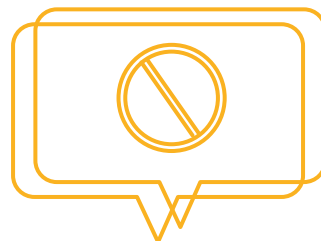


International Students and

SCAMS in Australia:

Messages that Educate and Empower

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Executive Summary

This project aims to communicate key educational messages to international students to warn and protect them against fraudulent scams targeting them and the wider resident population. To develop effective guidelines on communicating co-designed messaging around scam awareness, the researchers worked with key stakeholders committed to protecting international students against being targeted by fraudulent schemes, as well as with international students themselves. The International Students and Scams Project was funded through a StudyNSW Partner Projects grant, bringing together the University of New South Wales (UNSW), the University of Melbourne, University of New England, TAFE NSW, StudyNSW, ISANA and UNSW Global, UNSW ARC, English Australia and NSW Police Force (NSWPF).

This project was developed to respond to a rising number of scams targeting international students in Australia. These scams are a concern for the NSWPF, education providers and international students. Student-facing staff know that despite frequent messaging on scam awareness, international students continue to be victims of these fraudulent activities and that these crimes are under-reported. This can amount to significant financial loss to victims and their families and a long-term impact on their wellbeing, mental health and safety.

In 2020, NSWPF conducted a co-designed survey with Chinese international students targeting the wider Chinese international student community in NSW to understand about their experiences with scams and which scams were targeting them. The results suggested that student-designed educational resources or messages are the most effective way for NSWPF to reach out to Chinese international students. Learnings from the survey indicated that students:

- were often unclear about the different types of scams targeting them;
- were worried about their student visas if they reported to police after being victim to scammers (particularly for scams which use student bank accounts for illegal activities);
- were confused about some financial transactions while studying in Australia (particularly when it is safe to provide financial details).

Therefore, this project sought to clarify key scam awareness messages aimed at informing, educating and empowering international students of all nationalities. The intention of this project is to ensure that the key messages are clear and easily shareable on social media both by institutions and by international students (peer-to-peer).

Data for this project was collected in three phases between May and June 2021. To develop the messaging on scam awareness the team:

1. developed 17 draft key messages about scams based on the findings from the 2020 survey conducted by NSWPF and existing resources provided by the Australian Competition and Consumer Commission (ACCC). Partner organisations were consulted on these messages prior to the commencement of focus group sessions with international students;
2. conducted three 90-minute focus group sessions with international students to clarify and refine the initial 17 key messages. Refinements aimed to improve understandability and accessibility of scam awareness messages. The focus groups also discussed methods of distribution (such as through social media). Two additional messages were developed out of

these conversations bringing the total number of messages to 19.

3. translated the messages into Simplified Chinese and presented them to a Mandarin speaking focus group as Chinese students were identified as a target group for scams. Mandarin is the Chinese language used in China, Taiwan and by the majority of Chinese diaspora in Hong Kong, Singapore and elsewhere. While there are a number of Chinese dialects spoken by the Chinese diaspora (e.g. Cantonese, Hokkien and Teochew), students fluent in these will be able to read Simplified Chinese since the written language is understood by Mandarin and Chinese dialect speakers. The researchers sought advice and clarification from international students on the appropriateness and effectiveness of the translated key messages, and how the messages can be shared by international students amongst their Mandarin-speaking peers.

This report covers a brief review of literature on the information seeking behaviours of international students, a discussion on the need for the project, the methodology employed and the results which include key scam awareness messages that should be shared with international students throughout their time in Australia. Included in this report is the Chinese version of the messages which can be shared on Chinese social media.

Introduction

In 2020, the New South Wales Police Force (NSWPF) observed an increasing number of international students fall victim to scams. Among these, scams targeting the Chinese community, known as 'Chinese authority scammers' were of notable prevalence. Such scammers would call students using fake numbers and pose as Chinese police officers or court prosecutors. Students then become convinced that they are in legal trouble or are facing criminal prosecution and jail time with the only recourse being funnelling money to the scammers. Students believe that such payments are equivalent to bail bonds or may prevent further police action.

Anecdotally, Chinese international students tend to lack experience and knowledge of getting help from the NSWPF. Many students may not know about, have access to (or may not be willing to go to) information sessions provided by the police at University transition or orientation programs. Support service providers at Universities also point to the existence of language and cultural barriers when it comes to some of the messaging around scams.

To begin addressing the challenge of Chinese students not having the right information to deal with scammers, NSWPF conducted a survey aimed specifically at Chinese international students to understand what they knew about scammers and how they dealt with them. The survey took place between 1 to 14 Oct 2020 with a total of 35 valid respondents.

The key findings from the survey were:

1. Students had misconceptions about the jurisdiction of Chinese authorities in Australia;
2. Students lacked knowledge about their rights and obligations in Australia as international students;
3. Students tend to turn to peers, friends, and families instead of Australian authorities such as the police when encountering scams;
4. Some language and cultural barriers exist for students when attempting to resolve issues around scams.¹

Students suggested the following scam awareness and resolution programs:

1. Co-operate with universities to promote educational videos on scams via student learning platforms;
2. Set up an English and Chinese language friendly case lodging platform/hotline;
3. Hand out eye-catching scam awareness booklets in universities and generally online;
4. Co-operate with education agents to advise students (and their parents) about scams before they leave their home countries;
5. Enhance local police-community engagements;
6. Build a scam alert system with mobile providers.²

¹Report on shared value opportunities for NSW Police Force (2020), NSW Police Force.

² *Ibid*

The International Students and Scams in Australia project aimed to understand how to effectively communicate key scam awareness messages to international students. In particular, this project addresses points one (1), three (3) and four (4) by co-designing with NSWPF and international students scam awareness messages in both simple English and simplified Chinese.

The project delivered nineteen (19) messages which were co-designed through four (4) workshops with international students currently enrolled at university or TAFE, including a workshop conducted in Mandarin.

Background

Information-seeking behaviour of international students

International students often reside socially and culturally in parallel societies made up predominantly of other international students (Gomes 2014, 2018). This can result in a significant disconnect between international students and the society and culture of their host country (Gomes 2018, 2021). This disconnect creates and entrenches information bubbles, where the information international students gather on everyday life comes from other international students, rather than local sources (Chang, Gomes and McKay 2021, Chang et al., 2020). Given these information bubbles, when international students seek information about critical incidents, they rely on fellow international students – who know as much or as little as them – as information sources. Another popular source of information is home country sources of information (Alzougool, Chang, Gomes and Berry, 2013). For many international students, host country information sources are not relevant, not used, or inaccessible due to language or cultural usability norms (Chang et al. 2012, Chang & Gomes 2017). Ensuring students are receiving important messages through their own information networks prior to crisis is key to ensuring those messages are accessible and understood when they are needed.

