



The victimology of online fraud: A focus on romance fraud victimisation

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ABSTRACT

Across the world each year millions of people are victimised by online crime, many of whom fall victim to online fraud. One of the most enduring and prolific types of online fraud is romance fraud. Romance fraud often leads to financial and psychological devastation of those who are victimised. The study explores the experiences of 13 romance fraud victims through their own narratives. Through victim voices, we discuss psychological vulnerabilities and victim journeys, from initial contact with offenders to cessation. We seek to better understand the psychological experience of this type of victimisation. The current research is strongly motivated by the need to translate research on romance fraud victimology into practical and actionable strategies. We draw important conclusions about how to better educate potential victims on avoiding victimisation. The research provides a basis on which to develop better guidance for law enforcement and other key stakeholders who might play a role in romance fraud prevention. We discuss how to disrupt romance fraud offending using a victim-centric approach and recommend improved supports for victims.

1. Introduction

Globally, fraud is a prevalent and financially devastating crime. Recent data from the United States Federal Trade Commission (FTC) revealed an increase of around 30 %, compared to the previous year, in financial losses suffered by fraud crimes (FTC, 2023a). Almost \$8.8 billion dollars were lost to fraud (FTC, 2023a). In Australia, the total combined losses from fraud in a single 12-month period ending 2022 was more than \$3 billion (ACCC, 2023). In the UK total losses exceeded £ 1.2 billion (UK Finance, 2023). Data indicates that online crimes such as phishing and false billing fraud are high volume crimes, but the most financially devastating types of frauds are usually investment and romance frauds (ACCC, 2023).

Of particular interest to the current research agenda are individuals who experience romance fraud. In the US in 2022, of the \$8.8 billion dollars lost to fraud, \$1.3 billion was attributed to romance fraud (FTC, 2023b). The US Internet Crime Complaint Centre alone received reports from 24,299 victims involved in online dating fraud, with total reported losses in excess of \$956 million dollars (IC3, 2022). In 2022 based on the UK Annual Fraud Report, funds lost by UK victims of romance fraud totalled over £ 31 million (UK Finance, 2023). In 2022 according to Scamwatch in Australia, romance fraud sat at second place behind investment fraud (ACCC, 2023).

Romance fraud victimisation can be understood through the lens of advance fee fraud (AFF) methodologies. AFF operates on the basis that

victims are persuaded to voluntarily send relatively small amounts of money under the guise that they will receive a much larger gain in the future. However, those promised gains never eventuate (Chang, 2008). While all kinds of AFF work in a similar way, the content and process of the fraud can differ. There is some debate about the classification of romance fraud and their categorisation as a type of AFF (Cross, 2020; Ross and Smith, 2011).

AFF, as it was originally conceptualised, heavily relied on a process by which there is a request for money, goods or services in advance of some promised future monetary gain (Chang, 2008). In case of romance fraud, the victim is not seeking to financially profit from their interaction with the offender but is seeking love and a relationship. The promise or pay-off for the victim is the romantic connection. Manipulation of the victim is not driven by financial incentive but through more direct and targeted emotional manipulation. Romance fraudsters balance their communication, striking a balance between communication focused on romantic intentions and requests for money (Carter, 2021). Requests for money that are made by the offender are typically tied to progressing the relationship (Lazarus et al., 2023). For example, the offender might request money so that they can purchase an airline ticket to visit their new love. Regardless of the operationalisation or methodology used by the romance fraud offender, the motivation and goal is always the same as with any AFF, that is financial exploitation of their victims (Cross, 2020).

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The current study seeks to contribute to the existing body of literature that has previously explored romance fraud. The study focuses on the experience of romance fraud victims using their own narratives. We seek to better understand the psychological experience of this type of victimisation. Through the voices of victims, we explore psychological vulnerabilities and victim journeys, from initial contact with offenders through to cessation. Collating victim narratives through in-depth interviewing provides critical insights into the emotional trajectory of romance fraud victimisation. The current research is strongly motivated by the need to translate research on romance fraud victimology into practical and actionable strategies. We seek to inform strategies that may be more effective than current approaches in educating potential victims on how to avoid victimisation. The research provides a basis on which to develop better guidance on how to support and disrupt romance fraud offending using a victim-centric approach for law enforcement and other stakeholders who may play a part in crime prevention.

2. The anatomy of romance fraud

Previous literature has often conceptualised romance fraud primarily through the development of process models to explain the progression of romance fraud victimisation (Bilz et al., 2023). One of the earliest models was developed by Rege (2009). It provided a three-stage explanation of romance fraud. It starts with the development of a fake profile by offenders. It is then followed by contact between the offender and potential victims for the purpose of establishing a strong bond and trust, i.e. relationship formation. The final stage involves requests for money.

Models developed by Whitty (2013a) (2013b) are some of the most often cited (Bilz et al., 2023). They provide a more expansive explanation compared to the work of Rege (2009). While these models are more comprehensive, they remain consistent with initial conceptualizations. The most recent model developed by Whitty (2013b), is referred to as the Scammers Persuasive Technique Model. It is offender-based, capturing the persuasive techniques used by romance fraudsters. Despite being an offender-based model, it was developed using victim narratives.

