

Trend Micro Predicts 2026 as the Year Scams Become AI-Driven, AI-Scaled, and Emotion-Engineered

DALLAS, December 3, 2025 – [Trend Micro Incorporated](#) (TYO: 4704; TSE: 4704), a global cybersecurity leader, today released its *2026 Consumer Security Predictions Report*, warning that the coming year will see scams reach unprecedented AI-driven scale as automation reshapes how fraudsters target victims. From synthetic relationships to multi-channel fraud journeys, cybercriminals are merging automation with emotional manipulation, creating unprecedented speed, realism, and scale.

To read the full report, 2026 Scam Predictions: How AI and Emotion Are Re-Engineering Global Scams, please visit: <https://www.trendmicro.com/explore/2026-consumer-threat-predictions>

Lynette Owens, Vice President of Consumer Education & Marketing at Trend Micro

“We are entering an era where cybercriminals are employing AI to make their deception both effortless and highly personalized. Consumers are being targeted in ways that are harder for them to discern by the once easily recognizable hallmarks of suspicious content. The challenge ahead is how to ensure consumers have both the skills and tools to protect themselves from modern digital threats versus those of the past.”

The report highlights how AI-generated personas, deepfake media, and agentic automation are transforming global scam operations. Fraudsters can now clone voices, write personalized messages, and shift conversations across SMS, chat apps, and fake websites more efficiently than ever before. Furthermore, multi-channel scams, where victims are lured from social media or text messages into encrypted chats and fraudulent payment pages, will become the dominant pattern in 2026.

Relationship and investment scams will continue to drive the highest financial losses. AI chatbots, deepfake companions, and manipulated imagery will blur the line between real and synthetic interactions, while crypto-related investment fraud will expand through sophisticated scam-as-a-service networks. At the same time, instant payment fraud is expected to surge as criminals exploit peer-to-peer money apps and irreversible transfers.

High volume impersonation scams, including delivery, billing, and subscription renewal fraud, will remain the most common global threat. These campaigns increasingly rely on localized smishing kits and professional-grade branding, making them nearly indistinguishable from legitimate communications.

To help consumers navigate this new era of AI-driven scams, Trend Micro highlights its ScamCheck tool as a key protection layer.

ScamCheck allows users to instantly verify suspicious texts, links, social messages, and phone numbers – directly addressing the multi-channel fraud journeys outlined in the report. It analyzes impersonation patterns, risky URLs, and behavioral cues commonly seen in delivery, billing, investment, and relationship scams. ScamCheck gives consumers immediate verification guidance, helping them spot AI-engineered or highly polished scams that bypass traditional forms of detection.

Trend advises consumers worldwide to adopt new “verification-first” habits as tactics evolve. AI-enhanced fraud is making older warning signs, such as poor spelling or grammar, obsolete. Instead, users must rely on identity checks, cross-channel verification, and an awareness that even convincing messages can be engineered to manipulate trust.

Trend’s 2026 consumer predictions underscore a future where scams operate as AI-scaled ecosystems. Those who stay informed, use secure-by-design platforms, and adopt modern verification practices will be best equipped to protect themselves in an increasingly deceptive digital world.

To learn more about Trend Micro’s 2026 Consumer Threat Predictions, visit <https://www.trendmicro.com/explore/2026-consumer-threat-predictions>

About Trend Micro

Trend Micro, a global cybersecurity leader, helps make the world safe for exchanging digital information between people, governments, and enterprises. Trend leverages decades of security expertise and the power of AI to protect more than 500,000 enterprises and millions of individuals worldwide. As a leader in consumer cybersecurity and the fight against scams, Trend delivers industry-first and award-winning products to protect millions of consumers from modern online threats. With 7,000 employees across 70 countries, Trend Micro enables organizations to simplify and secure their connected world. Learn more at www.trendmicro.com.

Media Contact:

Trend Micro Communications
817-522-7911
media_relations@trendmicro.com

<https://newsroom.trendmicro.com/2025-12-03-Trend-Micro-Predicts-2026-as-the-Year-Scams-Become-AI-Driven,-AI-Scaled,-and-Emotion-Engineered>