

SUPPLEMENTAL MATERIALS SECTION

Table S1

Items on Initial Version of Susceptibility to Persuasion Scale

Liking and Similarity (Liking)

- I like people who share similar values, ideas or beliefs with me
- I do not like people who oppose my beliefs
- My friends beliefs and attitudes are similar to mine
- My friends do not like most of the things I like*

Trust and Authority (Authority)

- I trust in legal authorities to sort my situation if I was defrauded
- The law will not protect me from becoming a victim of fraud*
- I feel safe and legally protected when buying goods from authority figures
- I trust in information offered to me by authorities

Social Influence (Influence)

- I am easily persuaded to do things by my friends
- My friends do not easily influence me*
- I often follow the crowd, even when that is not in my best interest
- I do not follow fashion trends*

Risky Behaviours (Risky)

- I often play it safe*
- I often drive faster than the speed limit
- When taking a chance on something, I often think of what could be won rather than lost
- I don't like taking chances*

Lack of Self-Control (Self-Control)

- I can easily control my actions*
 - I find it hard to restrain myself from buying things that interest me
 - I only buy things when I really need to*
 - I cannot easily stop myself from making rash or impulse purchases
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Note. Continued on the next page.

Table S1(Continued)

Items on Initial Version of Susceptibility to Persuasion Scale

Illusions of Control and Superiority (Illusions)

I often find I am less in control of situations than I thought

I often control situations leading to a desired outcome*

I often find myself in situations where I think I am winning but I lose out in the end

Scarcity & Uniqueness of scam offer (Scarcity)

I often buy things that are of limited availability

I do not mind waiting around for more deals to arise*

Things which are unique or rare interest me a lot

Need for Consistency (Consistency)

I like things to stay the same

I am not very organised

I often follow a strict schedule*

I am often late to meetings despite planning to be on time

Note. * Indicates that the item is reverse scored.

Instructions: "In answering the question, you are given a scale from 1 - 7. Answering 1 suggests that you strongly disagree and that the statement is not an accurate description of yourself, whereas 7 would indicate that you strongly agree with the statement and it best describes you and/or your behaviour. Please select the button that you feel would be most fitting to yourself for every question. All the answer are anonymous and you are free to not answer any questions you might find uncomfortable."

Table S2

Reliability Testing on Initial Version of Susceptibility to Persuasion Scale (n = 284)

Factor	Cronbach α	α_s
Susceptibility to Persuasion Scale (overall)	.730	.718
Liking and Similarity	.353	.391
Trust and Authority	.619	.630
Social Influence	.700	.706
Risky Behaviours	.539	.557
Low Self-Control	.755	.741
Illusions of Control	.525	.526
Scarcity & Uniqueness of fraudulent offer	.124	.134
Need for Consistency	.461	.469

Table S3

Factor Loadings and Communalities Based on a Principal Axis Factoring with Oblimin rotation for 30 Items from Susceptibility to Persuasion Scale (n = 284)

