’s just the norm.

Ps: Yeh.

I: Because just for the record, I’m just putting this out there, Lancaster accounts have been hacked in the past, things sent from lecturer’s accounts, people are always shocked by that, people were really shocked the other day, but it has happened in the past! Ok, so, when you think about victims of fraud, people that have fallen for these scams, are there certain types of people that you think are more likely to fall for a scam? What kind of people?

P5: Older people.

I: Older people, ok.

P6: Yeh, people less accustomed to that kind of thing, less accustomed to using the internet and stuff.

I: Ok, is that why you said older people as well?

P5: Yeh.

I: Because they’re less, they don’t know as much about the internet?

P7: The thing is, we’ve been using the internet our whole lives, so that’s just kind of common sense to us, but for them it’s all new information.

I: Yep, ok, anything else at all?

P8: We like, we may pay more attention to the media and read more stories about scamming, like the best ways to avoid it, whereas they might not read those kinds of stories.

I: Right, ok, I’m just going to ask you a few questions about the questionnaire that you’ve just filled in now. Was there anything anyone didn’t understand in the questionnaire at all?

P5: I couldn’t do the maths questions.

P6: Yeh, I didn’t understand why you put the maths questions in there.

I: Ok, that’s fine, that’s not an issue. Is there anything you think could’ve been added to the questionnaire to help you give a bit more information about your own experiences, your opinions, anything like that? I’m in the process of trying to develop this questionnaire at the moment so I’m just trying to get a bit of feedback.

P5: When it said the bit about offline, even though I hadn’t experienced it myself, I knew people that had experienced it so I possibly could’ve given information about that, rather than my own personal experiences.

I: Right, ok that’s brilliant, that’s really helpful. Right ok, has anyone got any other comments or questions at all? Any exciting stories about fraud that you want to tell me? Anything that’s happened to anyone you know?

P5: My Dad got frauded last week?

I: Really? What happened?

P5: Someone took out a loan in his name, but only for like £250.

I: Still…

P5: But like they’ve reported it and stuff.

I: Who did they report it to?

P5: I don’t know.

I: Was it like the Police, or…?

P5: No, I think it was like a fraud committee or something..

I: Ok, it’s probably, it might be Action Fraud, there’s a department in the Police..

P5: Yeh, that’s the one.

I: Yeh, that deal with fraud things. Ok, no other comments or questions at all?

Ps: Nope.

**Session 3**

I: Ok, so first off, has everyone seen a scam email at some point?

P10: Yeh.

I: Yeh? You’ve all had one yourselves or seen one somebody else has had? Ok, so when you get a scam email to your email account, what kind of things, what kind of cues do you rely on to recognise it as a scam email? What is it that you notice about it?

P10: Spelling and punctuation.

P11: You can usually tell if, like usually you sign up to receive emails, so if you’ve got one that looks really dodgy, with dodgy things, then you’re going to know.

P12: Or, being addressed through email by a bank that you’re not even with.

P13: Yeh, I’ve had one of those where I get emails from Barclays and I don’t have an account with them.

P14: Yeh, I get loads of that.

P15: They’ve always got like stars, or exclamation marks.

P16: They have spelling errors as well sometimes.

P12: Yeh, and they have a logo which is not exactly the same as the real people, but quite similar.

I: Yeh, looks quite like it. So, how familiar do you guys feel that you are with issues of fraud online then? Do you feel that you’re quite well up on what’s going on online?

Ps: Yeh.

I: Ok, so what kind of fraudulent activities have you heard of? Maybe in the media or from people that you know, family and friends?

P10: Not giving out your bank details.

P11: My aunty had her account hacked the other week, sorry her email, and they were sending out emails saying that she was like trapped on an island or something and she needed money to escape, like to give the hostage people.

I: They were sending that from her email account?

P11: Yeh, because my dad emailed me like warning me.

I: Ok, has anyone else heard about anything then?

P12: People post pictures and tag you in them on things like Twitter and Facebook and say ‘oh my goodness, have you seen this? Is this you?’ and then if you click on it, it’d download a virus to your computer, and obviously you don’t click on it because quite often it’s someone who you don’t really speak to, or if it is you’d have been tagged in it, so…but it’s always a funny link. But sometimes, pops up come up and pretend to be Adobe and say you need to download this flash player quick, otherwise your video isn’t going to play and it’s not Adobe at all.

I: Ok, right that’s great, so, I know on the Lancaster email accounts, and I’m sure you’ve all got personal email accounts as well, Gmail or Hotmail or whatever, Yahoo, and they’ve all got these sort of spam filters on them, where you’ve got a separate folder where junk email goes, so, how reliable do you think that those spam filters are?

P10: Sometimes they spam things that aren’t spam, but sometimes they don’t spam things that are spam, so, kind of mixed.

P11: They’re quite reliable, if something’s not spam you have to add it to your address book, but they’re quite reliable.

P12: I always check the junk folder anyway, if it says there’s like two emails in there, I’ll look, it’s rare that I open them but I think you need to check anyway.

I: Yeh, just in case it has put something in there that’s not meant to be. Has anybody had any experiences of fraud offline? So telephone calls, text messages…

P10: Ohh, PPI, all the time, like they ring me, and then they text you and you’re like…I don’t even know what it is.

P11: Yeh, I don’t know how they get your number either, they just text you off like another phone number but claim to be PPI places.

I: Yeh, ok, so do you think then that it’d be easier to spot a scam online or offline?

P10: Offline.

P11: Yeh, I think offline as well.

P12: Yeh, because we’ve all had more experience of it as well and I’ve sometimes got my head in the clouds a little bit and I really need my Mum just saying ‘no’ and my Mum doesn’t know anything about the internet so like, if you’re walking down the street and someone stops you trying to get your money it’s quite, my Mum can sort of go ‘no, ok’ and it’s a little bit easier to be, like, to know that it’s not…because quite often your bank does email you or like I got one off student finance, and they do email you, but in real life people, you know like PPI claims, I know I’ve not had an accident, but I do have student finance, so it’s just a little bit more easy to know whether it’s real or not in real life.

I: Yep, ok, so do you think then, so you’ve all said that you’ve got your Lancaster address and you’ve got a personal email account, do you think that you’d be more wary of an email that came to your Lancaster account or your personal account?

P10: Personal account for me.

I: Ok, and why is that?

P10: I just give out my personal account more.

P11: I don’t even know what the email address is.

P12: Well, I don’t know because one of my friends always gets spam on her Lancaster account and it’s because somebody has already had that account in the past, or left the uni, and they like, as a prank for the next person, signed up to loads of dodgy emails, so now she gets emails about all sorts, she gets like loads a day as well, so I think you can still get them.

P13: My family did that with me and my personal email, if they ever see a mailing list like advertised they’ll sign me up to it so I get emails from like the Jane Austen centre, Dolly Parton fan club.

I: Ok, so what about then, how do you think you’d react differently if you got an email from a stranger or from a company, compared to if you got one from somebody that you knew that looked a little bit dodgy, how do you think you’d react?

