

Mind the Gap: Bridging the Cognitive Divide in Post-Scam Victim Support with Card Game

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1. Background and Rationale

The prevalence of scams is increasing worldwide. A recent report recorded more than a doubling of fraud attack volumes (*2024 Global Fraud and Scams Trends Report | Outseer, 2024*). Among the 28.9% growth of crimes in Hong Kong, deception comprises about 80% of fraud and one-third of all crimes (*Law and Order Situation in Hong Kong in 2023 (with Photos)*, n.d.). Earlier data show 18743 deception cases in the first half of 2023 alone, with more than three-quarters related to internet scams such as e-shopping, phishing and investment frauds (Zhan, 2023). Meanwhile, “recovery scams” have emerged in which offenders deliberately re-target previous victims by posing as fund-recovery agents, further compounding the harm experienced by fraud victims (*HKCERT Urges Public to Remain Vigilant against Recovery Scams Impersonating HKCERT | HKPC, 2025*).

Scam causes psychological distress like anxiety, depression, PTSD and suicidality, which often require long-term therapy to recover (Balcombe, 2025). In Hong Kong, Caritas Family Support Centre reported 20% of victims have had suicidal thoughts and an average loss of \$900000, threatening housing, families and stability (Liu, 2022). Studies and reports highlight pervasive shame, guilt and self-blame among victims, which can lead to social withdrawal, reluctance to disclose their experience and delays in seeking support (Team, 2024).

These psychological impacts lead to under-reporting (only 5-10% cases were formally reported), social withdrawal and unmet needs, especially among youth facing sextortion (*The Silent Toll of Cyber Scams: Ending Victim Shaming and Supporting Recovery, 2025*). In Hong Kong's high-cost context, scams exacerbate precarity, straining welfare and mental health services, positioning them as a public health priority (Balcombe, 2025).

Victims exhibit trauma-typical cognitive distortions and symptoms, solidifying into chronic shame without psychoeducation which widened the victim-nonvictim gap (SCARS Psychological Trauma, n.d.). Suicidality data underscore scams' public health urgency while integrated support like counselling and peer groups can prevent escalation (Liu, 2022).

2. Theoretical Framework

2.1 Scam Types and Psychological Consequences

Four types of scams accounting for almost 98% of scam are suggested in the research by DeLiema et al. (2022). Each type of fraud causes corresponding psychological consequences:

a. Opportunity-based Scams

This category includes investment, romance, and advance-fee scams. Research shows that victims may suffer from both tangible distress of financial depletion compounded by the profound psychological impact of interpersonal betrayal and shattered emotional attachments.

b. Threat-based Scams

Characterised by the threat of government impersonation and extortion, these frauds cause stress and anxiety. By manufacturing a false sense of urgency and utilising authoritative personas, scammers trigger an acute stress response in victims. These tactics lead to a sudden loss of psychological safety and personal agency. Post-scam, this often manifests as hypervigilance and chronic anxiety towards communications.

c. Consumer Purchase Scams

Including fraudulent products or services, these scams damage the victim's confidence. Scammers lead victims to believe they are making a high-value, low-risk yet secured decision using the illusion of exclusive discounts or secure platforms. The trauma lies in the violation of normalcy, such as the loss of confidence in completing simple tasks like purchasing. Under the pressure of social comparison, victims internalise their failure and their trust in their own judgement is diminished.

d. Phishing Scams

These online scams include cyberattacks and the acquisition of personal information. Scammers lure victims into revealing their personal data on fraudulent platforms through seemingly harmless links and urgent messages. The simplicity of the scams often leads victims to doubt themselves and feel careless. Under social pressure, they may continue to question their cognitive and digital abilities, resulting in internalized anger and self-blame.

2.2 Card Game Approach

Game-based learning is a concept integrating learning into gameplay, which usually consists of “artificial conflict and rules of play” (Plass et al., 2015, p.259). It shows a positive influence on learners and can facilitate educational outcomes (Rastegarpour & Marashi, 2011). The advantages of a game-based approach lies in the degree of engagement. In their literature review, Plass et al. (2015) comprehensively analyzed game-based learning, arguing that this playful experience of study aligns with the existing learning theories from cognitive, motivational, affective and sociocultural perspectives. They demonstrated that the educational effectiveness of game-based learning can be higher than other media.

One kind of this approach is educational card games. Empirical studies have illustrated that they help attain better educational results than traditional methods in different academic settings (Gutierrez, 2014; Rastegarpour & Marashi, 2011). Such impact is also observed in the context of social issues. In a study conducted by Camilleri et al. (2025), a card game was played to teach cyber-safe practice and digital literacy for older adults and digital educators. More than 90% of them regarded the game as satisfying and the advice provided as useful, not only extending the effectiveness of educational card games to the aspect of social issues, but also proving the possibility of implementing across different demographics. Their success provided critical support for our intervention, which is powerful and non-threatening.