Familiar sources may not be the right sources

All information seekers ‘satisfice’ using familiar or readily accessible sources of information in preference to more authoritative ones, at least some of the time (Connaway et al. 2011; Agosto 2002). In other words, concern about information being ‘the best’ or most accurate information is often secondary to information being easily accessible. It is also important to most information seekers to get information from people similar to them (Lewandowsky et al. 2012)—a finding that has been seen in international students (Gomes 2018), underprivileged young people (Agosto et al. 2005), and parents expecting twins (McKenzie 2003). Warwick et al (2009) found this behaviour generally amongst undergraduate students – which applies to international undergraduates too. There are clear indications that, within the online space, international students are more likely to stay in their own familiar digital comfort zones of websites and communities (Gomes, 2015). Crisis reduces cognitive resources, and affects information seeking behaviour; the reduced cognitive resources are more likely to result in information overload and use of misinformation (Rubin 2019; Bawden 2009). Crisis thus reduces, rather than increases the likelihood that international students would seek information from official sources. While this is not surprising, the lack of knowledge of what to do and where to go for information regarding critical incidents can have tragic consequences. Therefore, messaging might be more effective if it is in easily accessible language, and available on social media platforms where international students are more likely to encounter these messages.

In order to provide international students with the information about what to do and who to call when they are victims of or witness to scams, this project has been guided by the following questions:

- *What scam awareness messages (e.g. what to do or who to call) are important for international students?*

- *How do we make these messages clear?*
- *How do we communicate these messages?*
- *What are the best online places for these messages to be seen, understood and shared?*

Guided by these questions, the research team conducted a series of focus groups involving international students in New South Wales and Victoria. The team's goal was to understand if students understood each message for clarity.

Method

The methodology behind this project is based on a previous project conducted by the researchers (Gomes et al. 2019). The data collection for this project took place in 3 phases from January to June 2021. Phase 1 focused on the derivation of key messages for international students on scam awareness. Phase 2 used focus groups to establish whether international students understood the messages from Phase 1. Phase 3 used focus groups to check with Mandarin-speaking international students on their understanding of the Chinese translations of the finalised messages. Recruitment of participants for the focus groups were initiated after ethics approval was granted by The University of Melbourne (Ethics application number: 21387)

Phase 1

In Phase 1, seventeen (17) key messages were developed based on the findings from the survey conducted by NSWPF and online resources written by the Australia Competition and Consumer Commission (<https://www.scamwatch.gov.au/> and the “[Little Black Book on Scams](#)”).

The messaging was written in plain English and then translated into simplified Chinese. They were based on several topics advised by the NSWPF. These were:

- Messages that warn about scams (including some that describe specific scams)
- Messages that prepare/advise students what to do when they are contacted by scammers
- Messages that prepare/advise students what to do when they have been scammed (including reassurances about security and visa status)
- Messages about what to do when friends have been scammed
- Messages about how to protect themselves from identity theft
- Messages about interactions with an Australian authority (NSW Police Force)
- The messages were finalised and approved by UNSW, University of Melbourne and NSWPF.

Phase 2

Three 1.5-hour focus group sessions were conducted on Zoom with international students. Participants for these workshops were recruited through various channels at The University of New South Wales, The University of Melbourne, The University of New England and ISANA. Participants were compensated with \$50 gift vouchers for their time. Workshops in this phase were held from May to June 2021. Table 1 shows the basic demographics of student participants. A total of 14 students participated in Phase 2.

Table 1: Demographics of English Focus Group Respondents

Institution	
University of New South Wales	2
University of Melbourne	1
University of New England	3
Victoria University	1
Central Queensland University	1
Deakin University	2
NSW TAFE	4
Study Level	
Undergraduate	8
Postgraduate	6
Country of Origin	
China	2
India	3
Nepal	4
South Korea	1
Indonesia	1
Chile	1
Colombia	1
Unknown	1

Participants were presented with 17 messages derived from Phase 1 (see Table 3: Messages for International Students) in the initial focus group. With each message, students were asked:

1. *What do you understand from this message?*
2. *What is unclear about this message and how can we refine it for clarity?*

The students were also asked to suggest the best social media platforms to share the messages.

The students discussed the messages and provided the research team with advice on improving the messages they felt were not international student friendly. They also informed the research team of creative ways for disseminating the messages to international students and when best to use them.

The research team used an iterative approach for these workshops: messages were progressively edited throughout this phase of the project. This approach allowed the messages to develop across the three groups and build on the feedback of each subsequent discussion. Additionally, two (2) messages were developed out of discussions in the second focus group; which were then verified with the subsequent third focus group and phase 3 focus group.

Phase 3

The key messages developed from Phase 2 were first translated by AusRecent – a professional Chinese translation service – into Simplified Chinese. The translated Simplified Chinese messages were checked for understandability, meaningfulness, and appropriateness. A 130minute focus group of four (4) Chinese international students whose first language was Mandarin, was conducted and facilitated by a native Mandarin-speaking research assistant. The focus group discussed and provided feedback on the translated messages and discussed alternate messages that were deemed to be clearer for Chinese international students.

Table 2: Demographics of Chinese Focus Group Respondents

Institution	
University of Melbourne	2
University of New South Wales	1
University of Technology, Sydney	1
Study Level	
Undergraduate	0
Postgraduate	4

Participants were presented with 19 messages firstly in English, then in Mandarin (see Table 4). With each message, students were asked:

1. What do you understand by each of the messages?
 - a. First, students were shown the English version of each message at a time and asked what they understood by that message.
 - b. Second, they were then shown the translated Chinese messages
 - c. Third, a discussion then followed on appropriateness and meaningfulness of the message, and what might be the best Simplified Chinese version of that message.

During the discussion of the 19 Simplified Chinese messages, students suggested improvements on readability and effectiveness of the translations. By resequencing elements of the sentence, refining the flow in Simplified Chinese, and shortening the length of the messages, the students helped enhance the fluency of the translations. The focus group then discussed the platforms on which these messages might best be shared amongst Chinese international students.

Findings

Clarity of Messages

From Phase 1, 17 key messages were derived (see Column 2 of Table 3) from the 2020 NSWPF survey of Chinese international students in NSW.