P10: Well, if I get something off somebody that I know, I text them like ‘what is this about? I think you’ve got a virus’ and then they sort it out, I never open it.

P11: Yeh, because it always happens on Facebook, and like Twitter as well, you always get like direct messages that are like ‘have you seen this video of you?’ and it’s usually people you don’t know that well, so if it’s someone you know you’re just like ‘you’ve got a virus, why have you sent me that?’, but it’s typed in a way that like no-one would type like it, it’s typed with like capital letters and stuff but then there’s always loads of exclamation marks and stuff and like ‘oh my God, lol’ and like, no-one would say that.

I: Ok, so you recognise that that’s not how they would normally talk to you online?

Ps: Yeh.

I: Ok, so what about if you got an email, to your Lancaster account now, from a lecturer that contained like an attachment or something, how would you react to that? Would you just open it thinking ‘oh it’s something to do with my lecture’ or would you think twice about that?

P10: I’d probably open it straight away and not even think.

P11: You’d probably be confused if there was like nothing written on the email, like just an email with an attachment.

P12: Yeh, like if I got an email, depends what it said as well.

P11: Depends what the attachment was as well, because if it was like word then I’d probably just open it because it would seem less suspicious, but if it was like a weird thing I’d never seen before…

I: Ok, what if it was like a web link?

P10: Probably not.

P11: It depends what web link it was.

P12: Yeh, you can usually tell what the web link is about.

P13: I get emails from my seminar tutor all the time.

P14: I do as well, from lecturers, I always get emails and I always open it.

I: Yeh, ok so why do you think that is then? Why do you think you’d be more comfortable with something from a lecturer?

P10: It’s something that happens regularly.

P11: Yeh, you assume that they wouldn’t have viruses because they’re probably not like being fooled on the internet, not like your friends.

P12: It’s kind of like a private system as well whereas Hotmail, like everyone has a Hotmail account.

I: Right, so do you think then that it’s related at all to the authority level of the person that you’re getting the email off?

P10: Yeh, I think so.

I: Yeh? So you think because they’re higher up they’re not going to be…

P11: I don’t know, if I got an email off the Police and you opened it then I’d still be suspicious, oh I suppose I, no, I don’t know, I don’t think it’s to do with that.

P12: It depends how realistic it is, because realistically we are quite likely to get an email from a lecturer saying ‘oh, could you open this and fill it in before you come’ or something like that, it ‘we’re conducting this kind of survey’ because they do it all the time, but the Police, like with your example, I would be wary because the Police don’t just go around emailing you, how on earth to the Police get…

P13: Yeh, they’ve got no connection to you either.

P12: Yeh, exactly.

P14: Your friends don’t email you weird stuff either, like no-one talks via email, if it was one of my friends they’d just text me and if it was a random person from uni, like why are they emailing me?

P12: Yeh, I think lecturers are the only people who email me, in honesty, other than that it’s people like Topshop who I’ve deliberately signed up to.

P10: Yeh, I don’t think it’s to do with authority because I’d treat a Topshop one the same as I would a lecturer one just because I’d signed up to them, but it could be a random person pretending to be them so…

P12: Yeh, you’d expect an email from them but you wouldn’t expect one from the Police, even though the Police are higher in authority, I wouldn’t open it.

I: So you’re more trusting then because you’re used to getting that kind of thing from them?

Ps: Yeh.

I: Right, ok, so when you think about people that have been victims of fraud, both online and offline really, are there certain types of people that you imagine as victims?

P10: I think older people.

P11: I think you’ve got to be a bit stupid.

P12: Yeh, I think it’s quite difficult to be a victim of fraud because like it’s usually quite easy to tell, and especially people who, like if you give your bank details and stuff online or to a random person and it’s like really obvious, like sometimes people get like modelling agencies coming up to them in the street and trying to scout them and it’s like, well, I think it’s because they think it’s kind of like a compliment that you’ve been scouted by a modelling agency that makes them think like, they’re so flattered they just give out their details or whatever, it’s a bit stupid.

I: Ok, somebody over here said older people?

P10: Yeh, I think like because my Grandad has the internet and stuff but I think if he got a dodgy email from like Barclays bank, like you said, even if he’s with Natwest, I think he’d still open it without even thinking. Like he does know fraud exists but I don’t think he’d be as wary as I might be.

P11: And so much has changed as well, like my Nan is always getting those kinds of phone calls and she’s 90 so she’s like completely oblivious to things like that and they’re ringing up saying ‘congratulations’ and she feels ‘aww, thank you’, she’s really happy, and she doesn’t understand the concept at all that this person, that she hasn’t won anything but she thinks she has so we’ve blocked everything but she always gets wrapped up in it and she’s the only person who actually thinks it’s, because younger people sort of think, like they’ve got their feet on the ground a little bit more than older people I think.

I: Ok, so do you think it’s to do with awareness then?

P10: Yeh, I think, especially on the internet and maybe telephone, I think in person they might be more wary. Or it depends how old you are, because really old people might be more…yeh, denial.

I: Ok, just quickly I’m going to ask you a bit about the questionnaire that you’ve just filled in now, was there anything at all that you didn’t understand?

Ps: No.

I: Ok, is there anything you think would’ve helped you to give more information and expand on your answers maybe?

Ps: No.

I: No? Ok, we’re in the midst of developing this questionnaire at the moment, that’s why I’m asking you these. Is there any other comments or questions or anything that you think could help improve the questionnaire?

Ps: No.

**Session 4**

I: Ok, so to start off, have any of you ever received a scam email or any scam related things? Does anyone want to share their experiences?

P17: Bank emails, or pretending to be a bank email, ‘you need to log on to your account, use the link here to do so’.

I: Yeh, posting your details in etc. Yeh, has anyone had any other type of….

P18: I get it quite a lot, often Viagra and penis enlargement.

I: Oh yeh, it’s often like banks and holidays pop up quite a lot, don’t they, like ‘click here and you’ll win a free holiday’. So when you receive these scam emails and stuff, are there any cues that you normally rely on to recognise them? In comparison to, like a standard email?

P17: The subject, sometimes they’ll use capital letters and the grammar and spelling in the subject, or the content of the email, and it’s wrong.

P18: They don’t know your name, in like bank emails they refer to me by my email address and not my actual name.

I: Yeh, and often sometimes like the language they use is like ‘oh wow, look at this’ and things like that and so it’s more of a cue. How familiar are you with like issues of fraud online? Do you see it much in the media? Do you discuss it with like family and friends?

P17: I don’t.

P18: No, not really.

I: No? You just kind of know it exists but don’t really…?

Ps: Yeh.

P17: Yeh, and the Real Hustle, that’s quite good, I know about that.

I: Oh yeh, have you discussed it with your family then or anything?

P17: I’ve discussed the Real Hustle once or twice.

I: But no actual examples of fraud with like your family or anything?

