

## Association for Information Systems AIS Electronic Library (AISeL)

---

BLED 2016 Proceedings

BLED Proceedings

---

2016

# Online Romance Scam: Expensive e-Living for romantic happiness

Christian Kopp

*Federation University, Australia, ckopp@students.federation.edu.au*

James Sillitoe

*Federation University, Australia, j.sillitoe@federation.edu.au*

Iqbal Gondal

*Internet Commerce Security Laboratory, Australia, iqbal.gondal@federation.edu.au*

Robert Layton

*Internet Commerce Security Laboratory, Australia, r.layton@federation.edu.au*

Follow this and additional works at: <http://aisel.aisnet.org/bled2016>

---

### Recommended Citation

Kopp, Christian; Sillitoe, James; Gondal, Iqbal; and Layton, Robert, "Online Romance Scam: Expensive e-Living for romantic happiness" (2016). *BLED 2016 Proceedings*. 36.

<http://aisel.aisnet.org/bled2016/36>

This material is brought to you by the BLED Proceedings at AIS Electronic Library (AISeL). It has been accepted for inclusion in BLED 2016 Proceedings by an authorized administrator of AIS Electronic Library (AISeL). For more information, please contact [elibrary@aisnet.org](mailto:elibrary@aisnet.org).

29<sup>th</sup> Bled eConference

eLiving

June 19 - 22, 2016; Bled, Slovenia

---

## Online Romance Scam: Expensive e-Living for romantic happiness

**Christian Kopp**

Federation University, Australia

ckopp@students.federation.edu.au

**James Sillitoe**

Federation University, Australia

j.sillitoe@federation.edu.au

**Iqbal Gondal**

Internet Commerce Security Laboratory, Australia

iqbal.gondal@federation.edu.au

**Robert Layton**

Internet Commerce Security Laboratory, Australia

r.layton@federation.edu.au

### **Abstract**

*The Online Romance Scam is a very successful scam which causes considerable financial and emotional damage to its victims. It is based on building a relationship which establishes a deep trust that causes victims to voluntarily transfer funds to the scammer. The aim of this research is to explore online dating scams as a type of e-Living which initially creates happiness for the victim in a virtual romantic relationship, but tragically then causes the victim to be separated from his or her savings. Using narrative research methodology, this research will establish a model of the romance scam structure and its variations regarding human romantic attitudes, and will develop a theory which explains how the victim is moved through the phases of the scam. Findings of this research will contribute to the knowledge of the Online Romance Scam as e-Crime and provide information about the structure and the development of the modus operandi which can be used to identify an online relationship as a scam at an early phase in order to prevent significant harm to the victim.*

**Keywords:** Online Romance Scam, e-Living, e-Crime, online relationship

## **1 Introduction**

Online dating has now evolved to a mainstream social practice, and is increasingly being used to initiate relationships (Edelson, 2003). One in ten Americans have used an online dating site or mobile dating app, and of these users, 66% have gone on a date with someone they have met this way. Further, 23% of these users have eventually met a spouse or long term partner through these sites (Smith & Duggan, 2013). It is estimated that the industry is today worth more than £2bn globally (Magrina, 2014; Wendel, 2015).

Given the popularity of the online dating market and its significant economic potentialities, it is perhaps not surprising that this vehicle has become a key focus of fraudsters and scammers (Fair, Tully, Ekdale, & Asante, 2009; Rathinaraj & Chendroyaperumal, 2010; Singh & Jackson, 2015). In 2014, it was reported that dating and romance scams remained in the number one position in terms of financial losses, showing an estimated loss of \$27 million, but it has since increased more than 10 per cent in 2015 (Australian Competition and Consumer Commission, 2015).

This crime is different to marriage-impostors, where the swindlers aim at women's savings through a fraudulent proposal of marriage (Bromberg & Keiser, 1938), and is done by approaching the victim as a real person. By contrast, the online dating scammer cannot move into reality; this is because first, the presented 'identity' does not exist, and second because the virtual circumstances are used to maintain a fluid situation in which advantage can be taken of the unwitting victim.

Adding to the concerns regarding this practice, it is becoming apparent that financial loss is not the only damage caused by romance scams, since it has been reported that it has serious social and psychological implications (Ross & Smith, 2011).

In order to prevent such mass-marketing frauds, it is essential to understand the dynamics of each scam to identify them quickly and provide a plausible and justified note of warning to potential victims.