In Phase 2, the messages derived from Phase 1 were discussed in the focus groups. All but three of the original messages were modified. Amendments occurred because international students were not clear on the context of the messages, or particular terminology used, or because the message may have contained assumed knowledge that required explanation. As such, messages were clarified in terms of their vocabulary, context, and the amount of information provided.

Focus group participants further suggested two additional messages under the category of 'Messages that warn about scams' which have been included in Table 3. In total, there were 19 messages at the end of Phase 1.

Table 3 presents the original messages, the possible variations to each message (and explanations for why variations were not accepted by the students) and the rationale for the final recommended messages.

In Phase 3, the 19 messages from Phase 1 were translated into Chinese, and then clarified with the Chinese focus group. The most common amendments were revisions of the messages to more colloquial natural language. These include word replacements where the translation was imprecise, shortening and simplifying sentences to make the messages clearer, and changing the sequence of events implied in messages to match students' expectations of how these events would flow. With some of the messages, the focus groups also suggested a more sober tone to show the seriousness of these messages for Chinese students. Furthermore, the focus group also suggested clearer examples or contextual information to reflect the experiences of Chinese students.

Promotion of Scam Awareness

Participants indicated that they seldom actively searched for ways to deal with scams and for anti-scam messages. Anti-scam messages were instead encountered, rather than sought, in fragments across multiple channels. Example encounters include scam story sharing by friends or family, or advertisements on multiple social media platforms. Therefore, they tend to rely on information sharing within their social networks and the promotion of anti-scam messages through multiple channels. Some participants may also perceive some messages spread through social media as spam, or fake news, unless they were from official channels. Thus, it is important to address these needs by providing official messaging on multiple social media channels to increase the possibility of reaching out to international students

Table 3 outlines the recommended messages in English, as well as alternative forms and why the alternatives were not used. It also contains two additional messages that arose out of the

focus groups, rather than from Phase 1. The reasons for the final form of each message are recommended with reasons provided in the final column of the table.

Table 4 presents the recommended messages in Chinese, as well as alternative forms and why the alternatives were not used. Often, the translations had to take into consideration both contextual understandings as well as appropriate and common terms in Chinese language and parlance.

Table 5 presents the range of social media platforms which might be channels to promote the key messages from this study.

Table 3: Messages for International Students

Messages that warn about scams (including some that describe specific scams)			
Original Message Identified by Service Providers	Alternate Versions of this message	Reason for not Using Alternate versions	Final Message Suggested for International Students (Rationale)
Always be suspicious of job offers where all interactions and transactions will be done online.	1. <i>Always be suspicious of random job offers, especially if you have not applied for them, where the interactions and transactions are all done online.</i>	Students suggested including the word 'random' and also to indicate what that means by including 'especially if you have not applied for them'.	<p>Always be suspicious of random job offers especially if you have not applied for them, where it is difficult to verify the existence of the company or the person offering the job.</p> <p>(The final message includes the term random and also an explanation for what random is. In addition, they suggested that it is important for students to verify the authenticity of these offers by verifying the company and person as an added activity.)</p>
	2. <i>Always be suspicious of random job offers, especially if you have not applied for them, where it is difficult to verify the interactions and transactions are valid.</i>	Students started to query whether all online interactions and transactions are problematic. They also suggested it may be hard for some students to understand what constitutes a valid transaction.	
Always beware of a call you're not expecting and confirm who you are actually talking to.	1. Always beware of a random call or unknown number you're not expecting and confirm who you re actually talking to.	Students suggested adding "random" and an "unknown number" to further clarify the message. However, some students wanted to simplify unknown numbers.	<p>Always beware of a random call you are not expecting or a number you don't know, and confirm who you are actually talking to.</p> <p>(This was deemed as the easiest message to</p>

2. Always beware of a random call or unknown number you're not expecting and confirm if the person you are talking to is reliable.

Some students suggested that it is difficult to know how to determine if someone is reliable.

understand, while including what is meant by "random" or "unexpected call".)

Before leaving Australia permanently, close your bank accounts. Do not allow use of these accounts by anyone else. If these accounts are used for illegal money laundering, you may be blamed for the crime being committed.

Before leaving Australia permanently, you should close your bank accounts. Do not allow other people to use your accounts. If these accounts are used for illegal money laundering, you may be blamed for the crime being committed.

This message was clearer than the original with an element of friendly advice. However, some students were not clear on what money laundering is.

Before leaving Australia permanently, you should close your bank accounts. Do not allow other people to use your accounts. If these accounts are used for illegal activities, you may be blamed for the crime being committed.

(This message was deemed easiest to understand and instead of focusing on money laundering, suggested that the accounts could be used for any illegal activities, which is easier to understand).

SMS text messages are used by fraudulent people to send a whole range of frauds including competition or prize frauds. If you respond, you may be charged at premium rates or find yourself signed up to a subscription service.

Beware of phone calls, emails, SMS, and social media text messages that say you have won competitions and prizes even if they look legitimate. If you click on the links or respond, you may fall for a scam. Ignore the links, otherwise you may be charged at premium rates or find yourself signed up to a subscription service.

This message expanded the reality for many students who indicated that it is more than just SMS text messages. It also clarifies what students should not be doing, though it was deemed to be too long overall.

Beware of phone calls, emails, SMS, and social media text messages that say you have won competitions and prizes. If you click on the links or respond, you may fall for a scam. You may be charged at premium rates or find yourself signed up to a subscription service.

(This is a simpler and clearer version of the message, while still including all the possibilities.

Please note however, that the term subscription may have a different meaning to students who may think it is easy to unsubscribe.)

The Australian Tax Office (ATO) does not suspend Tax File Numbers (TFN) and will never request you pay a fine or transfer money to protect your TFN. We will never threaten you with immediate arrest or demand payment through unusual means.

1. The Australian Tax Office (ATO) does not suspend Tax File Numbers (TFN) and will never request you pay a fine or transfer money to protect your TFN. The ATO will also not ask for your TFN over the phone. We will never threaten you with immediate arrest or demand payment through unusual means. (See <https://www.ato.gov.au/general/online-services/identity-security/scam-alerts/> for scams)

This message was deemed more comprehensive. It was suggested that a link be provided as well for students to investigate. However, overall, it was too long.

The Australian Tax Office (ATO) does not suspend Tax File Numbers (TFN) and will never request you pay a fine or transfer money to protect your TFN. The ATO will never threaten you with immediate arrest or demand payment through unusual means. (See https://www.ato.gov.au/general/is-it-a-scam-/?=QC40945_EasyRead for details on scams)

(This message is deemed to be clearer without being too long. The link is also more direct to an easy-to-read section on ATO related scams)

2. The Australian Tax Office (ATO) never calls you on the phone. If anyone calls you saying they are from the ATO, this is a scam. For examples of scams, see <https://www.ato.gov.au/general/online-services/identity-security/scam-alerts/>

This was a much shortened version of the message. However, the research team questioned the validity of the message as it might be factually incorrect.