P17: No.

P18: We had one once, they hacked my Dad’s bank account, but they bought an Apple computer on it but forgot to change the address so it got sent to our house, so he got like really excited because he thought my Mum had bought him one but actually we were being scammed, so it turned up at the house, so we did talk about it because it’s all to do with the internet and being private with all out details and stuff.

I: Oh really? Was he able to get his money back then?

P18: Yeh, he got it all back from the bank and the computer had to go back.

I: Oh, that’s a shame! At least he got his money though. Have any of you experienced fraud in an offline environment? So have you had calls to your phone, through the post?

P17: I get text messages for like PPI claims.

P18: Yeh, PPI is all the time.

I: Yeh, it’s all the time isn’t it. So when they call you, can you recognise it through like their tone of voice, how they’re really exaggerated and stuff or is it just as soon as they start talking?

P17: Sometimes it’s automated.

P18: Yeh.

P19: Yeh, it’s usually on the house phone isn’t it, those are really annoying.

P20: Yeh, I had something on my house phone that was like ‘go onto your computer and change this, change that’, and then ‘fill in these details and check this for me, is this present? So then this is your problem…’, like trying, using things that would be on my computer already, playing my own computer against me as if to make out there’s something wrong and then put my bank details in this and they’ll correct the issue for me.

I: Oh, that’s odd, I’ve never heard of one that’s come through like that before, step-by-step.

P20: Yeh, it actually went quite far down the line before I clicked it.

I: Oh really?

P20: Yeh, but when they asked me for my details I knew that…

I: So in terms of scams that come like over the phone or through email, do you tend to think that sometimes you can get more drawn into those than you can emails?

P17: Over the phone yeh, it seems more personal I suppose if somebody calls you up, whereas email it’s just…

P18: Especially if it’s not recorded, it’s like more…

I: If it’s an actual person?

Ps: Yeh.

I: And if they address you by your name?

Ps: Yeh.

I: Ok, do you think you’d be more wary of an email that came to your Lancaster over your Hotmail account or Gmail account?

P17: I’d be more wary of one that came to my Hotmail account.

P18: Yeh.

I: Is that because Lancaster, it’s all within the uni and often your Hotmail addresses you create when you’re younger and sign up to loads of random sites?

P17: Yeh, I wouldn’t give out my uni address for anything, there’d be no need to, but my Hotmail I would, so it’s in the more general domain.

I: Yeh, and so in terms of your Lancaster email, because often your emails will come from lecturers or whatever, would you just open an attachment straight away if it came from a lecturer or would you still be a bit wary of it?

P17: If it’s from a lecturer I’d open it straight away and look at it and if it looks legit, yeh.

I: Yeh, because I know there has been times when the Lancaster emails have been hacked as well, so it’s just being wary. And in terms of emails, if you were sent an email containing an attachment, would you open it more if it was a lecturer over a friend, because you might class a lecturer as higher in authority or…?

P17: Well friends’ emails can be hacked as well, you know, like, mine was hacked as well a couple of weeks ago and I sent out loads of emails to all my friends apparently so I just changed the password and stuff and it was fine, so you do need to look out for your friends as well because you can get hacked that way.

P18: Yeh, you always get ones from Facebook saying ‘oh my God, have you seen this photo?’ sort of thing.

I: Yeh, in terms of if you’ve ever received like a dodgy email from your friend, have you just kind of deleted it straight away or have you…?

P17: There’s an option on Hotmail where you can say ‘my friend’s been hacked’ and you can like get it marked, I’ve done that with loads of people.

I: So you’d like delete it straight away, you wouldn’t like text your friend or call them and say like ‘have you sent me anything?’

P17: Probably not, not unless they’re a close friend.

P18: No, I got text by like 5 people all saying ‘what you doing?!’.

I: Oh right. When you think about victims fraud, either online or offline, are there certain types of people that you might imagine to be victims of fraud?

P17: Elderly people.

P18: Elderly, yeh, you’ve got like the stuff that comes through the post, like, I can’t remember what the kind of stuff it is, free prizes and stuff yeh, stuff where you pay in to get something out in the future.

P17: To get stuff, yeh.

P18: I imagine that being quite prevalent, yeh.

I: Any other types, or just primarily elderly?

P17: Mainly elderly.

P18: Just like those not familiar with the internet.

P17: Yeh, my Mum gets loads and she had no idea, like, a lot of the time she, I don’t want to make my Mum out to be stupid, but she believes them a lot of the time.

P19: Things like Ebay as well could get anybody because there’s always dodgy people on Ebay.

P17: Yeh, anyone can get scammed really from Ebay.

I: Yeh, so do you think these people might be more likely to get scammed just because they’re not as aware? Or just because of their personality type, or…?

P17: I think it’s about looking for cues more or less, but I think personality can play a part, I wouldn’t know what personality, but cues I think, if you know what to look for you’re a lot less vulnerable to it.

I: I guess it might depend on your type of career, job or whatever, if you’re like surrounded by computers and technical stuff more often then I guess you’re more likely to be wary of things that come like that aren’t you. Is there anything that you think would’ve helped you to like go more, is there anything that you think would’ve helped you to give more information or expand upon your experiences? This is going back to the questionnaire, do you think the questions in the questionnaire could’ve been worded differently in order for you to answer them better or anything?

P17: Was there an option for saying, if you’d been scammed online, to describe that rather than just the option for describing how you were scammed in another situation? Was there one? Because I got…

P18: It concentrated a lot on emails.

P19: Yeh, emails and mobiles, like telephone, but if you went into more general online then maybe we could give more information.

P20: You didn’t ask what the context of the scam was either, it said like ‘phone or email’ and then it asked you when you realised you got scammed and what you did about it or something like that but it didn’t ask you what the scam was.

I: Ok, so if there had been more options to write more personally about your type of experience?

Ps: Yeh.

I: Ok, does anyone have any other comments or questions that might help us improve the questionnaire other than what you’ve just said? Like did you think the scaling system was ok? All made sense, the instructions and everything?

Ps: Yeh.

I: Ok, I think that’s it, unless any of you have got any more experiences of fraud that you’d like to share from you personally or anyone else you know?

P17: One time someone tried to buy £320 worth of stuff from House of Fraser online, am like ‘argh’, but it got stopped because my bank always stops it after £300, but I just got this random call when I was in like year 7. My Mum was like, ‘why are you at House of Fraser?’.

I: Yeh, I guess it’s quite scary though because there can be like cameras that are put on cash machines and stuff can’t there?

Ps: Yeh.

P17: That’s what happened yeh, because I’d just used this cash point in Liverpool and then the next week in the papers they were saying there was a key logger that gets my PIN and all the card details would’ve been in as well.

P18: So the guy went to that much trouble to do that and then he tried to buy something from House of Fraser?

P17: Yeh, I was like ‘of all the places to buy it from’. Just furniture, he bought like 2 sofas and some utility closets or something, I don’t know.