We argue that the romance scam can be explained by a combination of the Theory of Love Stories (Sternberg, 1999) with the Transtheoretical Model (Prochaska & DiClemente, 1992), and we substantiate this claim in a case study which presents analysis of reported scams based on a narrative research methodology.

Narrative inquiry is based upon the notion that information of interest can be obtained from real experiences as told as 'stories' by selected individuals (Ollerenshaw & Creswell, 2002). Usually, a researcher gathers this data through interviews or informal conversation (Ollerenshaw & Creswell, 2002), but in this research we utilised stories from scam victims through data available from public sources.

When individuals tell stories, a clear sequence is often missing or not logically developed and it is therefore part of the researcher's task to provide the causal link among the ideas (Cortazzi, 1993). This study uses the Problem-Solution-Approach drawn from narrative inquiry, which focuses on problematic issues identified from literary theory and the classic elements of a plot

structure, and relates the attempts made by the respondent to solve the (apparent) problem (Ollerenshaw & Creswell, 2002).

This process uses 'retelling' or 'restorying' (Ollerenshaw & Creswell, 2002) which includes reading the transcripts, analysing them for the narrative key elements such as the problem, characters, setting, actions and resolution and then rewriting the story to place it within a chronological sequence.

In this paper we present first a suggested model of this e-crime. Then we explain how we analysed scam reports according the presented theory followed by the findings from the analysis.

The results of this work provide understandings which:

- Give a detailed analysis of the structure and the development of the Online Romance Scam as a facet of e-Living, where a happy online relationship is built using internet social channels;
- Reveal and further investigate the main techniques used in these scams, particularly as informed by models of human behaviour described in existing research as 'personal love stories'.

Findings of this research will help to understand why people become trapped in this sort of scam. Additionally, it may help to explain why, when some people come to know it is a scam, they still hold on to the dream and search for contact with the scammer, or in some cases, even refuse to accept the fact that it is a scam.

## 2 Romance Scam

Budd and Anderson (2009) describe the Romance Scam as one type of consumer scam which involves initiating a false relationship through online dating websites, social websites or via email where the aim is clearly to defraud the victim.

Whitty (2013) has conducted a recent study regarding the anatomy of the Romance Scam. In this detailed work, she established that there are five distinct stages of this crime. There are the development of an *attractive profile*, the *grooming time* and *the sting*, which together build the main part of the scam. This is followed by the *continuation*, where the scammer repeatedly requests funds, and finally by *sexual abuse* and *re-victimization* which is an additional attempt to further humiliate and exploit the victim by blackmailing them and applying a follow-up scam (Federal Trade, 2015).

The scammers post false profiles on legitimate dating websites (Budd & Anderson, 2009), using high quality, professional looking photos in combination with an attractive profile description to attract potential victims (Rege, 2009). Once the contact is established, the scammer will try to deepen the relationship and to build the trust of the victim (Budd & Anderson, 2009).

At the same time, the scammer will casually report events related to another invented story which will be suitable for building a plausible frame for a subsequent request for money (Budd & Anderson, 2009). This request comes when the scammer thinks the victim is ready and is

introduced with an unexpected 'emergency' or tragic reason such as a sudden death in the family (Rege, 2009).

### 3 Model of the Online Dating Scam

In order to get a better understanding of this scam this research presents a model which is based on the assumption that the scammer influences the victim to engage in two mainstreams of social behaving. The first is the fostering of motivation in the victim to establish a romantic relationship and consequently to develop a deep level of trust, while the second is to engineer the transfer of funds to the virtual partner. These behavioural streams are established by confronting the victim with two parallel event sequences, which requires the portrayal of the victim as a partner in a virtual love story which can be used to self-justify their motivation to behave according to the wish of the scammer.

We call the first stream the building of the 'Relationship Story', which serves to initiate and gradually deepen the virtual relationship. Whilst this relationship is clearly not the primary goal of the scammer, it is the goal of the victim and therefore its establishment is necessary for the scam to be effective. For the scammer, this first story must be created to support the second story, which is designed to motivate the victim to willingly transfer funds. We call this second stream the 'Fund Story', as its purpose is to build a level of self-justification in the victim to make available the requested funds.

