

Fraud on TV: The Reith principles and watching British public service broadcasting

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Keith Spiller¹ , Sofia Bull¹, Yaniv Hanoch²
and Olivia Flint¹

Abstract

This paper considers depictions of fraud in British true crime television programmes and focuses on three BBC programmes from the period 2019–2023: *For Love or Money*; *Scam Interceptors*; and *Fraud Squad*. We question if there is a pedagogical structure to the narratives of the programmes. Our analysis is attentive to the lasting influence of British Public Service Broadcasting traditions and the influence of the BBC's Reith principles. The data emerging from our analysis reveals the tensions that emerge from the programmes' stylistic attempts to remain attentive to the earliest aims of the BBC and Public Service Broadcasting. The paper argues that the three programmes present issues concerning fraud through the BBC's overarching mission to inform, educate and entertain.

Keywords

television, fraud, BBC, Reith principles, public service broadcasting

Fraud takes many forms and has been considered as, 'a deception that includes the following elements: a representation about a material point which is false, and intentionally or recklessly so, which is believed and acted upon by the victim, to the victim's damage' (Albrecht, 2003: 6). Potential victims of fraud might also play a role in the process, whether it is sending money, clicking on a link, or failing to report a fraud to the police. Moreover, institutions and organisations face risks of exposing sensitive information to those with ill intent, where fraudsters attempt to syphon money or information into their control (see Akers and Gissel, 2006). Fraud is a substantial problem in the UK, for example, during 2019–2020 approximately £6.8 billion was defrauded from individuals in England and Wales (Home Office, 2024) and fraud consistently accounts for approximately 40% of all UK reported crime (UK Parliament, 2022; Guardian, 2024a; Home

¹University of Southampton, UK

²University of Wolverhampton, UK

Corresponding author:

Keith Spiller, Sociology, Social Policy and Criminology, University of Southampton, Highfield Campus, Building 58, Southampton SO17 1 BJ, UK.

Email: k.spiller@soton.ac.uk

Office, 2024). Ominously, 0.35% of all reported fraud results in a charge or conviction (see Institute for Government, 2023). National campaigns, such as *'Stop! Think Fraud'* or *'Take Five to Stop Fraud'*, have been launched, alongside the national online fraud reporting centre *'Action Fraud'* to counter and impede its impacts (Gov.co.uk, 2025). Yet, despite such initiatives, and police focus, the crime remains a formidable issue. Unsurprisingly many media formats have turned their attention to fraud, including television (TV), radio, online videos, podcasts, box sets and on-demand programmes, with examples such as ethical hacker Jim Browning's YouTube videos and BBC's *Scam Hub*, or BBC Radio 4's *The Truth Police* which even included a feature on fraud in academic research (BBC, 2023).

The public's interest in criminal activity is far from new and has held a deep fascination, be it detective novels or syndicated real life reports. Indeed, debates about voyeurism, the benefits of awareness or the role of the media in amplifying fears of crime have long persisted (Chadee and Ditton, 2005; Lurigio and Rosenbaum, 1991, Sacco and Trotman, 1990; Stoneman and Packer, 2021). Reijnders (2005), for example, writes of TV crime reporting in the Netherlands and the complexity of television culture and popular culture, where the structuring of a 'True Crime' narrative leans strongly towards 'an entertainment repertoire' and he compares a TV programme to a 19th century ballad. Moreover, media presentations often inform viewers as to potential dangers of a crime, as Mears et al. (2016) attest, individuals are unlikely to seek information on consumer fraud, however when a range of media (i.e. TV, radio, internet, newspapers, etc.) present information on fraud, then the educational efforts are likely to be successful. Furthermore, as Erickson (1991) persuasively argues, mass media 'effects' are very much dependant on the agency of the individual consuming the message, but this does not negate from the efficiency of relaying that message. TV whether intentional, or not, has the potential to educate and inform its viewers on issues of crime. Indeed, due to this power, regulators such as OFCOM (UK communications regulator) often seek to ensure balance and remove bias. Much like Erickson (1991) would attest, it is a regulation open to political and cultural persuasion, for example, the 1988–1994 UK 'Voice Ban' prevented voices of a political party with terrorist affiliations from being broadcast. Nevertheless, footage was allowed, with voices dubbed by an actor, perhaps nullifying the impact of the ban (see Guardian, 2024b). Yet we must remain mindful that following the directions of the regulator is a necessity for any broadcaster, and one that supersedes organisational principles.