I: That is really odd. How about anyone else, anyone got any other experiences they want to share?

P19: I heard that they like test it, like if they’ve got someone’s bank details, my Dad’s friend, like they bought something in River Island for like £30 and obviously that wouldn’t look like that abnormal to a bank and that’s how they know they can get into it and then they just buy like little things and build it up so it doesn’t look that odd and then in the next couple of weeks she realised she was missing like £500 because they’d just done it in little bits.

I: Yeh, because I guess in terms of you bank details you might only check your online banking like once a week or something, so you might not realise if only small amounts of money go. Anything else or is that all? Ok, thanks very much guys.

**Session 5**

I: Ok, so if we start off, has everyone received or at least seen a scam email at some point?

Ps: Yep.

I: Yep, ok, so are there any particular emails that stick in your mind that you remember receiving?

P21: I got a fake one from student finance a couple of weeks back and I followed it through, put in all my details and it flagged up saying that my details were wrong and it was only then that, because I knew all the numbers were right and everything, it was only then that I thought like, thought something was wrong.

I: Right ok, that’s interesting that it doesn’t let you log in they must just want your log in details and then once they’ve got that… So what did you do afterwards, did you just sort of leave it or..?

P21: Well, yeh, I’m sort of waiting for something to happen because, like, I went on the official page and it said that, like, when people’s loans come through, there’s a lot of like fraudulent emails going around, like, at the time.

I: Yep, ok, anyone else?

P22: I got one off Halifax, the bank, but it was just like a template of, like a copy of the website, asked me to put all my details in and stuff.

I: Yeh, did you ignore it though?

P22: I ignored it yeh, because I got warned by my mum like the day before about these kind of things.

I: Yeh, ok, anyone else?

P23: Just like general PPI claims and stuff, just like telling you to put your bank details in to get your money back and stuff, but I would never have taken out a loan or anything so obviously I’m not going to get anything.

I: Yep, ok, so when you get emails like that through, what sort of things do you pick up on then? What cues do you rely on to tell that it’s a scam email?

P21: It’s too good to be true.

I: Yeh, that’s a good one, anything else?

P22: They normally just look fake, like they don’t look like the official ones would.

I: Yep.

P21: Some dodgy company you’ve never heard of.

P23: Yeh, something you’ve not like subscribed to, or a company that should’nt have your email address.

I: Yeh, so a lot of people say that they get emails from banks that they don’t even have an account with and things like that, so obviously it’s not meant for you. So, how familiar do you all feel that you are with issues of fraud online? Do you think that you’re pretty well up on what’s going on?

P21: Kind of.

I: To some extent? Ok, so what kind of fraudulent activity have you heard of then?

P22: Wasn’t there a scam ages ago, these people were emailing people pretending to be a Nigerian general and then saying they’ll put loads of money in your bank account, and then they give their details and they take all the money.

I: Yeh, that’s a pretty common one, yeh, so they say that they need you to give them a small amount of money to cover the admin process and then they’ll put whatever amount in your bank account, but I don’t really get how people would ever fall for that, if someone emailed me saying they were a Nigerian general I’d be like… Erm, ok, so, do you see much in the media then about online fraud or is it mainly things you hear from friends and family?

P21: I think it’s mainly from friends and family, like, people that have been affected by it.

P22: Yeh, from stories that other people tell you.

I: Ok, so, I’m guessing most of you, you’ve got your Lancaster email address and I’m guessing most of you will have a personal email address, Gmail, Hotmail, whatever, so most of those, and the Lancaster one as well actually, have spam filters on them, so how reliable do you think that spam filters are?

P21: I don’t know, sometimes they filter things that you actually want into your junk and then I end up with the PPI ones in like my normal inbox.

I: Yeh, so do you check your junk email account then, do you check that nothing’s gone in there that shouldn’t have?

P’s: Yep.

I: Ok, has anyone ever experienced fraud in an offline environment, so, post, phone, text messages, things like that?

P21: I was on holiday with my parents once and there was a woman giving out scratch cards in the street and she’d say like ‘oh, you’ve won, you need to come to the office and claim your prize’ and straight away you’re just like, ‘there’s no way’, you know, ‘this is obviously a scam’.

I: So, what, was she selling the cards to you?

P21: Just giving them away in the street.

I: I wonder what she was going to do…

P21: I don’t know, but my parents had experienced something similar, so they said…

I: Yeh, actually they probably take you and then get your details and then say they’ll put the money in your account, don’t they. So, do you think that you’d be more wary of an email that came into your Lancaster account or your Gmail, Hotmail, whatever, account? Do you get more spam to one than the other?

P21: I’d say my personal account, because with the Lancaster one it’s just all stuff to do with studies and that, I don’t give it out.

I: Yep, ok, so how do you think that your reactions would differ if you were, if you received an email from some random company, saying ‘click on this link and it’ll take you through to some amazing video’ or if you got something like that from a friend, would you react differently or would you be suspicious of both of those?

P21: I’d probably click on it if it was my friend.

I: If it was your friend?

P’s: Yeh.

I: Ok, so why do you think that is?

P21: I trust them.

I: Yep, ok, what about then if, talking about your Lancaster account, if you got an email from a lecturer, would you automatically just click anything that was in that? Like, if they sent you a link, would you just open that or would you think twice?

P’s: I’d probably just open it.

I: Just open it, so, why do you think that is? Is that just again because you…

P21: Trust them I guess.

I: You trust them? Ok, so, do you think maybe it’s related to sort of authority level of the person that’s sending it to you? Because you assume anything coming from a lecturer is going to be…

P22: They’re not going to send you anything strange or fraudulent are they?

I: Ok, talking about your Lancaster accounts again actually, do you ever get things that come up as \*ISS-detected spam\*, in that account?

P’s: No.

I: Just me… Ok, it is quite interesting that lecturers’ accounts have been hacked in the past and they’ve sent things out to everyone in their address books or whatever, so it can be dodgy, so it’s not always that trustworthy. Ok, so, moving on then to Facebook, and privacy settings on Facebook, what’s everyone’s feelings about them, does that bother you, your privacy settings on Facebook, have you ever changed them or do you just leave them as they come?

P21: I think it does bother me when I like post a photo, and one of my friends will be tagged in it and one of their friends will comment on it, even though I don’t know them, but I always thought that my account was set to private, but like friends of friends can still go on it and look through your photos and stuff.

I: Yeh, because I think that the default settings are very public, you have to go out of your way to make things private. So, you say that bothers you, does that bother anyone else?

P22: Yeh, not knowing who can see things like that.

I: Yeh. Something which I found quite interesting, there was an article quite recently in the news saying that pages that you’ve ‘liked’ on Facebook, you know you can ‘like’ a page for like TV programmes or whatever, you can’t actually make that private, so anybody can go on Facebook and see that and there’s quite a big issue in email scams, something called spear phishing, I don’t know if you’ve heard of it, where people target an email at you. They get information about you off the internet and then they target the email which makes it more, you read it as more trustworthy because they obviously know about you, so something like your Facebook likes, they can see the kind of things that you’re into and can obviously then use that to generate an email which would potentially be more believable. And there’s no way to change that on Facebook, which I think is ridiculous, so anyone can just see that. Ok, so, when you think about victims of fraud, both online and offline, are there any certain types of people that you imagine to be victims more often than others?