A significant factor for the crafting of the relationship story is the identification of a personal love story of the victim. This personal story reflects a personal affinity of the victim related to love and relationships, and it is therefore important for the scammer to identify the victim's psychological circumstances. Thus, for our purposes, it is important to clearly understand the spectrum of affinities which represents the 'working background' for the scammer. In this respect, Sternberg looked at the different types of common relationships in his book *Love is a Story* (Sternberg, 1999). Here, he suggests that personal relationships often follow certain relatively well-defined plots which are revealed in these love stories, and these plots control the development of relationships (Sternberg, 1995). In this way, well-known stories are very important for forming the way relationships are built and it is claimed that they are involved in all personal aspects of our lives (McAdams, 1993). It is further claimed that everybody has an 'array of scripts' which are heard in the course of personal interactions with people (Schank & Abelson, 1977), and these are modified to fit into our own situation. Further, it is suggested that there are multiple scripts which build these stories; the themes come from our childhood and from interactions with people around us such as parents, grandparents, brothers and sisters and friends. In particular, attachment styles developed in infancy are important as antecedents of romance stories, whilst an avoidant individual creates stories that emphasize distance and a resistant individual creates stories about rejection (Bowlby, 1997; Shaver, Hazan, & Bradshaw, 1988). Everybody has a personal story which is instrumental in forming relationships, and it is this story which gives the relationship contextual meaning; this implies that each person interprets actions or events in terms of their personal story (Sternberg, 1999).

The scammer creates online identities reflecting certain love stories to attract a range of victims. Once contact is established, the relationship story is developed by obtaining clues to the victim's personal love story and it then is tailored to suit the situation. We argue that both the invented

stories in the scam, that is the relationship story and fund story, guide the victim through normal phases of human behaviour, which can be described using the Transtheoretical Model.

The Transtheoretical Model was developed by Prochaska and DiClemente (1992), and according to this scheme, human behaviour follows six (gradual) stages of change (Nutbeam, Harris, & Harris, 1999):

1. Precontemplation: The individual has no intention to change behavior;
2. Contemplation: The individual considers changing behavior;
3. Determination/Preparation: The individual makes commitment to change;
4. Action: The individual makes a change;
5. Maintenance: The individual maintains the change. Repeats the behavior;
6. Termination: The individual stops the behavior.

People are seen to move in a predictable way through these stages, during which they can self-initiate change but also respond to external stimuli. This model is often used in health area to influence a patient to change a behaviour which has negative effect on their health. In similar way, it can be used to understand other developmental areas, and it has been used in this investigation to explain the (often surprising) behaviour change of Romance Scam victims.

## 4 Scam Analysis

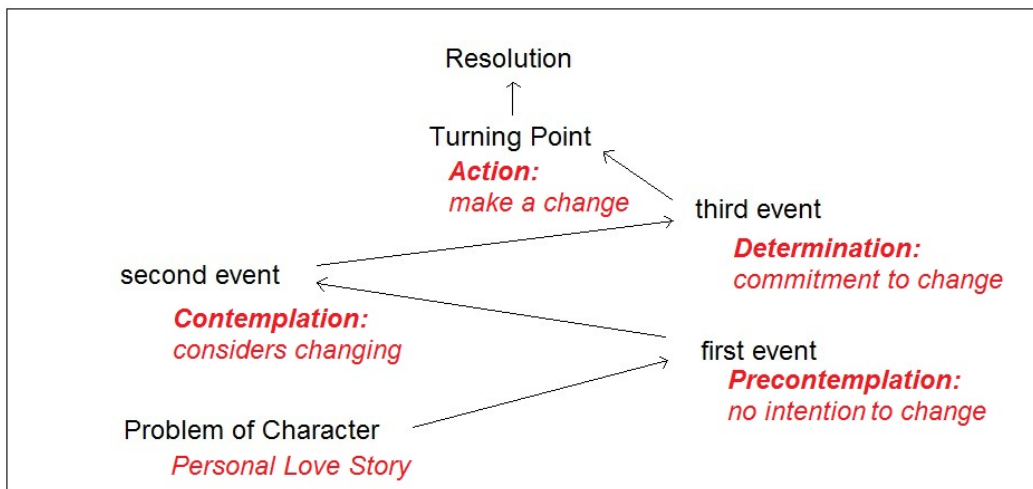
Following our assertion that Romance Scams can be explained by a theory which combines the “Love Story Theory” with the “Transtheoretical Model” (Nutbeam, Harris, & Harris, 1999), we have integrated these perspectives in an innovative analysis approach which supports the use of narrative research methodology. In order to prepare data for this analysis, we took sequential elements of the raw data and presented them in a plot structure.