Beware of unusual payment methods such as wire transfers, preloaded cards (Google Play or iTunes card).

It was difficult to answer the original message without context.

The Australian Tax Office (ATO) will never ask you to make payments using unusual methods such as overseas wire transfers, Google Play or iTunes cards, cryptocurrency, or cash transfers.

(This message provides the context of ATO related scams, which have been known to ask students to transfer payments using these methods.)

Message arising from Focus Group as suggested by students

Original Message Identified by Service Providers	Alternate Versions of this message	Reason for not Using Alternate versions	Final Message Suggested for International Students (Rationale)
N/A	N/A	N/A	<p>Beware of urgent requests from unknown sources to transfer money due to a crisis in your home country.</p> <p>(This message arose from the focus groups and refers to the recent scams that have led to blackmail and threats. Students across all focus groups agreed that this was an important message to share with students).</p>
N/A	Beware of big purchases where cash is requested instead of a bank transfer.	This message arose from an earlier focus group. However later focus groups asked for clarifications on why this is important.	<p>Beware of big purchases where cash is requested instead of a bank transfer. Paying with cash means there is no record of your purchase.</p> <p>(This message clarifies why paying with cash only for big purchases might be problematic.)</p>

Messages that prepare / advise students what to do when they are contacted by scammers

Original Message Identified by Service Providers	Alternate Versions of this message	Reason for not Using Alternate versions	Final Message Suggested for International Students (Rationale)
Always contact your bank if you have been contacted by a fraud.	<ol style="list-style-type: none"> 1. Always seek advice from your bank if you see any unauthorised transactions, or have given some details to fraud. 2. Always seek advice from your bank if you see any unauthorised transactions, or suspect that you may have given some details to fraud. 	The original message was queried by most students who were not clear on how fraud can contact them. Therefore, the alternatives provide some indication of how they might know if there are problems arising. Each of the alternate versions provide some indication of what fraud might look like.	<p>Always call your bank if you see any unusual transactions, or have given some details (e.g. bank account numbers, personal details, or password) to unauthorised parties.</p> <p>(In the end the recommended message took into consideration a range of scenarios and just directs students to contact their bank.)</p>

	3. Always seek advice from your bank if you see any unusual transactions, or have given some details (e.g. bank account numbers, personal details, or password) to unauthorised parties.		
If you receive a phone call from someone you think is a fraud, do not provide any of your information and hang up.	N/A	N/A	<p>If you receive a phone call from someone you think is suspicious, do not provide any of your information and hang up.</p> <p>(This amended message was clear to all focus groups.)</p>
Don't open suspicious emails or emails coming from something you did not subscribe to.	N/A	N/A	<p>Don't open the links and attachments from suspicious emails or emails coming from something you did not subscribe to.</p> <p>(This amended message was clear to all focus groups.)</p>
Always research a company or service provider before paying or agreeing to anything. Check that the number they are calling from is their real phone number.	<p>1. Always research a company or service provider before paying or agreeing to anything. Do not trust them if they are not calling from their real phone number.</p> <p>2. Beware of unfamiliar phone numbers. Check the authenticity of the phone numbers of companies and do not provide financial and personal</p>	<p>This alternate message was considered and focus groups suggested telling students not to trust a caller. However, it was also suggested that the main thing was for students to check the number.</p> <p>This alternate version restructured the message, but it was felt the focus was shifted too far away from the warning about payments.</p>	<p>Always research a company or service provider before paying or agreeing to anything. Check that the number they are calling from is their real phone number.</p> <p>(The original message was used in the end was the clearest without losing focus.)</p>

information over the phone in such a situation.

Messages that prepare / advise students what to do when they have been scammed

Original Message Identified by Service Providers	Alternate Versions of this message	Reason for not Using Alternate versions	Final Message Suggested for International Students (Rationale)
Contact your bank, financial institution, or service provider immediately if you think you have been the victim of fraud.	N/A	N/A	Immediately contact your bank, financial institution (e.g. credit union), or service provider if you think you have been the victim of fraud. (The message was restructured slightly to highlight urgency upfront.)
If you are the victim of fraud, your visa status will always be protected.	If you are the victim of fraud, your visa status will still be protected.	Focus Groups suggested adding the word 'still' to suggest that status has not changed.	When you report that you are a victim of fraud, your visa status will still be protected. (The final focus group suggested that the reason for the worry usually prevents reporting. Therefore, the added reassurance that reporting will do not affect visa status.)

Message that advises students what to do when friends have been scammed

Original Message Identified by Service Providers	Alternate Versions of this message	Reason for not Using Alternate versions	Final Message Suggested for International Students (Rationale)
You should be supportive and nonjudgmental if your friend is the victim of fraud.	You should be supportive and nonjudgmental if your friend is the victim of fraud. Advise your friend to contact the university or service provider.	This alternate message adds a further call to action.	If your friend is the victim of fraud, you should be supportive. Encourage your friend to contact the university or their service provider. (This version simplifies the first part of the message and takes a more 'friendly' approach in the second part.)

Messages about how to protect themselves from identity theft

Original Message Identified by Service Providers	Alternate Versions of this message	Reason for not Using Alternate versions	Final Message Suggested for International Students (Rationale)
Never give your personal details or bank details to someone you do not know.	N/A	N/A	<p>Never give your personal details or bank details to someone you do not know.</p> <p>(This message was clear to all focus groups.)</p>
Australian Authorities will never ask you to provide your financial details or personal documents over email or phone.	N/A	N/A	<p>Australian Authorities will never ask you to provide your financial details or personal documents over email or phone.</p> <p>(This message was clear to all focus groups.)</p>

Messages about Interactions with an Australian authority (NSW Police Force)

