

THE DARK SIDE OF ONLINE SHOPPING

THE RISE OF FRIENDLY FRAUD



Foreword

Ecommerce is growing
– and so is fraud risk

Consumer fraud is rife

Shoppers are committing
a variety of fraudulent
activities

Portrait of a
consumer fraudster

How consumer
fraudsters think

A victimless crime?

Big brand retailers are
likely targets

From one-time mistakes
to repeat transgressions

Getting one up or
taking a chance

Summary of key findings



FOREWORD

By Martin Sweeney, CEO at Ravelin

Businesses are moving fast to beat professional, organised fraud that hits the bottom line. But they're also facing a growing phenomenon – the consumer fraudster.

Retailers' own customers are taking their chances and abusing generous policies, loyalty schemes, and promotions. More and more people are gaming online commerce to get better deals. They're costing brands millions in lost revenues every single year. And the problem is only getting worse.

In the first definitive survey of consumer fraud, we shine a light on the fast-growing problem that is costing online retailers dear. Our research reveals valuable insight into people's attitudes to and motivations for this behaviour, their moral compasses, the types of fraud they've attempted, and the companies most at risk.

The results are shocking. 40% of people admit to committing online fraud in the last year, while 36% are considering it – and that could well be an understated representation.

Perpetrators are older than you might expect. Rather than young chancers, the worst offenders – 41% – are over 45. Possibly the most impacted by the cost of living crisis, the most financially stretched, and the most stressed, they are tempted into fraud to help take the pressure off.

Consumer fraudsters are discerning about who they target. Their values, ethics, circumstances, and a belief that big, faceless companies won't notice, drive their actions.

Yet, broadly, they think what they're doing is okay and that brands make it easy. And they're not planning to stop anytime soon.

The results of this survey provide a unique and highly useful insight into the consumer mindset, which can help inform organisational thinking and strategies to tackle fraud and reduce risk without jeopardising customer loyalty and satisfaction.

Methodology and definitions

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METHODOLOGY

Ravelin commissioned a survey of 6278 adult consumers drawn from the UK (2098 respondents), Germany (2092 respondents), and France (2088 respondents) who have shopped online in the last six months. The survey was designed to gauge people's propensity for and attitudes about ecommerce consumer fraud.

All charts and data points in this report are based on this survey, unless stated otherwise.

UNDERSTANDING CONSUMER FRAUD

Friendly fraud: All fraud committed by otherwise legitimate customers who are not pretending to be someone they are not. Friendly fraud encompasses chargeback fraud as well as any other abuse related to customer service and schemes, such as promo and voucher abuse, loyalty scheme abuse, etc.

First-party fraud: A type of friendly fraud, first-party fraud is any fraud committed by the legitimate cardholder (as opposed to, for example, one of their family members or friends). As above, this could include everything from insincere chargebacks and voucher abuse, to taking advantage of return, refund, or promotional policies.

ECOMMERCE IS GROWING – AND SO IS FRAUD RISK

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Ecommerce is growing fast. 21.2% of sales will be from online purchases in 2025. In Europe, retailers can expect to enjoy growth from \$599.4 billion (£493.11 billion) in 2023 to \$880.7 billion (£724.53 billion) by 2028 as consumers shop more online.

On par with this trend, our survey shows that 49% of consumers are shopping more online than in previous years. The majority made over 15 online purchases in the past year.



21%

of sales will be from
online purchases in 2025
Source: eMarketer

HOW OFTEN PEOPLE SHOP ONLINE



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They're spending on everything from clothing to health and beauty, and streaming to electronics, groceries and homewares.

But with increased growth comes increased risk. As customers move online, many are taking advantage of associated opportunities for fraud, such as promotions, returns and deliveries. Customers wanting something for nothing is destroying brands' bottom lines. By 2025, fraud will cost merchants in excess of \$48/£39 million, and this figure is set to keep rising.