3. Implementation

3.1 Card Game Design

A card game including matching and role-play elements is designed to raise awareness of post-scam care. Most cards have a coloured border representing one of the four scam types, which are derived from survey and theorised by DeLiema et al. (2022):

- Green: Opportunity-based Scams
- Red: Threat-based Scams
- Yellow: Consumer Purchase Scams
- Blue: Phishing Scams

The game consists of a deck of 76 cards (for examples, see Appendix 1), which include:

- **Scenario Cards:** 26 cards in total, they describe a real-life scam scenario (See Appendix 2 for examples) alongside its psychological consequences and symptoms.
- **Approach Cards:** 50 cards in total (25 unique cards with two copies each), they provide the techniques for dealing with those psychological consequences labelled on scenario cards, and can be further separated into three types:
 - **Symptom-specific Cards:** 12 in total and with colours, they deal with specific scam types and can only be played when the colours match with the scenario.
 - **General Cards:** 8 in total, they have no colour so they can deal with any scam types and can be played alone in any scenario.
 - **Additional Cards:** 5 in total, they have no colour so they can deal with any scam types but need to be played together with a symptom-specific card.

In each round of the game, a scenario card is randomly drawn as the target. Each player draws 5 approach cards to form their ‘hand’ for the card game. The goal of the game is to match the colour of the approach card to the colour of the scenario card, representing a correct match of scam scenarios and dealing techniques that support post-scam victims’ emotions and needs. An individual wins if he/she has played all the hand cards

To ensure players understand the content and learn from the game, role-playing is added to the basic matching game. Upon playing the cards, players need to demonstrate and act out the specific techniques mentioned on the cards by playing the role of a caregiver. This phase requires players to interpret the techniques and practice verbal and non-verbal skills rather than simply matching the cards. (See Appendix 3 for detailed rules and game flow.)

3.2 Recruitment and Workshop

A minimum of 60 participants with no prior scam-related experience will be recruited for the first phase of intervention. Since the workshop is conducted in Cantonese, participants should have a proficient level of reading and conversation ability in Cantonese.

During the workshop, a video of instruction will first be played to introduce the game design and rules. Participants then group together to play the game with a host, who will lead the game and act as the scam victim to facilitate participants’ demonstration, followed by a short discussion session for participants to reflect on the game and their takeaways from the game. Structured questions (See Appendix 4) will be asked to guide the discussion. The estimated time to finish a workshop is an hour.

3.3 Website

Additional resources are provided on a website designed by the team. It offers supplementary and in-depth information that cannot be covered in the workshop because of the time constraints. In addition, practical tips for communicating and interacting with post-scam victims will be given.

4. Evaluation

4.1 Quantitative Measurement

To measure shifts in perception, we adapted Ward’s (1988) Attitude Toward Rape Victims Scale (Appendix 5) to create a specialised version for scam victims. This instrument comprises 17 sub-items across five dimensions, specifically designed to identify changes in

victim-blaming tendencies and empathic response. The scale was validated with 61 students. The scale items and the statistical results are listed in Appendix 6.

Workshop participants will complete the same scale at three distinct intervals:

1. **Pre-test (T_0):** Attitude before joining the workshop
2. **Immediate Post-test (T_1):** Measured at the end of the workshop to investigate the intervention effect on attitude change.
3. **Delayed Post-test (T_2):** Measured seven days after the workshop to evaluate the long-term retention of attitude change and check for any decline of the effect.

All statistical analyses will be performed using MATLAB_R2025a, R 4.5.2 and SPSSAU. The core analysis procedures are as follows:

1. **Descriptive Statistics**

Descriptive statistics will be generated for participants' demographic characteristics and pre-test scale scores.

2. **Core Test of Intervention Effect**

Repeated measures ANOVA will be used to compare the differences in scale scores among pre-test and 7-day delayed post-test. Post hoc pairwise comparisons will be conducted to quantify the immediate and sustained effects of the intervention.

3. **Reliability and Validity Test of the Scale**

Cronbach's α coefficient will be used to test the internal consistency reliability of the scale, and confirmatory factor analysis will be applied to verify the structural validity of the scale, to ensure the stability and validity of the measurement results.

4. **Qualitative Thematic Analysis**

Thematic coding analysis will be performed on the records of group discussions and participants' open-ended feedback, to extract core themes such as intervention acceptability, learning outcomes, and optimization suggestions, which will be triangulated with the quantitative results.

We hypothesise that the intervention can facilitate a statistically significant increase in empathy and decrease in victim-blaming attitudes between pre-test and two post-tests. We expect a slight drop in effect between two post-tests, while the difference between pre-test and delayed post-test remains robust.

4.2 Qualitative Feedback

Following the card game, a group discussion is conducted to capture participants' feedback. This qualitative phase aims to understand the actual experience of playing the game, which serves for two purposes:

1. Assessing how effectively the game enhanced their awareness and knowledge of the impacts of scams, and whether the skills and techniques provided can be transferred into real-world caregiving scenarios.
2. Collecting opinions regarding game mechanics and workshop flow to refine the intervention for future cohorts.

5. Future Plan

5.1 Finished Works

Two pilots were conducted to systematically test the game mechanics, instructions, and participants' reaction during the game. Participants highlighted several strengths:

1. High engagement with the matching and discussion elements.
2. Realism and relatability of the scam scenarios.
3. Perceived usefulness and practicability of the skills and techniques in real life.
4. Lowered "heaviness" of the topic due to the game format, which made it easier to talk about stigma, shame and mental health without feeling judged.

Meanwhile, participants also provided constructive feedback on areas for improvement:

1. Occasional rule confusion, like the uncertainty about scoring or turn order.
2. The use of psychological jargon.
3. Ambiguous guidance on how to demonstrate the content on approach cards.
4. Jerky transition between the game and the discussion.

Based on these comments, we have refined the rule explanation via providing demonstrations by facilitators, redesigned the instruction booklet for participants to refer to during the game, and simplified terminology so that key concepts are explained in everyday language. The time allocation was adjusted by incorporating a longer instruction period. These revisions aim to ensure smoother gameplay, clearer learning objectives and better emotional containment.

5.2 Projected Timeline

Following the finalisation of game design and workshop rundown, we are now proceeding with participant recruitment to attend the workshop in late March and early April. Post-test data will be collected and analysed by the end of April. In parallel, the website will be refined and updated before 21 April. Prior to its completion, we will seek collaboration opportunities with organisations that are interested in using the game and supporting our sustainability.

5.3 Budget Plan

Our project operates with a total budget of **\$5,000 HKD** (see Appendix 7). To date, the project has utilised approximately **15.3% (\$766 HKD)** of the total budget on producing materials, including pilot study prints and eight physical sets of card games.

Moving forward, 60% of the funds (**\$3,000 HKD**) are allocated towards participant research incentives (snacks and drinks for 60 participants). Other expenses include establishing a digital presence via a website domain and refining instructional materials. Thanks to the university providing the research venue free of charge, the project currently maintains a healthy buffer of **\$928 HKD** for contingencies or additional participant recruitment.

Lastly, by maintaining \$928 HKD (almost 20%) of our total budget as a reserved margin, we have created a safety net for "sudden changes; and particularly expected to be the following:

- Emergency Reprints: Replacing sets damaged during high-intensity play sessions.
- Iterative Refinements: Funding a "Version 2.0" print run if research data suggests mechanical improvements are necessary.
- Scalability: Allowing for rapid adaptation if the university or community partners request additional sessions beyond our initial \$50 person scope.

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Appendix 1: Card Visual Demonstration

Approach Card Examples


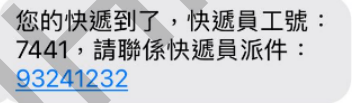
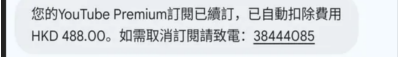
Non-symptom-specific approach card	Symptom-specific approach card (Threat-Based)	Additional card
<p>1</p>  <p>介紹並提供朋輩支援小組的資訊</p> <p>例：受害者大聯盟</p>	<p>4 立即確認恐懼或驚慌的感受</p>  <p>承認受騙者的情緒，避免淡化威脅的嚴重性</p> <p>例：應明確指出在面對拘捕或損失等恐嚇時，感到恐懼與焦慮是完全合理的生理及心理反應</p>	<p>4 附加卡</p>  <p>使用開放式身體姿態。不要交叉雙臂，坐直身體，保持眼神接觸並點頭</p>

Scenario Card Examples

<p>A 15-point scenario card with 3 scam types</p> <p>(Green = Opportunity-based scam, Blue = Phishing scam, Yellow = Consumer purchase scam)</p>	<p>A 10-point scenario card with 2 scam types</p> <p>(Red = Threat-based scam, Blue = Phishing scam)</p>
<p>15</p> <p>女商人誤信高收益股票廣告：一名50歲女商人在Facebook上看到高收益股票廣告，被「投資專家」說服，按下虛假連結，並使用虛假App「Cl Exp」投資。</p> <p>受害者可能會出現創傷、自我責備和自信心下降</p>	<p>10</p>  <p>假冒金融機構，虛假扣費的釣魚短訊騙案。</p> <p>受害者可能會感到壓力與焦慮和自我責備</p>

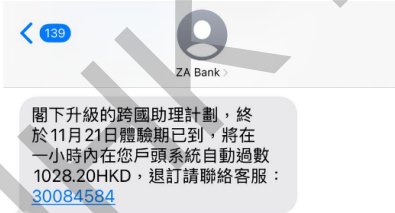
Appendix 2: Table for News of Scams and Their Corresponding Scam Types


No.	News (Chinese Version Only)	Scam Types 1 = Opportunity-based scam 2 = Threat-based scam 3 = Consumer purchase scam 4 = Phishing scam
1	【取代JPEX總案】女商人誤信高收益股票廣告：一名50多歲女商人在Facebook上看到高收益股票廣告，被「投資專家」說服，按下虛假連結，並使用虛假App「CI Exp」投資。	1/3/4
2	團購詐騙： 騙徒在社交媒體發放假團購資訊，以物廉價美的商品引誘消費者按下購買連結，再盜取其信用卡資料。	3/4
3	刷單任務騙案： 騙徒在社交媒體刊登高薪廣告並附上虛假連結，聘請受害人執行「刷單任務」。初期會發放小額回報，但之後威脅受害人支付保證金。可令受害者損失數千至數十萬港元；更可浮現創傷、自我責備、壓力與焦慮等症狀	1/2/4
4	假冒體檢中心電話騙案： 騙徒假扮體檢中心職員致電受害者，聲稱可以用500元的超平價錢做身體檢查。但在體檢結束埋單計數時，卻收取高價諮詢服務費及其他非必要的檢查費用，不配合則會報警。	2/4

5	<p>假冒金融機構短訊：虛假扣費的釣魚短訊騙案。</p>  <p>长桥证券: 你的帳戶異常, 已被鎖定, 請盡快確認, 避免影響。 https://longbridge.cc/us</p>	2/3/4
6	<p>遊戲貨幣/帳號詐騙：課金/購買遊戲帳號</p> <p>受害人出售其遊戲帳號時, 騙徒要求先過數, 隨後更要再加錢, 才能完成交易, 最後失款數千元。</p>	1/3
7	<p>假冒快遞短訊：騙徒假冒順豐/其他快遞公司傳送短訊, 聲稱貨件逾期停留, 現在被扣留並要求罰款。</p>  <p>您的快遞到了, 快遞員工號: 7441, 請聯係快遞員派件: 93241232</p>	2/4
8	<p>假冒續訂短訊：騙徒透過傳送「服務續訂並已扣款」短訊, 嚇唬用戶點擊進入釣魚網站。</p>  <p>您的YouTube Premium訂閱已續訂, 已自動扣除費用 HKD 488.00。如需取消訂閱請致電: 38444085</p>	2/4

9	假冒財務公司呃還錢：騙徒假冒財務公司發送電子郵件，聲稱受害人未按時還款，並威脅將追究其法律責任。郵件中包含一個釣魚鏈接，要求受害人點擊以核實個人信息，並提供還款的具體指示。	2/4
10	<p>Party Room 騙案：騙徒透過通訊軟件發放短訊，聲稱受害人已預約的房間因緊急檢查而被取消，並提供多個解決方法。在受害人提出退款後消失，令受害人損失數千元訂金。</p> 	3
11	假扮中國移動職員騙案：騙徒致電受害人聲稱其開通了「一卡兩號」／「一卡三地」／上網卡／大灣區服務計劃等通訊服務，並要求繳付費用，但這些通訊服務並不存在。	3
12	ATM 騙案：騙徒在受害人轉帳之後，謊稱沒有收到款項，或因帳戶被凍結，導致轉帳失敗，誘使受害人重覆轉帳，並提供不知名連結付款。	2/3/4
13	套票騙案：騙徒推銷受害人購買多張無限期美容套票，	1/3

	但當受害人想使用時卻發現該公司已經倒閉。	
14	電話騙案假冒保安局:騙徒致電受害人並聲稱其犯法, 要求受害人點擊不知名網站提供個人資料以便核實。	2/4
15	周杰倫演唱會「7大購票陷阱»:騙徒在 Carousell及Facebook平台聲稱發放平價門票, 並提供虛假連結。在付款時要求多次輸入信用卡資料, 否則訂單將被取消。	2/3/4
16	假冒積分過期短訊:騙徒傳送短訊聲稱積分即將過期, 並附上偽造的商家網站誘騙受害人點擊兌換禮品, 但這些積分及兌換服務並不存在。最後竊取受害者的個人資料和支付信息。 	3/4
17	假冒電子交易短訊: 騙徒的短訊會先顯示受害人已被扣款, 並附連結/電話號碼以作查詢。 	4

18	假冒港燈職員誘騙投資： 騙徒謊稱有新投資項目「國家電網環保廢料」，誘騙受害人投放資金。	1
19	裸聊騙案： 騙徒會先和受害人建立基本信任，然後主動要求視訊裸聊，以感情勒索逼迫受害人露面與裸露。裸聊結束後威脅若不支付金錢，就會將影片／裸照傳給親友或公開網絡。	1/2
20	「永安」平機票騙局： 騙徒在社交平台發放虛假產品廣告，聲稱提供往返各地的商務艙機票買一送一優惠。受害人查詢後，被誘使轉帳至指定銀行戶口。	1/3
21	<p>六旬港婦中伏短訊騙案： 騙徒假冒職員傳送短訊給受害人聲稱其添加了訂閱項目，並即將扣款。受害人若要取消訂閱需點擊不知名網址，隨後被騙數萬元。</p>  <p>閣下升級的跨國助理計劃，終於11月21日體驗期已到，將在 一小時內在您戶頭系統自動過數 1028.20HKD，退訂請聯絡客服： 30084584</p>	2/4
22	HOUNAX 虛擬資產平台暴雷：騙徒向受害人宣稱有40%無風險回報率，誘騙其投資。然後透過不同的社交媒體向受害人發送鏈	1/4

	接, 要求受害人下載虛假的投資流動應用程序。	
23	<p>WhatsApp點數卡群組:</p> <p>騙徒誘使受害者加入群組, 先以發放小額回報讓其嘗甜頭, 再誘騙下載虛假的特定APP進行刷單任務, 其後要求充值墊付款項。</p>	1/4
24	<p>假冒社交媒體註銷帳號短訊: 騙徒透過短訊唬嚇受害人其帳號即將被註銷, 並引導點入假網站以作驗證。</p>  <p>The screenshot shows a Telegram chat interface with a message: "Telegram系統檢測到您的賬號長時間未驗證手機號碼, 請前往 t.ly/TG-web 進行驗證, 12小時內未驗證的賬號將被註銷。"</p>	2/4
25	<p>【愛情投資騙案】網戀「殺豬盤」:</p> <p>騙徒與受害人建立曖昧或網戀關係, 獲取信任後誘騙其進行大額虛假投資, 否則流出其私密照片。</p>	1/2
26	<p>高額佣金騙案:</p> <p>騙徒以高額佣金吸引受害人消費採購, 要求其購買商品完成任務。當受害人購買後, 謊稱其操作失誤而拒絕支付, 更冒充執法人員, 以洗黑錢或走私等理由威脅, 要求額外支付來逃脫罪名。</p>	1/2/3