According to the Scammers Persuasive Techniques Model, romance fraud offending begins with individuals who are seeking and are motivated to find an 'ideal' romantic partner (Whitty, 2013b). Research has found that those with higher levels of romantic beliefs and a stronger belief in their ability or chance to find the perfect relationship are more likely to be victimised (Buchanan and Whitty, 2014; Whitty, 2013b). The potential contribution of loneliness and isolation to increased vulnerability to romance fraud was specifically highlighted in recent research conducted during the COVID-19 pandemic. Large increases in reports of romance fraud across the UK were found in the period immediately following March/April 2020 (Buil-Gil and Zeng, 2022).

During a victims search for a partner, potential victims discover a profile that has been posted of an individual who seems to be a good match for the type of person who they are seeking (Lazarus et al., 2023; Whitty, 2013b). Unbeknown to those seeking love, the profile is that of a romance fraud offender. Koon and Yoong (2013) in their research describe how offenders tailor and craft profiles to meet victims wants, desires and needs. Profiles typically involve the offender constructing a character (and images) from an identity which may be stolen (i.e. identity theft) or the development of entirely fictitious profiles (Whitty and Buchanan, 2012; Coluccia et al., 2020; Cross and Layt, 2022). This search and engagement in the preliminary stages of romance fraud victimisation has been similarly described by others (e.g. the Smeitink model 2021, cited by Bilz et al., 2023). Research on the most common types of profiles used by romance fraud offenders has been undertaken. Cross and Holt (2021) explored the use of military profiles and particular narratives that have been successfully used across offenders.

Following the initial contact between the offender and victim, the next stage of the process involves grooming. While grooming is particularly characteristic and intense in romance fraud it is also used in other types of fraud methodologies (Carter, 2023). Strategies are used by offenders to build trust and create an environment of safe, personal disclosure (Bilz et al., 2023; Whitty, 2013b). During the grooming phase, offenders engage in frequent and persistent communication with their victims, seeking to and build and strengthen attachment and dependence. Several researchers have identified the intensity with which relationships can develop and escalate. Victims are 'love bombed' by the offender (Anesa, 2020; Koon and Yoong, 2013).

The fourth stage of the model describes the 'sting' (Whitty, 2013b). This is the stage at which the offender will request money. It may begin with requests for small amounts of money or gifts, or it may involve a crisis, such as a medical crisis, that can only be resolved through the transfer of funds (Coluccia et al., 2020; Cross, 2020). Victims have often reported that they feel somewhat comfortable in sending small but frequent money transfers, particularly when appeals for money are concerned with basic human needs (e.g., sex, love, pain and sorrow) (Button, et al., 2014a, 2014b; Cross, 2021). All models of romance fraud victimisation describe various stories and techniques of manipulation to convince victims to send money to the offender (Bilz et al., 2023). Anesa (2020) described the approach of offenders in evoking a visceral response to monetary requests in an attempt to conceal the deceptive nature of the communication.

The sixth stage of the romance fraud process described by Whitty (2013b), which may or may not always occur during victimisation, involves sexual abuse. In this stage, victims are coerced to provide explicit images or videos, which may be used at a later stage to blackmail or threaten the victim (Coluccia et al., 2020; Whitty, 2013b). Threats and intimidation of victims, particularly in the concluding stages of victimisation when the victim is no longer able or willing to send money, is common. This may involve blackmail or extortion as described, or more direct intimidation involving verbal threats of arrest, violence or death (Lazarus et al., 2023).

The final stage often involves revictimization. The victim may be approached from who they believe is law enforcement or another government entity. They will offer to assist the victim recover their stolen funds. This assistance is in fact another type of fraud, where the victim will be required to transfer funds to action the recovery (Whitty, 2013b).

3. The aftermath of romance fraud victimisation

Undoubtedly, many victims of romance fraud are left financially disadvantaged at best, but at worst, financially devastated (Cross and Lee, 2022; Cross, 2016). This is particularly concerning given the age demographics of those who are most likely to be targeted in romance fraud (Coluccia et al., 2020). Older people, those aged 65 years and over, are most likely to be targeted and lose the most money to romance fraudsters (ACCC, 2023). Of the 24,299 victims who made romance fraud reports to the US Internet Crime Complaint Centre in 2021, almost half (11,664) fell into the 50–59 age (3888) and 60+ age brackets (7775). As such, the ability of most romance fraud victims to financially recover from their victimisation is extremely difficult. Most are at the end of their working life or in many cases have already exited the workforce and are reliant on retirement savings or a pension.

While the immediate and perhaps most obvious impact of romance fraud relates to monetary losses, many online fraud victims are left traumatised from their experiences (Whitty and Buchanan, 2016). Frequently, victims have reported being more distressed at the loss of the relationship than the loss of money (Buchanan and Whitty, 2014). Research has found that victims of online fraud can suffer significant psychological impacts, ranging from depressive symptoms, shame, embarrassment, shock, anger, guilt and worry (Buchanan and Whitty, 2014; Button, et al., 2014a, 2014b; Cross, 2016; Whitty and Buchanan,

2016). Even those who reported being defrauded and did not lose any money reported significant distress from their experience (Buchanan and Whitty, 2014). In addition, victimisation can manifest in physical health problems (Button, et al., 2014a, 2014b; Cross, 2016).