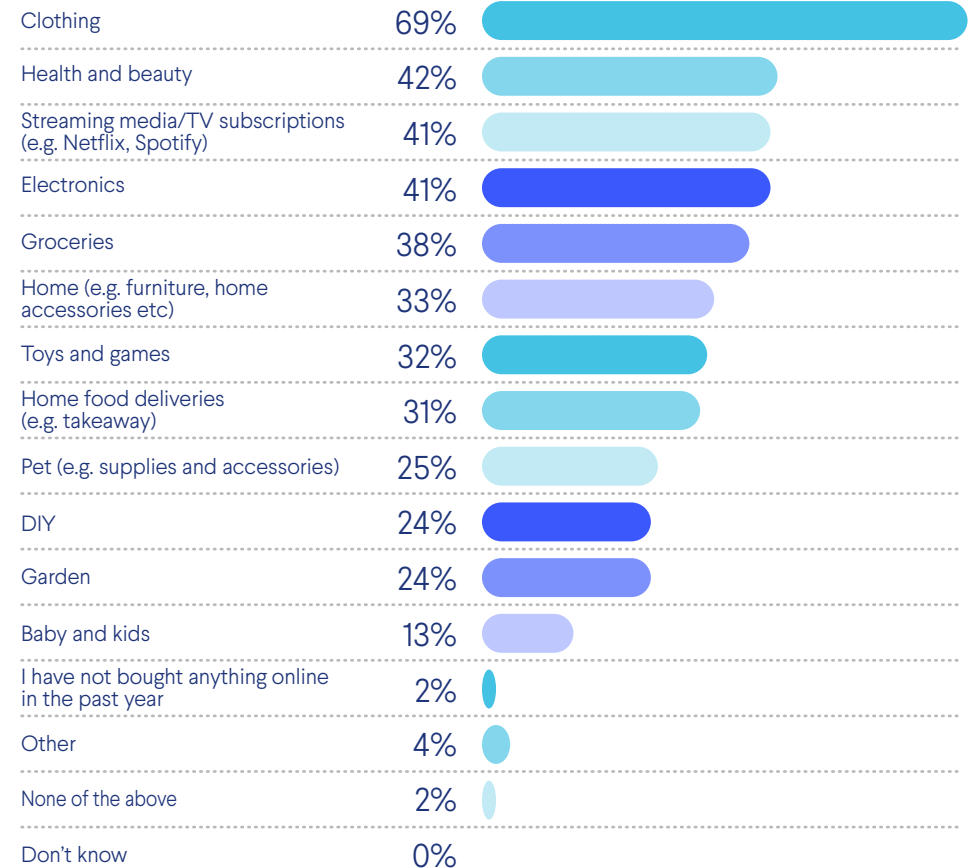


1 in 3

finance leaders describe friendly fraud, returns, and promotions abuse, as **#1 risk factors for their business**

Source: Ravelin Merchant Survey 2023

WHAT PEOPLE ARE BUYING ONLINE



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CONSUMER FRAUD IS RIFE

Our survey revealed a whopping **40%** of everyday shoppers admit to committing first-party fraud in the last year.

This is people you know: your friend, family member, or colleague – not professional fraudsters or members of criminal gangs.

And the trend is common across Europe. French shoppers are more open to committing this type of fraud than those surveyed in the UK or Germany.

Even if shoppers haven't committed fraud, many are tempted. 36% have considered committing consumer fraud online in the future.



40%




of people **admit to committing**
online fraud in the last year



36%

36% **are considering committing**
online fraud in the future

CONSUMERS THAT HAVE COMMITTED, AND / OR CONSIDERED, FIRST-PARTY FRAUD

	Total	UK 	France 	Germany 
Committed first-party fraud	40%	39%	47%	36%
Considered first-party fraud	36%	36%	39%	32%

SHOPPERS ARE COMMITTING A VARIETY OF FRAUDULENT ACTIVITIES

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Consumers are finding different ways to commit fraud and play the system.

Mostly, they game policies, by attempting to take advantage of promotions, returns or refunds, for example, so they get more than they should without paying.