Appendix 3: Game Instruction (Chinese Version Only)

遊戲規則與組件說明

一、遊戲組件

1. 情境牌堆(26 張)

每張牌的邊框會從 4 種顏色中，顯示其中 1-3 種顏色。每種顏色同時代表一種騙案種類以及對受害者造成的心理後果，包括：

- 綠色：機會型騙案，受害者可能會出現創傷。
- 紅色：威脅型騙案，受害者可能會感到壓力與焦慮。人員以洗黑錢等理由威脅額外支付，受害者可能會出現創傷、自信心下降和感到壓力與焦慮。
- 黃色：購物類騙案，受害者可能會自信心下降。
- 藍色：釣魚型騙案，受害者可能會自我責備。

2. 應對牌堆(50 張)

牌面描述具體詐騙情境與受害者狀態，每張卡左上角有顯眼的點數圈。

- 彩色應對卡(12 張 × 2 組)
 - 基本點數 = 1-5，分為四種顏色。
 - 四種顏色分別代表在不同騙案種類下，協助受害者時可以採取的應對方式。
- 黑色應對卡(8 張 × 2 組)
 - 萬用卡，無顏色限制。
- 黑色附加卡(5 張 × 2 組)
 - 附加效果卡。

二、遊戲設定

1. 洗牌與發牌

- 將情境牌堆洗勻，正面朝下置於桌面中央。
- 將應對牌堆洗勻，每位玩家發 5 張應對卡作為起始手牌。

- 剩餘應對牌堆作為備用牌堆。

2. 準備回合區域

- 中央留出「情境區」與「應對堆疊區」。
- 每位玩家面前設「已使用應對卡」區域。

3. 主持人

- 設置主持人，扮演受害者並翻開情境卡。
-

三、遊戲目標與勝利條件

本遊戲旨在透過模擬各類詐騙情境，讓玩家練習運用以實證為本的溝通技巧與回應方式，更有效支援受騙者的情緒及需要。

玩家需善用手上的應對卡，力求精準配對情境卡的需求與點數。當有玩家成功配對並打出自己全部 5 張手牌時，立即獲勝，因此遊戲有機會在任何一個回合突然結束；而每回合的完結取決於能否精確達成該情境卡所標示的目標點數。

四、遊戲回合詳細流程

步驟 1: 揭示情境卡

- 從情境牌堆頂部翻開一張情境卡。
- 計算情境目標點數 S:
 - 1 種顏色: 5 點
 - 2 種顏色: 10 點
 - 3 種顏色: 15 點

$$S = 5 \times C (C = \text{情境卡邊框顏色數量})$$

步驟 2: 回合進行

使用號碼牌抽籤，抽到 No.1 為起始玩家，從起始玩家開始，順時針輪流進行。

A. 應對卡規則 (需同時符合以下兩個規則)

1. 出牌組合

玩家每回合可選擇以下任意方式出牌：

- 「彩色應對卡 + 黑色附加卡」同時打出
- 只打出「彩色應對卡」
- 只打出「黑色應對卡」

2. 顏色與功能規則

- 顏色匹配：彩色應對卡的顏色，必須至少有一種顏色與現在的情境卡邊框顏色相同。
- 黑色卡使用限制：
 - 黑色應對卡：可與彩色應對卡同時打出，亦可單獨打出；但不能與黑色附加卡同時使用。
 - 黑色附加卡：不能單獨打出，必須搭配彩色應對卡同時使用。

3. 點數限制規則

- 出牌時，中央應對堆疊中「已累積的點數」+「玩家本回合想打出的牌的點數」必須小於或等於本輪情境卡的「目標點數」。
- 點數計算方式：點數 = 卡牌左上角的數值 (1-5)。

B. 出牌階段

1. 每位參與者有一分鐘活動時間：

- 先打出應對卡，
- 接著根據卡面描述向受害者講述或演示一個具體的應對措施，
- 然後進入討論環節。

2. 討論環節：

- 由當前出牌者開始，根據出牌順序依次在 30 秒內陳述是否成功應對的觀點。
- 所有人完成發言後投票決定是否通過；若應對失敗則出牌者需收回應對牌，順延至下一玩家的出牌階段。
- 若為同票，則由主持人決定是否應對成功。

3. 若玩家選擇不使用或無法使用應對卡：

- 需從應對卡牌庫抽取一張應對卡(如該玩家抽取到可用應對卡, 則可選擇立刻單獨或搭配使用; 如果不能出牌, 順延至下一玩家的出牌階段)。
 - 若牌庫抽盡, 則由主持人重新洗牌後進行抽卡。
-

