

# TAKE FIVE TO STOP FRAUD

 BIMA  
Awards  
Winner 2023

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# SYNOPSIS

UK Finance, partnering with Amazon, were looking for ways to adapt their long-running and hugely successful Take Five to Stop Fraud campaign to SME audiences. The goal was to target time-poor leaders in SMEs, who might not take the issue seriously, and provide them with information and advice on how to spot and avoid fraud in the workplace.

The tool went beyond simple messaging, instead offering emotive examples of how bad actors use everyday communication tools to try and defraud small businesses. Using storytelling with examples and advice created an experience that was effective at conveying the dangers and how to be vigilant of them.

UK Finance launched the tool in November on their site and it was a great success, with high levels of user engagement and completion.



Criminals are experts at impersonating people, organisations and the police. They spend hours researching you for their scams, hoping you'll let your guard down for just a moment.

**Stop and think.** It could protect you and your money.



**TO STOP FRAUD™**

[takefive-stopfraud.org.uk](https://takefive-stopfraud.org.uk)

# THE ISSUE

Fraud costs small businesses millions each year, and yet for most it's far from an active concern. It should be. More than 80% of small business owners in the UK report receiving potentially fraudulent emails and texts. But only half say they take the time to regularly stop and consider them before acting.

UK Finance, the trade association for the UK's banking and finance sector, has seen huge success via its long-running Take Five to Stop Fraud campaign in increasing awareness of and action on fraud among consumer audiences. And for International Fraud Awareness Week 2022 they wanted a piece of online content that would target SMEs and lead to real behaviour change.

Previous consumer campaigns had used a simple 'how scam savvy are you' quiz which challenged people to spot fraudulent emails. But this approach would not work for SME audiences. In a professional context, people at all levels of companies are less likely to see fraud as an issue that directly affects them. And, though they might consider themselves savvy at spotting personal fraud, most had very little awareness of common types of fraud that affect businesses.

# THE IDEA

Our solution informed by behaviour change principles was to develop the idea of an online quiz into something with higher salience for commercial audiences, and which positioned messaging within the appropriate context - a desk-based interactive taking users through three days in the life of an employee at a widget company.

This experience, modelled on the 'in tray' exercises used in employment assessment centres, put users in the role of answering emails, taking phone calls and making decisions in a live work environment, with design mimicking a working setup. To keep users engaged, we heightened reality through humour, sharp writing and little 'easter egg' surprises within the design.



Businesses of all sizes are at risk of fraud and scams. But small and medium-sized businesses (SMEs) are more at risk, because:

- they may have limited resources to counter fraud and scams
- there may not be regular training in place on how to identify and avoid fraud and scams
- there may be less of a clear split between work and home life, with work laptops used at home and personal mobile phones used at work

Take part in this quick interactive experience to see some of the most common scams and practical advice on how small businesses can avoid them.

Get started >





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Read the fraud 1-pager >

Email

+ Compose

Inbox

Drafts

Sent

Junk

Orders

Invoices

Contracts

### My Inbox

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<justin@preparethewidget.io>	Invoice for services in January 2022
<input type="checkbox"/>	<input type="checkbox"/>	Jo 'Warehouse' Green	Yesterday's orders
<input type="checkbox"/>	<input type="checkbox"/>	Admin	Thank you
<input type="checkbox"/>	<input type="checkbox"/>	Roberta Flanagan	Sorry!
<input type="checkbox"/>	<input type="checkbox"/>	Jo 'Warehouse' Green	Yesterday's orders
<input type="checkbox"/>	<input type="checkbox"/>	IT Admin	Work devices
<input type="checkbox"/>	<input type="checkbox"/>	Roberta Flanagan	Heading in soon
<input type="checkbox"/>	<input type="checkbox"/>	Roberta Flanagan	Urgent payment required
<input type="checkbox"/>	<input type="checkbox"/>	Savvy SME <info@savvys.me>	Don't fall victim to fraud

← Close



## TO STOP FRAUD



Criminals will often rely on employees in small and medium-sized businesses having little or no knowledge about fraud and scams and use this vulnerabilities. Employees may be short on time or too rushed to check whether a request for information, payment or a change of details is genuine, or use less secure IT devices, which makes it easier for them to fall for a fraud.

## KEEP YOUR BUSINESS SAFE BY FOLLOWING THESE THREE STEPS:

**STOP**

Examples of the latter included desk lights you could toggle on and off, hyperbolic sound effects for interactions and the use of quirky images and memes in various scenarios (you'll have to go through **the experience yourself** to see what we mean!)

Crucially, this design concept allowed us to embed information and learning throughout the experience in a way that feels relevant to the user at each stage. This meant concepts were conveyed via interactions with real value, supporting and reinforcing learning and making each point more memorable.

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# IMPLEMENTATION

In early discussions we decided it was important to stress the everyday channels through which you might be a target for fraud. In order to capture this in our desk-based activity we devised a list of interactions that the user would be taken through and that we could mix and match to tell a bigger story. These included incoming emails, phonecalls, text messages and even a discussion with a colleague over a tea break.

This set of interactions allowed us to build a game engine driven by a simple script, recording people's responses to each scenario and then pushing the story forward based on those decisions. Using this scripted method meant we were able to prototype quickly (initially in Twine), change the sequence of events and add in new ones based on client feedback and user testing. The StoryStitcher system we developed is something we're carrying forward into our future narrative development work.

The final product was also packaged into an embeddable app that could be easily included in partner websites so that the campaign could increase its reach and bring in new audiences.

## STOP

Taking a moment to stop and think before parting with your money or information could keep you safe.

## CHALLENGE

Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

## PROTECT

Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.



# IMPACT

The experience was built as a series of incremental challenges, so that important points were made in the first day and then repeated with variations and additional contexts in the second and third day, on the assumption that the majority of those who started would not finish. As a 5-10 minute interactive experience in total, around an admittedly offputting topic, our expectations were of a completion rate of around 5%.

In fact, 32% of all those who started the experience finished it, with an average engagement time of 2.6 minutes across all users.

That equates to more than 196,000 minutes (or 136 days) of attention - that's 136 days worth of users looking at and engaging with topics around SME fraud, an astounding result giving an 'attention ROI' of 320 seconds per £1 spent. And as the experience is deliberately free of time or location contexts, it's a return that will increase as it's used across other markets and throughout the lifetime of the wider campaign.





# PLANET

Using this type of tool as a main element of the campaign helped to keep the discussion online (where it was most relevant), but also limited the amount of real world activity such as leafleting and roadshows. Our partnership with Amazon ensured we used hosting powered by sustainable energy and [websitecarbon.com](https://www.websitecarbon.com) gives the site a rating higher than 67% of websites.