

# Psychological Mechanisms of 'Dark' Persuasion and Cyber Fraud

Manja Skočir

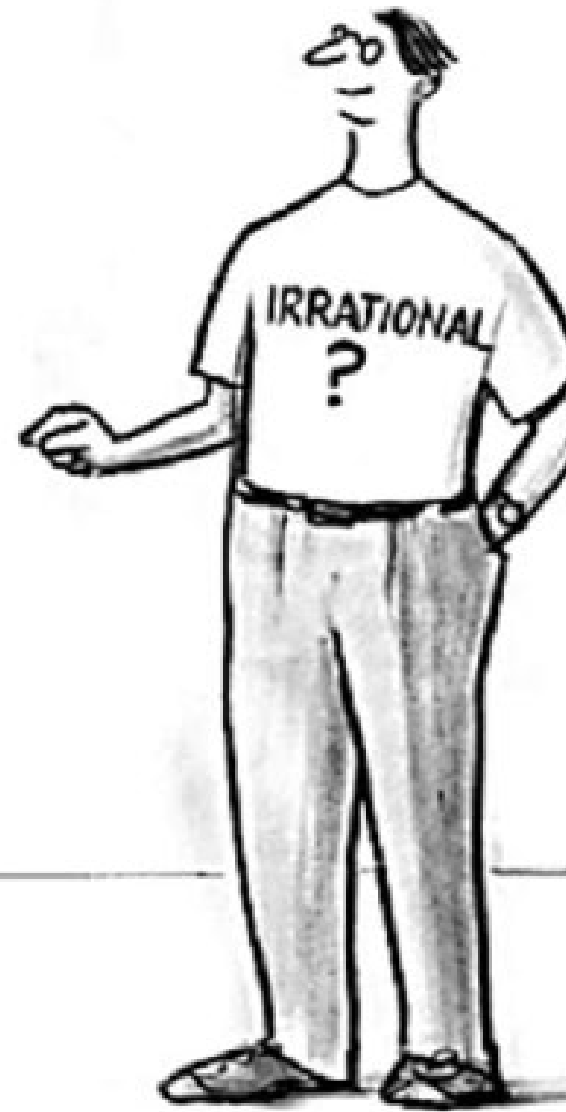
manja.skocir@inst-krim.si



*70 years*

INSTITUTE OF  
CRIMINOLOGY

*at the Faculty of law Ljubljana*

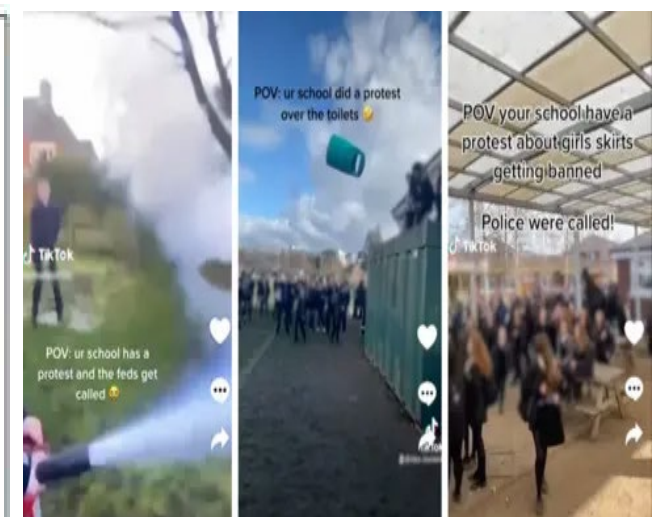
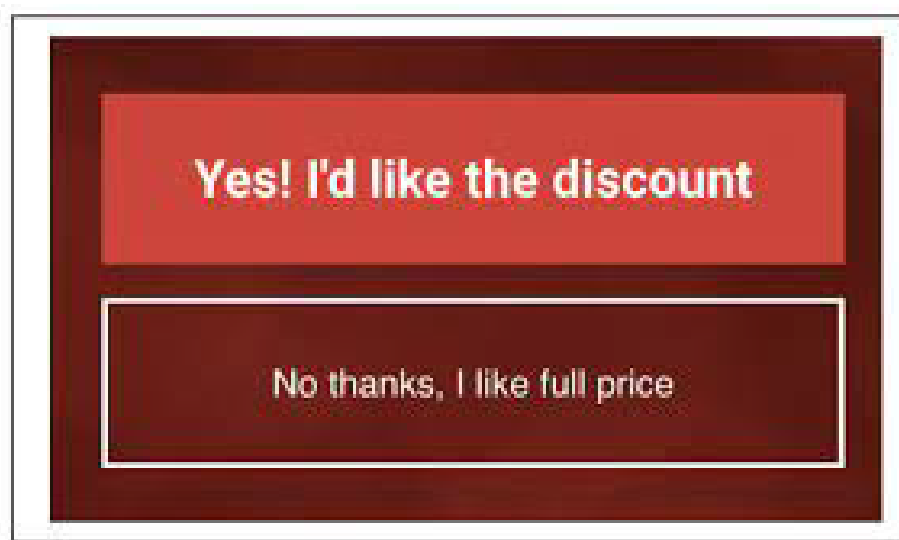