In this paper we consider how a particular form of television, daytime consumer affairs programming, has sought to enlighten viewers about the dangers of fraud. Our analysis involves British Broadcasting Corporation (BBC) productions and explores their relationship to the Reith principles as a structuring framework inscribed into The BBC Royal Charter. John Reith was General Manager/Managing Director (1922–1927) and Direct General (1927–1938) of the BBC and his principles state the BBC's aim must be to *inform*, *educate* and *entertain* (see Harris, 2024; Nicholls, 2011). Currently, the annual BBC Reith Lecture series continues and exemplifies this approach, where an imminent guest presenter 'advance[s] public understanding and debate about significant issues of contemporary interest' (BBC, 2025). Tied to the Reithian Principles is an ethos of cultural learning, influenced by a 1920s ideology of maintaining 'British' standards and a Victorian appreciation of moral service and social duty. There is also a commercial logic to his principles, and the context of this state-influenced broadcasting entity is that the BBC is funded by a compulsory TV Licence, UK households must possess a licence if they watch live TV on any

channel or use streaming services. Therefore, the BBC remains a quasi-autonomous public corporation sitting under the responsibility of the UK Government's Department for Culture, Media and Sport. The workings and motivations of the BBC have been viewed as a benchmark for Public Service Broadcasting (PSB), one that has often been replicated by nascent state and commercial broadcasters (see Davis, 1988; Harris, 2020; Martin, 2002; Medhurst, 2020). As Born (2002: 68) states,

John Reith institutionalised a vision of the BBC as an instrument for social integration, for enhancing democratic functioning and raising cultural and educational standards. Through the trinity of information, education and entertainment, Reith and his peers aimed to foster 'happier homes, broader culture and truer citizenship.

Consequently, and of interest to this paper, is how the BBC model may be helping to inform comprehensions of fraud through pedagogically structured narratives (Parsemain, 2015), while simultaneously utilising this societal issue as a source of entertainment.

The paper reviews 3 BBC programmes in exploring this question: *For Love or Money* (2019–2022), *Scam Interceptors* (2022–present) and *Fraud Squad* (2019–2023). These programmes all share a thematic focus on fraud; however, they do each have a specific premise: *For Love or Money* reviews instances of romance fraud; *Scam Interceptors* depicts interventions targeting scam calls and promises to stop fraud from taking place as it happens; and *Fraud Squad* reports on recent cases of fraud against the National Health Service (NHS). They in turn utilise an episodic serial structure¹ and were commissioned, produced² and aired³ by the BBC. These are factual programmes depicting 'real' cases of fraud (although some of the reconstructions in the programmes are clearly staged) and cover contemporary examples of fraud activities that have taken place in the UK (Grummell, 2009; Siân, 2014; Tambini, 2004). *Fraud Squad* narrates real investigations that were conducted by specialised law enforcement teams and the investigations have typically already been concluded, with the perpetrators identified, charged and penalised. This provides the narratives with a sense of closure and helps instil trust in the police and authorities' ability to 'solve' these types of crimes. *Scam Interceptors* and *For Love or Money* position the television presenters – rather than law enforcement representatives – as lead investigators in the hunt for fraudsters. In *For Love or Money* presenters Kym Marsh and Ashley John-Baptiste are on parallel investigative journeys, Marsh typically travels to interview the victim in their home while John-Baptiste meets with experts that provide him, and viewers, with tools and facts to trace and expose the fraudster. In one episode an 'IT expert' teaches viewers how to look for clues in documents and photographs that have been digitally manipulated, and a forensic linguist explains key steps in a romance fraud. Whereas the premise of *Scam Interceptors* is to intercept scams as they happen. The programme's team are stationed in a studio containing high tech gadgetry, screens and tracking equipment. From here the team watch the scams unfold and attempt to stop them in real-time. *Scam Interceptors* is directly inspired by the online phenomena of internet vigilantism and scambaiting, where technological methods are used against the scammers (see Trottier, 2020).

Pivotal to this paper is the pedagogical orientation of *For Love or Money*, *Scam Interceptors* and *Fraud Squad* and their relationship to broader strategies of entertainment and/or crime prevention. We are mindful of the interfolding of the BBC principles within the framing of the

programmes. Indeed, as well as entertaining, informing and educating the BBC holds a principle of impartiality, but for the purpose of this paper, this will not be a key component. We now position some of the influences on fraud related programming (Boyd, 2011).

Positioning educate, entertain, inform

There is a history of consumer affairs programming at the BBC, often these programmes centre on common scams or incidences of crimes. They offer a docu-reality format of 'real' crime while also relaying warnings and strategies to combat these crimes. For instance, BBC's *That's Life* (1973–1994) featured short journalistic type reports that contained a mix of light entertainment and high seriousness, for example, exposing fraudulent 'work from home' scams and delivering the majority of the report in the form of song. *That's Life* enjoyed extreme popularity, and its prime-time slot had weekly viewing figures of 20million (Radio Times, 2018). Moreover, BBC's *Watchdog* (1985– present) championed the rights of British consumers and investigated issues, such as rogue traders, for example secretly filming building contractors replacing non-broken tiles on an unsuspecting customer's roof. Indeed, *Watchdog* currently features as part of BBC's *The One Show* and continues the model of including consumer affairs within entertainment-based programming. Such programmes have set the precedent for the BBC's investigative consumer affairs programming and while their popularity may have waned (now rarely achieving prime-time slots) their formatting, stylisation and messaging remain.