Of all consumers who admitted some form of fraud in the last year:

- 26% are happy to exploit offers like using a voucher more than once or for goods outside the specified terms. 19% admit they have set up multiple user accounts to take repeated advantage of new customer offers and vouchers.
- 25% fill their basket with things they don't need or want only to benefit from "high spender" offers like free shipping and free returns. Once they've saved on shipping, they'll return the unwanted items. While this isn't classed as fraudulent because returns like this generally fall within many merchants' terms and conditions, these consumers are attempting to play the system to their benefit.

- 17% of consumers are capitalising on generous refund policies. They claim a refund for things bought but that were delayed in transit and then held on to the items when they arrived.
- 7% are dabbling with fake returns. A more daring move, these happen when customers return for a refund different – usually inferior – goods to the ones they purchased, an empty box, or a box containing a dummy return item. This way, they can keep the original item and still receive their money back.

A small number of consumers – 5% – who admitted to committing fraud are pushing into second-party payment fraud, where they buy online using someone else's card details without their permission.

The chart overleaf details the different types of fraud consumers are either doing or considering.

COSTLY CHANCERS RUINING MARKETING ROI

Fashion retailer ASOS cut down on promotions in 2022 after noticing that 6% of their active customers were costing them over \$121/£100 million with their overuse of returns and promotions.

Source: Ravelin



25%

of consumer fraudsters fill their basket with things they **don't need or want** to benefit from "high spender" offers

Shoppers are committing a variety of fraudulent activities

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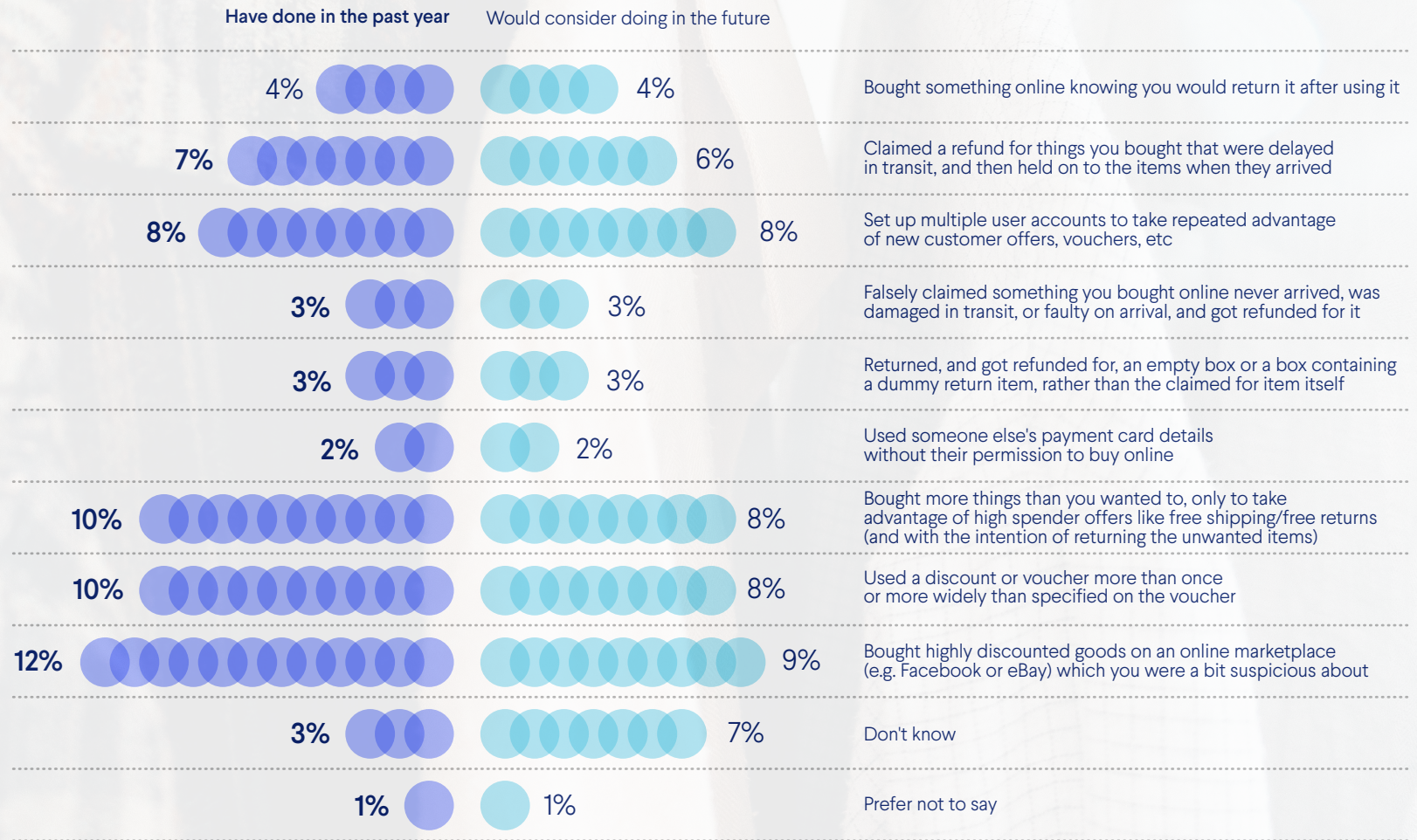
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THE TYPES OF FIRST-PARTY FRAUD THAT PEOPLE ARE COMMITTING OR CONSIDERING