**amber**  
 New Snap · 4w · 328 🔥

**unique**  
 New Snap · 2w · 21 🔥

**cheyanne**  
 New Snap · 4w · 584 🔥

**dorian**  
 New Snap · 4w · 469 🔥



214  
SHARES

Share
 More

Toodledo doesn't necesarrily support "projects" right out of the box, but you can set up folders, tags, or even use the subtasks function that is offered in the Pro version. If you want a decent workflow, you can [check out my forum post explaining my GTD setup.](#)

**Remember The Milk**

You may also like

10 Awesome Productivity Apps To Help Manage Your Hectic Life

25 Websites Other Than Social Media To Upgrade Your Life

How about more? You'll love these too!

10 Awesome Productivity Apps To Help Manage Your Hectic Life

25 Websites Other Than Social Media To Upgrade Your Life

Hurry up! Sale

00

11

Days

Hrs

Sale Ends Once T

some of the other's on our list, but for a simple GTD system it works well.

**Custom spreadsheets**

If you are afraid of keeping your data in the cloud and you want to customize your system anyway you want, then go for making a custom spreadsheet. You could use Excel, OpenOffice, or Numbers to whip one up.

Management

9 Struggles Only Int Relate To

15 Apps Everyone Should Have In the

**PREMIUM ZONE**

To play in Temple of Storms you will need to either Pay by Zone OR upgrade to a Membership!

OR

915 Crowns unlocks this premium zone for all characters on this account, forever!

Become a member for unlimited access to all Wizard101 areas!

YOUR CROWNS

980

# Intersectional manipulation of modern digital technology

## (1) Psychological Exploitation:

Manipulates cognitive schemas through design and choice architecture.

## (2) Data Analytics and AI:

Uses non-transparent or consent-less data collection to power algorithmic decision-making.

## (3) Dark Patterns:

Deceptive interfaces to extract data, trigger transactions, or maximize user engagement.

Outcome: A layered, pervasive manipulation influencing user behavior, raising ethical and legal concerns.

# Intersectional manipulation of online frauds

## (1) Adapting the Decision-Making Environment

- Framing and shaping user choices through contextual design.