**Table 1:** Plot Structure Table

Characters	Settings	Problem	Actions	Resolution
Individual's personality, behaviours, style and patterns	Context, environment, conditions, place time	Question/ problem	Movements through the story. Characters thinking, feelings, interactions, actions and reactions.	Answers the question and explains what caused the turning point or the character to change

Table 1 presents five elements which Ollerenshaw and Creswell (2002) suggest underpin any successful plot structure: these are the individual characters; the story's setting, which involves the context of the underlying stories; the focus question or problem which engages the protagonists; the actions and interactions of the protagonists as the story develops; and the resolution of the problem.

In the second step, we organised the elements into a sequence of events as suggested by the Transtheoretical Model (Figure 1).



**Figure 1:** Sequencing the events into the Problem-Solution Narrative Structure.

In combining the two theoretical approaches and applying to the analysis of suitable public data, the following steps were undertaken:

1. First, the events of the underlying stories of relationship and fund story were worked out;
2. Then the sequences were ordered in the logical right order;
3. With the better understanding of the reported data, we identified the underlying love story; using the 'Love Stories Scale' from Sternberg (2012), to narrow down the drafted love story.

In the next step, we combined the results of the narrative research investigation with the Transtheoretical Model by mapping the key events to the model's phases (bold red on Figure 1). With this structure in place, we were able to more clearly identify common features, patterns and combinations between the reported scam materials.

#### 4.1 Report selection

Our study is based on reported instances of Romance Scams from victims, which were published on an internet help forum for these individuals. Seventeen reports were selected for analysis following a system developed through a theoretical sampling framework. The framework is built with a structure containing several levels defined by generic attributes such as gender, skin colour, nationality and the age of the victim.

To ensure that the data is rich in detail, examples were only collected if they qualified against the following criteria:

1. The report contains a detailed description of the background of the victim and their profile;
2. The report explains how the contact was established;
3. The narrative report is presented over at least one cohesive paragraph, and it contains the main phases of a fraudulent relationship, namely building a plot and the request for money.

Scam data was then collected and combined in one file for analysis. This data source provides a varied population of reports with sufficient quality to allow meaningful analysis. By utilising the Problem-Solution-Approach in this research, an objective analysis can be instituted, and enables us to extract embedded plot elements and create a chronology of the events from the field texts to allow us to confidently apply the theory of the 'Transtheoretical Model' to the structure of the scam.

It is the creation of the scam chronology, with an emphasis on the embedded sequence of developmental steps that sets this approach apart from other research approaches. We therefore anticipated that the features of the Romance Scam technique can be made visible using this field data. While this study provides preliminary findings, a deeper investigation is anticipated to strengthen the results by expanding the research with additional sources and reports.

The limitations of this approach arise from ethical considerations related to the usage of the public available data from the internet for research (Kopp, Sillitoe, Gondal, & Layton, 2015). Following ethical guidelines, the approach imposes restrictions in order to conform to the three principles of Autonomy, Benefits against Risks and Justice, proposed by the influential Belmont Report (1979).

## **5 Findings**

In all analysed reports, we identified two parallel stories, showing clear events related to the relationship development (relationship story) and to the request for funds (fund story). When considering the 'relationship development' stories, it was evident that events were only related to starting, forming and intensifying the relationship between the victim and the scammer. Our analysis showed that, in this phase, the events showed 'normal' behaviour which would be expected to appear in a real-world relationship. In the 'fund story' the events were focused on the gradually intensifying requests to transfer funds to the scammer to help in a personal situation or to an emergency.

### **5.1 Findings related to the relationship story**

We are asserting here that a relationship with a scammer is similar to a real relationship, even though in a scam one of the players is not honest and is only playing a role; thus we hypothesise that the development of the relationship follows similar rules as a real world instance.

Whilst it has been observed that we typically create stories for ourselves and our partners in a romantic relationship Lee (Lee, 1977) and Sternberg (Sternberg, 1999) go further to claim that there is a role for constructed stories in controlling how these relationships actually develop. They claim that once we have created a story about someone and have a relationship with them, we try to continue it in a consistent way, interpreting new events in terms of the old story. The constructed story therefore largely controls the way we perceive the actions of others, which then in turn, confirms that story. It is claimed that the constructed story significantly influences the way we perceive everything our partner does, and how we in turn, react to these actions.