Base = all respondents

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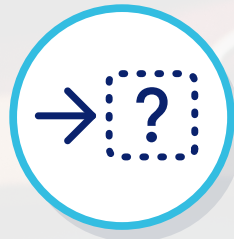
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WHAT ARE CONSUMER FRAUDSTERS DOING?



Item not received fraud:

Falsely claiming ordered goods never arrived. The customer might then request a refund or a new item to be shipped and then could resell the extra goods or keep them.



Wardrobing/free-renting:

Buying an item with the intention of returning it after using it once or twice – for example, returning a new dress after wearing it to a wedding.



Faulty or damaged item:

A customer puts through a chargeback request with their bank or refund request with the merchant, misrepresenting the condition of the items upon arrival. They then request a new item and keep or sell the old one, which in fact was in good working order.



Fake returns:

Attempting to return different – usually inferior – items to the ones purchased. The merchant will often approve the refund before verifying the parcel's contents.

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Picture a fraudulent consumer. Now, think again.

Surprisingly, the over-45s are the worst offenders. 41% of respondents who had committed fraud in the last year were from this age group compared to:

- 17% of 18–24-year-olds
- 23% of 25–34-year-olds
- 20% of 35–44-year-olds

A proportion of fraudsters are students or young consumers reliant on family funds, part-time or first-job wages. But the over-45s are taking their chances too as life takes its toll. They're the most financially stretched and stressed. Many are hit by rising living costs, putting children through university, and maybe supporting ageing parents.

Men and women are equally likely to commit fraud, but marginally more men (38%) than women (33%) say they would consider committing fraud in the future.

Overall, French shoppers are most open to first-party fraud, with 47% of respondents admitting they have committed these types of fraud in the last year. They are closely followed by people in the UK (39%) and then Germany (36%).

In France, 24% of respondents admit to committing one type of fraud – such as returns abuse – compared to 18% in the UK and 19% in Germany. For example, 13% of French shoppers admit to gaming discount vouchers compared to 10% in the UK and 8% in Germany.