## (2) Deceptive 'Dark Traps'

- Exploiting cognitive biases and psychological mechanisms to manipulate behavior

## (3) AI-powered frauds

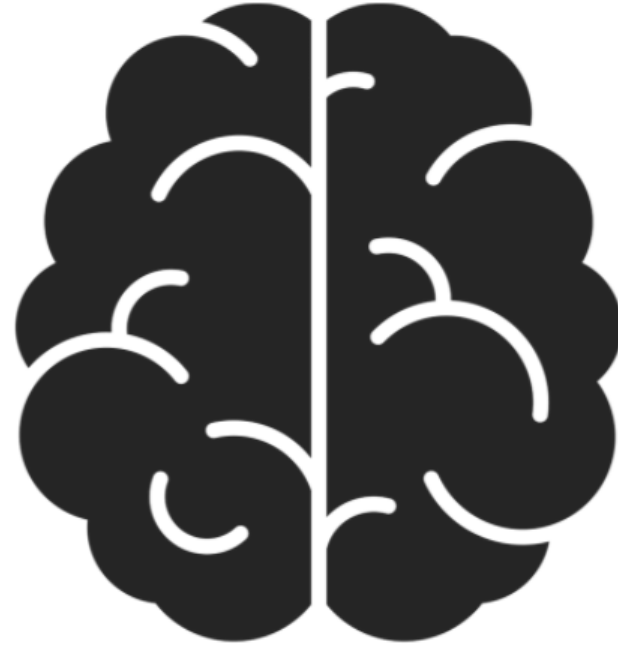
- Using AI to tailor scams for maximum impact.

## **System 1**



Fast, intuitive and  
emotional

## **System 2**



Slow, conscious  
and effortful

# 1) Adapting the Decision-Making Environment



















Amon Tversky, Daniel Kahneman: "The Framing of Decisions and the Psychology of Choice" (1981)

**Scenario 1**

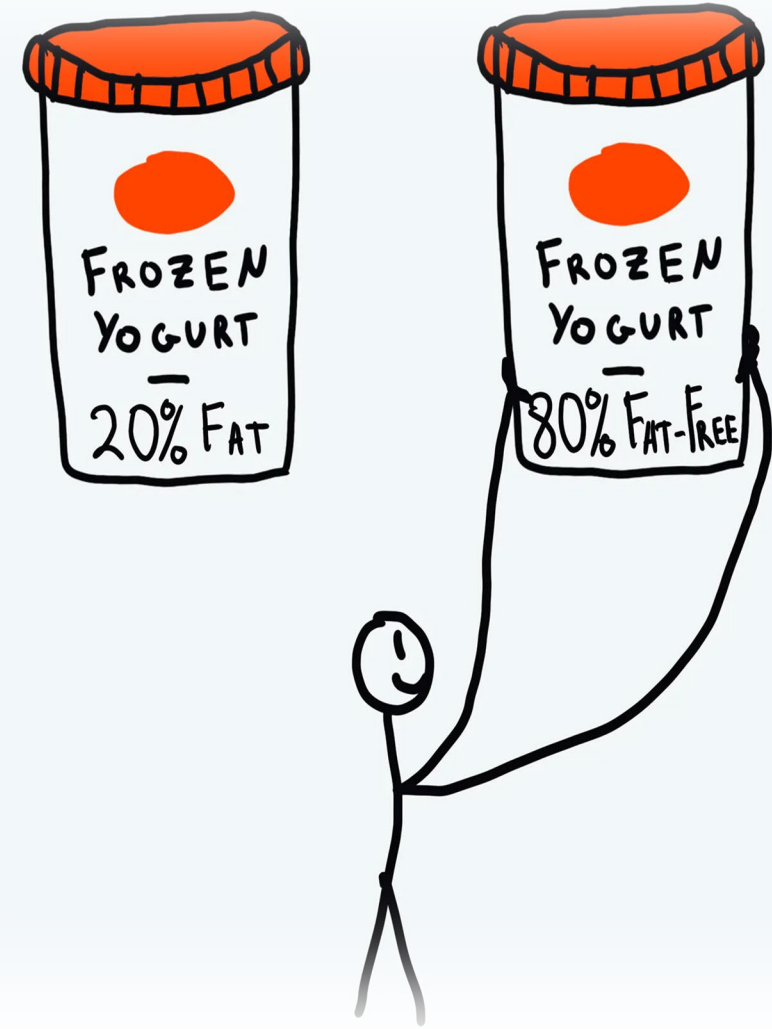
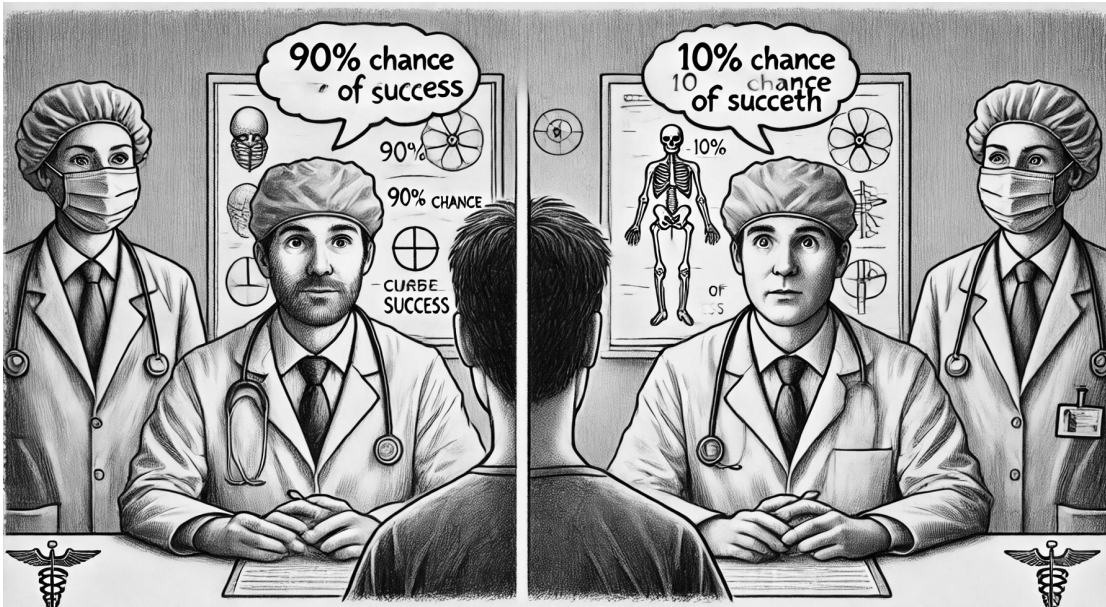
A: Out of 600 people at risk, 200 will be saved.

