Trust in the Age of AI

The Human Factor in Cybersecurity

Jill Wick

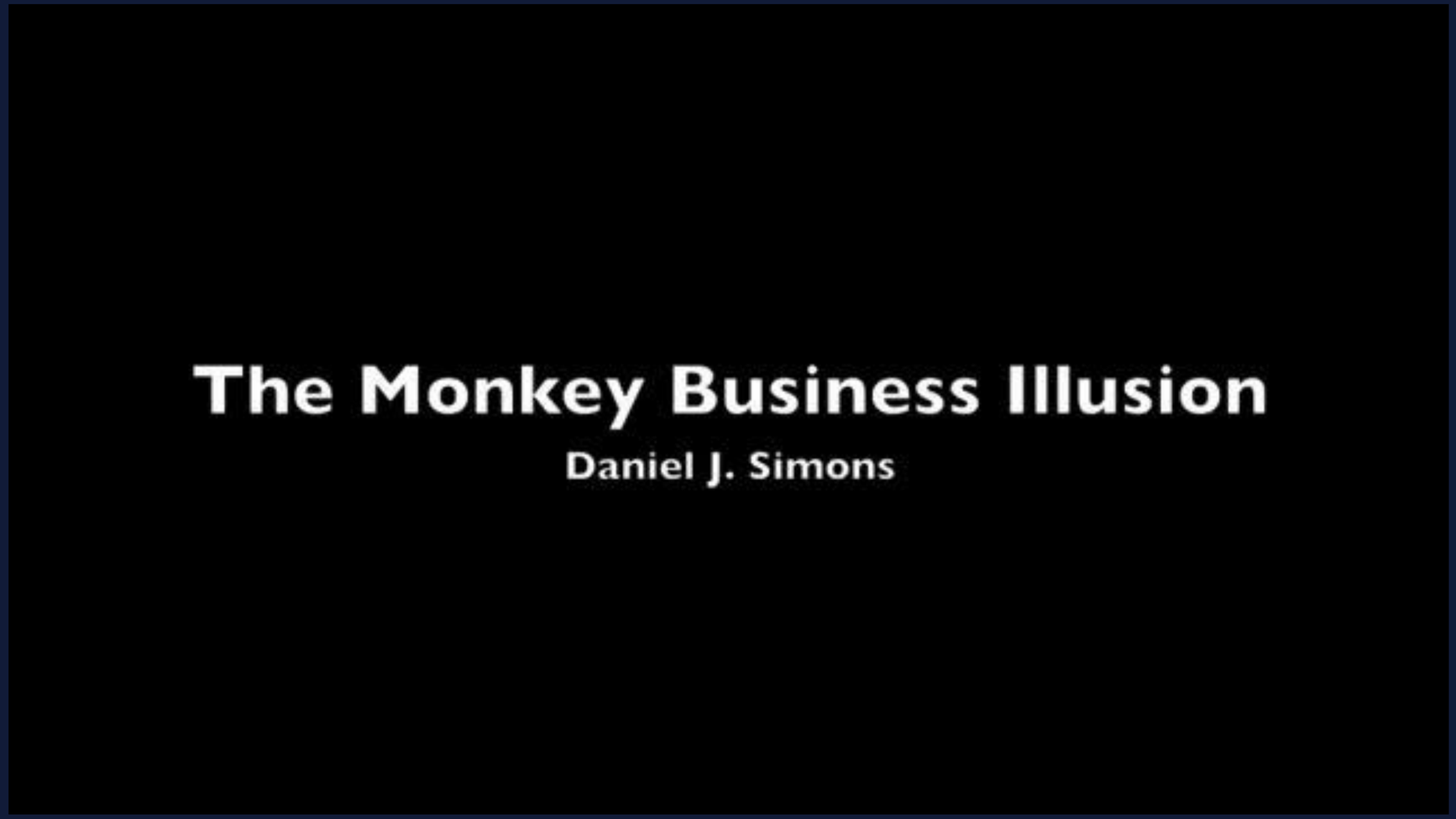
Business Psychologist (UAS), Security Awareness Consultant

October, 2026



VIDEO

Count along: How many passes do the players in the white shirts make?