45+

Surprisingly, the over-45s are the **worst offenders**

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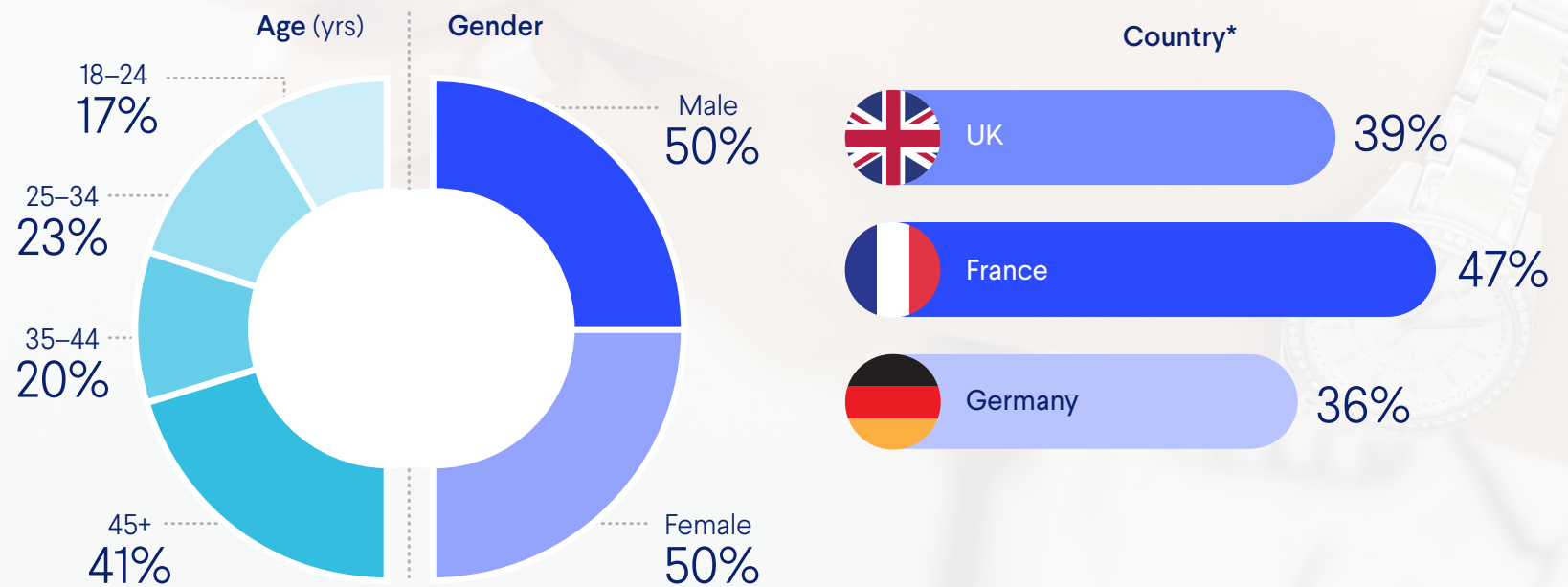
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UNDERSTANDING CONSUMER FRAUDSTERS



*Customer fraudsters as a percentage of all online shoppers surveyed in that country

HOW CONSUMER FRAUDSTERS THINK

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People have different motivations for committing fraud, from socio-economic factors to life events. 51% say that the cost of living crisis triggered their fraudulent activity. This number rises to 65% in the UK, where consumers have been hit hardest, and 55% in France. By contrast, only 37% of respondents in Germany agree that cost-of-living factors were a driver for their fraudulent activity.

Other people cited different triggers that sparked their dishonest behaviour, from the Covid-19 pandemic (29%) to unemployment (18%), having children (15%) or starting school and university (15%). Whatever the reason, such significant changes in circumstances cause people to look for ways to cut corners, save money and get better deals.




THEY SAY:

“Cost of living is too high right now. I need to do what I can.”

“The cost of living is so high, if it helps to save a bit of money, I will.”

“Pay is low, and cost of living is high.”

TRIGGERS FOR CONSUMER FRAUD

	Total	UK 	France 	Germany 
The cost of living crisis	51%	65%	55%	37%
Covid-19 pandemic	29%	29%	26%	32%
When I was made unemployed	18%	18%	16%	19%
When I had children	15%	19%	15%	13%
When I started school or started university	15%	10%	15%	18%
Other	9%	9%	10%	9%
Don't know	4%	2%	3%	7%
Prefer not to say	2%	3%	0%	3%

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The thing is, this behaviour is paying off. Acting fraudulently has helped 13% of respondents gain over £/€500 in the last year, and 29% have gained £/€100 or more, rising to one in five (20%) in Germany.

Clearly, consumers are feeling the pinch and 37% of people who have committed fraud in the last year believe their monetary benefit outweighs the company's monetary loss. 36% agree that companies can afford to withstand a little bit of fraud – a few losses won't hurt them.