B: There is a  $\frac{1}{3}$  probability that all 600 people will be saved, and a  $\frac{2}{3}$  probability that no one will be saved.

**Scenario 2**

C: Out of 600 people at risk, 400 will die.

D: There is a  $\frac{1}{3}$  probability that no one will die, and a  $\frac{2}{3}$  probability that all 600 people will die.



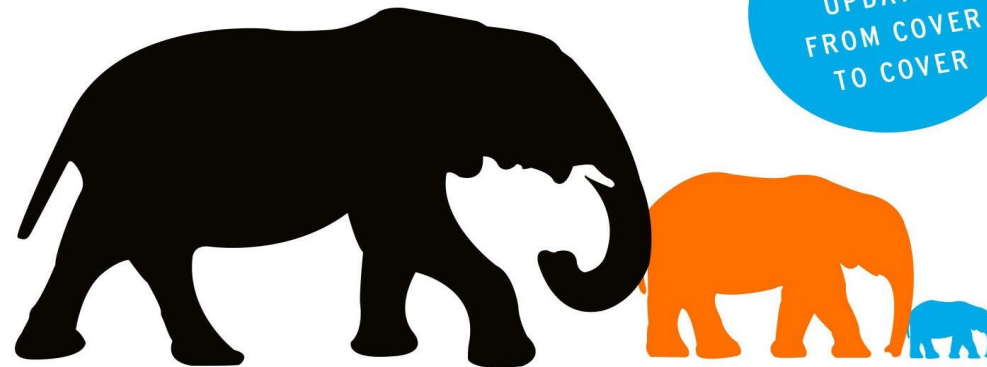
NEW YORK TIMES BESTSELLER

"Few books can be said to have changed the world, but *Nudge* did.  
*The Final Edition* is marvelous: funny, useful, and wise."