步驟 3: 回合結束條件

- 情況 A: 精確達成
 - 當某玩家打出卡牌後, 使中央堆疊累計點數剛好等於情境目標點數。
 - 該玩家立即結束本回合。
 - 該玩家的下一順位玩家成為下一回合起始玩家。
 - 情況 B: 僵局
 - 當所有玩家本回合都依次抽牌並無法打出任何手牌, 直接結束本回合。
 - 最後一位抽牌的玩家成為新的起始玩家。
-

步驟 4: 回合重置

- 移走中央應對堆疊所有卡牌(放入棄牌堆)。
 - 翻開新的情境卡, 開始下一回合。
 - 如翻到相同顏色配搭之情境卡, 可選擇再次抽取情境卡, 直至顏色配搭不同, 以保持遊戲趣味性。
-

五、補充與爭議處理

- 如對規則有任何爭議, 均依據主持人決定。

Appendix 4: Structured Questions in Discussion

1. How was your general experience of the card game?
2. Did you find it difficult to understand the game instructions?
3. Did you find it difficult to process the card or play the game?
4. Is the game fun to you? What can be improved?
5. What are your initial thoughts regarding scam victims before joining the workshop?
Why did you have such ideas?
6. What do you feel about scam victims at this moment? Did anything in the game change your idea about scam victims?
7. Do you anticipate any possible behavioural change in you after the workshop?
8. What is your biggest takeaway today?

Do you have any suggestions for the workshop?

Appendix 5: Attitudes Towards Rape Victim Scale (ARVS)

1. A raped woman is a less desirable woman.
2. The extent of a woman's resistance should be the major factor in determine whether a rape has occurred.
3. A raped woman is usually an innocent victim.
4. Women often claim rape to protect their reputations.
5. "Good" girls are as likely to be raped as "bad" girls.
6. Women who have had prior sexual relationships should not complain about rape.
7. Women do not provoke rape by their appearance or behavior.
8. Intoxicated women are usually willing to have sexual relations.
9. It would do some women good to be raped.
10. Even women who feel guilty about premarital sex are not likely to falsely claim rape.
11. Most women secretly desire to be raped.
12. Any female may be raped.
13. Women who are raped while accepting rides from strangers get what they deserve.
14. Many women invent rape stories if they learn they are pregnant.
15. Men, not women, are responsible for rape.
16. A woman who goes out alone at night puts herself in a position to be raped.
17. Many women claim rape if they have consented to sexual relations but have changed their minds afterwards.
18. Accusations of rape by bar girls, dance hostesses and prostitutes should be viewed with suspicion.
19. A woman should not blame herself for rape.
20. A healthy woman can successfully resist a rape if she really tries.
21. Many women who report rape are lying because they are angry or want revenge on the accused.
22. Women who wear short skirts or tight blouses are not inviting rape.
23. Women put themselves in situations in which they are likely to be sexually assaulted because they have an unconscious wish to be raped.

24. Sexually experienced women are not damaged by rape.

25. In most cases when a woman was raped, she deserved it.

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Appendix 6: Attitude Towards Scam Victims Scale (ASVS)

1. A scam victim is usually a less competent person.
2. The extent of a victim's caution and intelligence may often be the prominent factor in determining whether a scam has occurred.
3. Individuals are likely to claim to be scammed to avoid responsibility for financial losses.
4. Individuals who display personal and financial information online often place themselves in a vulnerable position to be scammed.
5. Individuals who report scams may be dishonest about the situation, often when they are angry or wish to conduct revenge towards the accused.
6. People do not provoke scams by their wealth or behavior.
7. Individuals who are scammed are often unaware of their own risky behaviors.
8. People who disclose personal or financial information are not inviting scams.
9. Financially experienced individuals are usually less vulnerable to scams.
10. Scam victims are usually innocent.
11. "Good" people are as likely to be scammed as "bad" people.
12. Even individuals who feel guilty about their financial decisions are less likely to falsely claim a scam.
13. A victim should not blame himself/herself for being scammed.
14. Individuals should not underestimate the possibility of being scammed.
15. Scammers, not victims, are responsible for the crime.
16. Cautious individuals are more likely to successfully avoid a scam.
17. In most cases when someone was scammed, he/she deserved it.

Note: Based on the Attitudes Toward Rape Victims Scale (ARVS; Ward, 1988), we developed and validated a 17-item multidimensional instrument (7-point Likert scale) to measure public attitudes toward scam victims. Exploratory Factor Analysis of 61 valid responses ($KMO = .574$) yielded a robust five-factor structure (cumulative variance explained = 61.569%), superior to an initial three-factor solution (44.502%). These five distinct dimensions are:

1. Victim Competence & Responsibility Attribution
2. Destigmatisation & Empathy for Victims
3. Information Exposure & Scam Risk Perception
4. Scam Reporting Intention & Behavioural Response
5. Scam Experience & Guilt-victimisation Association

The scale showed acceptable internal consistency (Cronbach's $\alpha = .626$), though the modest sample size warrants future replication with a larger sample and refined items.