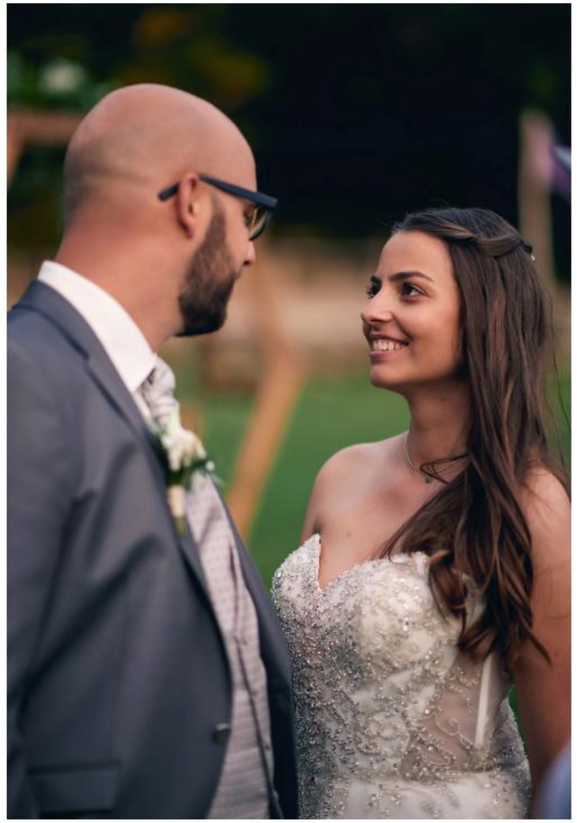






DANIEL SCHÜTZ

Fotografie

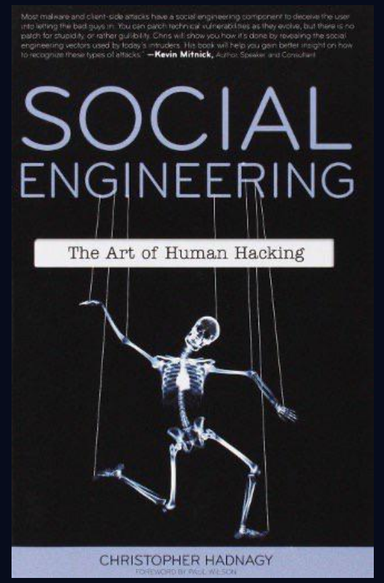




FAKE

We trust what we perceive…

…and perception is increasingly easy to manipulate.



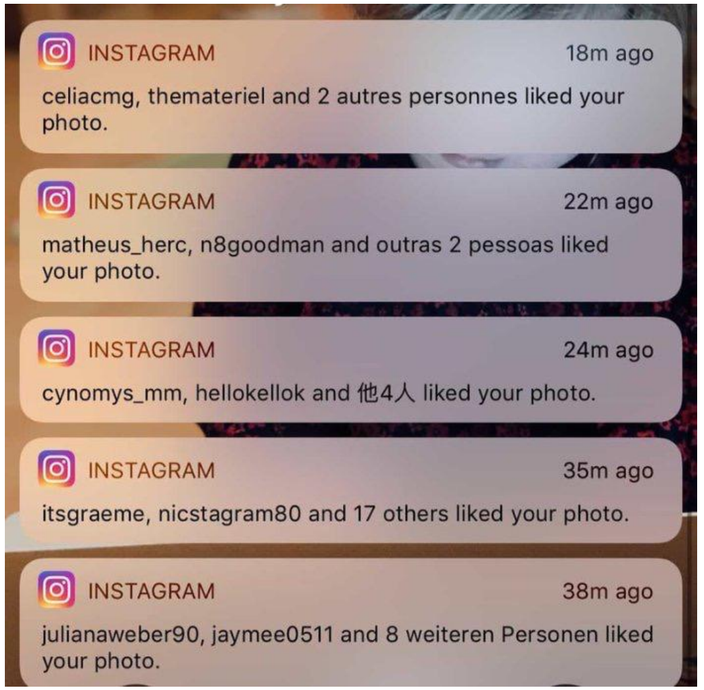
“

Social engineering is any act that influences a person to take an action that may or may not be in their best interest.