4. Preventing and disrupting romance fraud

The proliferation of romance fraud has been made possible through internet connectivity across the globe. Around 10 years ago internet users worldwide exceeded 2.1 billion people (Holt and Bossler, 2014). In 2019, the largest social media platform Facebook alone had 2.4 billion users; and nearly half (3.5 billion) of the world's population (7.7 billion) were online (Ortiz-Ospina, 2019). As with all new and emerging online crimes, including frauds, the internet has provided offenders with a platform and context that allows easy identification and access to large pools of potential victims; victims that are now more than ever able to be targeted quickly, simultaneously and at a very low cost (Webster and Drew, 2017; Drew, 2020). The offender simply requires a computer, internet connection and an email address to enact their crime against billions of people (Holt and Bossler, 2014; Whitty, 2013a). The ability via the internet of offenders to reach an enormous pool of potential victims overcomes previous barriers to offending. Offenders were limited to victims to which they had physical access and within geographic boundaries (Button, et al., 2014a, 2014b; Lazarus et al., 2023).

The internet provides a high degree of anonymity for offenders who can easily and without significant technical skills mask their physical location and hide their true identity (Holt and Bossler, 2014). This makes policing all types of online fraud, including romance fraud, more complex (Webster and Drew, 2017). Offenders and victims are most likely geographically and jurisdictionally separated, necessitating transnational police operations to respond (Wall, 2008). The inherent difficulties and resource implications for undertaking such operations is well documented and beyond the capability and capacity of many police departments (Broadhurst, 2006; Wall, 2008).

Given this, the first line and perhaps what proves most effective for cybercrimes, including romance fraud, is self-defence and prevention strategies employed by potential victims themselves (Choo and Grabosky, 2014; Webster and Drew, 2017). Individuals who understand the methodologies and tactics of romance fraud offenders will be better positioned to identify and avoid victimisation. It is also argued that uplifting the capability of individuals who become might become victims of romance fraud will require police and other relevant stakeholders to play a key role. Supporting law enforcement and these stakeholders in reducing and preventing romance fraud through a victim-centric approach to crime prevention is of specific interest in the current study.

5. Current study

The current study seeks to contribute to the existing body of literature that has previously explored romance fraud. The study focuses on the experience of romance fraud victims using their own narratives. We seek to better understand the psychological experience of this type of victimisation. Through the voices of victims, we explore psychological vulnerabilities and victim journeys, from initial contact with offenders through to cessation. Collating victim narratives through in-depth interviewing provides critical insights into the emotional trajectory of romance fraud victimisation. As discussed, the current research is strongly motivated by the need to translate research on romance fraud victimology into practical and actionable strategies. We seek to develop strategies that may be more effective than current approaches in educating potential victims on how to avoid victimisation. The research provides a basis on which to develop better guidance for law enforcement and other key crime prevention stakeholders on how to support and disrupt romance fraud offending using a victim-centric

approach. Given that the victims involved in this study were part of a police operation designed to disrupt AFF victimisation, this research is also able to reflect on the effectiveness of this type of strategy in disrupting romance fraud victimisation.

6. Methodology

This study involved a partnership between the researchers and a specialist fraud and cyber police group within a large Australian state police organisation. The sample for this study was drawn from three proactive AFF police operations undertaken by the group. The police operations were designed with the aim of proactive disruption, seeking to identify individuals who were likely victims of AFF based on international monetary transfer analysis. Identified individuals were contacted by a detective from the police group to discuss the reasons for their money transfers and to educate individuals on likely red flags that could indicate they were a victim of an AFF crime. Ethics approval was gained for the conduct of the research through the Griffith University Human Research Ethics Committee and organisational approval to conduct the research was provided by the police agency. As per the ethics protocol, the researchers were never given access to the names or contact details of the victims.

The police group provided the researchers with a de-identified database (name and address details excluded) of 413 victims. In consultation with the police group and the lead AFF detective, 40 victims in the database were unsuitable for contact. Unsuitability of victims included those who had suffered significant and clinical levels of psychological distress because of their victimisation and may be re-traumatised by follow-up contact by the researchers. A further 89 victims were excluded due to data quality issues, including significant missing data ($n = 84$) or incorrect police operation contact dates ($n = 5$). Following screening, a sample of 284 victims remained.

The police group agreed to contact a maximum of 100 victims to seek their permission to be included in the current research study. As such, a representative sample across the three police operations¹ was sought. Of the 284 victims, 20.3 % were involved Operation Alpha; 53.2 % were involved in Operation Delta and 25.9 % were involved in Operation Omega. To obtain a total of 100 victims a random selection of 21 cases were drawn from Operation Alpha; 53 cases from Operation Delta and 26 cases from Operation Omega.

The eligible sample of 100 victims was returned to the police group for their final review. The police group then excluded a further 10 % ($n = 10$) of the sample as the individuals were either deceased ($n = 6$) or further information had come to light that made them unsuitable for inclusion ($n = 4$) (eg. for example, severe psychological distress, a criminal record or had requested not to be contacted by police). An administrative officer in police group made attempts to contact each of the 90 victims identified for study to seek their consent to be contacted for interview by the researchers. Of this group, 39 % ($n = 35$) were unable to be contacted and 20 % ($n = 18$) declined to participate in an interview. This sample included 37 victims.

In advance of the interviews the police group sent information and consent forms related to the research to the 37 identified victims. To conduct the interviews, researchers attended a police establishment where an administrative officer made the phone call to each victim. The administrative officer confirmed that the victim was willing to be interviewed and when consent was given, the administrative officer passed the phone to one of the researchers to conduct the interview. Whilst 37 victims had initially agreed to an interview with the researchers, only 17 victims were able to be contacted and successfully interviewed. Only one attempt was made to contact each of the victims in the sample.