'Real' crime attracts viewers and media creators (Wiltenburg, 2004) and perhaps this element lends a certain authenticity. Yet, from a criminological perspective the 'real' can be problematic (Bull, 2015; Desmarais et al., 2008; Erickson, 1991; Lurigio and Rosenbaum, 1991), for instance, Wilson and O'Sullivan (2004) question the imagery of prisons in film and TV. Do, they ask, representations of prison offer a critical perspective of the institutions or a more agreeable comprehension that prisons provide the service and function for which they were intended? Indeed, in most of the examples cited by Wilson and O'Sullivan the harsh realities of prison are to the fore, rather than perhaps more pressing issues of penal reform that the tension of *prison reality/prison drama* may neglect. Nevertheless, the intent of the prison on TV is often scripted to assert that 'justice' is served and authority maintained. Equally, one could argue the coverage of international war/criminal trials (Wilson, 2016; think, Nuremburg or former Yugoslavia) or the pseudo-reality of *Cops* and *America's Most Wanted*, (Doyle, 2000; Kort-Butler and Sittner Hartshorn, 2011) further highlight the sanitised narratives of 'real' crime, punishment and authorised control.

As Yar (2012) contends the interface between the viewer and the producer or creator is no longer linear in terms of making stories for consumption, an aspect that may be related to some of Reith's underlying motives. There is a contested reality, where what is presented is reality-based crime programming, rather than factual. A 'real' that is heavily edited, recounted and reflexive of its heroes and villains (Yardley et al., 2018). What prevails is a blurring of fact and fiction, audiences are learning of real crimes, through a prism of fact/fiction, that possesses a driving purpose to entertain. For example, Walsh (2015: 202) considers the control of illegal immigration and programmes relating to the Australian Border Forces, where 'a cultural text that is constitutive and performative' is awakened. While the programming encourages anxiety towards those illegally migrating, it also offers reassurance of security by acting in the face of such concerns. The socio-cultural contexts that help to ground such appreciations of security, surveillance or sovereignty

may be driven by the context of the neoliberal state or a sense of responsibility and proactive engagement and actions in the face of known threats (Garland, 2001). This type of programming articulates that the Australian Border Force/government are successfully performing their role. The excitement for the viewer is gaining access to footage of never seen before/behind the scenes vantage, that allows the viewer to perceive a sense of privilege in being able to see the hard-working personnel of the border force as they serve the viewers interests. It may, in addition, serve as a recruitment tool for viewers who wish to join the force (MacKenzie, 2017).

Depictions of fraud on TV can also produce expectations that police will send teams to international settings to recover transferred monies and apprehend the perpetrators, something which is often far from reality (see Gov.uk, 2024). Cross and Richards (2015) propose that the impact that current affairs programmes might have when portraying fraud investigations is similar to the 'CSI effect' that gained plenty of media coverage after a wave of forensic science focussed crime dramas flooded screens across the world in the 2000s and 2010s (see Lam, 2014). Cross and Richards's (2015) work on the representation of fraud in Australian Current Affairs programmes found that media and popular culture aid viewers in positioning fraud: why it is wrong; how to report it; as well as how it might be infiltrated; and, how it can be stopped and those responsible apprehended. It also serves as a valuable reminder that the understanding of fraud and preventative measures produced by television programmes is not always realistic or accurate. For example, when a programme depicts a case of romance scam where a victim travels to Ghana with the support of the Queensland Police Force and an ABC news team and catches the offenders, leaving them facing prison sentences, Cross and Richards (2015) argue that this type of programme can produce an 'ACA effect' (A Current Affairs Effect) giving the audience false expectations in terms of the effectiveness and efficiency of dealing with online fraud.

Moreover, Jermyn (2007) in her analysis of the BBC's flagship crime appeal programme *Crimewatch UK* (1984–2017), states the remit of this programme was,

to enlist the public via national prime-time TV to assist the police in solving crimes across the country" and its producers viewed this as "in the purest sense, public service broadcasting, in that we're giving out information that could help solve a murder or rape, to ask the public to help with (p. 50).

The idea that citizens or non-security professionals can take matters into their own hands and play a more active role in crime prevention and crime investigation has gradually become a prominent discourse in our current society, particularly aided by the spread of digital technology (Brown, 2011). Currently US programmes such as *The Daily Show* or *Tonight Show* deliver news content in a light formula where emphasis is placed upon humour and satire. A sizeable element of these programmes may be 'click-bait' or the online on-demand audiences who will be tempted to view the programme due to well publicised soundbites or interesting/controversial content (Bodó, 2021). An approach not lost on UK audiences with programmes such as *Traffic Cops* (BBC, 2003–2016), and *Police Interceptors* (Channel 5, 2008–2024) that report on traffic events, with a narrative that on occasion is deliberately humorous and tongue-in-cheek. Consequently, it is a question of whether Reith's principles still apply within the contemporary cultural positioning of TV and crime/fraud viewing. In what follows we offer insights into how we can better understand the principles of the BBC and its fraud programming.