Original Message Identified by Service Providers	Alternate Versions of this message	Reason for not Using Alternate versions	Final Message Suggested for International Students (Rationale)
It is safe for you to go to the police if you are the victim of fraud.	<ol style="list-style-type: none"> The police are here to support you if you are the victim of fraud. The Australian police are here to help and support you with the situation if you are the victim of fraud. 	<p>This message provides more context and the role of the police.</p> <p>This alternate version adds Australian to clarify it's the Australian police we are referring to, recognising that this is the focus here.</p>	<p>The Australian police are here to support you with the situation if you are the victim of fraud. You can call them on 131444 to report a fraud or scam.</p> <p>(This version was refined, clarified and added the number to call.)</p>
Going to the police if you are the victim of fraud will not impact your visa status.	<ol style="list-style-type: none"> It is safe to report to the Australian police if you are a victim of fraud. It will not impact your visa status. If you are a victim of fraud, going to the Australian police will not impact your visa status 	<p>Both the alternates were considered and "Australian" was added but the final version was preferred.</p> <p>The second alternate message was mostly preferable but a number was suggested.</p>	<p>If you are a victim of fraud, going to the Australian police will not impact your visa status. You can call them on 131444 to report a fraud or scam.</p> <p>(This version was refined, clarified and added the number to call.)</p>

Table 4: Chinese Messages for Chinese International Students

Messages that warn about scams (including some that describe specific scams)			
Original Message Identified by Service Providers	Alternate Versions of this message	Reason for not Using Alternate versions	Final Message Suggested for International Students (Rationale)
<p>Always be suspicious of random job offers especially if you have not applied for them, where it is difficult to verify the existence of the company or the person offering the job.</p>	<ol style="list-style-type: none"> 对莫名的工作机会始终保持警惕，尤其是在你没有主动申请，又难以核实提供该工作的公司或人员是否真实的情况下。 如果你碰到了莫名的工作机会，要保持警惕。 如果你遇到了一个工作机会，但是你没有主动申请过，你也无法核实这是否真实，请一定要保持警惕。不要透露个人信息和银行账户信息 	<ol style="list-style-type: none"> This inverted sentence is not natural and readable in Chinese which can be simplified to 2. Additionally, there is no straightforward suggestions for the students about how to verify the existence of the company. A concise version of 1 but lack straightforward suggestions for students. Rewrite the 1 in a more logical and natural way. And at the end of the sentence, suggest the students don't provide any personal details and bank account information. <p>However, this version didn't explain which channels that the students may receive (“遇到”) the job opportunity here.</p>	<p>如果你遇到了一个工作机会，但是你没有主动申请过，你也无法核实这是否真实，请一定要保持警惕，验证信息来源渠道，不要透露个人信息和银行账户信息。</p> <p>(Based on the version 3 and add “验证信息来源渠道” to remind the students to verify the channel that they received the information from. Verifying the channel is easier and more possible for the students to do than validating the existence of the company and person.)</p>
<p>Always beware of a random call you are not expecting or a number you don't know, and confirm who you are actually talking to.</p>	<p>对意外来电或者陌生号码来电始终保持警惕，确认你到底在和谁在实际通话。</p>	<p>“意外来电” (random call you are not expecting) and “实际通话” (actually talking to) is not natural. Additionally, participants indicated</p>	<p>小心陌生和未知号码来电，警惕电信诈骗，对方可能在使用虚假身份进行通话。</p>

		<p>that it is impossible to confirm who you are talking to if this phone call is a telecommunication fraud. Because the fraud always uses the fake ID to hide their true information.</p>	<p>(The new version is more concise, natural and readable.</p> <p>Remind the students “对方可能使用虚假身份进行通话” (the person you are talking to may use a fake id) is more feasible than let them confirm who they are talking to.)</p>
<p>Before leaving Australia permanently, you should close your bank accounts. Do not allow other people to use your accounts. If these accounts are used for illegal activities, you may be blamed for the crime being committed.</p>	<ol style="list-style-type: none"> 1. 永久离开澳大利亚前，你应当注销你的银行账户。不要让其他人使用你的账户。如果你的账户被用于非法活动，你可能因为犯罪而被追究法律责任。 2. 永久离开澳大利亚前，你应当注销你的银行账户。以免让其他人使用你的银行账户从事非法活动，导致你承担本不属于你的法律责任 	<p>Both 1 and 2 have a problem that the participants are confused about who will bear the legal liability. If we didn't close our bank account and this account is used by others for illegal activities, do we need to responsible for this?</p> <p>The word “可能” (“may”) in 1 blurs the responsibility. The “本不属于” (“which is not your responsibility”) in 2 treated this as it would bring undeserved trouble for the students.</p>	<p>永久离开澳大利亚前，你应当注销你的银行账户。不要让其他人使用你的账户。如果你的账户被用于非法活动，你将被追究法律责任。</p> <p>(Although 2 is more concise than 1, 1 express the cause and effect more clearly. So, we choose 1 with the following revision.</p> <p>It is important to clearly tell the students they would bear the legal liability in this situation. Thus delete “可能” (may).</p> <p>Delete “犯罪” (crime) because “会被追究法律责任” (could be blamed for the crime being committed) already has this meaning.)</p>
<p>Beware of phone calls, emails, SMS, and social media text messages that say you have won competitions and prizes. If you click on the links or respond, you may fall for a scam. You may be charged at premium rates or find yourself signed up to a subscription service.</p>	<p>对那些提醒你赢得比赛或领取奖品的电话、短信、社交媒体信息保持警惕。如果你点击相关链接，或者进行回复，可能陷入诈骗。你可能被收取高额费用，或者订购了付费会员服务。</p>	<p>“订购付费会员服务” is not natural enough for a Chinese speaker. And participants thought signed up for a subscription service isn't any serious loss for them. What they really cared about is the loss of money.</p>	<p>如果你收到电话、短信、社交媒体信息，通知你赢得了比赛或领取奖品，请保持警惕，小心诈骗。不要点击链接或回复，这可能会导致你意外注册付费会员，并被收取高额费用。</p> <p>(Revise the sentence into a clear narrative logic and (“提高警惕，小心诈骗”) increase</p>

the tone to remind the students beware of the scams.

The new version focuses on the consequence of the scam to highlight the possibility of financial loss which students care about the most. This also clarifies that the subscription can also lead to actual financial loss.)

The Australian Tax Office (ATO) does not suspend Tax File Numbers (TFN) and will never request you pay a fine or transfer money to protect your TFN. The ATO will never threaten you with immediate arrest or demand payment through unusual means. (See https://www.ato.gov.au/general/is-it-a-scam-/?=QC40945_EasyRead for details on scams)

澳大利亚税务局 (ATO) 不会暂停个人税务账号 (TFN)，也绝不可能要求你支付罚款或者通过转账的方式来保护个人税务账号。澳大利亚税务局绝不会威胁要立即逮捕你，或者要求你通过非常规方式付款。(想了解更多关于诈骗的详情，可登陆 https://www.ato.gov.au/general/is-it-a-scam-/?=QC40945_EasyRead)

This tone of this sentence is more like an introduction about the responsibility of ATO, not an anti-scam message.

