

By Zhang Yan

★ Commentary | Singapore

02 Aug 2017 07:42AM
(Updated: 02 Aug 2017 07:54AM)

351 shares



Commentary: Allowing themselves to be conned? Why superstitious victims fall prey to scams

Scammers who prey on those who believe in superstitions are tapping on deep-seated human tendencies. Zhang Yan discusses the reasons why people seemingly allow themselves to be conned.



Screengrab of the National Crime Prevention Council and Singapore Police Force's anti-scam commercial.

SINGAPORE: Last week, [a fortune teller and her husband received jail sentences](#) for running a scam selling talismans said to be imbued with "special powers" that could fix problems their victims had.

Nine victims were cheated out of a total of more than S\$800,000.

This is the latest in a long line of such scams and is unlikely to be the last. So why do such superstitious beliefs persist, providing easy pickings for scammers to exploit? How are such buyers so gullible and why do they participate willingly in such deals? Could there be rational grounds for their beliefs?

And the deeper, difficult question that some readers have asked - if these victims had been gullible enough to believe what they were told, did they deserve what was coming to them?

FEELING IN CHARGE

Research has shown that two main factors are at play when people give in to superstitious beliefs that scammers capitalise on.

The first stems from a broad human desire to have control of developments and surrounding events. This applies even in incidences that are widely known to be beyond human control or effort - for instance, whether or when it will rain.

Because having control over circumstances can mean that one can change or react to them, people find greater comfort when they "feel" that they are in charge of a situation or on top of things.

So rather than passively awaiting whatever fate decides, many individuals undertake some form of physical action or engage in rituals - even though these would not objectively change their situation - just to build a sense of control.

For individuals who buy talismans, doing so makes them feel they have better control over events around them, even though a talisman does nothing objectively to change the chance that something will or will not happen.

This need for control is even stronger among people who face potentially large losses and risks. For example, some businessmen - with their reputation and finances at stake - are known to follow certain superstitions, even when they know these have no impact on the success of their business dealings.

Many harbour a sense that it is better to be "safe", and not "take chances" when the stakes are high.



An investor holds onto prayer beads as he watches a board showing stock prices at a brokerage office in Beijing. (File photo: REUTERS/Kim Kyung-Hoon)

MAKING SENSE OF EVENTS

A second reason why people fall prey to such scams arises from a natural human tendency to want to infer cause or assign blame for events, a tendency known as causal inference.

Such a manner of reasoning, which permits an individual to draw out causal relationships in events and infer associations among them, allows the individual to make sense of events.

So when a person wears what they believe to be a lucky talisman and something good happens, causal inference may lead the wearer to assume that it is the talisman that is causing good fortune.

Scammers capitalise on these tendencies by peddling false stories of how a talisman for sale had prevented bad situations from befalling past owners. Such stories fuel a potential buyer's belief in a talisman's effectiveness in generating good luck, and increases their willingness to pay for one.

FEELING PROTECTED

There may also be a third reason why people fall prey to scams involving "lucky talismans". In a recent study at NUS Business School, my co-researchers and I looked into influences behind long-held superstitions and how people feel after engaging in rituals that supposedly ward off bad luck.

In a series of experiments, we found that people engage in avoidant actions - such as knocking or tapping on wood - to reduce their own fears or concerns about a jinxed event.

We also found that the symbolic meaning of the action involved reduces the individual's perception of the risk posed by the event or the perceived likelihood of a bad outcome.



Despite living in one of the world's most advanced countries, many Koreans still consult Shamans for divination or personal advice. (Photo: AFP)

Similarly, shielding actions - such as wearing a talisman - can create a sense of protection, even though that feeling has no rational basis.

So alongside a desire to be in control and to make sense of why unexplained things happen, it seems this comfort that comes with feeling protected also explains why individuals are willing to believe in the power of talismans and why they are susceptible to scams by those who try to sell these talismans to them.

DO THEY DESERVE TO BE CONNED?

In a way, victims of such scams are effectively trading money away for a sense of agency, understanding and protection over a situation. Some might argue that the deal is therefore fair, but the fact remains that these are scams that should be punished, because the sale is based on a false premise that victims were deliberately manipulated into believing.

Often, scammers lead their victim into believing that the talisman on hand is only available for a limited time, inducing fear and anxiety, and taking advantage of the trust the victim has placed in them. Stressed and afraid that they might lose out, the victim's ability to come to a sound judgment may be impaired.

ANTIDOTES TO SUPERSTITION

So what can be said for those who may fall victim to such scams, and what hope do they have?

Science, knowledge and rational analysis are strong antidotes to unsupported beliefs and superstitions.

To be sure, superstitious beliefs are weaker today compared to decades ago, as people's scientific knowledge about how things work has advanced. For example, unlike hundreds of years ago, most people today no longer believe in praying for rain.

That said, there will always be incidents and accidents, and a tendency for some to attribute them to bad luck. Indeed, Singapore is ranked as one of the most highly educated societies in the world, yet superstitions remain prevalent in many areas of daily life.

The desire to have a sense of control and the natural tendency to make casual inferences are part of deeply engrained human psychology and are likely to ensure that superstitions remain part of many people's daily lives.

While a healthy dose of scepticism can help potential victims deal with future scam attempts, a more practical solution is for people not to rush into large purchases but ask for more time to think over the sale. Where sellers try to exert pressure to push their wares, these signs should also serve as important red flags for those who hold superstitious beliefs.

Zhang Yan is associate professor of marketing at the National University of Singapore's Business School.

Source: CNA/si