Sternberg (Sternberg, 1999) presents five major groups of stories:

1. Asymmetrical stories
2. Object stories
3. Coordination stories
4. Narrative stories
5. Genre stories

Each of these groups contains a set of similar subtypes of stories. In this study, we are assuming that variants of these stories play an important role in initially trapping a victim in a romance scam. It is further assumed that a detailed understanding of the mechanics of these stories will be the key to helping us determine what lies behind the behavior of a victim when they are influenced to send money to the scammer.

In this study, we have identified the following love story categories:

**Object stories (12 Stories)**

- Recover (7 Reports)
- Religion (4 Reports)
- House + Home (1 Report)

**Asymmetry Story (2 Stories)**

- Teacher/Student (2 Reports)

**Coordination Stories (2 Stories)**

- Business (2 Reports)

**Narrative (1 Story)**

- Fantasy (1 Report)

Using the standardised events, we grouped the reports according to their similarities and found a small group of common structures which allowed us to identify the underlying love story and thus to group the reports accordingly. The results are presented in the summarised plot structures in Table 2 on page 9, which shows the key elements for the identified love story.

In Table 2, the reports which were grouped in the category 'recovery story' showed common elements related to characters, the setting, the problem and the resolution. They were presented by victims, who had presented themselves as a sensitive person, who had just undergone a bad experience/situation (e.g. divorce) from which they are trying to recover.

The scammer was described as an understanding character who has had a very similar experience to the victim. They were able to 'understand' the pain of the bad experience and thus were able to provide counselling advice. In all reports, the victim indicated that the scammer helped them to surmount the crisis.

**Table 2:** Grouped Plot Structure Table

Story	Characters	Setting	Problem	Resolution
Recovery	Sensitive	Recently hurt	Recovery needed	Full recovered
Religion	Religious	Religious setting	Search for salvation	Full salvation
House and home	Care providing needing	Lonely	Search for security	Real friendship
Asymmetry	Student Instructor	Exotic setting	Legal problems	Access to legal properties
Business	Business	Interesting business	Business duties	Successful business
Fantasy	Rescuer Beauty	Unpleasant area	Distress	Rescue

The reports which were grouped into the type of ‘religion story’, were presented by victims who presented themselves as a person with a religious attitude. The scammer was also described as a person with a strong belief in God. The victims reported to achieve full salvation through the scammer or the relationship with the scammer. According Sternberg (1999), in an ‘object story’ the partner or the relationship is treated as an object. In these cases the scammer was seen as this object, a kind of ‘guru’ who promised to deliver help and advice to allow the victim to reach full salvation.

One report was grouped in the category of ‘house and home’ story. The victim self-presented as a careful, sensitive person looking for familiarity and friendship. The scammer consequently played the role as a needy care recipient. The relationship was based on deep trust-building conversations which created the impression of the development of a real friendship.

In the reports which were grouped in the category of an ‘asymmetry story’, the victims appeared very passive and followed the clear instructions of the scammer. The instructions were related to the solution of legal problems to gain ‘genuine’ family properties. The victim followed the instructions from the scammer in the expectation that the virtually-profiled partner will overcome these problems, and thus be able to start a meaningful relationship.

Two reports were grouped in the category of a ‘coordination story’ (particularly as a business story). The victims described themselves as being in successful professional positions. The scammer was then described as business person in high position or managing a big business enterprise. The victim soon clearly indicated that they were attracted by the (faked) profession or business in which the scammer was involved. The scammer tried to put the victim in the joint role of a fiancé and business partner. In a ‘coordination story’, the partners try to achieve something together (Sternberg, 1999). The basis for the relationship in the business story is the common enterprise. In the investigated cases, the victims were initially impressed by the scammer’s presented profession and were eager to find out more details and participate in the enterprise. The scammer was not able to maintain this impression and the scam was terminated.

One story was grouped in the category of a ‘narrative story’ (fantasy). It was a typical setting of a fantasy story with a ‘beauty in distress’ and the victim put in the role as a ‘rescuer’ from the ‘miserable situation’.

## 5.2 Findings related to the fund story

The fund story is based on the sequence of events which fit the context of the relationship story. We extended the previous table with an explanation of why the funds are required which is the resolution for the fund story.