¹ Operation names have been changed to preserve the anonymity of the police agency.

The telephone interviews involved a series of semi-structured questions designed to elicit details about victimisation experiences. Victims were asked questions relating to each of the following key areas: circumstances and reasons for sending money to offshore locations; whether they continued to send or had discontinued monetary transfers and the reasons for their decision; if victims reported they had discontinued of monetary transfers, the reaction of offender and the feelings of the victims at the point of and following discontinuation; who victims had told about their victimisation (during and following victimisation) and the support they received from family and friends; and the types of and reaction to warning and interventions they had experienced during and after victimisation (including, the police contact they had received). Each interview was between 45 min and 1 h in duration.

The interviews were audio-recorded and transcribed for analysis. Thematic coding of the qualitative interview transcripts was conducted. Based on thematic coding, several key themes emerged from the data.

7. Results

7.1. Sample

As described, the sample selection process yielded 17 AFF victims, of which 13 (76.4 %) were victims of romance fraud. Given the large percentage of romance fraud victims and the differences that exist between romance fraud and other types of AFF, the following analysis is based only on the narratives of those individuals who were victims of romance fraud. The sample of romance fraud victims included 5 (38.5 %) male victims and 8 (61.5 %) female victims with a mean age of 57 years. In total, the estimated losses of victims were in excess of \$1.101 million collectively, across 285 transactions, with an average of 22.1 transactions per victim.

7.2. Analysis

A thematic analysis of the interview data revealed five core themes relevant to understanding the victimology and victim experiences of romance fraud. The five core themes are identified in Table 1. These included classic AFF stories, the victim experience including victimisation factors, cessation of victimisation, the aftermath of victimisation and disrupting victimisation. Given that Theme 2 provided a multi-faceted explanation of the factors associated with victimisation, this theme was further divided into two sub-themes.

7.2.1. Theme 1 - classic romance fraud stories

Interview data facilitated the derivation of typical ‘stories’ that were used by offenders to defraud victims. The stories used by offenders to convince their victims to engage in a fraudulent relationship, which ultimately led to financial exploitation, were consistent with the prototypical stories reported previously. There was no evidence to suggest that offenders had engaged in any significant adaptation or innovation in their story construction compared to that reported in older romance fraud research.

While not all stories were identical, it was possible to identify five key aspects of the offender story. All eight female romance victims

Table 1
Core themes of victimology and experiences of online AFF victims.

Theme Descriptor	Sub-Theme Descriptor
Theme 1. Classic AFF stories	
Theme 2. The Victim Experience – Victimisation factors	a. Profiling of victim and timing of approach by offender b. Gullibility & doubts
Theme 3. Cessation of Victimisation	
Theme 4. The Aftermath of Victimisation	
Theme 5. Disrupting Victimisation	

reported that the person they had an online relationship with was either a businessman (four victims) or soldier (four victims). The offender indicated they were from a Western country and was currently travelling to or living in a West African location. Analysis of the destination of monetary transfers made by victims to the offender revealed that all but one victim (who transferred money to the US) made transfers to either Nigeria or Ghana. Eight of the 13 romance fraud victims interviewed had met the offender via an online dating website, one met via email and one met via Skype (no visual contact). Details about initial contact for the remaining two victims was unable to be determined.

At the stage which Whitty (2013b) conceptualised as the ‘sting’, all victims in this study provided very similar recollections of the reasons given by offenders regarding initial request for money. The most common reason given by the offender related to wanting to visit Australia to meet the victim. This was coupled with various explanations of why the offender was not able to access their own money to cover travel costs.

It was commonly reported by male victims that monetary requests often continued based on the desire of the offender to travel to meet the victim. The stories used with many of the female victims were more diverse and complex. For example, in one case the offender told the victim that his daughter had become ill and was hospitalised and the money was needed to pay for medical expenses (D9). In another case, the offender, who purported to be a high-ranking officer in the US Army, was jailed in a West African location and required money to release himself from prison and pay travel costs to a ‘safe’ country (R11). Issues associated with visa and corrupt officials that prevented travel and required bribes were popular excuses used by offenders.

In almost all cases, at one time or another, the victims reported that offender requests for money were urgent or time sensitive. One victim stated,

“the way these people work it, they get you in such a bind you don’t know whether you are coming or going” (M19).

It was common that the stories told by offenders escalated over time. Escalation was either used by the offender to continue to extract money from the victim or in response to the victim demonstrating some resistance to further monetary transfers. For 10 of the victims interviewed, escalation of the story involved the offender introducing a range of additional actors who would be used to pressure the victim and/or used to verify the story being perpetrated. One victim who attempted to stop a payment given her growing suspicions about the person with whom she was communicating, stated,

“they rang me, the lawyer wasn’t the person I was dealing with, the lawyer rang me” (K1)

In this case, the ‘lawyer’ subsequently convinced K1 to release the money to the offender. This technique is referred to by Carter (2015) as ‘othering’. The introduction of additional actors who purported to hold some position or level of authority is often effective in causing alarm in the fraud victim and subsequently, increases likelihood of compliance with demands (Carter, 2021).

7.2.2. Theme 2 - the victim experience and victimisation factors

The second theme derived from thematic coding of victim interview data revealed important insights into the victim experience and the psychological processes associated with romance fraud victimisation. Two sub-themes emerged. These included: (a) timing of the approach by the offender and vulnerability of the victim; and, (b) feelings of doubt during initial interactions with the offender.