—DANIEL KAHNEMAN

# NUDGE

THE FINAL EDITION



RICHARD H. THALER

WINNER OF THE NOBEL PRIZE IN ECONOMICS

and

CASS R. SUNSTEIN



EATING AND HEALTH

# Fruit, Not Fries: Lunchroom Makeovers Nudge Kids Toward Better Choices

APRIL 2, 2013 · 2:20 PM ET

By Kevin Charles Redmon



Students select blueberries and rolls from the food line at Lincoln Elementary in Olympia, Wash., in 2004.

John Froschauer/AP

# Medicare Enrollment Form

1. Name of Beneficiary		2. Date of Birth		3. Social Security Number		4. Current Address	
5. Previous Address		6. Date of Enrollment		7. Reason for Enrollment		8. Signature	
9. Date of Enrollment		10. Reason for Enrollment		11. Signature		12. Date of Enrollment	
13. Reason for Enrollment		14. Signature		15. Date of Enrollment		16. Reason for Enrollment	
17. Signature		18. Date of Enrollment		19. Reason for Enrollment		20. Signature	
21. Date of Enrollment		22. Reason for Enrollment		23. Signature		24. Date of Enrollment	
25. Reason for Enrollment		26. Signature		27. Date of Enrollment		28. Reason for Enrollment	
29. Signature		30. Date of Enrollment		31. Reason for Enrollment		32. Signature	
33. Date of Enrollment		34. Reason for Enrollment		35. Signature		36. Date of Enrollment	
37. Reason for Enrollment		38. Signature		39. Date of Enrollment		40. Reason for Enrollment	
41. Signature		42. Date of Enrollment		43. Reason for Enrollment		44. Signature	
45. Date of Enrollment		46. Reason for Enrollment		47. Signature		48. Date of Enrollment	
49. Reason for Enrollment		50. Signature		51. Date of Enrollment		52. Reason for Enrollment	
53. Signature		54. Date of Enrollment		55. Reason for Enrollment		56. Signature	
57. Date of Enrollment		58. Reason for Enrollment		59. Signature		60. Date of Enrollment	
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73. Reason for Enrollment		74. Signature		75. Date of Enrollment		76. Reason for Enrollment	
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81. Date of Enrollment		82. Reason for Enrollment		83. Signature		84. Date of Enrollment	
85. Reason for Enrollment		86. Signature		87. Date of Enrollment		88. Reason for Enrollment	
89. Signature		90. Date of Enrollment		91. Reason for Enrollment		92. Signature	
93. Date of Enrollment		94. Reason for Enrollment		95. Signature		96. Date of Enrollment	
97. Reason for Enrollment		98. Signature		99. Date of Enrollment		100. Reason for Enrollment	



Organ donation.  
The gift of life.

NHS

Phone 0845 60 60 400 or visit [www.uktransplant.org.uk](http://www.uktransplant.org.uk)  
to join the NHS Organ Donor Register.  
Remember to tell someone close to you of your wishes.

I want to donate the following for transplantation after my death

any of my organs and tissue ☒ or

my kidneys ☐

corneas ☐

heart ☐

lungs ☐

liver ☐

pancreas ☐

I have joined the NHS Organ Donor Register on

Signature

Full name

CHER

You do not need to carry

Signed up yet?  
Join the NHS Organ  
Donor Register

0845  
[www.uktransplant.org.uk](http://www.uktransplant.org.uk)

# The Architecture of Cyber Fraud

- **Cyber frauds** are carefully designed, leveraging psychological principles
- They exploit the **framing effect** to influence perceptions and guide decision-making
- By targeting the intuitive **System 1**, they drive victims toward impulsive and uncritical actions



**Subject:** GREETINGS

**From:** Nicholas Tiangaye <[tiannicolastiangaye1957@gmail.com](mailto:tiannicolastiangaye1957@gmail.com)>

**To:** [REDACTED] <[REDACTED]>

**Date:** Jul 29, 2023, 5:46am ET

---

Hello,

My name is Nicolas Tiangaye, I am a lawyer working in the area of family jurisdiction, a highly respected Attorney in Bangui, Central African Republic. We are highly skilled attorneys with extensive experience in Estate law.

