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The Bitdefender Global Scam Intelligence Report 2026

What Telcos, MVNOs and financial institutions need to know

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Executive Summary

The **Bitdefender Global Scam Intelligence Report 2026** maps the **trillion-dollar** scam economy straight from the front lines, using real-world detections from our telemetry. While most scam research relies on surveys and victim accounts after the fact, which are often subjective by nature, this report analyzes scams as a live, adversarial system: objective, measurable, and unfolding in real time.

It draws on a vast dataset, including **2.8 trillion URLs, 1.4 billion messages, 60 million ad-targeted users, 92 million risky SMS messages, 150 million voice calls, and 310,000 high-risk WhatsApp conversations from India alone.** Spanning **10 countries**, it reveals operational patterns that closely mirror legitimate businesses — complete with shifts, seasonality, performance metrics, and region-specific playbooks.

For **telcos and MVNOs**, the report is directly relevant because SMS, voice and mobile browsing are now frontline scam surfaces. For **banks and financial institutions**, the message is equally urgent: finance scams dominate across channels, while financial institution impersonation is a major voice-scam narrative. This makes scams not only a consumer cybersecurity issue, but a customer-trust, fraud-prevention and brand-protection challenge for organizations that own high-trust relationships with millions of users.

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The Industrialization of Scams

Scams are no longer isolated fraud attempts or suspicious messages that consumers can simply “avoid.” They have become a global, organized, cross-channel business model that exploits the very channels people trust most: mobile networks, SMS, voice calls, messaging apps, social media, online ads, banking interactions and digital payments.

In 2025, scams caused an estimated **$442 billion in consumer losses**, with a global scam criminal economy estimated at over **$1 trillion annually**, according to **Global Anti Scam Alliance (GASA)** data. At the same time, **1 in 7 consumers fell victim to a scam** in the past year, showing that scams are now a mainstream risk for every customer base, not a niche cybercrime problem.

The most effective scams do not feel suspicious at first. They appear to come from recognizable brands, banks, delivery companies, government institutions, business accounts, friends, family members, or familiar platforms.

The report shows that **finance scams dominate every channel**, including SMS, social ads, WhatsApp, voice calls and email. Investment fraud, banking phishing, crypto scams, refund fraud and financial institution impersonation are no longer isolated scam types. They are recurring patterns in a larger fraud ecosystem.

$442B consumer losses from scams in 2025

$1T estimated value of global scam criminal economy

1 in 7 consumers fell victim to a scam in 2025

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Cybersecurity has become standard

45% **Think carrier should be responsible for their cybersecurity**[1]

53% **conduct transactions on their smartphones**, yet **almost half don't run a mobile security solution**.[3]

46% **Users planning to switch to a provider with security are prepaid users**[2]

$6-10 month **Willingness to pay for better cybersecurity**[4]

For telcos and MVNOs, offering cybersecurity is more than differentiation. It's a requirement to stay competitive and grow. For banks and financial institutions it's a reinstatement of trust.

Moreover, Cybersecurity is not just an add-on, it's a scalable growth engine that improves ARPU, retention, and differentiation while preserving agility.

1, 2, 4 - Bitdefender US Security and Privacy Study

3, Bitdefender Consumer Cybersecurity Survey

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Key Research Data

2.8T

URLs scanned

Web-based threats remain the primary infrastructure behind digital scams, spreading through browsers, email, messaging apps and fake websites.

10B

Phishing URLs identified and blocked

Scam infrastructure operates at massive scale and requires real-time detection, not manual user judgment.

1.4B

Short messages analyzed

SMS remains one of the most intimate and trusted customer communication channels.

92M

Risky SMS messages detected

The report identified organized, campaign-based SMS activity rather than isolated spam.

1 / 20

Analyzed SMS messages was risky

Across analyzed SMS traffic, 5.16% was associated with risky campaigns.

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Key Research Data

36%

SMS Scams

were finance-related
Financially motivated scams are the largest SMS scam category.

150M

Incoming calls analyzed

Voice remains a highly effective scam channel because it creates urgency and emotional pressure.

1 / 6

Incoming calls was unwanted

Out of nearly 150 million calls, 23.5 million were classified as unwanted.

24%

Phone scam narratives impersonated financial institutions

Banks and financial brands are a core credibility layer in voice scams.

36%

Interaction rate with social media scams

Scam ads are reaching consumers inside trusted, everyday platforms.

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Why this matters?

For telcos

SMS, voice and mobile browsing are no longer just communication channels. They are frontline fraud surfaces. Protecting customers from scam calls, malicious links and SMS fraud can strengthen trust, reduce customer harm and create new value-added service opportunities.

For MVNOs & MVNEs

Competing on price is not enough. Scam protection can become a meaningful differentiator for families, young users, seniors, mobile-first consumers and financially vulnerable segments. Similarly, for MVNEs Scam protection can become a platform-level capability. By embedding threat intelligence, call reputation, SMS risk detection and mobile protection into the enablement layer, MVNEs can help multiple MVNO brands launch trusted security services faster.

For banks and financial institutions

Your brand is part of the scammer's script. Customers may be attacked outside your app, outside your website and outside your direct control, through SMS, calls, WhatsApp, ads or fake domains, but the financial loss and trust damage often land with you.

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Read the full report

The **Global Scam Intelligence Report 2026** reveals how scams are evolving across web, SMS, social media, WhatsApp and voice calls — and why real-time, cross-channel protection is becoming essential for organizations that own the customer relationship.

DOWNLOAD FULL REPORT

And understand where scams are growing, which channels are being abused, and how technology can help protect customers at the point of exposure.

FIND OUT MORE

About the Bitdefender Subscriber Protection Platform and our dedicated solutions