7.2.2.1. Profiling of the victim and timing of the approach by the offender. It appears from the interview data that the success of the offender in initiating a relationship with the victim was somewhat reliant on the steps taken by the offender to profile the victim and the offender ‘caught’ the victim at a particularly vulnerable time in their life. The vulnerability of victims is illustrated in the following narratives.

"I was freshly widowed at the time and I was vulnerable and lonely...that was company for me to keep chatting". (K1)

"This was over a short period of time, my son got married, I had a heart attack, no sooner got myself over my heart attack and rehab and got back to work, I got a phone call to say my Dad had passed away...I come home Friday and my husband packed up and left, I never heard from him since" (B33)

"I lost 5 people close to me in 5 years, in the family, and the last person I lost was my wife and we had battled for 4 years with secondary cancer and chemotherapy.... It was only a few months after that this person made contact with me" (C18)

Based on the victims in the current study, offenders were able to successfully identify vulnerabilities and weaknesses of the individual who they were targeting. It was because of the circumstances and events that victims were experiencing in their life at the time that made them an easier target for the offender. This increased the likelihood of the offender being able to successfully engage with their intended victim, establish a relationship and subsequently, defraud them.

"I shared the many stressful events early on.... I was a bit like putty at the time, an emotional wreck". (B33)

The victims involved in this study reported, in hindsight, that in the early stages of their victimisation the offender was successfully able to manipulate their emotions. This led to the victim not thinking clearly and being less able to make decisions that were unaffected by emotion. Carter (2023) discusses the sophistication of fraudsters in effectively drawing victims into an 'exploitative reality' whereby the ability of victims to identify harm is reduced.

"They get you and keep you on the edge. Don't know whether you are coming or going. But thinking back on it now, you can think logically." (M19)

"You just not your normal self, you are not thinking straight and your emotions are taking over and you are very mixed up and lost, you are swimming in emotion". (C18) "While I was sending money, I was extremely anxious and really, a part of me was anxious and the other part of me was concerned that he actually got the money on time". (C10)

The interviews revealed that many victims cycled through waves of doubt. At one level victims continued to believe or felt some compulsion to continue to engage with the offender, which inevitably meant continued monetary transfers. While at some deeper cognitive level, at least for some of the victims interviewed, they appeared to recognise the possibility that they were being defrauded. Several victims characterised their relationship with the offender as a compulsion or addiction.

"To me it is bit the same as gambling or alcohol abuse because it effects people at very vulnerable time" (C18)

"it is to a point you are sitting at the keyboard, waiting, waiting, waiting for an answer". (L5)

7.2.2.2. Gullibility & doubts. Victims of romance fraud are often seen as gullible individuals who make stupid decisions. These conclusions are typically drawn in hindsight where offender stories are perceived to be easily identifiable as false, fraudulent or misleading (Barnor et al., 2020). It is often assumed that victims are totally clueless as to the 'impossibility' of the stories used by offenders to gain monetary advantage. Interviews with victims in this study revealed that almost all victims did have some doubts or were unsure about sending money from the beginning of their relationship with the offender. Twelve of the 13 victims reported some 'sense' that this might be fraud at the start of their victimisation. One victim stated,

"I hesitated with that online stuff in the first place...but you just get into the 'what if's' and the 'maybe's'" (R11).

This was similar to the thoughts reported by W14,

"one side wanted not to want to do it, and one side did...too easy to believe, they are good at it";"being lonely and that, you push things aside, that is the biggest thing with these love scam type things, they suck you in". (W14)

A further victim, B33 stated,

"Sometimes you think there is some doubt there, but then you think you're the special one.it was like I was a little bit obsessed". (B33)

The statements made by W14 and B33, provided some insight into the reasons why initial doubts are often cast aside by victims. Similar to research undertaken by Carter (2021, 2023), this research demonstrates that offenders are skilled in manipulation and focus on building and exploiting an emotional connection with the victim.

"You can give all the warnings in the world out there, the person is still going to give money, they get under your skin, they promise you the world". (L5)

"In a bizarre sort of way I had the warnings but I still did it...was probably because of my mental and emotional state". (C18)

In the case of M19, the offender successfully exploited the victim through specific emotion-based tactics,

"I felt bad about it, but I was in a bind. Cause it was a romance side, he was in trouble, and you felt you were letting them down by not sending money". (M19)

"If I don't send it, the circumstances is that someone will get hurt". (B33)

7.2.3. Theme 3 - cessation of victimisation

The third theme identified in the victim data related to insights gained about the circumstances and description of the cessation of victimisation. Victims commonly reported (11 of the 13 interviewed) that they were threatened and/or intimidated by the offender when they made any indication that they were no longer able or willing to send money. These threats led the victims to continue to transfer funds. The psychological pressure experienced by victims was intense. It was characteristic of a psychologically abusive intimate relationship whereby significant emotional pressure and harassment was directed towards the person in order to maintain control. Both Carter (2021) and Cross et al. (2018) have drawn parallels to domestic violence, abuse and coercive control.

"she kept ringing at all hours of the night....she got quite abusive... saying you are technically married to me". (L5)

"they came back about 4 or 5 months later and by internet they sent me a number of emails saying they were going to spread this page that I was a sex predator, over the internet in Australia". (C18)

They were saying..."I was the one that was going to get in trouble, they were talking about jail and taking everything away from me". (M19)

Similar to the technique discussed previously, where the offender introduced other 'actors' in order to validate their requests for money, this technique was again used in the concluding stages. Offenders, perhaps because they felt that they were losing control and were running out of options in convincing victims to continue to send money, introduced other players to escalate threats.

"someone from the Nigerian police rang me, and then they threatened me". (K1)

"the person I first started talking to supposedly got sick and died and then the supposed son took over and that's when all the abuse started". (D9)

7.2.4. Theme 4 - the aftermath of victimisation

The fourth theme identified through the victim interviews was focused on the aftermath of victimisation. The previous theme captured the direct reaction of offenders to the actual or perceived possibility of the cessation of the relationship. This theme captured the specific impact on victims themselves following the end of the relationship. Many victims expressed feelings of self-blame.

"It's a mistake I made and you pay for your mistakes, it's like you do the crime, you do the time". (D9)

"I don't want to think about how stupid I was". (K1)

"Angry with myself about it". (L5)

"I only have myself to blame, but I get so angry, but I have to learn to forgive myself a bit now...it has left a big scar on me". (B33)

Undoubtedly, the financial impact of the fraud was devastating to many victims.

"I am now working for the rest of my life...I ended up selling my home and bought a unit, to help get out of debt, but still owe money on it". (B33)

"I had used all my super and took all the money out of the credit cards that I had paid off". (D9)

"I was sending myself into bankruptcy. I couldn't pay some of the bills that I needed to pay". (W14)

Several victims indicated that they only stopped sending money to the offender when they simply had no more money to send. This often came after borrowing money from family and friends and taking out loans.

"I ran out of money". (C10)

"I didn't have anymore...and that was sorta the end of it". (M19)

The financial harm caused by romance fraud is the most obvious consequence for victims of this type of crime. However, this study confirmed previous research which has found the enormous psychological harm that is caused by romance fraud offenders (Buchanan and Whitty, 2014; Button et al., 2014a, 2014b; Cross, 2016; Whitty and Buchanan, 2016). The experience of victimisation resulting from romance fraud is likely to have long-lasting impact on the mental health of victims.

"The stress of it all just changed me forever. I don't know what is real anymore. You keep everyone away. I don't know how I will get over that". (B33)

"Took me a long time to come to grips with it, get over it". (H16)

"If you are a vulnerable person and you are searching for somebody, guard your heart...that is a huge one I think...that's what they target isn't it, these romance sites, this is what they target". (R11)

7.2.5. Theme 5: disrupting victimisation

The final theme that emerged from our interviews revealed some important insights about the view of victims, either directly or indirectly, about victimisation disruption. Many of the victims reported that they had been warned by family and/or friends that the relationship was a fraud. However, victims disregarded their advice. There were also reports by victims that they or their loved ones had sought information through fraud prevention websites.

"All my girlfriends they told that I am wrong and I didn't want to hear it.... I ignored their advice". (K1)

"my son-in-law did look on that (scam websites), and he said he thought it was a scam...but I said no, no no". (M19)

Several victims reported that either banks or monetary transfer agencies that were being used to transfer money to the offender had

warned them about the likelihood of the relationship being a fraud. Five of 13 victims had been warned by a remitter of the possibility of fraud.

Warnings by banks: "the bank tried to stop me. So I reduced the amount and just did it, I just had to do that transaction that Saturday and then another one on Monday. People were trying to help me but I had the blinkers on". (D9)

Warnings by money transfer agency: "every time they warned me, but I still sent it". (K1)

Given that the victims interviewed for this study had all been part of a proactive law enforcement disruption operation, all victims had previously been contacted by police to alert them to the possibility of fraud. When victims were asked about this police contact, several victims raised concerns about the role of police in online fraud victimisation prevention and disruption. In 11 of the 13 interviews, victims reported that the police intervention via a phone call had come after they had already stopped sending money to the offender.

"I don't know the purpose, I don't really know. They basically just rung up and confirmed kinda details but they didn't really know anything. It wasn't going to help anyway. I had stopped sending money and wanted to forget about it". (C10)

"I had already made up my mind that it wasn't a legitimate situation". (H38)

For many victims they considered the police intervention a little too late and hence, somewhat redundant. However, as discussed by Webster and Drew (2017) in previous research with AFF victims, whether contact by police earlier on in their victimisation journey would have been received positively and would have prevented ongoing victimisation, is questionable.

8. Discussion

The current study contributes to the existing body of romance fraud literature. Through romance fraud victim narratives, the research provides insights into the psychological experiences of this type of victimisation. Based on this research it is possible to derive several important recommendations focused on enhancing victim-focused crime prevention strategies. Further, this research points to the continued need for early intervention in the victimisation journey to assist victims to disengage and recover from victimisation.

8.1. Profiles and 'stories' used by romance fraud offenders

Beginning with the types of stories and profiles that offenders use to engage with potential victims, our research is largely consistent with previous research (Buchanan and Whitty, 2014; Cross and Holt, 2021; Lazarus et al., 2023; Whitty, 2013a). Similar to the research reported by Cross and Holt (2021), military profiles were commonly used with victims in our sample, particularly female victims. Also aligned with previous research, many of the victims interviewed indicated that the person with whom they were communicating was from a Western country but was currently travelling to or living in a West African location (Webster and Drew, 2017).

Based on previous research and the findings of the current study, we conclude that offender methods used in initial engagement with victims seems to be relatively unchanged across time. The findings of this study are consistent with previous research and are also consistent with more recent research. More recent research may have involved persons who were victimised sometime after the victims included in this study. The continued, successful use of the same types of stories and profiles by romance fraud offenders over almost a decade since its initial appearance as a prevalent crime type, is somewhat perplexing.