In the recovery story, as described earlier, the scammer helps the victim to overcome a previous bad experience. It is easy for the scammer to draft a parallel story in the background, where he faces drawbacks related to his own recovery and thus needs additional funds to overcome these new problems. By this time, he has established enough trust with the victim through the relationship story, that the victim understands the need and is willing to help with funds.

**Table 3:** Extended grouped Plot Structure Table

Story	Characters	Setting	Problem	Explanation for requested funds
Recovery	Sensitive	Recently hurt	Recovery needed	Funds are needed to further recover
Religion	Religious	Religious setting	Search for salvation	Funds are a reward or duty
House and home	Care providing needing	Lonely	Search for security	Care recipient or need of care because of certain circumstances
Asymmetry	Student Instructor	Exotic setting	Legal problems	Funds are needed to solve legal problems
Business	Business	Interesting business	Business duties	Funds are business investments
Fantasy	Rescuer Beauty	Unpleased area	Distress	Fund are needed to rescue

In the religion stories, the scammer provides so much ‘salvation’ that it gradually generates in the victim a strong feeling of a need to reciprocate. It is easy then for the scammer to ask for a financial favour. In another version of the religious story, the scammer creates a terrible emergency. Because the victim has openly committed to be a real God-believing person earlier in the relationship story, it becomes a shared ‘natural duty’ to help, whatever it costs. In these cases, the victim often shows concerns about the honesty of the funds request, but still decides to pay because based on a religious evaluation it is more terrible “not to help in a real emergency situation” compared to lose funds due to a scam.

In the house and home story, the scammer builds a relationship based on 'true' friendship which should be the basis upon which to build a beautiful home together. When he creates an 'emergency' in the fund story, he is appealing to the victim's responsibility as real friend and plays the role of the care recipient in the relationship. In one case, a daughter was introduced in addition to other family members, and an impression was created of a beautiful family where the victim was to be accepted and included. By creating an 'emergency related to his daughter' the scammer appealed to the victim's responsibility as 'family member' to help.

In the asymmetry stories, which come here in form of a teacher/student story, the scammer pretends to be of a wealthy background, but needs to get access to family properties. The properties give the victim a sense of security to be paid back or to benefit from it in the later upcoming relationship. This made it easy for the victim to follow the clear instructions of the scammer to enter the action phase and transfer funds.

For the business stories, the victim chooses the relationship because of the presented interesting professional background. The scammer reveals, in the fund story, a new lucrative upcoming business opportunity where he is involved, and the following scam is then build around this enterprise where the victim is motivated to invest in the enterprise or to help in a crisis. In both variations, the victim is offered a lucrative reward.

The fantasy story follows the classic scenario of a 'beauty' in need of help, and the victim is chosen to be the one who plays the role as 'rescuer' (with payments). In the case studies, the victim was a male, and we assume that this type of scam might be more successful using male victims and following a primarily gendered narrative which prescribes superiority for men and dependence for women.

### **5.3 Phases of the Transtheoretical Model in the relationship story**

So far, we have looked at the use of personal love stories. In this section, we explain how a victim is moved through the phases of the scam.

In the phases *considering change* and *determination*, we found signs for the underlying love story. The victim, who is first only generally interested in the scammer's profile, is moved quickly to a strong interest. In these situations, the driver for the increasing interest is the presented relationship story which resonates with the victim's own personal love story. Often, the victim emphasises the key matching points why he/she was so interested in the scammer's profile, and these clues provide clear hints to the development of the love story. Considering that the victim has not previously physically met the person with which he/she is communicating, this relation is developed on the basis of the virtual impression created by the scammer. This impression is carefully moulded to fit the hints provided, perhaps unintentionally, by the victim, and is intended to mirror the development of an impression as it would happen in the beginning of a normal relationship.

The following *action* phase shows regular deepening factors, as gifts and deeper communications about personal similarities are shared, as also happens in normal relationships. In this phase, the victim gets used to the virtual relationship and enters into the following *maintenance* phase. This phase shows the effort to 'live the relationship' by building and holding onto established habits as regular contact, but also by transferring funds on the basis of what is

discussed later. This is the time of e-Living, where the victim experiences strong romantic happiness. It has been noticed that the victim keeps on holding to the relationship despite noticing regular inconsistencies and getting more suspicious. These suspicions do not prevent them staying in the relationship, but can catalyse them to start investigating more carefully the scammer's profile, which leads to the *termination* phase. This happens when the victim finally gets serious information about the scam and the scammer, but, even knowing that it was a scam, many victims admit that they are still in love with the scammer and they still hesitate to terminate the contact and the beautiful experience of e-Living.