I was wondering if you got a chance to review my previous email concerning the estate of our deceased client, whom I was his legal counsel and administrator of his Estate and other valued assets, and believed you may be related or may not, thus contacting you as you bear the same Last Name and stands a better chance to partner with me for the disposition of the estate in accordance with intestate succession rights of heir-at-law which is legal to designate you as the heir of the estate.

Just reply urgently to enable me to provide you with all necessary and more information and explanations regarding this transaction for a better understanding if you are interested.

Have a nice day waiting for your prompt reply.

Kind regards,  
Nicolas Tiangaye  
Head Office BP 2094  
Bangui Ombella-M'Poko  
Central African Republic.



From [redacted] ☆

Reply

Reply All



Forward

Redirect

More

Subject (#3726) Pretty significant material for you right here 22-01-2019 03:24:14

22. 01. 2019 03:40

To [redacted] ☆

What's up.

I have got a private web site with all kinds of offerings that i give in dark side of the internet.

All sorts of things from entirely wrecking a person's business to human accidents and so on, however almost nothing significant like eliminating.

Most of the time it's some shit like declined relationships or competition on the job. Anyway i have been previously reached this week by individual to place an purchase and also particular target is not surprisingly you.

In a fast and painless fashion. The simple truth is i only get compensated following each completed job and choice to contact you before, to be able to pay off me for being non-active which i often proffer the victim. However, if i do not obtain what i'm requesting, my executer will carry out the request.

But in case if we'll make an agreement, besides eliminating the request you are going to obtain complete information relating to the client that i have discovered. Immediately after the purchase is complete, I often eliminate the operator as well, as a result i have a choice, to get 1200 from you, basically with no effort, or to get four thousand from the customer, yet to get rid of my operator.

I am obtaining exchanges only through Btc aka bitcoin , its my bitcoin transaction address -

[redacted]

You now have 18 hrs . to transmit funds.



**From:** joe sims <pejukaliantskma@hotmail.com> Freemail Domain

**To:** Jim Halpert <jhalpert@paperco.com>

**Subject:** Redcastle88

Hi Jim,

I know your password is Redcastle88. Let's get straight to the point. I installed software on Pornhub and you visited it to have fun.

This gave me access to your cam and all of your contacts. I created a double video - 1st part shows what you were watching, 2nd part shows you enjoying it (haha).

You have 2 options.

1 - ignore this and I will send video to all of your contacts.

2- U can pay me \$790 **Payment Request** and I delete the video ASAP. **Urgency** U could carry on daily life like this never occurred and you surely will never hear back again from me.

Make payment in Bitcoin **Content - Cryptocurrency** to following address:

1GzAXZTz3y8xanxD5sVqackEXNkJriqTmC **Content - Cryptocurrency**

[case sensitive so copy and paste]

Text Message  
Today 6:37 PM

Our automated speed monitoring system has detected your vehicle at 56 km/h in a school zone where the speed limit is 30 km/h. It is strongly advised that you make the payment before 24-03-2024, to address this violation without the necessity of a court appearance and to avoid accumulating additional late fees. Visit <https://ontariocourts-setfines-ca.com> to settle this matter.



Text Message



## 2) “Dark traps”



Michael Michael Michael Michael >

feb. 2, 12:20 dop.

You're cute, how're you doing?  
Nice to meet you on Instagram



feb. 3, 5:54 pop.

Good evening. Thank you for  
your compliment. Nice to meet  
you too 😊

You're welcom. I'm Michael  
from North Carolina USA. Can I  
know your beautiful name and  
where are you from?