Christopher Hadnagy, “Social Engineering: The Art of Human Hacking”

The world is full of social engineering







Twitter hack: 130 accounts targeted in attack

17 July 2020

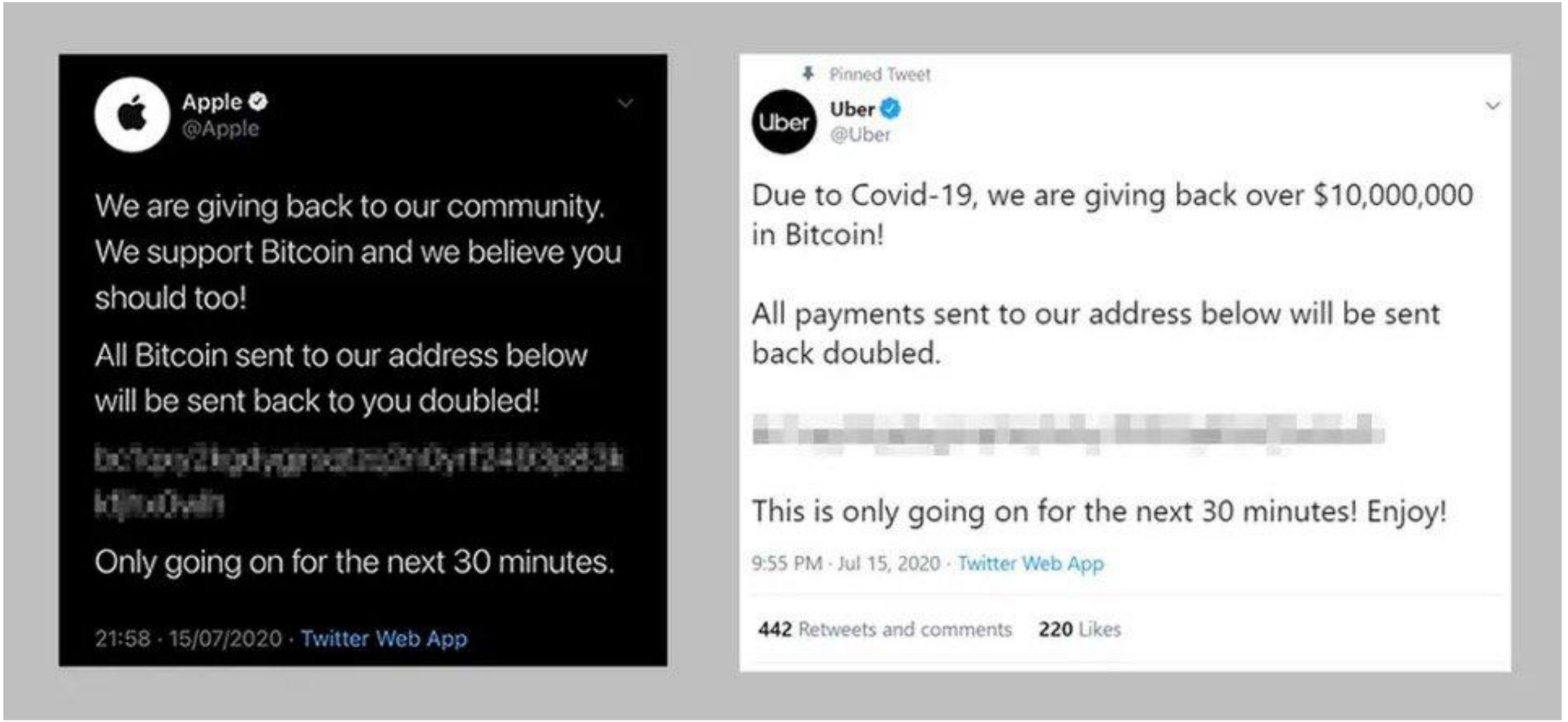
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Joe Tidy & David Molloy
Technology reporters



BBC News

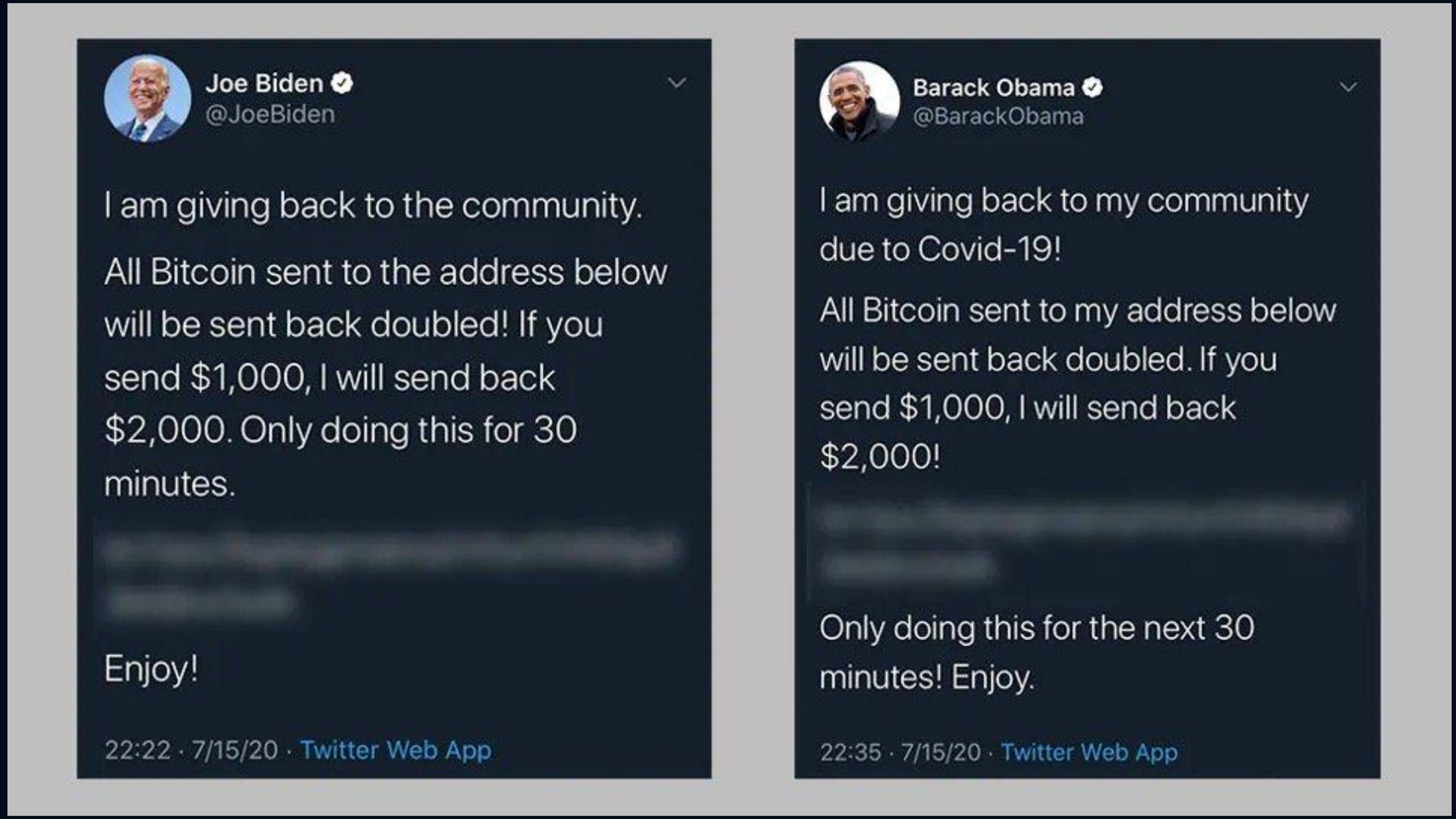
„We are giving back to our community“



„All Bitcoin sent will be sent back doubled“



„Only doing this for 30 minutes“



How the attack worked

01



Covid: people working from home

02



Calls straight to Twitter employees' mobile phones

03



Cover story: "IT support"

04



"Urgent issues" with VPN and authentication

Bottom line: Same attack. Less effort.

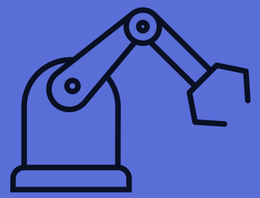
What took manual work in 2020 is a tool in 2026



2020: Manual work

Weeks of effort per target

Requires research, talent, timing



2026: Tool

Minutes of effort per target

Voice, video, text automated

Why we are vulnerable

80% of our thinking is “fast”

Our working memory is limited.





System 1

Fast, intuitive, automatic

80% of our thinking



System 2

Slow, rational, deliberate

20% of our thinking

80 % 20 %

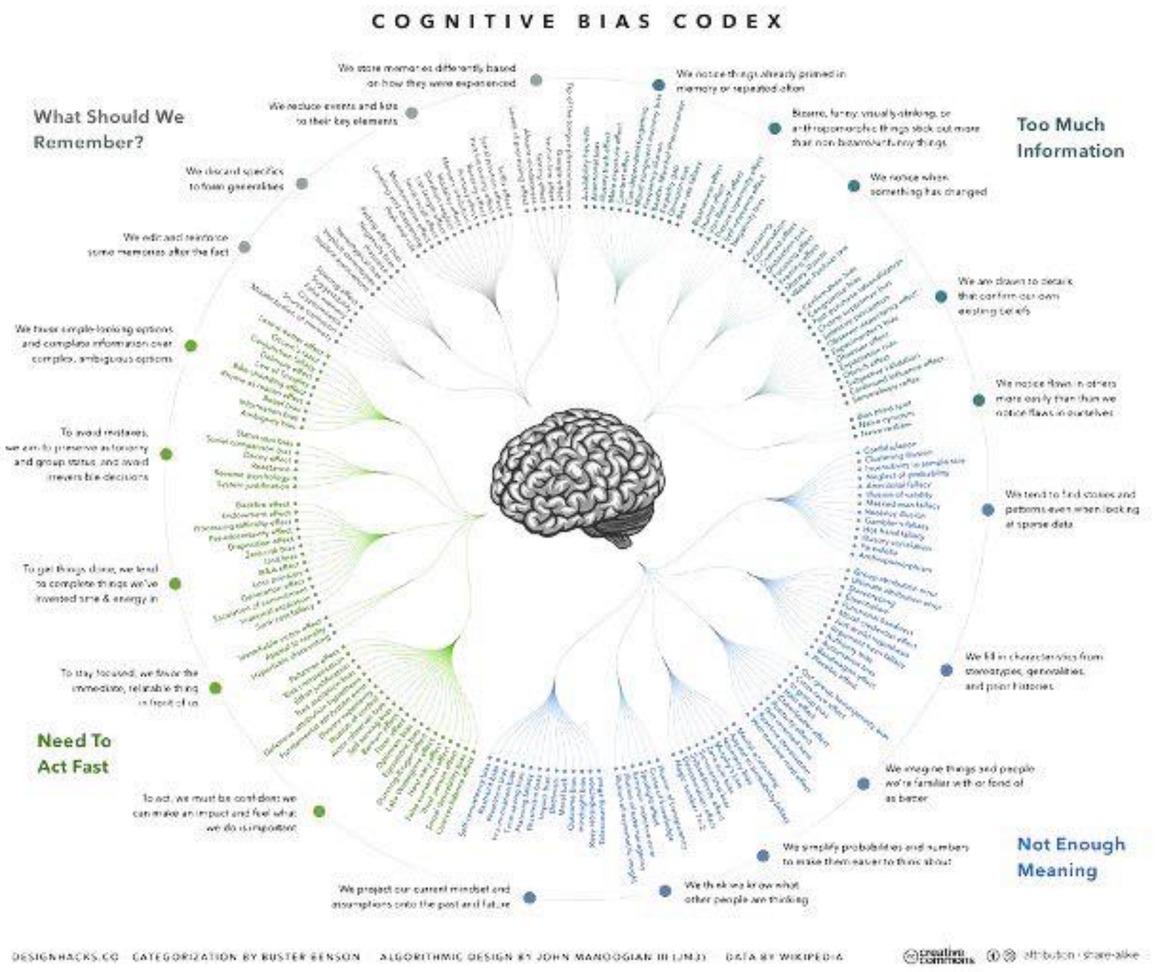


Heuristic thinking is usually helpful.

But it is prone to biases.

More than 180 cognitive biases

Cognitive Bias Codex



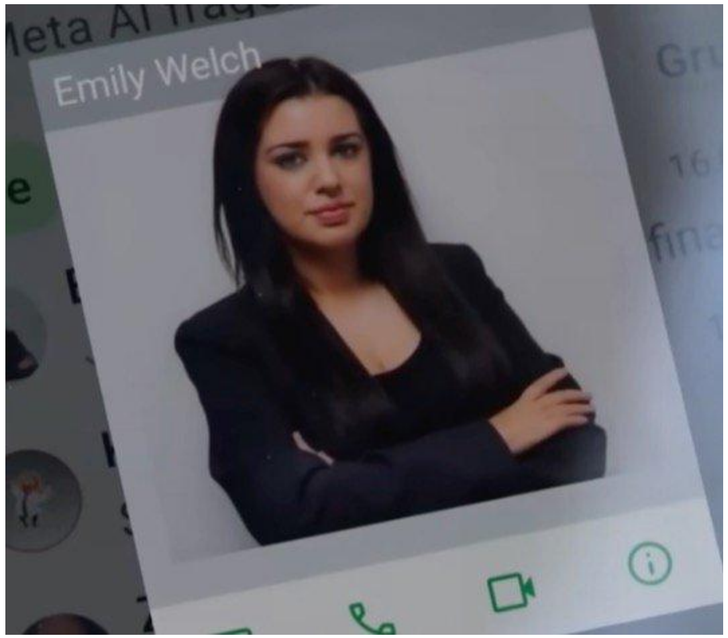
CASE STUDY: A TRUE STORY

This is Max.



CASE STUDY: MAX

He meets Emily.



She’s a “broker”. Max checks…

- He asks for her ID
- He FaceTimes with her

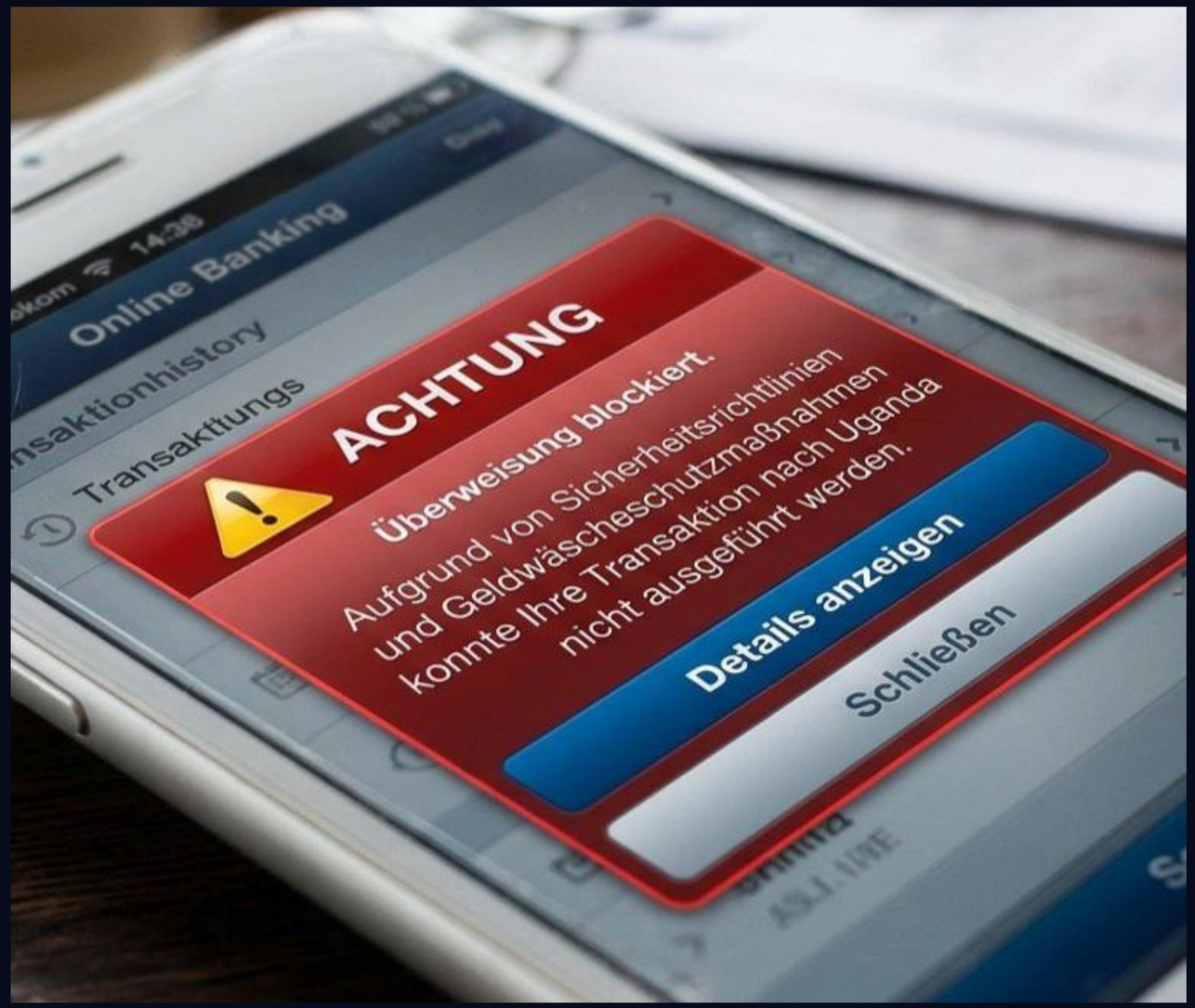


He transfers money.

“Crypto investment”



The bank blocks it…



Sehr geehrte(r) Kunde/
Kundin, eine verdächtige
Transaktion wurde blockiert.
Bei Zweifel kontaktieren
Sie bitte die Notrufzentrale:
+41139506579O1

…and Max overrides it.



westernU.	04. Feb.	-4,329.00
westernU.	04. Feb.	-4,492.00
westernU.	04. Feb.	-4,493.00
westernU.	04. Feb.	-4,494.00
westernU.	04. Feb.	-4,496.00
westernU.	04. Feb.	-4,497.00
westernU.	04. Feb.	-4,498.00
westernU.	04. Feb.	-4,499.00

How the scam worked

01

Trust built

02

Max asks for ID

03

Transfer to Africa

04

Liability denied

WHY DID IT WORK?

The ID: checked, but not properly.

Confirmation Bias

Authority



WHY DID IT WORK?

Emotional hijacking

- Feelings, attractiveness
- Liking
- The bank’s refusal was “forewarned”



What AI really changes

Scale, personalization and a new blind spot

Attacks are getting more and more personal.



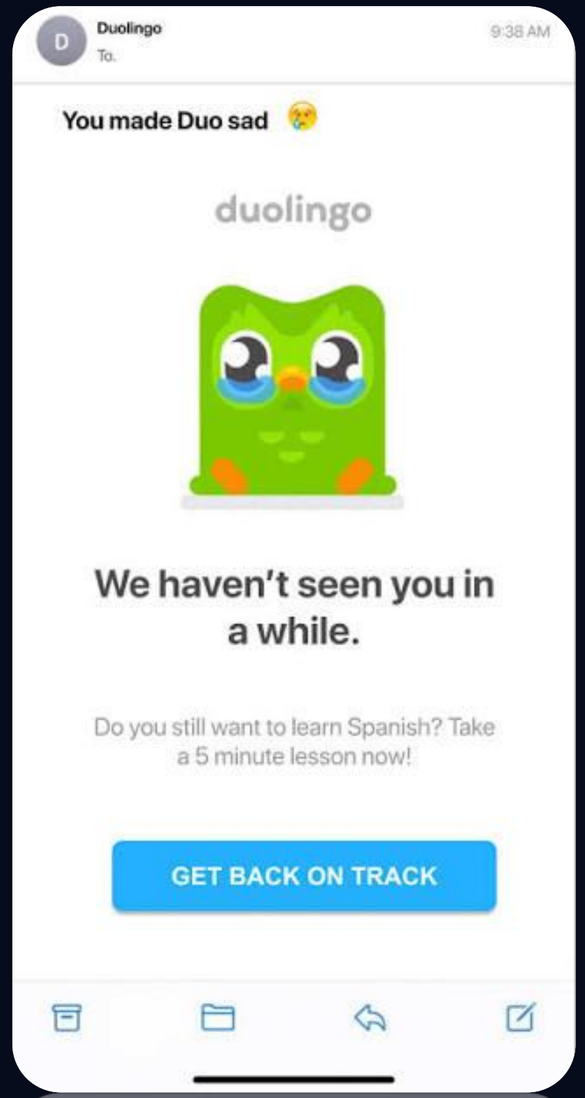


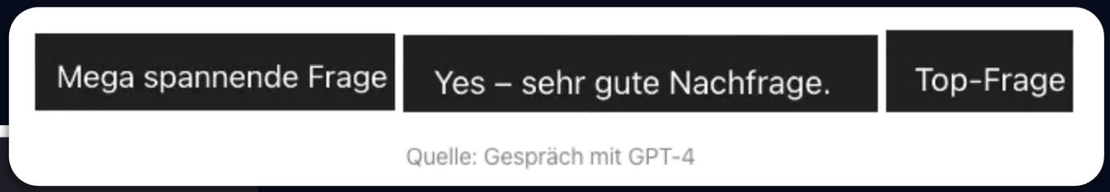


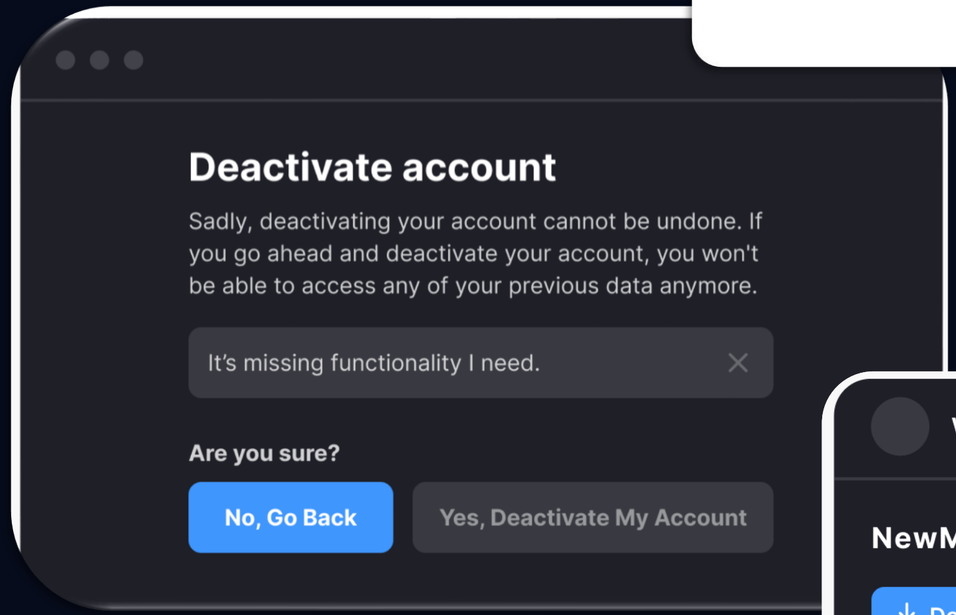
Risk or opportunity?

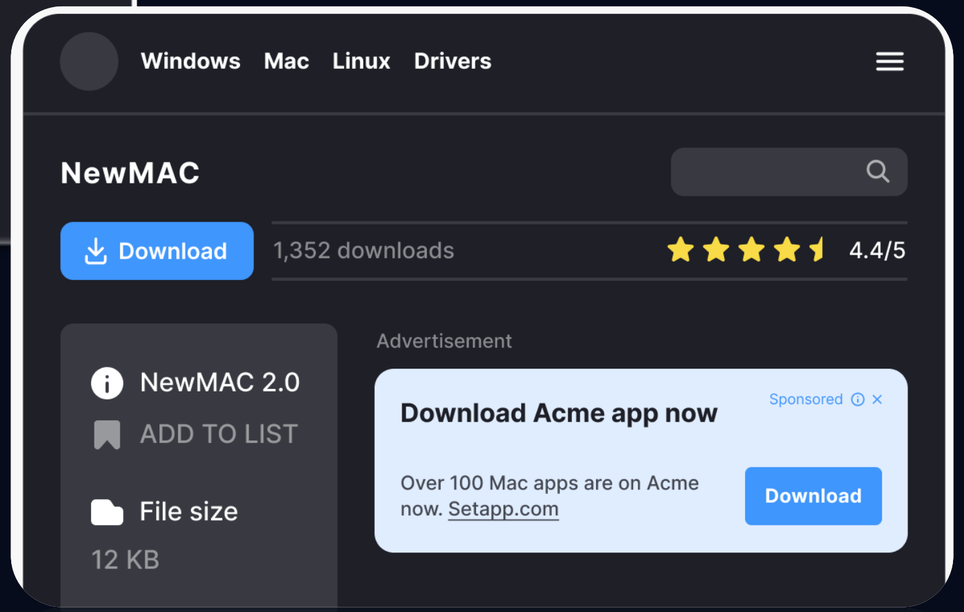
Processes instead of perception

Opportunity! If marketing, attackers and AI tools can do this…



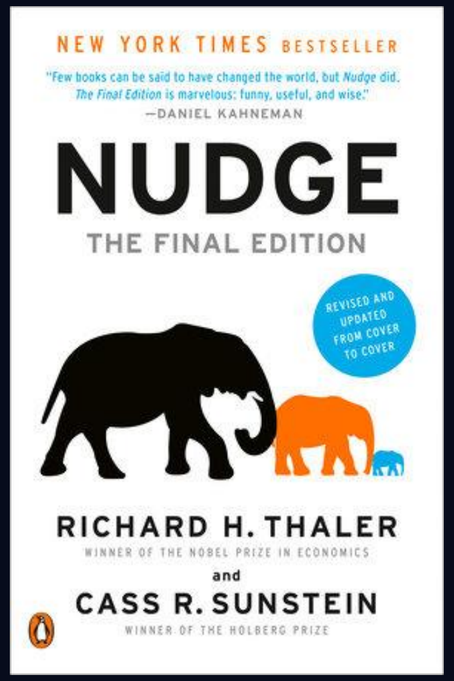






If marketing, attackers and AI tools can do this…

…so can companies!



What is nudging?









Positive examples: applying it in companies

SOCIAL PROOF



“14 e-learnings completed in your team this week” Make the norm visible

PRACTICE



Practice role-plays and simulations in safe environments

TRIGGER SYSTEM 2



Cooling-off: the system waits 30 minutes

DEFAULTS



AI answers only with sources

Piano Stairs: Can we get people to take the stairs?



Questions?

Thank you for your attention!