#### **5.4 Phases of the Transtheoretical Model in the fund story**

In the beginning of the scam, we can safely assume that the victim has no intention to transfer funds to a scammer. Thus the fund story typically starts with events where the victim is informed about happenings or additional characters, such as family members which fit the scammer's profile, but where the victim is not yet affected or involved. The fund story is developed carefully beside the relationship story and fitted into its context. It slowly moves the victim into the *considering* phase by building sufficient background information which encourages the victim to consider that there is a responsibility to help or interfere in some way due to an obvious rising problem. This can be a sick family member or growing financial complications within the virtual family. Such activity goes in parallel with a growing trust and responsibility build up through the relationship story at the same time.

To check if the victim is prepared enough and therefore ready to move into the *determination* phase, the scammer starts "testing the water" by asking for small favours. When the victim responds positively, the scammer tries to move the victim into the action phase as fast as possible. This is the most difficult step, in which most unsuccessful scams find an end. To increase the likelihood of success, the scammer puts more pressure on the victim by creating guilt or appealing to their responsibility, combined with a short reaction time to respond to the request. After the first successful funds transfer, a second quickly follows, and additional requests mount as the victim enters the *maintenance* phase. The act of transferring funds becomes a habit integrated with all the other comfortable habits of the e-Living experience which gives the victim the feeling to do something for the relationship and to be closer to the virtual partner.

The termination phase comes eventually through direct information or personal realisation, where the victim clearly understands they are being scammed and accepts that there is no chance to get any money back, and also that the relationship is non-existent. Then comes the need to terminate any contact.

## **6 Conclusion**

This article contributes to existing knowledge by analysing the structure and the development of the Online Romance Scam as an e-Living experience. We have described this as a scam which is built by two virtual stories, each of which builds its own scam. Further, the paper describes structures of the scam which are derived from human behaviour in form of so called 'personal love stories'. The analysis shows that the personal love story is clearly a factor in the development of the scam. The most common type was the 'recover story', where the scammer

builds the character, the setting and the relationship according to the victims' personal love story. The study also showed that the scam is built by two parallel virtual stories. The first story is to build the online relationship while the second story is to justify the request for funds. The first story is built and developed around the victim's personal love story. The second story is embedded in the context of the online relationship story, but has its own events. The study also showed that both stories go through the phases of human behaviour according to the 'Transtheoretical Model', where the victims' motivation to behave according to the scammers' wish is slowly developed.

This study faces certain limitations. First, the sample size is somewhat restricted. However the selected data source provides a sufficiently varied population of reports to allow meaningful analysis. Second, the usage of publicly available data from the internet raises ethical restrictions in its usage for analysis and publishing. The limitation of being unable to gain consent of the report's authors imposes boundaries on the selection of the material for analysis. It is also impractical to inquire for further clarification in cases of lack of clarity in the reports, which could lead to some misinterpretation.

Thus the following studies could be undertaken under different circumstances using interviews to avoid these limitations, and to be able to further analyse the phases of the crime. This will allow a deeper investigation of the scam phase in relation to the phases of the 'Transtheoretical Model' based on the victims' experiences.

## References

- Australian Competition and Consumer, Commission. (2015). *Targeting scams: Report of the ACCC on scam activity 2014*. Retrieved from <http://www.accc.gov.au/publications/targeting-scams-report-on-scam-activity/targeting-scams-report-of-the-accc-on-scam-activity-2014>
- Belmont, R. (1979). *Ethical principles and guidelines for the protection of human subjects of research*. Washington, DC: Department of Health, Education, and Welfare.
- Bowlby, J. (1997). *Attachment and loss: Vol. 1. Loss*. New York: Basic Books.
- Bromberg, W., & Keiser, S. (1938). The psychology of the swindler. *American Journal of Psychiatry*, 94(6), 1441-1458.
- Budd, C., & Anderson, J. (2009). Consumer fraud in australian: Results of the australian consumer fraud taskforce online australia surveys 2008 and 2009. *Technical and Background Paper*, 43
- Cortazzi, M. (1993). *Narrative analysis*, Falmer Press, London and Washington, DC.
- Edelson, E. (2003). *The 419 scam: Information warfare on the spam front and a proposal for local filtering*. *Computers & Security*, 22(5), 392-401.
- Fair, J. E., Tully, M., