Leveraging research to identify Covid-linked scams

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The three pillars of our work

- **1: Create stronger evidence**

  To deepen public knowledge on how to reduce poverty

- **2: Share evidence strategically**

  To influence conversations & inform decisions

- **3: Equip decisionmakers to use the evidence**

  To improve the lives of the global poor

Covid-19 and financial scams

IPA has integrated Covid-19 fraud questions into consumer protection surveys in 3 markets

There have been cases of fraud and scams occurring in recent weeks since the coronavirus outbreak began. Since [KEY LOCAL COVID DATE], have you experienced any attempted scams or instances of fraud that involved receiving a phone call or SMS message?

Follow-on questions:
- What was being asked of the consumer
- Who the caller identified as
- What actions the consumer did/did not take
- Awareness of messaging warning of scams from local authorities

For more on IPA COVID-19 research: https://www.poverty-action.org/recovr

Covid-19 and financial scams

Complaints data from MNOs and others can help flag scam cases and be compared against demand-side surveys

1. Analysis of monthly customer care records can identify increases in outreach to MNOs and others

2. Expansion of data fields to capture gender, age, location

3. Natural language processing tools can help to organize and analyse unstructured customer complaint logs

4. Analysis can be synched to SMS and other awareness campaigns

Covid-19 and financial scams
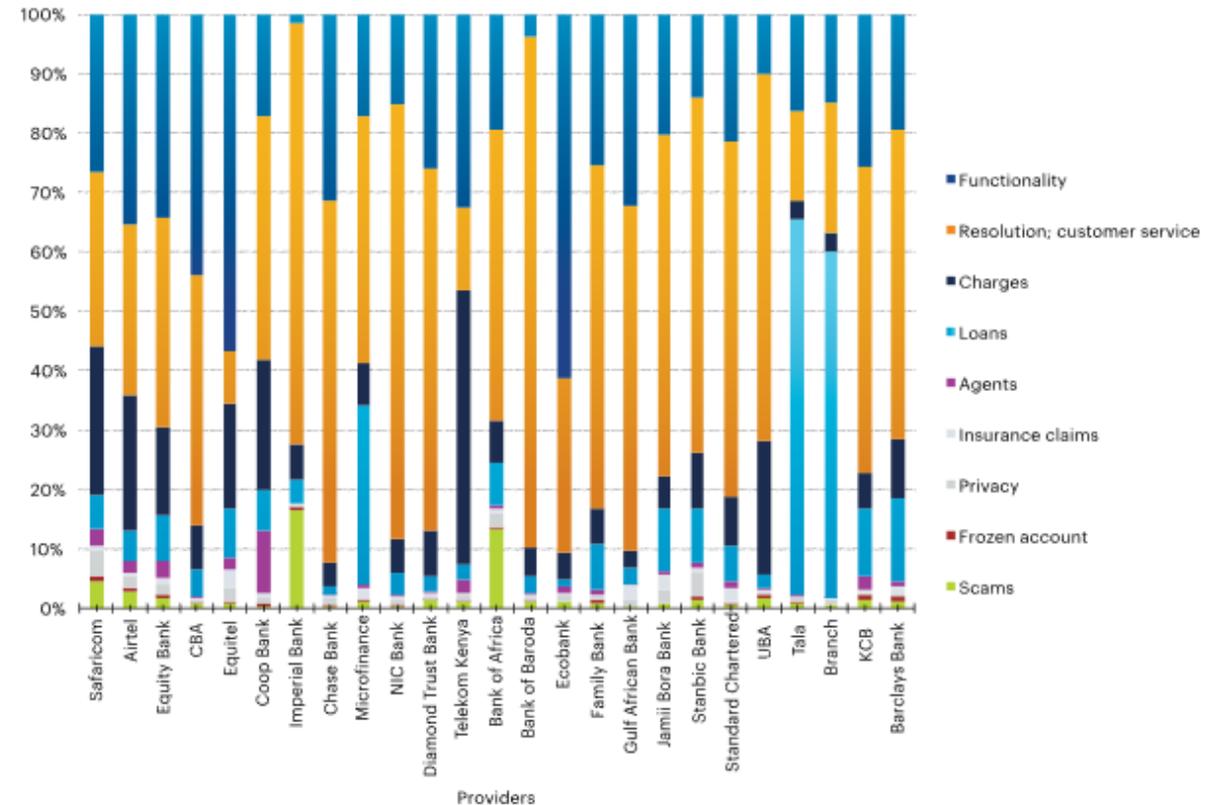
Social media listening could help flag common scams

Social media monitoring could automate market monitoring for scams and other consumer abuses:

1. Sentiment analysis
2. Topic modeling
3. Natural language processing

IPA social media monitoring pilot:

1. Test social media listening tool in digital financial services in Kenya, Nigeria and Uganda.
2. Findings will inform further experimentation with consumer engagement/complaints handling by regulators & civil society.

Figure 1: Distribution of tweets sent to each provider by consumer protection topic

Source: Mazer and Onchieku (2019) https://fsdkenya.org/publication/did-you-see-my-tweet-monitoring-financial-consumer-protection-via-social-media/

Actions for regulators on COVID scams

1. Assess administrative data available and begin collecting and analyzing

2. Consider digital awareness and engagement campaigns—as well as more traditional channels.

3. Design social transfer programs to mitigate fraud risks and other abusive practices—proactive messaging, beneficiary surveys, etc.

4. Develop robust and proactive redress and customer care functions

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