P21: It depends what the scam is, because some of them are like really clever and it’s not obvious that they’re fraudulent, but then other ones are like really obvious, like all the PPI ones when you’ve never had a credit card or taken a loan out.

I: Yeh, so do you think potentially that anyone could be tricked by it if it was a good enough scam?

P21: Yeh, I think so.

P22: People who aren’t like familiar with computers and that, you know if something comes up they won’t think, they’ll just click on it, and like younger people as well, they do it.

I: Yep, ok, right just lastly, I’ll just ask you a few quick questions about the questionnaire you just filled in, because we’re trying to develop the questionnaire a bit to make it better. Is there anything you think would have helped you to give any more information or expand on your experiences? No? Has anyone got any other comments or questions that might help us to improve it to maximise the information that you give?

P’s: Nope.

**Session 6**

I: So, has everyone received, or at least seen a scam email at some point?

P’s: Yeh.

I: Has everyone seen one, yeh? So, what kind of things have you seen then, what kind of scam emails, has anyone got any particular experiences that stick in their mind?

P24: Just one’s pretending to be your bank, saying like, you need to put your bank details in and change your password or whatever, so then you put like everything in and then it goes to someone who has everything they need to use your bank account.

I: Ok, yep, that’s a very common one. Anything else then at all? No, ok, so most of you said then that you’ve seen scam emails, so what sort of things do you rely on when, if you get an email through, what sort of cues do you use to tell whether it’s a scam or not or whether it’s really from the company it’s saying it’s from?

P24: Just like, if it’s too good to be true and seems suspicious.

I: Yep, that’s a very good one.

P25: And also just, yeh, they sometimes have symbols in logos and things, saying it’s secure, so that’s how you’re able to tell, it just looks like, or I don’t know, with the bank, like, I got one and they said they’d never do that from my account.

I: Yeh.

P26: I think the bank ones, they always start with like ‘Dear valued customer’, they never use your name, but if it was your genuine bank then they’d know your name.

I: Yep. Ok, so, how familiar do you feel that you are with issues of fraud online? Do you feel that you’re quite well up with what’s going on online?

P24: Yeh, I think it’s pretty well documented, the sort of thing that a lot of people have read.

I: So what kind of things have you heard about then? And where do you hear it? Is it in the media or is it from friends and family that you’ve heard about things?

P24: Probably from like, I don’t know, it’s education really, and the media. Like, you always hear about them emailing you and stuff like that and it’s just quite stupid really.

I: Yep, ok.

P25: My mum gets sent emails from her bank, like, if they find out there’s a phishing email going round, they send one to say ‘don’t fill it in, it’s not us’.

I: Yep, ok, so, most email accounts have spam filters on them, so how reliable to you think those spam filters are, if you’re got like a junk folder on your email?

P24: Not very, because sometimes they’ll put your proper email in the junk folder and stuff will still get through, so it’ll like sort it all wrong.

P25: Also, sometimes from your friends as well, like, they’ve got a virus and then it sends one sort of off their email or something so it doesn’t link it with spam.

I: Yeh, because it’s come from their email account. Yep, ok, so do you ever check your junk folder then, if you say that you get proper emails that go to there, do you check it quite often?

Ps: Yeh.

I: Do you ever get it the other way round, oh yeh, you just said you do, so you get junk in your normal inbox, and you get proper emails in your junk, ok. So has anyone ever experienced fraud in an offline environment, so phone calls, things through the post, text messages, things like that?

P24: Once, like a phone call, because there was a problem with my laptop so I Googled the Microsoft number and the first one that came up, it was actually like a fraud thing, so like, I called it, but I sort of realised when I called it, and speaking to the guy, it was like some call centre in Mumbai or something and I was like ‘this ain’t really that legit is it’, so I just restored my computer.

I: Ok, anyone else at all?

P25: I’ve had letters from the bank asking me to fill everything in, but it’s obviously not the bank.

I: Right, ok.

P25: We weren’t sure because they said they were going to write to me about something. I’ve also had one from a completely different bank to someone that I use, so that one was obviously fake.

I: Who you don’t even have an account with, yeh. So which, sort of hypothetically, whether you’ve had, whether you’ve experienced offline fraud or not, which do you think would be easier to spot?

P24: I think maybe online is easier to spot, because it just doesn’t look right, definitely with emails I think you can always tell, whereas with phone calls, like you saying that was in Mumbai, I’d probably be like ‘yeh, yeh’.

P25: Is that because, I just thought maybe, maybe it’s just like, you know, a normal call centre.

I: Well yeh, because a lot of companies do have offshore call centres and things, so…

P25: Yeh, that’s what I was thinking, but then he was like, I don’t know, I just sort of got it after a while and I was like ‘no’.

I: You just sort of get a feeling, yeh.

P25: But I think online are easier to spot, I think you’re more aware about them. Like, saying about getting a letter through the post, that could get me, apart from I’ve had like an email before where it’s like, I don’t even have an account with this bank, I don’t really understand that.

P26: Written spam is easier to spot because they quite often say like ‘dear value customer’ instead of valued and like the grammar and syntax is almost, is not quite there, so you look at it and it’s like ‘well, it should say that’, so you can tell that’s it’s not quite right.

I: So there’s a lot more cues there for you to pick up on?

P26: Yeh.

I: Compared to like a phone call where you’ve just got a few sentences that someone’s said?

P26: Yeh.

I: Ok, so I’m guessing, you’ve all got a Lancaster email address obviously, and I’m guessing most of you will have a personal account as well, Gmail, Hotmail, something like that. So, do you think that you’re more wary of emails coming in to your Lancaster account or your personal account?

P24: Personal account, definitely.

I: Ok, why is that?

P24: Because my Lancaster one, I’ve never had anything on my Lancaster one, so if it then did happen, I wouldn’t expect it.

P25: I’ve got an account where I’ve got stuff for work, and then I’ve got an account where just so much crap comes in, so I think, my Lancaster one is sort of, I only really use that for uni, but then I’ve got like a work one that I only use for work, so I kind of trust that a lot more than, yeh.

I: So I guess a lot of people, their personal one is what they use to sign up to newsletters and things like that, so your email is a lot more out there in cyberspace, it’s a lot more available. Ok, so how do you think that your reaction to a spam email would be affected if you were to receive an email containing a link to click on, if you were to receive that from someone that you knew personally, so a friend or whatever, compared to getting one from a stranger or form a company, maybe a company that you’ve heard of, but how would that compare to somebody that you know on a personal level? Do you think you’d be more wary of something coming from a friend or something coming from a company?