Interestingly, 52% of respondents who committed fraud in the last year believe that dishonest behaviour pushes up the prices for everyone – and yet these behaviours prevail. Far more people – 76% – who have not committed fraud and haven't considered it in the past year believe that this behaviour pushes up prices.

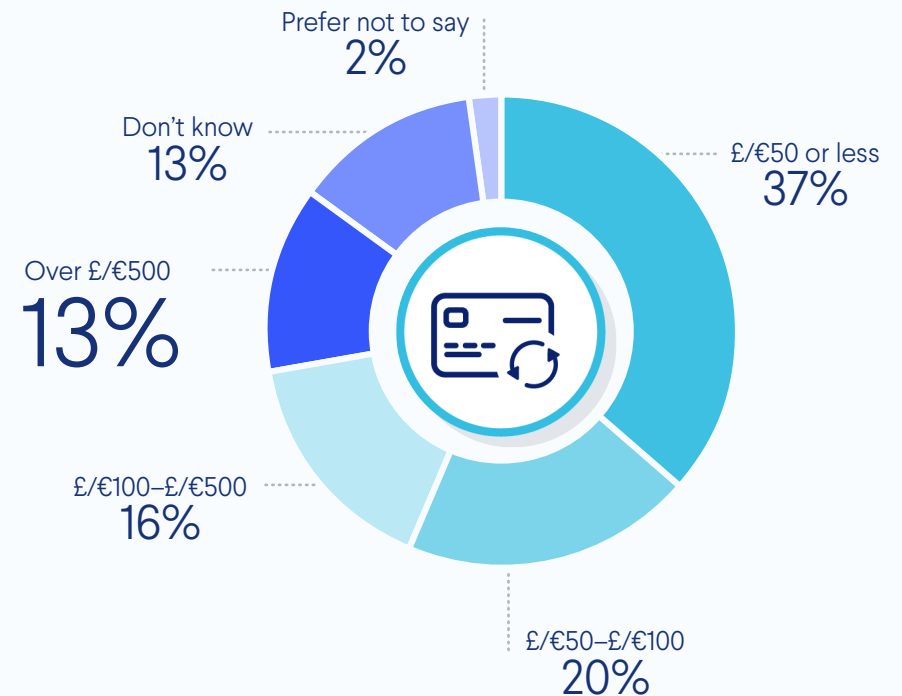
THEY SAY:

“They can afford the losses.”

“These businesses often have losses built into their budget and are generally multi-million-pound businesses.”

“They have huge resources and overcharge.”

HOW MUCH HAVE YOU GAINED FROM CONSUMER FRAUD OVER THE PAST YEAR?



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REASONS WHY CONSUMERS COMMIT FRAUD, OR CONSIDER DOING SO

	Total	UK 	France 	Germany 
It helps me with the cost of living	30%	39%	30%	21%
It's easy	22%	20%	22%	25%
It isn't illegal	22%	20%	22%	24%
Companies charge too much for goods / they over-inflate prices	21%	25%	19%	19%
It enables me to experience brands I could never normally afford	12%	11%	14%	10%
Companies can afford the losses	10%	12%	8%	9%
There are no penalties	9%	9%	8%	11%
Chance of being caught is slim	9%	10%	7%	10%
I don't trust the companies I buy from	8%	7%	6%	10%
It's a thrill	7%	4%	7%	10%
I disagree with the company's values	7%	6%	7%	6%
It's addictive	6%	4%	6%	6%
Online influencers I follow do it	5%	5%	5%	7%

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A VICTIMLESS CRIME?

Survey responders think committing fraud is okay. Only 18% of respondents who have committed fraud firmly believe these activities are fraudulent, whether or not they fall foul of a brand's terms and conditions.

45% say it's entirely legitimate to take advantage of loopholes, gaps in returns policies and other terms and conditions and believe it's the brand's responsibility to do something about it. No matter if consumers are gaming the system or playing by the rules, the costs still stack up for brands.

Whether they think it's criminal or not, consumer fraudsters want to absolve themselves of the blame. Not only do they see these activities as victimless crimes where no one gets hurt (according to 25% of all respondents), but they say that brands make it easy to rip them off (22%).