Romance fraud has attracted research attention, but this is overshadowed by the enormous attention that romance fraud has attracted

in popular media (Cross, 2020). Many media reports, with an aim of crime prevention or fraud warnings, recount stories that offenders use to convince victims to engage in the fraud and undertake offshore monetary transfers. This is an approach that is also used by crime prevention and education sites focused on fraud. As an example, Scamwatch relates a 'real life' story of a romance fraud victim (Scamwatch, 2023a). This research suggests that successful crime prevention should not rely simply educating potential victims about the 'stories' that offenders use. Potential victims do not appear to be making the connection between the stories they hear about others to their own circumstances and in turn, are defrauded by similar ruses.

8.2. Crime prevention strategies focused on the psychological vulnerability of victimisation

The above discussion highlighted the use (and perhaps limits) of providing typical stories used by offenders as a primary crime prevention strategy. Other crime prevention advice often includes warning signs, such as rapid escalation of emotional intensity of relationships, steps to isolate victims from supports in the 'real world' and offenders never meeting victims in-person (Scamwatch, 2023b). Our research provides some insight into a crime prevention education approach, that we consider is largely missing from most existing crime prevention messaging. Warning signs need to be expanded to include information about the psychological state of individuals who may be more susceptible to an offender approach and more vulnerable to emotional manipulation.

Based on this research, many victims identified that they had a sense that their new relationship was not entirely genuine, but their level of vulnerability led them to put these concerns aside. Crime prevention messaging needs to reinforce that individuals should trust their initial instinct about individuals who they have met online. As such, an enhanced crime prevention approach should explicitly incorporate into online safety education materials advice on assessing psychological and life-circumstance factors that are linked to increased vulnerability when forming new online relationships. Those who are entering online relationships should be encouraged to take a 'stocktake' of their current circumstances. A stocktake would involve a self-assessment of life factors or circumstances that increase susceptibility to emotional manipulation. From our research these life factors often include major changes or disruptions in personal relationships such divorce or loss of partner or family member; or recent illnesses, either experienced by self or significant others. This type of stocktake tool could be provided on fraud education websites or integrated into online dating websites and social medial platforms as a primary crime prevention approach.

A focus on educating potential victims of romance fraud about psychological vulnerabilities represents a potentially useful expansion to current crime prevention advice for potential victims. As highlighted, it constitutes a primary prevention measure, preventing the crime occurring at all. However, this approach could also be helpful for victim support and recovery from romance fraud. Relevant to the psychological impacts of romance fraud, romance fraud victims are often overwhelmed with shame and embarrassment resulting from their victimisation (Buchanan and Whitty, 2014; Button et al., 2014a, 2014b; Cross, 2016; Whitty and Buchanan, 2016). By better educating family, friends and other victim support providers about romance fraud methodologies and offenders it is hoped that warning signs will be recognised earlier and a more empathic understanding of victims will be achieved. Specifically, education focused on conveying a message that identification, targeting and exploitation of psychological vulnerabilities of victims often stems from sophisticated schemes that have been developed by organised offender groups. Rather than victims themselves, and those around them, concluding that victims of romance fraud are gullible or stupid for falling prey to a fraud, increasing understanding of the interplay between circumstances of victimisation that increases victim vulnerability coupled with the sophistication of romance fraud

offenders, provides a defensible rationale for victim experiences. This approach may also have the benefit of encouraging victims to more effectively disengage from their feelings of self-blame. Continued self-blame and rumination over past behaviour and decisions that led to being defrauded can have long term negative consequences for recovery.

8.3. Improving strategies for disruption

Relevant to victimisation disruption, victims recalled their experiences with police and other stakeholders. Several victims recalled attempts by stakeholder entities, such as banks and money remitters, to intervene and stop them from making offshore monetary transfers. It is concluded from this research that the earliest intervention points in victimisation disruption is likely to be enacted by stakeholders who are integral in the enactment of real time transfers of money from victims to offenders, i.e. banks and money remitters. If early intervention is the goal, banks and money remitters have one of the most critical roles to play in reducing the scale and impact of victimisation. Whilst proactive police interventions to interrupt fraud victimisation have good intentions, this research shows that police intervention appears to come too late; occurring either after cessation or in the very late stages of victimisation.

This research indicates that contrary to early intervention by some stakeholders such as banks, police operations even when designed as proactive disruption interventions based on financial intelligence data (as described earlier in our description of the study methodology), often results in police contact after victims have already disengaged from the offender. If police are to be involved in earlier and more effective disruption of romance fraud it will require greater expediency of action.

The police operation in which the victims were included, involved a victim identification process that was conducted manually. It involved waiting for financial analysis data to be received by the police agency and data being manually sorted and reviewed to identify individuals who were transferring funds to high-risk countries. The motivation and goal of this type of police operation is positive however the use of technology and advanced analytics to speed up the process of victim identification is needed. Police need to be better positioned to identify potential victims much earlier in their victimisation if they are going to significantly reduce the length and severity of victimisation. If police are to continue to invest in this type of strategy, earlier engagement could yield more effective disruption of romance fraud, including through the provision of more specific information about common stories, offender strategies, and victim profiles including vulnerabilities.

This research suggests that victims are often unreceptive and resistant to advice from external parties. Victims of AFF fraud, including romance fraud, are highly resistant to warnings about potential frauds, particularly when they have an already established a relationship with an offender (Webster and Drew, 2017). And particularly in cases where the offender has been successfully manipulating the victim to transfer funds, often over long periods of time. The resistance of victims to accept or even consider warnings that may prevent continued victimisation is concerning but not surprising (Webster and Drew, 2017). Several victims in this study likened their relationship to an addiction. This was often exacerbated by the pressure that was exerted by offenders on victims when victim expressed doubts to the offender over the authenticity of the relationship. Victims were often left fearful about disengagement.

The findings of this study indicate that more work is needed to better understand what levers, strategies and communication methods could be used by law enforcement, banks, money remitters and other stakeholders to more successfully interrupt romance fraud victimisation – and importantly the timing of these. A review of literature provides little insight into the development and subsequent testing of communication strategies that may be effective. This type of research is essential for the development and provision of communication training to

police and financial institution employees who encounter romance fraud victims.

While not mentioned by victims in this study, there is a potentially important role for dating websites and social media platforms in preventing, rather than just disrupting, romance fraud. In this study, eight out of 13 romance fraud victims met the fraudster on a dating website. As such, the earliest point of potential disruption, even before identification by banks and money remitters, would involve preventing contact between a fraud offender and a potential victim. As recommended in the ACCC (2012) best practice guidelines for dating sites, better vetting and monitoring of potentially fraudulent profiles would reduce both the likelihood of encountering fraudulent profiles and enhance, the speed with which fraudulent profiles were removed from the platform. Cross and Lee (2022) conclude that effective profile verification and monitoring to reduce fraud on dating sites requires ongoing attention. Steps to ensure compliance of dating sites with best practice profile verification and monitoring is needed. The uptake and impact of guides such as that provided by the ACCC (2012) on the online dating industry needs to be better understood to determine if stronger regulatory reforms are needed.

8.4. Victimisation impacts and the need for enhanced victim support

As the relationship between offenders and victims comes to an end and after victimisation ceases, victims are likely to require significant levels of financial, psychological, and emotional support. These impacts have been discussed in previous research (Buchanan and Whitty, 2014; Button et al., 2014a, 2014b; Cross, 2016; Whitty and Buchanan, 2016), and were clearly identified by victims interviewed in the current study.

Many victims in this study reported enormous pressure and harassment from offenders when they decided to discontinue the relationship. This in turn resulted in psychological distress for victims. Police can be the first point of contact for victims when the relationship devolves into threat-making by offenders. The victim feels helpless as they are unable to dissuade the threats through monetary transfers (as reported, disengagement for many victims only occurred when they had no more money to send) and therefore, they seek assistance from police. It is important to educate victims of romance fraud that this is a likely reaction of offenders, and that the victim should remain committed to their decision to disengage as threats are unlikely to be real or actionable. This is a particularly important message that needs to be conveyed by police who, at this stage, are in communication with victims.

Further, practical education messages could be provided by police and other stakeholders to assist them in resisting reengagement with the offender. Practical education messages may include advice such as how to re-establish an online identity, through the establishment of new email addresses and social media profiles, so that offenders are less able to contact them.

Consideration must be given to what type of supports should be established and delivered to romance fraud victims to aid psychological recovery from their victimisation. While police may not be resourced to provide ongoing victim support, they should receive communications training which assists them to acknowledge the feelings and experiences of victims. This could include validating that people who experience this crime type are 'true' victims of crime, that they were manipulated and exploited by a criminal and that they are not to blame for their victimisation. With this support, victims can then be referred by police to other agencies who have personnel specifically trained to support victims.

9. Limitations of current research and future research agenda

There are several limitations to the current research that should be acknowledged. First, the research was conducted with victims who had been previously contacted as part of a police operation and were willing

to participate in the research based on a request from police. As such, the sample was not able to be randomly selected and it is unknown whether this group has specific or unique characteristics compared to the broader populations of romance fraud victims. Specifically related to conclusions about the potential ineffectiveness of police intervention, it is unknown whether those victims who were dissatisfied or alternatively satisfied with police contact were more likely to agree to participate in the research.

It is acknowledged that the research is limited by the potential of hindsight bias. Victim interviews inevitably involved recollection of past events, emotions and psychological states. Whether experiences were able to be accurately reported as it was experienced at the time of the experience must be considered.

Perhaps one of the most important recommendations for future action and research that can be drawn from the current study involves the need to trial and evaluate innovative crime prevention strategies. Reports and financial losses resulting from romance fraud continues an upward trajectory (ACCC, 2023; UK Finance, 2023). Current strategies aimed at educating potential victims or prevent romance fraud victimisation and the approaches used by police and other stakeholders must be well timed, informative, and appropriately delivered.

10. Conclusions

Undoubtedly, more research is needed to disentangle the complex psychological manipulation of online fraud, particularly romance fraud methodologies. We need to work towards translating knowledge into practical and actionable prevention strategies. This study through insights gained about the victim journey was able to identify recommendations for improved crime prevention and disruption. This type of research goes some way to addressing several identified gaps in education and support of romance fraud victims.

CRedit authorship contribution statement

Webster Julianne: Conceptualization, Data curation, Formal analysis, Methodology, Project administration, Writing – original draft, Writing – review & editing. **Drew Jacqueline M:** Conceptualization, Data curation, Formal analysis, Methodology, Project administration, Writing – original draft, Writing – review & editing.

Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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