P24: I think a friend because my friends never, they don’t even have my email address, because it’s just like, you’ve got Facebook and everything, and it’s always, with friends it’s always like some really dodgy email that they obviously haven’t sent because people just don’t do that.

P25: You don’t really communicate with friends through email, like I don’t, or maybe that’s personal to me, but I don’t really, none of my friends ever have, but then sort of like my mum and stuff, like I know she communicates through email so maybe it’s a generation thing, I don’t know, but I think if my friend was to send me an email, and it’s always like ‘oh, see these pictures of this person’ and…

I: Yep, you’re immediately suspicious..

P25: Yeh.

I: Ok, so what about, talking about your Lancaster account, if you got an email sent to you from a lecturer that contained an attachment, would you think twice about that, or would you just think ‘it’s from a lecturer, obviously it’s fine’?

P24: I would just open it.

Ps: Yeh.

I: Yeh, so you wouldn’t think twice, ok, so why do you think that is? Why are you just immediately trusting of anything from a lecturer?

P24: Isn’t it because the Lancaster email, anything, you can’t, if I wanted to email the lecturer I couldn’t use my own account because their accounts filter out anything other than the Lancaster email address and nothing could get into their accout?

P25: I get spam to my Lancaster inbox, it flags it up, like when it says who it’s from, it puts like two stars and says ‘ISS detected spam’ and I just get ridiculous amounts of it and I just delete them all, I don’t even open them.

P26: I get one every day.

P27: Yeh, I do.

P25: I think there’s just a few accounts that get it.

I: Yeh, I’ve heard, somebody told me once that, you know how the email addresses get reused, so once you leave, your user name will be given to somebody else who has that initial and surname, somebody told me once that their friend, when they were about to leave Lancaster, signed that email address up to like a million newsletters and stuff so that the next person that got it would just get all this rubbish through on their account. Yeh, but there have been incidents in the past where lecturers accounts have been hacked, so it’s not quite as reliable as people always assume it is, sadly. Ok, so we’ll just quickly touch on Facebook, are you guys bothered by your privacy settings on Facebook? Is that something you’re concerned about, like have you changed the settings on Facebook or is it just sort of as default?

P24: Mine’s all closed.

Ps: Yeh.

I: Ok, so why is that? Have you heard horror stories, or..?

P24: I don’t know, it’s just like, someone who doesn’t know you, why would I want someone who doesn’t know who I am to be able to go through my stuff.

I: To see things, yeh, ok, something that I found quite interesting is that, you know when you ‘like’ a page on Facebook, they have these pages for companies or whatever that you can ‘like’, there’s actually no way of making that private, so if someone goes on your profile, they can, even if they can’t see anything else, they can pages you’ve liked, and there’s a big phishing scam that goes on, it’s called spear phishing, I don’t know if you’ve heard of it, where people get personal details about you from various sources on the internet and they’ll use that to tailor the email to make it more personal, so it’s more believable to you and obviously if they can see things that you’ve ‘liked’ on Facebook they can get, obviously they don’t know where you live and things like that, but they can get a bit of an idea about your personality and things like that, so, I found that quite interesting that you can’t change that, I don’t really like that, as soon as I found that out I went on my Facebook and I was like, ‘what have I ‘liked’?’. Ok, so, when you think about victims and fraud, both online and offline really, are there any particular characteristics that you relate to fraud victimisation?

P24: Yeh, because I think like, I’d be made to feel a bit of a fool if I was conned by something, because like, it didn’t happen to me, but it happened to my cousin, he got a banking one and it was saying like ‘we need all your information’ and it was literally like everything and he then got his bank ringing up like ‘somebody in South America is using your account’, and he was made to feel like such an idiot for doing that when it’s like, well you couldn’t have known.

P25: Yeh, I think it could happen to anybody.

I: Yeh, so you don’t think there’s certain kinds of people that are more likely to fall for scams than others? You think it could happen to anyone, if the scam is good enough?

P26: I think a lot of people just sort of have the view that they’ve just like clicked on an email that’s just stupid and it’s like ‘why would you do it?’ but a lot of scams can be pretty like, I used to always think it was daft but then when I rang that I was like, I don’t know, a lot of them are daft and pretty stupid, and you would be pretty daft to fall for them, but a lot of them are genuine, like, I think the bank ones, you know, if they can make you panic in a way, saying there’s a problem with your account or with my computer or something then I think they’re more likely to be able to scam you.

P27: My Grandma got done by a shop, not by a shop, they’ve like imitated a shop, she went to buy gift vouchers on the internet and when she Googled the shop, the top website, it was a fake website, they’d like paid Google so that people clicked on it and then you buy gift vouchers but then you’d never get the gift vouchers.

I: Yeh, I think a lot of people have the opinion that it will never happen to them, don’t they really? Ok, so just finally, has anyone got any comments or questions about the questionnaire that you filled in on the computers? Anything that you think could have been clearer or anything like that?

Ps: No.

**Session 7**

I: Ok, well, how was the study, was that ok? No issues?

Ps: No.

I: Ok, that’s fine. So has everyone received or seen a scam email?

Ps: Yep.

I: What sort of cues do you rely on to pick that up as a scam? How would you know that was a scam compared to any other email?

P28: Well usually there’s like a link in the email and then like at the beginning it’s just some ramblings or a statement about who the individual is that’s sent it and then they’re like ‘click this link’. Well that’s usually like the emails I receive that I know are scam emails.

I: So are they from people that you know, these scam emails or…?

P28: Well, sometimes if my friends have been hacked then yeh, but most of the time they’re just from random individual companies, it’s usually Viagra companies actually.

P29: Some of them are just like unrealistic, ‘like this link and Apple will give you a free tablet’ and it’s like, well obviously not, they’re not going to are they because why would they?

I: Does anyone have any particular experiences that they’d like to share?

P28: My sister got one that she nearly fell for because they sent it to my Mum and it was about student loans and paying fees and stuff and she said that actually the email was really well set out and it looked really official and it kind of, you know the way official emails always say ‘you know you can trust us’, well it kind of like had that stuff as well, and then the only reason she then knew was because she forwarded it to my sister and she clicked the link and then the link was some, it wasn’t actually what it would be if it was real, and it was from somewhere in Holland so she was just like ‘nooo, go back’.

I: Ok, so do you think you’d be more wary of emails that came from certain people? Do you think you’d be more likely to open it if it was from something like student finance, like in that example.

P28: Yeh, we got ones from PayPal recently, but they weren’t PayPal obviously.

I: But they were sort of believable?

P28: Yeh.

I: Ok, so, do you have several email accounts? I do, I’ve got like 4.

Ps: Yeh.

I: Would you be more wary of emails that came to certain accounts? If you got an email to your Lancaster uni account or to your Hotmail account, which one would you trust more?

P28: The uni one.

P29: I’d be more wary of the Hotmail account than I would of the uni account.

P30: I get way more spam and stuff to my uni account than any other ones.

I: Really?

P30: Yeh, but then that always says that it is spam.