45%

say it's entirely **legitimate to take advantage of loopholes**, gaps in returns policies and other terms and conditions

Almost a third of finance leaders believe 10% or more of their returns to be fraudulent.

Ravelin Merchant Survey 2023

BIG BRAND RETAILERS ARE LIKELY TARGETS

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The survey highlights a “Robin Hood” tendency among consumer fraudsters: they’ll take from the rich, but not from the poor.

Of those who admitted to committing fraud, 39% would happily take advantage of big supermarkets and 29% would target high-street brands. Consumers believe that enterprises like this can easily absorb the losses.

In contrast, 35% of those who have committed fraud in the last year would actively not take advantage of local independent shops or shops that people trust (29%).

THEY SAY:

“Supermarkets overcharge all the time, so I’d happily take something from them.”

“Companies claim losses off insurance and get billions in profit. It won’t have any impact on them.”

“Big companies have been ripping us off for decades.”

“They are too big to care.”

“The savings from them would help me a lot.”

THEY SAY:

“Smaller companies and humans you meet are not to be taken advantage of.”

“I wouldn’t take from small independent traders, just the big greedy ones.”

“I wouldn’t feel happy taking advantage of a local independent shop who had worked hard for their money.”

“It’s not ethical.”

“Independent stores are really struggling.”

Big brand retailers are likely targets

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TYPES OF BUSINESSES FRAUDSTERS WOULD TAKE ADVANTAGE OF



Big supermarket

39%



High street brand

29%



Food delivery app

19%



Multinational ecommerce brand

17%



Travel booking site

15%

TYPES OF BUSINESSES FRAUDSTERS WOULD NOT TAKE ADVANTAGE OF

Local independent shops

35%

Companies I trust

29%

Ethical, sustainable, purpose-led companies that are "doing good"

26%

Companies that give regular discounts or loyalty offers

26%

Companies that have a human face (i.e. you can speak directly to customer services or get a fast response from a person)

21%

Brands where I feel part of the community or fandom

18%

Companies that make clear they use technology to prevent fraud

16%

Companies that warn customers against committing fraud

14%

FROM ONE-TIME MISTAKES TO REPEAT TRANSGRESSIONS

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Consumer fraud is becoming entrenched. Fraudsters are consistent in their behaviour or find themselves on a slippery slope into ecommerce fraud. 39% admit they commit fraud as often, if not more so, than in previous years.

Heavy shoppers are heavy fraudsters. 62% of those who admit to committing fraud more than four times, have shopped online more than 11 times in the last year.

They've gotten away with it so far, and so 22% say they're unlikely to stop committing first-party fraud any time soon – while 21% are not sure yet.

The internet – particularly social media – is helping spread fraud tips and ideas, with some admitting their fraudulent tendencies are fuelled by what they see online. 42% of people who have committed fraud in the last year say they see celebrities and influencers encouraging this behaviour on the likes of TikTok and Instagram. And 48% of all respondents seeing this behaviour are 18–24-year-olds – the heaviest social media users.

WHO IS BEING ENCOURAGED BY SOCIAL MEDIA?