Watching BBC TV programmes

We began our research by mapping televisual true crime narratives about fraud released in the UK over the past 20 years (2004–2024). The research was conducted entirely online, using the BBC Programme Index and Box of Broadcasts (BOB, <https://learningonscreen.ac.uk/bob>) to view the programmes. This online tool is available to subscribing universities in the UK and allows members to view older TV programmes, that are no longer available on the BBC's iPlayer streaming service. Our review started with all programmes across BBC, ITV1, Channel 4 and Channel 5 programme databases. The focus however remained on the BBC as it is a key TV site, '[d]espite the continuing decline of traditional broadcast TV viewing, BBC One (20%) and ITV1 (13%) are still the top two first destinations for viewers when they turn on their TV, with Netflix coming in third (6%)' (OFCOM, 2023). In addition, the Reith principles only apply to the BBC. Therefore, we considered BBC programmes only ($n=1207$), then limited our analysis to non-fiction ($n=358$). We further reduced our findings to programmes that were episodic (at least 2–5 episodes). This selection reduced our initial findings to 21. Key to developing our approach was daytime, rather than on-demand, BBC programming; we deliberately chose this as the programming contains available information (i.e. scheduling of the programme). This, we reasoned, offered a tentative insight into the profile of viewers, due to the day of the week and time of the presentation. We also did not have access to the BBC's iPlayer on-demand information and therefore could not ascertain the frequency or time of view of such programmes. Finally, we emphasised programmes that included themes of fraud, money and deception and from here we selected the three chosen programmes. We chose to review the first two episodes each of *For Love or Money*, *Scam Interceptors* and *Fraud Squad*. Each author ($n=4$) viewed the episodes and responded to a spreadsheet that asked them to note: (1) Type of crime; (2) How realistic is the portrayal; (3) What kind of information is relayed to the audience; (4) How is it made to be entertaining (i.e. build suspense, shock value etc); (5) How is the audience treated (i.e. this could happen to you or look at these idiots and what they did); (6) Is there any accuracy portrayed (i.e. Office of National Statistics or Crime Survey figures show. . .); (7) Any other themes that stand out and (8) Would you watch the programme? We took notes on the context and tone of the programmes, documenting what we considered as relevant quotes or observations. The data was recorded on 4 Excel spreadsheets, which in turn were cross-collated and examined and coded by the authors. The findings generated ordered our analysis and in what follows we concentrate on the themes of *Entertain*, *Educate* and *Inform* evident in the programmes.

Entertain, educate, inform: TV fraud and the Reith Principles

There are many aesthetic forms and narrative structures to audio-visual texts, that have long held an interest for television studies, cultural criminology (Ferrell et al., 2009; Hayward and Presdee, 2010; Rafter, 2006) and visual criminology (Biber, 2007; Carrabine, 2012; Rafter, 2014, 2017; Rafter and Brown, 2011; Young, 1995). *For Love or Money*, *Scam Interceptors* and *Fraud Squad* sit within this register and display clear intentions to provide the viewer with key facts about romance, health and digital fraud and information about prevention. Their prominent use of documentary conventions (i.e. direct address to the viewers, talking-head interviews, the

incorporation of photographs, documents and CCTV footage, dramatised re-enactments) help to mark these programmes as authentic and trustworthy, while creating an educational tone (Hill, 2017). The programmes all share a clear message of identifying the 'villains' and offering paternalistic assurance centred on how the frauds are completed, and therefore what audiences should be attentive to in preventing the crime. In addition, the stylisation and formatting of the programmes are deliberately enticing (while predictable) and attempt to 'hook' viewer's attention through simple and effective narration, empathic engagement with victims and a drive to inform, educate and entertain. This for us is the paedological positioning of the programmes in how they construct and present their message to their audiences. They also draw on dramatical traditions to simultaneously inform and entertain their viewers (Brants, 1998) and, as we will see, it is the coalescing of these that speak to how we can begin to recognise the influence of the Reithian Principles.

Entertain

Across all three programmes, the opening montage places prominent and repeated emphasis on the extensive damage caused by fraud (Wellman, 2020). For instance, *Fraud Squad's* introductory voiceover states, 'Every year one and a quarter billion pounds is stolen from the NHS'. This programme repeatedly reminds viewers that as *taxpayers*, they are all victims of crimes against the NHS. The programmes equally attempt to create a sense of affective intimacy between the victims portrayed on screen and the viewers at home. Indeed, the pedagogical intent of the three programmes suggests that viewers need to know how to stay vigilant and protect themselves against fraud, as *Scam Interceptors* warns, 'If you think you will never get caught out by a scam, think again'.

There is also an overarching presentation of empathy and excitement across all three programmes, often relayed in an overly enthusiastic manner by the presenters who tend to embody a particularly emotive form of television journalism and entertainment. The presenters of the programmes are likely to already be familiar names to regular BBC viewers, which also produces a heightened sense of intimacy. They include Michelle Ackerley (*Fraud Squad*) who was previously a presenter on *Crimewatch Live*, which has also featured *Scam Interceptors'* main presenter Rav Wilding, who started his media career as a police representative on *Crimewatch UK*. During its first series, *For Love or Money* was scheduled right before *Rip Off Britain* (which signals that the BBC assumes both programmes will attract similar viewers) and these two programmes share multiple production staff (the reporter Nick Stapleton, the producer Rowland Stone, the production executive Kirsty Wither and commissioning editor Rachel Platt). Kym Marsh (*For Love or Money*) is a musician and actor who has presented documentaries and Ashley John-Baptiste (*For Love or Money*) is a BBC journalist. Their style of presentation is habitually concerned and animated but also delivers their message in distinctive ways. The presenters not only describe the fraud, but they often meet with victims to gain a first-hand perspective of the events and their effects. The re-telling of the event on-camera is over-layered with reconstructions or footage of evidence (email printouts, luxury holiday resorts, etc.) or B-roll (victim performing a menial task). When the presenter interacts with the victim there is a palpable sense of empathy, where they offer the victim reassurance and comfort.

However, we noted in our observations that the often overly exaggerated nature of the presenters' empathic body language and facial expressions seemed more condescending than truly empathic (see images 1–3). There are occasions in all three programmes where the portrayal of the victims invites the viewers into an experience closer to voyeurism at the misfortune of others. The focus on the emotional experiences of victims in *For Love or Money* and *Scam Interceptors* often produces a heightened sense of vulnerability with regard to the individuals who feature. The programmes would appear to prioritise stories of victims who may be exposed to fraud because of personal situations or conditions, such as being emotionally vulnerable (e.g. due to having recently divorced and embarking on online dating for the first time) or suffering from a medical condition (e.g. the onset of early dementia or recovering from a major operation). Most of the individuals featured are middle-aged or older, with pensioners featuring particularly frequently, despite younger generations being the predominant victims of fraud (see Poppleton et al., 2021). These factors are often used in the programmes to provide absolutionary explanations for why individuals were defrauded. The programmes emphasise a lack of technological know-how in victims as a risk factor, where individuals present a certain naivety in volunteering information or allowing fraudsters to access their phone or computer. The portrayal of the victims is interlaced with a persistent undercurrent of, how could the victim have allowed this to happen? This, as has been argued elsewhere, is a dangerous precedent that can have additional impacts on victims, for instance, mental health burdens or reluctance from financial institutions to compensate victims (Cross, 2015; Langenderfer and Shimp, 2001; Nataraj-Hansen and Richards, 2023). We may however be doing a disservice to the presenters and the intentions of the producers here, but we maintain that there is a framing of the programmes that emphasises the naivety of the victims and by association encourages the viewer to feel like 'there is no way I would fall for that' (helping to develop a precarious confidence), which in turn may emphasise an entertainment value. Illustrated by a victim in *For Love or Money* (Series 1, Episode 2) who falls victim to the same crime twice in quick succession. As presenter Kym Marsh states in a piece to camera,

The thing about Pat is that she is not the kind of person that would really be taken in by this kind of thing. She seems super intelligent and switched on. But. . . the guy was so convincing, sending flowers, and really. . . making it seem like he wanted a relationship with her prior to asking her for money, and then all the documentation that he had to back up his stories. . . It's actually really scary. (*For Love or Money*, Series 1, Episode 1, 12:23)

While there is a clear awareness in the three programmes of the potential risks of fraud and its consequences on an individual's finances and well-being, the programmes also attempt to offer a solution to the suffering the fraud has induced. This is particularly pressing when police forces or financial institutions have not been able to provide a resolution. As *For Love or Money* states to one victim, 'Maybe we can try to help you find out some information that can help end this nightmare for you?'. The format builds tension and creates a dramatic pull for an event that in reality is quite mundane. In this example, the Marsh and John-Baptiste phone the fraudster alongside the victim, and they ask the fraudster why they committed the crime; the fraudster then terminates the call and blocks the number. Rather deflatingly the presenter assures the victim that some form of conclusion has been met.



Image 1. Screengrab Kym Marsh (*For Love or Money*).



Image 2. Screengrab Rav Wilding (*Scam Interceptors*).

Educate

As mentioned, *Scam Interceptors* is inspired by the online phenomena of internet vigilantism and scam-bating, in particular, Jim Browning is an alias used by a hacker who hacks into the fraudsters' systems and observes and lures the frauds. He previously collaborated with the BBC on the 2020 Panorama documentary 'Spying on the Scammers', for which he provided the producers with hacked CCTV footage from a scam call centre in Delhi. The opening segment of *Scam Interceptors* explains its premise as such:

The UK is being bombarded with scam emails, texts and calls from fraudsters posing as real companies. Every year, we are losing billions. The authorities can't keep up, so we are fighting



Image 3. Screenshot Michelle Ackerley (*Fraud Squad*).

back. We've teamed up with ethical hacker Jim Browning. He works undercover, using his tech skills to hack into scam call centers. [. . .] We've set up a purpose-built tech-hub to intervene and stop the scams before they happen. In here, we'll be monitoring scammers that Jim's hacked into. We'll be able to see and hear everything they do. And if we think anyone's about to lose any money, we'll intercept. (Series 1, Episode 2, 3:33)

Scam Interceptors is less explicit in its pedagogical effort than for example *For Love or Money* and places emphasis on whether the reporters will be able to identify, locate and contact the victim they are witnessing being defrauded live. However, *Scam Interceptors* is saturated by an implicit but constant pedagogical effort intended to help viewers protect themselves against fraud even if the viewers lack access to the high-tech tools in the hands of hackers and BBC reporters. For example, each of the attempted frauds that the reporters intercept is boldly labelled with a full-screen title card with memorable names, such as 'The Shopping Scam', 'The Subscription Scam' and 'The Debit Card Scam', which effectively teaches viewers to be vigilant about common types of scams they might encounter in the future.

The investigative narratives of *Fraud Squad*, *For Love or Money* and *Scam Interceptors* provide useful information which the viewer is encouraged to apply in their everyday lives. Viewers are presented with information about common types of scams, the techniques and technologies used by fraudsters, and warning signs, which might indicate that a text message, email or phone call is fraudulent. They are also given examples of how to respond if you suspect you are in the process of being scammed, what authorities to contact, how to secure your bank accounts and passwords, and how to gather evidence if you have already been subjected to fraud. Each of the

programmes' respective formats are highly repetitive and follows a very regimented formula of introduction, 2 or 3 featured examples and a conclusionary segment. In addition, throughout each episode, viewers are reminded of what is to come and what has proceeded in the episode. This serves to tantalise and sensationalise the features, which often include relational imagery, such as computer screens, surveillance cameras or crime scene tape. The imagery again is often shown repetitively, particularly to highlight common types of fraud. This formulaic repetition results in the same information being reiterated again and again, not just across a series but also within a single episode. While this can damage the entertainment value (as we found, watching multiple episodes quickly becomes tedious) it does follow a pedagogical logic of education, albeit through rote, to encourage vigilance against fraud.

The general message of vigilance is also at times accompanied by direct calls for action, where advice is offered on the next possible steps. As the *Scam Interceptors* attest:

if you think you have been scammed, then there are some steps you need to take straight-away: firstly, call your bank . . . remove any software scammers have asked you to instal on your phone or laptop. . . change your passwords on as many online accounts as you can . . . Report the crime to Action Fraud. (Series 1, Episode 1, 21:39)

Prominence is given to stopping the crime taking place and notifying the authorities and organisations that may assist. Equally, self-action is encouraged in changing the individual's online security codes and practices. But there is also a more enhanced response encouraged by the programmes, for example on *Scam Interceptors*. Here, viewers witness the crime taking place from the vantage point of a studio hub, where presenters are viewing a wall of screens while fraudsters are interacting 'live' with potential victims. The fraudster generally takes control of the person's device through remote access (where the victim downloads pushed software, e.g. AnyDesk, TeamViewer or RemotePC), which provides the fraudster with access to the victim's bank account details. As the fraud progresses the tension builds with an increased uncertainty about whether the team of television journalists will be able to stop the fraud. In most cases, there is a fortunate loss of online/phone connection between the fraudster and the victim which then allows the programme team to ring or contact the victim and warn them of the eminent risk. The programme assures the viewer, 'No money was taken and thanks to our interventions two people's accounts were secured from the scammers'. In this manner, *Scam Interceptors* proposes a potential mechanism to prevent fraud for the victim, the reporters offer a sense of restored equilibrium by intercepting attempted telephone scams and ultimately teaching the victims – and the viewers – how to help themselves protect their finances in the future.

Inform

Generally, crime 'docu-reality' programmes use a formulaic investigative procedural narrative to engage viewers, keep them watching and present facts (Jenner, 2016; Kompare, 2010). In both the UK and US context, the docu-reality genre was established by several influential programmes such as *Dragnet* (NBC, 1951–1959), *Fabian of the Yard* (BBC, 1954–1956) and *Dixon of Dock Green* (BBC, 1955–1976), which had close production ties to real-life law enforcement institutions, often claimed to be 'based on true stories' and were promoted as dramatised

documentaries (Lamb, 2020; Mittell, 2004; Sydney-Smith, 2002; Turnbull, 2014). As Lamb (2020: 14) argues when analysing *Dixon of Dock Green*, the moralistic aim to 'inform the British public of the police force's working practices' fitted well with the BBC's wider public service ethos. *Fraud Squad*, *For Love or Money* and *Scam Interceptors* all utilise the investigative procedural form's pedagogical potential as an engaging and informative framework for conveying what might otherwise be rather mundane, and even boring, pieces of information. Each programme does this in slightly different ways, while also prominently asserting the factual nature of the narrative. *Fraud Squad*, for instance, documents the real investigations that were conducted by specialised enforcement teams, government bodies and charities. For example, 'The team at the NHS Counter Fraud Authority investigate the most serious, complex and high-profile crimes cases of fraud. It's not a job for the faint-hearted' (*Fraud Squad*, Series 1, Episode 2, 15:18). In this instance, the investigations have typically already been concluded, with the perpetrators identified and put through the legal system, which provides the narratives with a satisfying sense of closure and helps instil trust in the police's ability to 'solve' these types of crimes. It makes prominent use of 'talking head' interviews with the actual investigators who – alongside the presenter's voiceover – guide the viewer through the different investigative stages: from the discovery of the crime and the search for evidence, to the arrest of the perpetrator and the legal aftermath.

For Love or Money and *Scam Interceptors* also structure their plotlines as investigations into fraud, in these cases the presenters are the main protagonists and led the investigations, occasionally with the help of expert consultants. In *For Love or Money*, the presenters start each episode by promising the viewers that they will 'stop the scammers in their tracks' and give us 'everything you need to know to make sure you and your money stay safe' before briefing on a romance fraud. *Scam Interceptors* takes *For Love or Money*'s promise to stop scammers a step further and the format does work better in terms of providing on-camera prevention, at least in the individual case where they talk through the errors the potential victim may be making. Indeed, *For Love or Money* and *Scam Interceptors* both dedicate a considerable amount of screen time to informing viewers of the devastating effects that fraud has had in the lives of individual victims, not only in terms of financial loss but, sometimes more importantly, on the detrimental and significant impacts on their mental health and sense of self-worth. There is also a drive to normalise victims and make them relatable to viewers, 'These are real people we're seeing scammed on this screen here. This is someone who's got a kid, maybe a mother or a father'. (*Scam Interceptors*, Series 1, Episode 2, 13:04). The victims are not only asked to recount what happened to them but are specifically encouraged to reflect on how those experiences made them *feel*. As is commonly the case with reality TV programmes, *For Love or Money* and *Scam Interceptors* use tropes such as frequent close-ups or direct address to harness the television medium's wider capacity for spatial, temporal and emotional intimacy to encourage feelings of 'closeness, penetration and familiarity' (Jacobs, 2000: 117) and elicit affective responses from its audiences (Kavka, 2008). When interviewed, the victims are almost always shot in medium close-up which allows the viewers to vividly observe and monitor the emotions expressed by the faces on the screen. In some cases, the interviews take place in a television studio and the victims are often positioned facing the camera, which gives the viewer a sense of having direct eye contact with the victims as they give witness. Which in turn creates a sense

of them addressing the individual viewer personally as they talk about deeply personal emotions such as shame, guilt and embarrassment. In other cases, presenters visit victims in their homes, interviewing them at kitchen tables or living room sofas; distinctly private spaces that also emphasise the sense as viewers we are being given privileged access to deeply personal stories of victimisation.

All these tropes help label the narratives as emotionally dramatic and depict subjective accounts of the sensations of being scammed and inform the viewer of what emotional manipulation might look and feel like. This sense of 'affective intimacy' (Kavka, 2008) is also heightened by how the three programmes more generally encourage 'feelings of liveness' (Feuer, 1983), despite all of them being pre-recorded and heavily edited. No matter if the cases and events covered took place in the past, the programmes stage them as if they are still unfolding, an approach that is sometimes inadvertently exposed by the way in which presenters almost exclusively use present tense when speaking about the events, while victims and interviews sometimes use past tense. Nonetheless, this is a tension-building strategy designed to heighten the involved and vested interest of the viewer. It is an effective tool as we experienced, particularly when watching *Scam Interceptor* where a foreboding appreciation of 'will they, won't they stop the fraud' invades the senses.

Fraud and public service broadcasting

As we move to a conclusion, we want to be clear that we have not set out to compare the BBC to other broadcasters (i.e. ITV or Channels 4 and 5 in the UK), rather our focus has been on the Reithian principles as they apply to the BBC. Previous work has suggested that the BBC follows 'a relatively hard news agenda' compared to equivalent programming on other channels (see Cushion et al., 2019; Scott, 2025). The BBC is also reported as the fourth largest news organisation in the world (Seaton, 2021) and the Reithian influence is possibly a contributory factor to this standing. However comparable analysis requires extended work beyond the scope of this paper. In addition, further complexity might also include the demographic composition of viewing audiences or the impact of repeat broadcasts and on-demand viewing. All of which may have a bearing on audiences' comprehensions of 'fear of crime' or in highlighting criminal tactics and strategies. The BBC, however, offers a distinctive approach to the positioning of such programmes, for example, the BBC has an established association with the Open University (OU). The university began in 1971 and was to the forefront in long distance learning in the UK and co-produced undergraduate teaching material/programmes with the BBC that were aired in late-night or early morning slots on TV and radio as a means of access for students (and other viewers). The collaboration continues to this day and contributes to the educational approach of the BBC, as evident in the BBC/OU co-production of *Scam Interceptors*.