### Crespo Disposable Gloves Store

Protective Disposable Gloves - Latex - Nitrile - Vinyl - HDPE Plastic



Super Nitrile Disposable Black  
Gloves .100 gloves / box

€1.99



Venom Steel Nitrile Gloves  
Powder Free & Latex Free .100  
gloves / box

€12.45



TouchGuard Blue Powder-Free  
Disposable Nitrile Gloves .100  
gloves / box

€1.78



AMDEX GFF's 100 Industrial  
Disposable Clear Vinyl Gloves  
Powder Free & Latex Free .100  
gloves / box

€8.65



AMDEX GlovePlus Industrial  
Clear Vinyl Gloves Powder Free  
& Latex Free .100 gloves / box

€9.45



Medigrip Medical Vinyl  
Examination Clear Gloves  
Latex Free & Powder Free .100  
gloves / box

€8.45



Medigrip Medical Examination  
Latex Gloves Powder Free .100  
gloves / box

€2.35



Derma-Max Nitrile Disposable  
Blue Powder Free Gloves .50  
gloves / box

€5.99



MUTUAL FUND'S INVESTMENT  
400,446 subscribers

Previous message  
Video, Never give up start now and archive your dreams... @ [redacted] ...

MUTUAL FUND'S INVESTMENT  
PAYOUT PROOFS TO INVESTORS FOR 6...

**PAYMENT SENT SUCCESSFULLY**  
100% ✓✓✓✓

MUTUAL FUND'S INVESTMENT  
Congratulations 🎉👏 to everyone that participated in the investment programme, keep investing, keep earning profits massively.

You ready to invest?  
Dm 📩

t.me/[redacted]  
t.me/[redacted]

6913 15:19

MUTUAL FUND'S INVESTMENT

Payment Successful!  
\$8,500.00  
has been paid to  
1BZMqkVF [redacted] 71DHjY  
VkqSGuC4dsm  
Ref: 44584039

Payment Successful!  
\$4,550.00  
has been paid to  
[redacted]  
Ref: 48328205

20:19 TELEGRAM

Back Crypto investment expert last seen recently

Today

There is a good news that there is an investment project that has just been launched, with a 2% return every day. I am very familiar with the boss of the project, so you can rest assured to invest. 19:54

Really? How much do you suggest I invest 20:08 ✓✓

5,000 USDT at least. 20:09

Ok, thank you for your help 20:10 ✓✓

I saw some gains, and I invested another 30000 USDT 20:15 ✓✓

Congratulations! 😊 20:16

I have just tried to withdraw money, but the system reminds me that there are security reasons in my account, I need to continue to deposit in order to withdraw? 20:17 ✓✓

Message

CONTI

**FINAL 12-HOUR CELEBRATION FOR THE LAUNCH OF FUTURE-REALM**

**SURPRISE 1:**  
ENJOY A LIMITED-TIME 70% DISCOUNT ON ALL PACKAGES!

**EVENT CONTENT:**

- VIP1 package: Only 15 USDT
- VIP2 package: Only 60 USDT
- VIP3 package: Only 150 USDT
- VIP4 package: Only 300 USDT
- VIP5 package: Only 900 USDT
- VIP6 package: Only 1800 USDT

**SURPRISE 2:**  
30% CASHBACK ON ALL E-BOND PRODUCTS



Any user purchasing CONTI FILM E-Bond products will enjoy a 30% cashback, with no limit on the number of purchases or the amount!



**Subject:** [REDACTED] - [REDACTED]  
**From:** Yovonnda Horton <zixlexmdn@outlook.com>  
**Date:** 10. 07. 2018 22:56  
**To:** "[REDACTED]" <[REDACTED]>

I do know, [REDACTED], is your pass word. You may not know me and you are probably thinking why you are getting this email, correct?

Well, I placed a malware on the adult video clips (porno) web-site and guess what, you visited this web site to have fun (you know what I mean). While you were watching videos, your internet browser initiated operating as a RDP (Remote Desktop) having a key logger which provided me with access to your display and web cam. Just after that, my software program collected every one of your contacts from your Messenger, FB, and email.

