

# Coronavirus scams: The science of how to spot and deal with nuisance callers

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Credit: AI-generated image (disclaimer)

Most of us have experienced unwanted calls at home. This is in spite of efforts by regulators, including the Information Commissioner's Office and Ofcom, whose most recent report shows that <u>around half of the UK population</u> still receive nuisance calls. Many of these unsolicited calls annoy us because they interrupt our dinner or favorite TV show—but



some, such as sales or scam calls, can cause distress or even harm.

To curb nuisance calls, you can sign up for <u>an automated call blocking or filtering service</u>, opt out from receiving <u>unsolicited calls</u> by registering for the <u>Telephone Preference Service</u>, or enlist the help of <u>Lenny the chatbot</u> to answer the phone and waste callers' time.

You may be thinking: I would never get swindled by scammers. Indeed <u>research</u> suggests that fewer than four in 100 people fall for telephone scams. Still, scammers end up siphoning <u>millions of pounds</u> by preying on people's vulnerabilities.

At present, against the backdrop of the COVID-19 pandemic that has upended our <u>daily routines</u>, fraudsters have devised new scams that exploit <u>people's uncertainties and fears of the virus</u> – and, most recently, the lack of clarity about <u>how the track and trace system</u> works.

Salespeople and scammers often disguise their identities to prevent us from figuring out their agendas. But the language they use can still betray them. So by paying attention to subtle linguistic cues you can determine if the call is genuine or not and decide if you should hang up.

Below we offer three tips on how to spot and deal with these nuisance callers, according to <u>the science of conversation</u>.

#### 1. Spot and challenge the phony familiarity

The phone rings. You answer it. Even though the caller has an unfamiliar voice, she calls you by your first name and also introduces herself using only her first name. You don't recognize the caller, but you also don't want to be rude by revealing you have no idea who's at the other end of the line. The caller moves on to ask how you're doing and you feel compelled to answer and perhaps even to reciprocate. You may blame



your poor memory for not remembering the caller. But of course you wouldn't—she's a <u>"cold" caller</u>. She's trying to sell you something and she's exploiting the <u>rituals of call openings</u> to build a relationship with you before getting down to business.

Some cold callers don't stop at just implying prior acquaintanceship with call takers, they also claim they've called before—while others go as far as professing that you or another family member have asked them to call you back.

Our tip: Politely but firmly challenge the phony familiarity at the earliest possible point in the conversation. If you don't remember talking to the salesperson before, this probably means it never happened—so feel free to say so.

## 2. Spot the fake claims and verify the caller's identity

Scam callers use deceit throughout their scripts and will often claim they're calling on behalf of recognizable organizations such as <u>your bank</u>, <u>the HMRC</u> or <u>the NHS</u> to get you to comply with their requests.

One strategy they use to prove the authenticity of the call and gain your trust is to show they hold <u>personal information</u> about you, such as your full name or email address—which they often simply lift from social media.

Scammers will also try to obtain sensitive details from you by using language that implies they already possess those details, such as requests to confirm or verify your postcode or credit card number. Be especially suspicious if the call is unexpected and if the caller uses ultimatums or threats to pressure you into complying with their requests.

Our tip: Don't provide any personal details to the caller, if you cannot



verify their identity through means independent of the call. Hang up and phone the organization back using a telephone number you've obtained from their website.

### 3. Spot and avoid the 'language traps'

You've probably wondered how sales callers manage to surreptitiously persuade some of us to buy their products or at least to agree to a sales meeting. The examination of their skillful use of language reveals they often use "language traps" that create expectations we'll accept their sales offers.

Before they make a sales offer, for example, salespeople will try and entice us to positively evaluate their products: "In two years time, your money could multiply by five. How does that sound?". Another technique is trying to get people to admit a need for whatever they're selling: "You said you were looking to renew your telephone contract this month, right?". Going along with these moves inadvertently implies we are interested in those products and increases the pressure to buy them.

Our tip: Resist the enticements to comment about the products on offer. If salespeople do <u>insinuate that you have shown an interest in their offerings</u> challenge their claims politely at first, but also be prepared to hang up the phone.

Nuisance callers have been around for a while and they're probably not going away any time soon. But by becoming aware of their tricks we can sidestep sales caller's "language traps" and protect ourselves from scammers.

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