In this paper, we have concentrated on programmes that cover romance fraud, health fraud and digital fraud and they follow standardised narratives, that is, use presenters to establish the issue, tantalise the viewer with what will come next and then present reports/findings. Two of the programmes attempt to present a message of protection, while the other depicts consequences for perpetrators of fraud. The three programmes are at their most criminologically impactful when demonstrating how fraud is actioned and the work of the UK Criminal Justice

System in the face of fraud. However, this does not supercede the BBC's core facility to entertain. Evident from our findings is that the shows are tailored towards entertainment, particularly in the structure of the programmes and the pace of delivery. There is often a tantalising emphasis placed on what will be next and whether a suitable finale will be reached, which speak to the more Americanised style of real crime presentation. Indeed, the 'docu-reality' format it would appear is a priority when engaging viewers and retaining their interest. Furthermore, the positioning of these shows in day-time slots lessens the critical gravitas of such programming, where traditionally these programmes are considered as of less importance because they will not generate large viewing audiences (Manga, 2003; McQueen, 2011). Equally, there is an expectation that the majority of adult audiences will be *at work* during this time and so day-time audiences are often perceived as lacking reflexivity, acuity or higher levels of educational achievement (see Cerschi, 1999; Hargraves, 2022). This perhaps is where consumer affair programming of this nature now sits.

As we have argued the three programmes retain the spirit of the Reithian principles and their recurring emphasis on highlighting the dangers of fraud serve the educational and informative principles of public broadcasting. Nonetheless, two of the shows also finish each episode with a call to contact them if 'you too have been a victim' and this continues the drive for material to entertain but is also a stimulus in highlighting and reporting on new and innovative frauds. There is a demographic intent to how the programmes are structured, the featured 'victims' and the language used, in short, are aimed at viewers less familiar with the online/digital world. In this sense, it would be wrong to dismiss the informing and educating element of the Reithian principles. However, much like the evolving world of news media now shaped by short satirical reels suitable for social media, or consumer affair programming no longer generally enjoying primetime scheduling, the emphasis we suggest is to entertain and then to inform and educate.

While *For Love or Money*, *Scam Interceptors* and *Fraud Squad* convey important and useful information to their viewers, they also simultaneously produce expectations on the possibilities of fraud prevention, fraud protection and successful prosecutions. Expectations not supported by current evidence (see Home Office, 2024). Although further work is needed to determine the exact impacts that case study programmes, such as ours, have on audiences, our analysis suggests that these programmes offer a portrayal of how to protect oneself and others against fraud. These were by no means the only factual BBC programmes that featured fraud during the period we reviewed and there are other similar programmes that pre-date the focal programmes. Moreover, we have not reviewed the attitudes and comprehensions of viewers, and this perhaps is something to consider in future work, however what we can surmise from the viewing schedules is the likely target audience (Fancourt and Steptoe, 2019; Grajczyk and Zöllner, 1998). This audience may influence the stylisation of the programmes and indeed some of its content, again we would have to conduct further work to establish this, but from what we have viewed and observed there is a distinct framing to the programmes that engages with empathy, vulnerability and subjectivity aimed at more mature audiences; for example, those aged 66+ (the current UK age of retirement).

The data emerging from our analysis reveals that in the context of British public service television, true crime reality programming and its pedagogical structuring remains loyal to the Reithian Principles. What the programmes serve to highlight is the inherent dangers for unsuspecting or

suspecting audiences, where the repercussions may have the impact of making audience members aware of the variability of fraud and its consequences, be it financial, mental health or embarrassment. In addition, the principles frame and structure the formatting of the programmes, particularly in the face of contemporary social problems. This is important, because for viewers this may be an introduction to the dangers of fraud or, for others, it may offer reaffirmation and comfort that they are not the only person to fall victim to such scams. Ultimately the programmes on fraud we have reviewed maintain the traditions, ethos and purpose of PSB and so we argue preserve Reith's influence on the BBC.

ORCID iD

Keith Spiller  <https://orcid.org/0000-0002-5796-8165>

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Notes

1. Each programme consists of multiple episodes, but each episode presents one or more distinct 'cases' of fraud.
2. In some case co-produced.
3. They were also subsequently made available on BBC's video-on-demand platform BBC iPlayer for a limited period.

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Author biographies

Keith Spiller is an associate professor in Criminology at the University of Southampton. His research focuses on the consequences of security, counter-crime measures, counter-terrorism strategies and surveillance. He has a particular interest in the tacit knowledges employed by organisations and individuals in the face of security measures.

Sofia Bull is an associate professor in Film Studies and her research expertise is in televisual discourses on science, medicine, and policing. Her work has considered forensic science and biomedicine in crime dramas, the representation of viral disease and contagion across the history of UK television, and feminist film history.

Yaniv Hanoch is a professor in Decision Sciences at the University of Wolverhampton University. His research examines decision-making and risk-taking across the lifespan and domains. In particular, he has been investigating the underlying mechanisms involved in falling prey to scams and what can be done to improve resilience to scam solicitations.

Olivia Flint is a Film Studies PhD student at the University of Southampton. Her PhD focuses on foreign policy in American cinema, in particular the Afghanistan and the Iraq Wars.