What exactly did I do?

I made a double-screen video. First part shows the video you were watching (you have a fine taste lol . . .), and second part shows the recording of your webcam.

exactly what should you do?

Well, in my opinion, \$1900 is a reasonable price for our little secret. You'll make the payment through Bitcoin (if you do not know this, search "how to buy bitcoin" in Google).

BTC Address: 1JHwenDp9A98XdjfykHKYiE3R99Q72K9X4  
(It is cAsE sensitive, so copy and paste it)

Note:

You now have one day to make the payment. (I have a specific pixel in this email message, and now I know that you have read through this email message). If I don't receive the BitCoins, I will, no doubt send out your video to all of your contacts including members of your family, co-workers, etc. Having said that, if I do get paid, I'll destroy the video immediately. If you need evidence, reply with "Yes!" and I will send out your video to your 9 friends. It's a non-negotiable offer, so please do not waste my time and yours by replying to this e-mail.

Text Message  
Today 19:19

HMRC Refund: You have an outstanding Tax refund of £276.74 from 2020 to 2021. Follow instructions to claim your Tax refund at: <https://gov-tax.refundpr.com/>

**From:** domain@domain-name.com  
**To:** Your email  
**Subject:** Apple Facetime Information Disclosure



## National Security Department

A vulnerability has been identified in the Apple Facetime mobile applications that allow an attacker to record calls and videos from your mobile device without your knowledge.

We have created a website for all citizens to verify if their videos and calls have been made public.

To perform the verification, please use the following link:

**Facetime Verification**

This website will be available for 72 hours.

National Security Department

Great, My brother can come over to pick it up anytime on Sunday because I'm not available to do that at the moment and for you not to sell it to another person. Do you happen to have Zelle set up so I can make the payment! my brother doesn't have cash to pay and haven't planned on making a sale. It's all on me

## Giveaway Scam Example

New Message

### Congratulations!

You've been selected to receive a free \$1,000 Amazon gift card!

Please click the link below in the next **20 minutes** to claim your prize:

**CLAIM PRIZE**



iMessage



### 3) AI-powered scams

# How ‘Deepfake Elon Musk’ Became the Internet’s Biggest Scammer

An A.I.-powered version of Mr. Musk has appeared in thousands of inauthentic ads, contributing to billions in fraud.

Share full article



367



By [Stuart A. Thompson](#) Aug. 14, 2024

All Steve Beauchamp wanted was money for his family. And he thought Elon Musk could help.

Mr. Beauchamp, an 82-year-old retiree, saw a video late last year of Mr. Musk endorsing a radical investment opportunity that promised rapid returns. He contacted the company behind the pitch and opened an account for \$248. Through a series of transactions over several weeks, Mr. Beauchamp drained his retirement account, ultimately investing more than \$690,000.

Then the money vanished — lost to digital scammers on the

## AI-Powered Scams Cost U.S. Consumers Millions

By [Wesley Grant](#)

October 30, 2024



The number of scams that utilized artificial intelligence doubled in the past year, costing Americans more than \$108 million.

cept All Cookies", you agree to the storing of cookies on your device to enhance site navigation, analyze site

880.smushcdn.com/2161880/wp-content/uploads/2024/10/person-suffering-from-technology-addiction-cybersickness-scaled.jpg?loss

Forbes

FORBES > INNOVATION > CYBERSECURITY

## Widows Exploited— Inside The ‘Yahoo Boys’ AI Powered Romance Scam

**Lars Daniel** Contributor @

*Lars Daniel covers digital evidence and cybersecurity in life and law.*

Follow



Nov 20, 2024, 06:00am EST

Updated Nov 21, 2024, 04:55pm EST



Detail shot with american flag on soldier uniform, giving the honor salute during military ceremony GETTY

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# Groundbreaking New AI Grandma Fights Digital Scammers

By Nick Kampouris November 24, 2024



*AI generated image of a grandmother talking on her phone. Generated by DALL-E 3 for the Greek Reporter*