	Cont	Risk	Auth	Illu	Lik	Infl	Cons
I like people who share similar values, ideas or beliefs with me. [LIKING]					.672		
I do not like people who oppose my beliefs. [LIKING]					.530		
My friends' beliefs and attitudes are similar to mine. [LIKING]					.637	.359	
My friends do not like most of the things I like. ^R [LIKING]		.357					.513
I trust in legal authorities to sort my situation if I was defrauded. [AUTH]			.708				
The law will not protect me from becoming a victim of fraud. ^R [AUTH]			.385				
I feel safe and legally protected when buying goods from authority figures. [AUTH]			.743				
I trust in information offered to me by authorities. [AUTH]			.728				
I am easily persuaded to do things by my friends. [INFL]	.368			.353		.578	
My friends do not easily influence me. ^R [INFL]						.720	
I often follow the crowd, even when that is not in my best interest. [INFL]	.441	.322				.454	
I do not follow fashion trends. ^R [INFL]	.467					.371	
I often play it safe. ^R [RISKY]		.741					
I often drive faster than the speed limit. [RISKY]		.315					
When taking a chance on something, I often think of what could be won rather than lost. [RISKY]	.339	.303				.302	
I don't like taking chances. ^R [RISKY]		.733					
I can easily control my actions. ^R [SELF-CONTROL]	.354					.331	.347
I find it hard to restrain myself from buying things that interest me. [SELF-CONTROL]	.796						
I only buy things when I really need to. ^R [SELF-CONTROL]	.761						
I cannot easily stop myself from making rash or impulse purchases. [SELF-CONTROL]	.785						
I often find I am less in control of situations than I thought. [ILLU]		.331		.483			.490
I often control situations leading to a desired outcome. ^R [ILLU]						.422	.334
I often find myself in situations where I think I am winning but I lose out in the end. [ILLU]				.679			
I often buy things that are of limited availability. [SCARCITY]				.700			
I do not mind waiting around for more deals to arise. ^R [SCARCITY]							
Things which are unique or rare interest me a lot. [SCARCITY]				.444	.347		
I like things to stay the same. [CONSISTENCY]		.634					
I am not very organised. [CONSISTENCY]							.793
I often follow a strict schedule. ^R [CONSISTENCY]							.676
I am often late to meetings despite planning to be on time. [CONSISTENCY]							.668

Note. Factor loadings < .3 are suppressed.

The text in brackets denotes which a priori scale each item was assigned to.

^R Denotes that items were reverse coded.

Table S4

Descriptions of Scenarios used in Study 2	Description
Fake Cheque scam	<p>You are selling a quite valuable item through classified ads. You have been trying to sell this for a while. All of a sudden, somebody contacts you and offers to buy this item for the list price. They don't even haggle. They post you a cheque (or check, if you prefer U.S. spelling) and ask you to send the item as soon as possible. You send them the item immediately, wanting to provide a good customer experience. The address is a P.O. Box.) and you send them the item immediately, wanting to provide a good customer experience.</p>
Phishing	<p>You receive an email from your bank, notifying you that there was some suspicious activity detected on your account. You should login through a secure link provided and check that everything is in order.</p>
419 scams	<p>You receive an email from an African or Iraqi relative (you never even knew you had); a Nigerian dictators' wife, a Nigerian building subcontractor, a lawyer, etc. They promise wealth and riches, but require you to cover initial fees in order for the process to successfully conclude. I you have no money, they will sometimes provide you with a check that cover would cover the initial fees.</p>
Internet auction scams	<p>You found a Lenovo ThinkPad you always wanted on eBay! The sellers feedback is quite high (98% +), they are selling their personal machine and the price is just too good to pass by. You go from wanting to buying it in two minutes, as you know that otherwise somebody else will buy it soon. It is approximately 40% discounted. You want to pay immediately. The seller requires payment through a bank transfer, claiming that PayPal fees are prohibitive. True. Well, you bought it already, you might as well pay, if you want to keep your positive feedback score. The bank information sent to you by the seller seems to indicate that you are transferring money to a bank in Hong Kong, but the seller tells you that the goods will be sent from a warehouse in your local country, so that is OK. The seller insists on communicating through personal emails, not through eBay emails, as they "don't want eBay to spy on them". Makes sense.</p>

Note. Continued on the next page.

Table S4 (Continued)

Descriptions of Scenarios used in Study 2

	Description
Investment scams	You are contacted by a stock-broker or their assistant offering an investment opportunity, buying stocks in a company that is the next Google or Shell or ... You are asked to buy stocks and told of huge profits you could make. If you decide to invest, the stocks will actually be bought in your name, but you will not be able to sell them for a set period of time (usually two years).
Pyramid scheme	You are contacted by a midsize business with a great idea on how to make money with a relatively little effort. There is a small charge for an initial 'business pack' that explains everything in detail, but you will be able to make that back very quickly as you recruit helpers, who will also make the initial small payment to you. You will send a small amount out of those payments to your recruiter (for his trouble). Everything else, you will keep. Your recruits will also get to keep most of the money they will make from their recruitments, but will send a small percentage to you. You will earn more and more as the business expands.
in-store credit card	You are offered an in-store credit card, from a local well-known retailer.