18–24yo
48%



25–34yo
40%



35–44yo
35%



45+yo
27%

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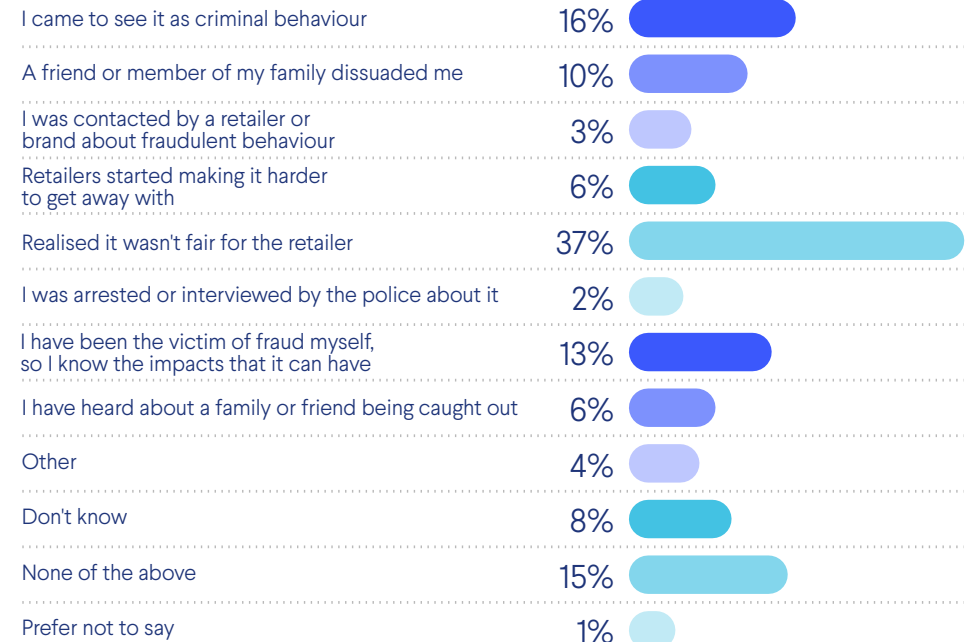
GOING COLD TURKEY ON FRAUD

Some consumer fraudsters have stopped their first-party fraud activities, realising what they were doing was bad for the retailer (37%) or that it was criminal (16%). 10% were influenced to stop by friends or family members, while 6% say they know people who have been caught out – enough to persuade them to stop.

Respondents of the survey who never committed friendly fraud or considered acting fraudulently are more likely to be governed by their beliefs and morals or be more risk averse. 60% say it's against their beliefs, 49% say it's not worth the consequences, and 58% also believe that fraud is illegal.

60% of respondents who never committed friendly fraud or considered acting fraudulently say it's **against their beliefs**

WHY CONSUMER FRAUDSTERS STOP



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GETTING ONE UP OR TAKING A CHANCE

The data shows most consumer fraud is more opportunistic than premeditated. Just 11% of respondents say they are actively looking for ways to get away with fraud, while 70% say they aren't. And 72% say they feel guilty about committing fraud.

Instead of deliberate intent, consumers see a chance to bend the rules and take it – for example, when a retailer automatically refunds a return before checking it or if it delivers the wrong items by mistake. For brands, reducing the opportunity to commit fraud means reducing fraud – by thwarting policy abuse, fine-tuning terms and conditions and becoming more diligent in their fraud prevention approach.



11%

of respondents say they **are actively looking** for ways to get away with fraud



72%

say they **feel guilty** about committing fraud

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40% of legitimate shoppers admit to committing first-party fraud in the last year, while 36% considered doing it in the future.

The worst offenders are the over-45s. 41% of respondents who admit to committing fraud in the last year were from this age group.

They're dabbling in many sorts of first-party fraud; 26% are happy to exploit voucher offers, 25% buy things they don't need only to benefit from "high spender" offers, and 19% have set up multiple user accounts to take repeated advantage of new customer offers.

This behaviour has been triggered by a number of significant changes in circumstance, from the cost of living crisis (51%) and the Covid-19 pandemic (29%), to unemployment (18%), having children (15%) or starting school and university (15%), as people to look for ways to cut corners, save money and get better deals.

Consumer fraud is paying off. It has helped 13% of respondents gain over £/€500 in the last year, and 29% gain £/€100 or more.

Big brand retailers and enterprises are likely targets, as 39% would happily take advantage of big supermarkets, and 30% would target high-street brands. In contrast, 35% of people would not take advantage of independent shops and 29% of shops that people trust.



Thank you for reading our consumer fraud survey.

If you have any questions, feedback or comments, please [get in touch via the website](#).

Learn more about Ravelin's fraud and payments services at [Ravelin.com](https://ravelin.com).

ABOUT RAVELIN

Ravelin provides technology and support to help online businesses prevent evolving fraud threats and accept payments with confidence. Combining machine learning, graph networks, behavioural analysis, and expert rules, Ravelin helps businesses draw deeper insights from their customer data to prevent fraud, account takeover and promotion abuse, and increase payment acceptance. www.ravelin.com