“暂停” is not a professional translation of suspend.

警惕不法分子利用澳大利亚税务局 (ATO) 身份进行诈骗。澳大利亚税务局不会宣称你的个人税务账号 (TFN) 即将被冻结，或要求你通过任何支付手段来保护个人税务账号，也绝不会威胁要立即逮捕你，或者要求你通过非常规方式付款。(想了解更多关于诈骗的详情，可登陆 https://www.ato.gov.au/general/is-it-a-scam-/?=QC40945_EasyRead)。

(Add “警惕不法分子利用澳大利亚税务局 (ATO) 身份进行诈骗” (Beware the scams using Australia Tax Office (ATO) status). This can easily attract students' attention and strengthen the tone.

The new version covers any payment methods to protect TFN rather than just the two examples in the original English version.)

<p>The Australian Tax Office (ATO) will never ask you to make payments using unusual methods such as overseas wire transfers, Google Play or iTunes</p>	<p>澳大利亚税务局 (ATO) 绝不可能要求你使用非常规方式进行付款。比如海外电汇、谷歌商店 (Google Play) 充值、iTunes 充值卡、加密货币或现金</p>	<p>This tone of this sentence is more like an introduction about the responsibility of ATO, not an anti-scams message.</p>	<p>警惕不法分子利用澳大利亚税务局 (ATO) 身份进行诈骗。澳大利亚税务局 (ATO) 绝不可能要求你使用非常规方式进行付款。比如海外电汇、谷歌商店</p>
<p>cards, cryptocurrency, or cash transfers.</p>	<p>转账。</p>		<p>(Google Play) 充值、iTunes 充值卡、加密货币或现金转账。</p>
			<p>(Add “警惕不法分子利用澳大利亚税务局 (ATO) 身份进行诈骗” (beware the scams using Australia Tax Office (ATO) status). This can easily attract people’s attention and strengthen the tone.)</p>
<p>Beware of urgent requests from unknown sources to transfer money due to a crisis in your home country.</p>	<ol style="list-style-type: none"> 如果你收到不明来源的紧急提醒，提醒你由于原居住国发生了紧急情况需要进行资金转移，对此类信息请保持高度警惕。 如果你收到不明来源的紧急提醒，提醒你由于原居住国发生了紧急情况（如虚拟绑架勒索）需要进行资金转移，对此类信息请保持高度警惕。 	<p>Students felt confused about “原居住国发生了紧急情况” (crisis in your home country). 2 adds an example “如虚拟绑架勒索” (e.g. a virtual kidnapping) to explain crisis. However, kidnapping is not enough to explain the complex crisis cases.</p> <p>“资金转移” (transfer money) in 1 and 2 is not natural in Chinese.</p> <p>And both 1 and 2 didn’t directly provide suggestions for the students that how to solve the problem.</p>	<p>警惕不明来源的紧急提醒。对于任何涉及人身安危的敲诈勒索行为，请及时报警，不要轻易转账给陌生账户。</p> <p>(Highlight “警惕” (beware) at the beginning of the sentence can strengthen the tone.</p> <p>“任何涉及人身安危的敲诈勒索行为” (any act of extortion which threatens your safety and health) is easier for Chinese students to understand than “a crisis in your home country”.</p> <p>Finally, straightforwardly provide a suggestion that how people should do in such instances – “请及时报警，不要轻易转账给陌生账户” (please immediately contact the police and don’t transfer to an unknown account.)</p>

<p>Beware of big purchases where cash is requested instead of a bank transfer. Paying with cash means there is no record of your purchase.</p>	<p>购买金额较大时，如果要求现金支付而不是银行转账，请特别注意。用现金支付意味着你没有购买记录。</p>	<p>The main problem of this sentence is students cannot understand the context of when this scam happens and why there are risks.</p>	<p>警惕仅支持现金付款的大额交易，并及时索取支付凭证，以免被不法分子利用。用现金支付意味着你没有银行转账流水记录。</p>
		<p>Additionally, students pointed out that even with cash purchase, they can still ask the receiving side to provide them with proof of purchase, such as a receipt. However, we know that receipts can be faked. What is crucial to highlight to students is the importance of bank transfer evidence, which can prove the identity of the receiver.</p>	<p>(The new versions clarify the context and strengthen the tone. “索取支付凭证” (request for payment voucher) provides a useful suggestion for the students.)</p>

Messages that prepare / advise students what to do when they receive a scam attempt

Original Message Identified by Service Providers	Alternate Versions of this message	Reason for not Using Alternate versions	Final Message Suggested for International Students (Rationale)
<p>Always call your bank if you see any unusual transactions, or have given some details (e.g. bank account numbers, personal details, or password) to unauthorised parties.</p>	<p>如果你发现任何不正常的交易，或者非官方渠道要求提供某些详细信息（如账号、个人信息、密码等），请务必致电你的银行确认。</p>	<p>The students asked how to find the unusual transaction? Where may this scam happen?</p>	<p>如果你的账户中出现异常交易记录，或者非官方渠道要求提供某些详细信息（如账号、个人信息、密码等），请务必致电你的银行确认。</p> <p>(Add “账户中” (account) which indicated that the place to identify the unusual transaction.)</p>
<p>If you receive a phone call from someone you think is suspicious, do not provide any of your information and hang up.</p>	<p>如果你接到可疑人士打来的电话，不要提供任何信息，立即挂断。</p>	<p>Can be revised to a concise version.</p>	<p>接到可疑电话，不要提供任何信息，立即挂断。</p>
<p>Don't open the links and attachments from suspicious emails or emails coming from</p>	<p>不要打开任何可疑的邮件链接和附件，不要打开任何你不曾订阅过的邮件链接和附件。</p>	<p>The links and the attachments from suspicious emails are the main risks in this</p>	<p>警惕可疑邮件中的链接和附件，不要点开任何你不曾订阅过的邮件中的链接和附件。</p>

something you did not subscribe to.

circumstance. This version is repeated because “不曾订阅过的邮件” (unsubscribe email) is a typical example of “可疑邮件” (suspicious email). Additionally, The students confused that “邮件链接” means “email’s link” or “link within an email.”

(Clarify the links and the attachments are within the email.)

Always research a company or service provider before paying or agreeing to anything. Check that the number they are calling from is their real phone number.

在支付或同意任何事情之前，务必要对相关公司或服务提供商加以甄别。验证对方的来电号码是否是该公司或该服务提供商的真实号码。

Did not provide any suggestion about how to verify the number?