Table S5

 Descriptions of Scenarios used in Study 1.

Fake Cheque	A fake cheque is used to pay for services or goods you offer. This becomes apparent only when the bank refuses to cash the cheque.
Fake Gig	You buy event tickets online (or by other means), only to find out later that the tickets are fake or were never delivered.
Merchandise	You purchase goods from an online store. The goods either never arrive or have been misrepresented (e.g. fake designer brands, actual goods look different from the photos on the website, used goods sold as new...). This type of scheme does not include online auction sites (e.g. eBay).
Gifts	Somebody offers prizes with a request for an initial investment (personal information or money), however, the prizes never materialise afterwards.
Phishing	Receive an email from a person masquerading as a well-known source which asked you to enter personal information (for instance bank details or a password to a web-site).
419AFF	An email from a unknown African or Iraqi relative; a Nigerian dictators' wife, a Nigerian building subcontractor, a lawyer, etc., promising wealth and riches which require you to cover initial fees in order for the process to successfully conclude. Despite investment of time and money the payoff never comes, you only get requests for more money.
Auctions	Purchased goods online via an auction (e.g. eBay) but despite payment, the goods are never delivered or misrepresented (e.g. fake designer brands, actual goods look different from the auction photos, used goods sold as new, seller is from another country, which means hidden customs fees, ...).
Loan	Somebody offers a business or personal loan despite the customer having bad credit rating. A processing fee is required. Despite having paid the fee, the credit or loan is never received.
Lottery	An email tells you that you've just won the lottery! In order to claim your winnings you need to pay a fee of some sort. After the fees are paid the "lottery officials" seem to disappear with your money and no winnings are ever received.

Note. Continued on the next page.

Table S5 (continued)

 Descriptions of Scenarios used in Study 1

Relationship	<p>After being in an online relationship for a short period of time, the person you believe to be your partner requests money for a particular reason (e.g. financial aid or travelling expenses in order to come and visit you) which you pay. After a while it turns out that your online date is never coming to visit. They have been misrepresenting themselves to you (fake profile picture, different age, gender, nationality)</p>
Fake Mag	<p>Offered and paid for a subscription to a magazine, (usually offered with “free prizes”), but despite paying the subscription fee, the magazine (and other things offered) never arrive.</p>
Telephone Scams	<p>If you receive one of these calls, upon answering the telephone you might hear a recorded message congratulating you on winning an all expenses trip to an exotic location. You will then be asked to press 9 to hear further details. If you press 9 you will be connected to a premium rate line that costs approximately £20 per minute. Even if you disconnect immediately, it will remain connected for a minimum of 5 minutes costing around £ 100.</p>
Boiler Room	<p>You are contacted by a ‘stock-broker’ or their assistant offering an investment opportunity, buying stocks in a company that is the next Google or Shell or ... You are asked to buy stocks and told of huge profits you could make. If you decide to invest, the stocks will actually be bought in your name, but you will not be able to sell them for a set period of time (usually two years). In the meantime the company whose value was artificially inflated would crash.</p>
Pyramid	<p>A successful pyramid scheme combines a fake yet seemingly credible business with a simple-to-understand yet sophisticated-sounding money-making formula which is used for profit. The essential idea is that the mark, Mr. X, makes only one payment. To start earning, Mr. X has to recruit others like him who will also make one payment each. Mr. X gets paid out of receipts from those new recruits. They then go on to recruit others. As each new recruit makes a payment, Mr. X gets a cut. He is thus promised exponential benefits as the "business" expands. The flaw is that there is no end benefit. The money simply travels up the chain. Individuals at the bottom of the pyramid end up with a deficit.</p> <hr/>