P31: I think it depends on what filters you’ve got on as well because if you’ve got quite strict filters on your email inbox then you know you’re not going to get much stuff through, so I think the uni is quite strict on stuff like that.

I: Ok, so have most of you received more email to not-uni ones? To personal emails?

Ps: Yeh.

I: Ok, so, linking back to the people, we’ve talked about email accounts, but if you received an email off a lecturer with a link in it and an email off a friend with a link in it, which would you trust more then? Would you trust the lecturer?

Ps: Yeh.

I: So you’d be more likely to open it than you would if you got it off someone else?

Ps: Yeh.

I: Why do you think that is?

P28: I think you just automatically think, ‘oh it’s from my lecturer, it’s going to be fine’, whereas you know quite a few friends have been hacked before and you get quite a few spam ones, you just don’t think it would happen to a lecturer.

I: Yep, fair enough, ok, so we’ve talked about filters, how reliable do you think these spam filters are that you get on your emails? Do you think they’re quite good at filtering out?

P28: Not really.

I: Not really? Do you still get them despite your filter?

P28: Yes, well, for example, if one website sends you a spam email, sometimes it goes to spam folder and sometimes it copies in inbox, it’s kind of, even though it’s the same website sends you all the, and yet it’s spam.

I: So some of them still get through?

Ps: Yeh.

I: Would you ever check your spam for genuine emails or do you just delete them?

P28: Yeh, I have to now.

P29: Yeh, sometimes even good emails go into spam.

I: So they’re not really very reliable are they. Ok, so, how private are your settings on Facebook? What do you think about links to fraud and spams that you can get on Facebook?

P28: I had a lecture for my minor, my education minor, and the lecturer was saying how unsafe online can be and he actually like pulled up stuff that each of us had on our Facebook and he was not friends with any of us obviously because he was the lecturer, so obviously just shows that anyone can access anything really, and I thought my controls were quite private on there but obviously not.

I: Do you think that could lead to some scams, if people can access your information?

P29: Not even scams, even murders, I’ve read that once, a girl was murdered, she had like a lot of subscribers and one was psycho who just came into her house because she had her address on Facebook, so it was on ‘friends only’ and she got killed.

P30: Lovely story.

P31: I think it’s like, it’s not really, it is you, but it’s not you is it because you could be like all ‘I’ve got all the safety things’, but there are people who are clever enough out there that if they want to do it then they can.

P32: Yeh, like as long as it’s on the internet, that’s all that matters.

P33: Because if they can tap into your interests and your hobbies they can tap into that to send you emails that you think ‘oh, this might be genuine, I might be interested in this’.

P29: Yeh, that’s how Google works, every time you type in, they gather the key words and that’s how they create adverts and they gather all the information about you, everything.

P34: That’s why it’s all over the internet at the moment about footprints, every website now has to say ‘we collect your footprint and your cookies’ and things like that.

P35: But even if your pictures are on Facebook and stuff, you think that your friends can only see them, but then if you like Google yourself or something it comes up with like pictures from Facebook.

P29: Yeh yeh, you put your name in and that’s you in Google.

I: Ok, what do you think about victims of fraud and scams? Do you think there are some people that are more likely to fall for them than others?

P28: Probably like the elderly.

Ps: Yeh.

I: Why do you think that it?

P28: Because they’re less technology aware, aren’t they? Well, that’s an assumption, but from experience, yeh.

I: Yeh, less aware of these sorts of things.

P29: They get more through the post as well, like I notice that my Grandma gets a lot more of the fraud ones than we do.

I: Yeh, so what are the types, apart from the emails and things that we’ve mentioned? Offline fraud, are you aware of?

P28: Text messages.

P29: Phone calls.

I: I’ve never had fraudulent text messages before.

P28: Haven’t you? Because back in my country, there was such a kind of fraud that they text you ‘your son’s in danger and you need to send him…’ and that sum and then you call them up and he says like ‘I’m just talking on behalf of your son, he’s in danger, that happened to him’ and people send massive sums of money, and that’s so stupid isn’t it when you send 10 grand for, just to…

I: I suppose it seems a bit more personal when they send it by text. Any other?

P29: Even the, I got an email over the weekend and apparently there were people collecting for charity round Alex Square.

I: Yeh, we got an email about this didn’t we? It was this week.

P29: Yeh, I didn’t actually see anything but I just heard not to give them anything.

P30: I get a lot in the post, like ‘you’ve won a holiday’ and things like that.

P31: You get it when you’re on holiday don’t you, like when you’re walking down the road and you’ve got those people who are like ‘oh, come and have a look at this, you’ve won this, you’ve won that’, people never win it. Do you know what I mean?

Ps: Yeh.

P31: And then you haven’t won anything, it’s just like, modelling for girls as well, there’s a lot of people who do that, they’re like ‘oh, sign up to this, give us your details, we’ll give you a free portfolio, we’ll do this, we’ll do that’, but it’s not a real modelling company, they just want to get money off you.

P28: There’s lots of frauds in this world.

P32: I think it’s people who are like wanting these things more and are more desperate for money or whatever that will just be like ‘oh, ok’.

I: Ok, do you think there’s a way, or do you think it’s a good idea that people are taught to be aware of these things, through the media and at school?

P28: Yeh, definitely.

I: How much of a difference do you think that makes? Considering we’ve already said that elderly people are probably a bit more…?

P29: Probably need to be kept more up to date so people are actually aware of new scams that are around because you quite often don’t know about them until they’re actually out there and you may have fallen for it.

I: Ok, I think that’s pretty much all that’s on here. Has anyone got any interesting stories about fraud? No? Ok, there are just a few questions about the questionnaire that are listed here. Is there anything that would have helped you give more information or expand upon your experiences that could’ve been mentioned in the questionnaire that you’ve just done?

P28: No, I think if people are going to want to share their experiences then they’ll share them.

I: Ok, and do you have any other comments that might help us to improve the questionnaire or the study as a whole?

Ps: No, not really.

**Session 8**

I: Ok, so has everyone received or at least seen a scam email themselves at some point? Yeh? Ok, so do you get scam emails quite regularly?

Ps: Yeh.

I: Ok, so are there any particular emails or experiences that stick out in your mind?

P36: Just a lot of PPI things that come through.

P37: I sort of just ignore them, I don’t really think of them as scam emails.

I: Yeh, you don’t pay much attention to them.

P38: I think I had a fake PayPal one once, but I just ignored it.

I: Yep, ok, so when you get a scam email, what sort of cues do you rely on to recognise it as a scam?

P36: If it appears in you junk mail, then I’d just ignore it.

I: Ok, anything else?

P37: If it’s an email you just don’t recognise that you haven’t been involved with before.

I: Yep, ok, anything else at all?

P38: There’s just like no logos and it just doesn’t look official.

I: Yep, so just purely text?

P38: Yeh.

I: Ok, so how familiar do you guys feel that you are with issues of fraud online then? Do you think you’re pretty well up with what’s going on on the internet or is it a bit of a black area?