Figure 1: Descriptive Statistics

Item	n	Min.	Max.	Mean	S.D.	Median
詐騙受害者通常都是能力較差的人。	61	1.000	7.000	3.852	1.531	4.000
受害者的謹慎程度和智力水平往往是決定是否發生詐騙的主要因素。	61	1.000	7.000	4.607	1.636	5.000
部分人可能會聲稱自己被騙，以避免承擔經濟損失的責任。	61	1.000	7.000	4.377	1.380	4.000
在網路上展示個人和財務資訊的人往往會使自己處於容易被騙的境地。	61	1.000	7.000	4.803	1.547	5.000
舉報詐騙的人可能會對情況撒謊，通常是因為他們生氣或想對被告進行報復。	61	1.000	7.000	4.066	1.611	4.000
re-人們不會因為自己的財富或行為而招致騙局	61	1.000	7.000	5.000	1.571	5.000
被騙的人往往沒有意識到自己的危險行為。	61	2.000	7.000	4.967	1.527	5.000
re-被騙個人資訊或財務資訊並不意味著會遭受詐騙。	61	1.000	7.000	3.967	1.653	4.000
有財務經驗的人通常不容易受到詐騙。	61	1.000	7.000	3.410	1.465	3.000
re-詐騙受害者通常是無辜的。	61	1.000	7.000	4.541	1.523	5.000
re-「好人」和「壞人」一樣容易被騙。	61	1.000	6.000	2.410	1.383	2.000
re-即使對自己的財務決策感到內疚的人也不太可能認錯自己遭遇了詐騙。	61	1.000	7.000	3.951	1.296	4.000
re-受害者不應該因為被騙而責備自己。	61	1.000	7.000	3.705	1.745	4.000
re-人不應低估被騙的可能性。	61	1.000	7.000	1.967	1.264	2.000
re-詐騙者，而非受害者，才是犯罪行為的責任人。	61	1.000	7.000	2.557	1.628	2.000
謹慎的人更有可能避免詐騙。	61	2.000	7.000	5.049	1.431	5.000
大多數情況下，被騙的人是罪有應得。	61	1.000	7.000	3.361	1.571	3.000

Figure 2: Reliability

Item	Corrected Item-total correlation (CITC)	Alpha if Item Deleted	Cronbach Alpha
詐騙受害者通常都是能力較差的人。	0.444	0.591	0.626
受害者的謹慎程度和智力水平往往是決定是否發生詐騙的主要因素。	0.527	0.577	
部分人可能會聲稱自己被騙，以避免承擔經濟損失的責任。	0.370	0.606	
在網路上展示個人和財務資訊的人往往會使自己處於容易被騙的境地。	0.078	0.644	
舉報詐騙的人可能會對情況撒謊，通常是因為他們生氣或想對被告進行報復。	0.385	0.600	
re-人們不會因為自己的財富或行為而招致騙局	0.169	0.632	
被騙的人往往沒有意識到自己的危險行為。	0.252	0.620	
re-被騙個人資訊或財務資訊並不意味著會遭受詐騙。	-0.146	0.676	
有財務經驗的人通常不容易受到詐騙。	0.010	0.662	
re-詐騙受害者通常是無辜的。	0.354	0.606	
re-「好人」和「壞人」一樣容易被騙。	0.139	0.635	
re-即使對自己的財務決策感到內疚的人也不太可能認錯自己遭遇了詐騙。	0.233	0.623	
re-受害者不應該因為被騙而責備自己。	0.415	0.594	
re-人不應低估被騙的可能性。	0.027	0.646	
re-詐騙者，而非受害者，才是犯罪行為的責任人。	0.316	0.611	
謹慎的人更有可能避免詐騙。	0.028	0.649	
大多數情況下，被騙的人是罪有應得。	0.522	0.580	

Note: Standardized Cronbach's $\alpha = 0.626$

Figure 3: Correlation

Item	Mean	S.D.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
詐騙受害者通常都是能力較差的人。(1)	3.852	1.531	1																
受害者的謹慎程度和智力水平往往是決定是否發生詐騙的主要因素。(2)	4.607	1.636	0.577**	1															
部分人可能會聲稱自己被騙，以避免承擔經濟損失的責任。(3)	4.377	1.380	0.203	0.244	1														
在網路上展示個人和財務資訊的人往往會使自己處於容易被騙的境地。(4)	4.803	1.547	-0.170	0.094	0.254*	1													
舉報詐騙的人可能會對情況撒謊，通常是因為他們生氣或想對被告進行報復。(5)	4.066	1.611	0.207	0.282*	0.258*	0.293*	1												
re-人們不會因為自己的財富或行為而招致騙局(6)	5.000	1.571	-0.208	-0.045	0.108	0.123	0.112	1											
被騙的人往往沒有意識到自己的危險行為。(7)	4.967	1.527	0.359**	0.262**	-0.002	0.131	0.102	0.035	1										
re-被騙個人資訊或財務資訊並不意味著會遭受詐騙。(8)	3.967	1.653	-0.237	-0.233	0.181	0.295*	-0.162	0.077	0.119	1									
有財務經驗的人通常不容易受到詐騙。(9)	3.410	1.465	0.095	0.061	0.137	0.044	0.229	-0.000	-0.091	-0.325*	1								
re-詐騙受害者通常是無辜的。(10)	4.541	1.523	0.321*	0.294*	0.234	-0.018	0.033	0.132	0.395**	0.027	-0.258*	1							
re-「好人」和「壞人」一樣容易被騙。(11)	2.410	1.383	0.086	0.014	-0.100	-0.047	-0.042	0.169	-0.104	0.054	-0.084	-0.052	1						
re-即使對自己的財務決策感到內疚的人也不太可能認錯自己遭遇了詐騙。(12)	3.951	1.296	0.028	0.187	0.206	-0.013	0.073	0.360**	-0.018	0.186	-0.182	0.199	0.123	1					
re-受害者不應該因為被騙而責備自己。(13)	3.705	1.745	0.289*	0.268*	0.331**	-0.053	0.389**	0.122	0.059	-0.067	0.120	0.249	0.148	0.111	1				
re-人不應低估被騙的可能性。(14)	1.967	1.264	0.135	-0.103	-0.069	-0.106	-0.032	-0.134	-0.130	-0.152	0.340**	-0.069	0.456**	-0.042	0.162	1			
re-詐騙者，而非受害者，才是犯罪行為的責任人。(15)	2.557	1.628	0.339**	0.221*	-0.073	-0.333**	0.272*	0.176	0.068	-0.303*	0.140	0.051	0.378**	-0.026	0.323*	0.260*	1		
謹慎的人更有可能避免詐騙。(16)	5.049	1.431	0.182	0.372**	0.075	0.087	0.027	0.030	0.146	-0.154	-0.145	0.225	-0.289*	-0.062	-0.208	-0.441**	0.088	1	
大多數情況下，被騙的人是罪有應得。(17)	3.361	1.571	0.411**	0.562**	0.182	-0.053	0.234	0.034	0.227	-0.079	-0.015	0.328**	0.153	0.271*	0.246	0.090	0.337**	0.118	1