在支付或同意任何事情之前，务必要对相关公司或服务提供商加以甄别。通过官方渠道（如企业官网）验证对方的来电号码是否是该公司或该服务提供商的真实号码。

（“通过官方渠道（如企业官网）” (through official channel (such as company’s official website)) is a reliable way for the students to verify the number.)

Messages that prepare / advise students what to do when they are contacted by scammers

Original Message Identified by Service Providers	Alternate Versions of this message	Reason for not Using Alternate versions	Final Message Suggested for International Students (Rationale)
Immediately contact your bank, financial institution (e.g. credit union), or service provider if you think you have been the victim of fraud.	如果你认为自己遇到了诈骗，请立即联系你的银行、金融机构（如：信贷联盟）或服务提供商。	“信贷联盟” (credit union) is seldom used among Chinese students and cause confusion. So this can be deleted to make the message simple.	如果你认为自己遇到了诈骗，请立即联系你的银行、金融机构或服务提供商。
When you report that you are a victim of fraud, your visa status will still be protected.	如果你是诈骗受害者并进行举报，你的签证状态仍将受到保护	The context of this message is not clear. Students query why the visa status will be affected? Is it because “victim of fraud” or because they report the fraud?	遇到诈骗，请及时举报，这不会影响你的签证状态。 (Divide the previous long sentence into several simple short sentences to make the context clear.)

Messages that what to do when friends have been scammed

Original Message Identified by Service Providers	Alternate Versions of this message	Reason for not Using Alternate versions	Final Message Suggested for International Students (Rationale)
If your friend is the victim of fraud, you should be supportive. Encourage your friend to contact the university or their service provider.	如果你的朋友受到诈骗，请给予支持，鼓励你的朋友联系大学或者他们的服务商。	Students felt confused about the service provider.	如果你的朋友受到诈骗，请给予支持，并鼓励你的朋友联系大学或者相关的的服务机构（如银行，保险等）。 (Provide examples “如银行，保险等” (e.g. bank, insurance provider) to explain what kinds of service provider would be.)

Messages about how to protect themselves from identity theft

Original Message Identified by Service Providers	Alternate Versions of this message	Reason for not Using Alternate versions	Final Message Suggested for International Students (Rationale)
Never give your personal details or bank details to someone you do not know.	千万不要把你的个人信息或银行信息泄露给你不认识的人	“不认识的人” (someone you do not know) can be simplified to “陌生人” (stranger).	千万不要把你的个人信息或银行信息泄露给陌生人。
Australian Authorities will never ask you to provide your financial details or personal documents over email or phone.	澳大利亚政府绝不会通过邮件或者电话，要求你提供财务信息或个人证件。	The tone of this sentence is not strong enough as an anti-scams message.	警惕不法分子利用澳大利亚政府身份进行诈骗。澳大利亚政府绝不会通过邮件或者电话，要求你提供财务信息或个人证件。 (Add “警惕不法分子利用澳大利亚政府身份进行诈骗” (beware the scams using the names of Australian Authorities) at the beginning to strengthen the tone.)

Messages about Interactions with an Australian authority (NSW Police Force)

Original Message Identified by Service Providers	Alternate Versions of this message	Reason for not Using Alternate versions	Final Message Suggested for International Students (Rationale)
<p>The Police in Australia are here to support you with the situation if you are the victim of fraud. You can call them on 131444 to report a fraud or scam.</p>	<p>如果你遇到了诈骗，澳大利亚警方将是你的有力支持。你可以拨打官方电话131444举报诈骗。</p>	<p>“澳大利亚警方将是你的有力支持。” (The Australian police are here to support you) is not a natural Chinese expression.</p>	<p>如果你遇到了诈骗，请及时向澳大利亚警方寻求帮助。可以拨打官方电话131444举报诈骗。</p>
<p>If you are a victim of fraud, going to the police in Australia will not impact your visa status. You can call them on 131444 to report a fraud or scam.</p>	<p>如果你遇到了诈骗，联系澳大利亚警方并不会影响你的签证状态。你可以拨打官方电话131444举报诈骗。</p>		<p>遇到诈骗，请及时举报，联系澳大利亚警方不会影响你的签证状态。你可以拨打官方电话131444举报诈骗。</p> <p>(“请及时举报” (please report to the police in time is a straightforward suggestion for the students about what they need to do in that situation. And the tone is stronger.)</p>

Recommendations for dissemination

Based on considerations from the Contact Points Report, (Gomes et al., 2019) there are key times for disseminating anti-scam information to international students across the student lifecycle. Some of these are based on orientation to the new information environment of their host country (in this case Australia), some are based on ensuring messages remain pervasive and “top of mind” in case students encounter scams. We offer some key messaging opportunities below, then we discuss how and when messages could be shared.

When should messages be conveyed:

There are certain key points during the international student journey when anti-scam messages should be conveyed:

- During the application process: Students read and share articles; anti scam messaging could be embedded in other content e.g. articles about life in Australia
- Pre-departure information packs: Pre-departure is a good time to focus on safety and security information, and scams information could be included specifically
- Orientation messaging: While orientation messaging should generally be positive reminders about scamming should be included. This would be an opportunity to provide anti-scam swag, e.g. fridge magnets.
- Weeks 2, 3, and 7 of semester are good times to push messaging out to make it pervasive, and messages with call to action if they have encountered frauds should be shared during this period.
- Semester break is a time where many students are planning trips and may be making financial transactions, so reminder information is useful at this time.
- Exam period due to high stress levels, students are likely to revert to satisficing if they encounter a scam during this time. Pervasive but unobtrusive messaging, e.g. through social media advertising could be useful.

There are many ways information can be provided to international students, including messaging from universities in the form of text or video, posters on train station platforms, catchy messages on fridge magnets and postcards (as examples), and social media messaging. All messaging should include official logos, such as the NSWPF logo, so that students know it is legitimate. In the case of messaging targeting Chinese students, it may also be worth considering liaising and collaborating with the Chinese Consulate General to share the messages. Ensuring messaging appears where students are and making messaging pervasive is key to ensuring that students know what to do in a crisis situation. Social media platforms are one simple way of ensuring messaging is pervasive. Suggested social media platforms are described on the next page.