P36: Well, some of it’s common sense, but I wouldn’t say I know everything really, you just sort of have to learn what’s wrong.

I: Ok, so the sort of knowledge that you do have, where do you think that’s come from, is that from things you’ve seen in the media or is that stories from friends and family about things they’ve received or…?

P36: I guess parents tell you quite a lot, you know when you’re first getting your first email and stuff, they say like ‘if you don’t recognise it, don’t open it, if you’re not expecting it’.

P37: There’s a lot in the media as well, like there’s tv shows that say like ‘if something sounds too good to be true then it probably is’.

I: Yep, ok, so you just mentioned then junk folders, so most email accounts these days have a junk or a spam folder or whatever they call it. So how reliable do you think that those are in terms of picking up dodgy emails?

P36: I think a lot can like fall through the cracks and end up in your inbox really to be honest.

P37: Yeh, and sometimes in your junk mail there are some things that are legitimate and you’ve got to say ‘oh, that’s safe’, but then other times like it doesn’t pick up quite a lot of spam emails, so they’re a bit dodgy.

I: Ok, so do you quite regularly check your junk folders then just to check that there’s nothing gone through that it genuine?

Ps: Yeh.

I: Ok, has anyone experienced fraud in an offline environment, so phone calls, things in the post, text messages, things like that?

P36: I get text messages quite a lot.

I: Yeh? Is that like PPI things and stuff like that?

P36: Yeh, all the time, and also I used to work in a service station and they always have PPI things on the back of the toilet doors which is, I found weird because why, like they’re not targeting people directly, so they think that you’d ring them up, that’s strange.

I: Yep, that is a bit weird. Anyone else at all?

P37: I’ve got text messages saying that you’ve got a post and then they will come up to your door.

I: Oh really? Wow, ok. So which do you think then, online or offline, hypothetically, whether you’ve experienced it or not, would be easier to detect, to pick up on?

P36: I think offline to be honest because you can hide a lot over the internet and, I don’t know, because you’re not in contact with them, like over the phone, I don’t know, in general you get a feeling for whether they’re actually genuine or not.

I: Yeh, so you can pick up on emotions and things like that in their voice?

P36: Yeh.

I: Ok, anybody else?

P37: I think like on your email, if you sign up for a website, or like shopping or something then you give them your email and you know they’re kind of going to give it on, but with your phone, you don’t give your number out to everybody, just to like people you know so if you get something you’re not expecting you’re kind of ‘how did you get hold of that’ and you know that it’s not real.

I: Ok, good point. So I’m guessing, everyone’s got their Lancaster email accounts obviously, and I’m guessing most of you will have a personal account as well, Gmail, Hotmail or something like that, so which of those accounts do you think you’d be more wary of emails coming in to?

P36: Your personal one I think.

I: Ok, so why is that?

P36: I just generally get more, well I only get like Lancaster emails on that one.

I: Yeh, so only stuff to do with uni?

P36: Yeh.

I: Ok, anyone else? Does everyone agree with that?

P37: Yeh, your personal one because when you sign up for anything online, like online shopping you use your personal one.

I: Ok, so how do you think then that your reaction would differ if you were to receive an email from a company, either that you’ve heard of or you’ve never heard of, compared to an email that came from a friend? How do you think your reaction would differ? Would you be more suspicious of something from a friend or from a company?

P36: From a company because I just think ‘what do they want?’.

P37: I think I’d be more suspicious from a friend because I don’t email my friends, I normally ring or text them, and like sometimes on your email you can get, say if you’re like friends with someone on Facebook but you don’t actually speak to them that much, it says like whoever has ‘got a message for you’ and it’s like ‘no they don’t’.

I: Yep, ok that’s a good example. So what about, talking about your Lancaster account now, if you were to get an email from a lecturer that had a link in it or an attachment in it that’s like ‘oh, you need to have a look at this’, would you think twice about clicking on that or opening that or would you just open it straight away?

P36: I’d probably open it.

P37: I’d just open it straight away, I wouldn’t even think about it.

I: Yeh, so why do you think that it?

P38: Because you wouldn’t expect them to give you like a non-trustworthy website.

I: Ok, so you just sort of assume that anything coming from them will be ok. Is there anyone else, apart from lecturers, is there anyone else that you think that you just wouldn’t think twice about opening something from? That you’d just immediately trust it? Any other kind of source?

P36: Your boss maybe.

I: Yep, at work, ok. Because there have been instances in the past where lecturers accounts have been hacked on the Lancaster server and things sent out from them to all their contacts and what not, so they’re not 100% reliable, obviously they are fairly reliable, but not 100%. Ok, so just quickly, how do you guys feel about privacy settings on Facebook? Is that something that bothers you? Are you aware of your own settings on your Facebook account or are they just left at the default settings?

P36: I think mine is like, pictures and things are private and I think most of my wall is, but I’m not really too bothered because I don’t really put stuff on there which I wouldn’t want people to know, like I wouldn’t put on my home address, or you know you can like check-in, I wouldn’t check-in at home. If I was out somewhere for a day out then maybe but, so nothing people could really use.

I: Yep, ok, anyone else?

P37: You can like, if you put photos on, you can chose who can see them and I think I always put it to just friends or friends of friends.

I: Yeh, so I think you can change it for each specific post can’t you. Ok, something which I found quite interesting that was a piece of research released recently to do with, you know pages that you ‘like’ on Facebook, so you can ‘like’ a company or whatever, or a celebrity, there’s actually no way of making those private, so even if everything else on your account is private, you can’t make that private, so anyone can log on to Facebook and search for you and see what pages you’ve liked and something that’s an issue with online fraud is something called spear phishing which, I don’t know if you’ve heard of it at all, where basically the fraudsters will gather information about you from the internet and then they’ll send an email which is specific to you, so obviously it’s more believable if you get an email where they know things about you, then obviously you’re going to be more likely to believe that. So I think being able to see the things you’ve ‘liked’ on Facebook is obviously going to give them a bit of a cue, and this study was looking at whether you could tell personality traits through the pages that people had ‘liked’ on Facebook, so I thought that was quite interesting. Anyway, so, when you think about victims of fraud, both online and offline, are there certain types of people that you imagine to be the typical victims?

P36: I’d say older people who aren’t very tech savvy.

I: Yep, ok.

P37: They’re not as up-to-date with technology so I think they’re more trustworthy of it, so that’s why.

I: Ok, anybody else, or do you all agree with that?

P38: Yeh, and old people who maybe live alone, like if someone came to your door to try and sell you something, they’d feel more inclined to go along with it, or if, like I know someone who had their drive re-done and the people who did it were gypsies and they were like fraudulent, I don’t know if like they charged too much or whatever, but they weren’t genuine.

I: Ok, so just quickly has anyone got any comments or questions about the questionnaire that you filled in online, anything that you think could have helped you give more information or anything like that? Nope? Ok.