*p < 0.05. **p < 0.01

Figure 4: Exploratory Factor Analysis

Item	Loading					Communality (Common Variance)
	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	
詐騙受害者通常都是能力較差的人。	0.756	0.120	0.280	0.123	-0.226	0.729
受害者的謹慎程度和智力水平往往是決定是否發生詐騙的主要因素。	0.697	-0.173	0.247	0.294	0.030	0.664
部分人可能會聲稱自己被騙，以避免承擔經濟損失的責任。	0.280	0.005	-0.319	0.612	0.123	0.570
在網路上展示個人和財務資訊的人往往會使自己處於容易被騙的境地。	-0.074	-0.196	-0.473	0.537	0.032	0.558
舉報詐騙的人可能會對情況撒謊，通常是因為他們生氣或想對被告進行報復。	0.133	-0.049	0.217	0.727	0.131	0.612
re-人們不會因為自己的財富或行為而招致騙局	-0.155	-0.091	0.089	0.160	0.819	0.736
被騙的人往往沒有意識到自己的危險行為。	0.582	-0.166	-0.106	-0.018	-0.087	0.385
re-被騙個人資訊或財務資訊並不意味著會遭受詐騙。	-0.026	0.110	-0.765	-0.090	0.236	0.662
有財務經驗的人通常不容易受到詐騙。	-0.235	0.178	0.367	0.579	-0.315	0.656
re-詐騙受害者通常是無辜的。	0.692	-0.082	-0.164	-0.069	0.199	0.557
re-「好人」和「壞人」一樣容易被騙。	0.045	0.662	0.151	-0.160	0.341	0.605
re-即使對自己的財務決策感到內疚的人也不太可能認錯自己遭遇了詐騙。	0.205	0.092	-0.179	0.033	0.667	0.529
re-受害者不應該因為被騙而責備自己。	0.338	0.385	0.109	0.449	0.178	0.507
re-人不應低估被騙的可能性。	-0.029	0.803	0.184	0.049	-0.194	0.720
re-詐騙者，而非受害者，才是犯罪行為的責任人。	0.233	0.266	0.728	0.029	0.259	0.723
謹慎的人更有可能避免詐騙。	0.287	-0.719	0.230	-0.044	0.060	0.701
大多數情況下，被騙的人是罪有應得。	0.661	0.128	0.194	0.127	0.212	0.552
Eigenvalue (Unrotated)	3.312	2.368	1.886	1.649	1.252	-
Explained Variance (Unrotated)	19.481%	13.827%	11.095%	9.701%	7.365%	-
Cumulative Explained Variance (Unrotated)	19.481%	33.407%	44.502%	54.203%	61.569%	-
Eigenvalue (Rotated)	2.789	2.061	1.999	1.916	1.702	-
Explained Variance (Rotated)	16.405%	12.121%	11.761%	11.288%	10.014%	-
Cumulative Explained Variance (Rotated)	16.405%	28.525%	40.287%	51.555%	61.569%	-
KMO	-	-	-	0.574	-	-
Bartlett's Test of Sphericity	-	-	-	298.764	-	-
df	-	-	-	136	-	-
p Value	-	-	-	0.000	-	-

Note: Blue numbers represent absolute loadings greater than 0.4, while red numbers indicate communalities less than 0.4.

Appendix 7: Budget Plan

Item	Category	Status	Cost (HKD)
Initial Pilot Study Printing	Production	Used	\$59
Printing for actual Card Game Sets	Production	Used	\$707
Website Domain and Creation	Infrastructure	<i>Future</i>	\$234 (\$30 USD)
Refined Instruction Book Re-printing	Production	<i>Future</i>	\$72
Participant Incentives (\$60 pax)	Research	<i>Future</i>	\$3,000
Total Spent & Planned			\$4,072
Remaining Budget			\$928