Table 5: Key Social Media Platforms for Dissemination of Messages

Key Social Media Platforms	
Social Networking	
Platform	Key Features and Regional Focus
 Facebook	The most popular social networking platform commonly used across all demographics of international students. Facebook allows users to post text, photos and multimedia which is then shared with other users on the platform.
 LinkedIn	The premier professional networking platform used extensively by international and domestic students to find employment-oriented opportunities and to build a professional network especially in a new country like Australia where they start afresh.
 QZone	A very popular social networking platform used commonly by Chinese international students which is similar to Facebook. It is a social community function within QQ, but also has its own independent app.
Microblogging	
Platform	Key Features and Regional Focus
 Twitter	Twitter is an engaging microblogging platform which allows users to type 280 character long "tweets" in most of the major languages around the world, making it an ideal platform to interact with a global population.
 Sina Weibo	Sina Weibo is a popular Chinese microblogging platform used in Australia extensively and combines elements of both Twitter and Facebook. Topics on Weibo are mostly on entertainment, fashion, and lifestyle which can trend. A large portion of the Chinese community use Sina Weibo (Cowling, 2019).
Microblogging	
Platform	Key Features and Regional Focus
 Instagram	Instagram is a popular photo sharing networking portal. With capabilities for users to share photos, videos, geotag, and follow other users, Instagram has captured a younger demographic. It is a platform on which international students from all countries interact together.



Snapchat

Snapchat is a multimedia sharing app with a focus on privacy which drives its popularity. Any media shared on the platform is not stored for more than 24 hours and then deleted. It also has features of virtual stickers and VR which make it very popular among the younger international students.

Social Messengers

Platform

Key Features and Regional Focus



Facebook Messenger

Facebook Messenger is the text messaging service of Facebook. Because of its integration with Facebook, 79% of the total social media messaging users in Victoria use Facebook messenger (Yellow, 2018).



KakaoTalk

The most popular mobile messaging app in South Korea and used by South Korean international students.



KIK

KIK is a popular instant messaging platform commonly used in the around the world. Users do not need to provide their mobile numbers to register. The app has been known to be controversial due to various anonymity incidents among other things.



Line

A competitor to Kakao in Korea, the Line instant communication app is also well placed in Taiwan, Thailand, Turkmenistan and Indonesia and the largest social network in Japan. It provides communication, multimedia, VoIP, payment, and news services among others making it a one stop shop for any user.



Telegram

Telegram is an encrypted messaging where the user can share messages and multimedia. Though blocked in Iran, China and Russia, it is still widely used by the international students from these countries because of its security features. It is also popular among users who value security in their online communications.



Viber

Mainly a VoIP service Viber is one of the first applications which allowed international students to make voice calls back home for free and hadn't been banned by most of the countries. This makes the application a crucial tool to connect homesick international students with their families and ease their time in a new country.



WhatsApp

A free messaging, VoIP and video messaging service which allows users to send texts, voice messages, multimedia and even make voice and video calls. Its ease of use has made it a common app used on most mobile devices. Though not popular among Chinese international students WhatsApp is used by non-Chinese international students.

**QQ**

QQ is an instant messaging software with social media functions. Prior to the advent of WeChat, QQ was the most popular social media platform in China.

**WeChat**

WeChat functions as a multi-purpose messaging and social media platform. Chinese students mainly rely on the multi channels from WeChat (including WeChat Instant messaging, WeChat Moments, WeChat Official Account articles etc.) for communication and information even if they are abroad. WeChat is the most popular Chinese social networking platform in Australia with close to three million active users on the WeChat channel (Cowling, 2019).

Video Sharing

Platform**Key Features and Regional Focus****YouTube**

A global video sharing website used to browse, view and upload video content which can be shared with users around the world. YouTube's simple format and large database of content and contributors ensure that there is always something for users to watch based on their interests.

**Tik Tok / Douyin**

Both Tik Tok and Douyin are video-sharing social networking platforms and owned by ByteDance company from China. The main function of these two apps is enabling users to capture and present life experiences of all kinds by taking short mobile videos. However, some features are not identical between these two apps. Douyin focuses on mainland Chinese users (Chinese Language proficiency is needed) and Tik Tok is the international version of Douyin and targeted at users from other countries and regions. The content and user profile information between these two apps are also not shared, and function independently.

Forums

Platform**Key Features and Regional Focus****Reddit**

Reddit is a social news portal with a global outreach where registered users can share links, text, and other multimedia which is the upvoted and downvoted by other users. The portal has discussion boards called subreddits where more specific topics can be shared and discussed. Reddit though is also known to host controversial communities.

**Quora**

Quora is a query-based web service which is very popular in India. It is a website where the questions are asked and answered by the users themselves. Though less popular internationally, the platform boasts a large Indian user base who love answering questions on a regular basis.



Zhi Hu

Zhihu is a sharing hub for users to ask and answer questions. Most of time, netizens share academic, career, or life experiences on Zhihu. The largest proportion of Zhihu users are the well-educated young generation and the middle class.

Adapted and Updated from Contact Points Report (Gomes et al., 2019)

Conclusion

International students have been disproportionately targeted by scammers and are unusually susceptible to some of the approaches scammers use. Investigating this phenomenon demonstrates that it is an information problem. International students lack information on the jurisdiction of home police forces and other state arms in Australia, they fear for their visa status, they may arrive with a distrust of police and other authorities, they do not know how to identify legitimate messaging, and they do not know what to do if they have been scammed. They rely on sources of information from other international students or from home, particularly in times of crisis. Protecting international students from scams, and ensuring they know what to do if they encounter a scam, requires comprehensible information that reaches them through their own preferred networks. For this information and messaging to be most effective, it needs to be pervasive, so that students have encountered it before they need it.

This report presents a set of 19 messages, in both English and Simplified Chinese, that have been co-designed with international students, and tested to be comprehensible and effective. Based on our expert understanding of international students' information behaviour, we recommend that these messages are embedded at key information points in the international student journey and propagated widely through social media and other places (such as train stations) where students are likely to encounter it. It is also crucial that information providers understand that the context and structure of the messages as suggested by the students is important for enhancing their understanding. Too often, messages go out to students that are not clear to the target population because they may lack the assumed contextual knowledge, and the language is confounding. Therefore, this project has shown how different alternative messages may also be confounding and why the final suggested messages are clearer to the international students.

By propagating anti-scam information pervasively through international student networks, we can reduce the risk that they will be scammed and improve their response to an experience of scamming (whether they are the victim themselves, or the victim is one of their friends). Scammers rely on international students being naïve about their host country; arming them with information will protect them.

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AUSRecent is a cross-cultural consulting and integrated marketing communications (IMC) company. Established in 2012, AUSRecent is one of the earliest Chinese marketing specialised agencies in Australia and has been serving a great number of clients such as Austrade, Victoria Government, the University of Melbourne, Australian National University, and Bank of Melbourne etc.

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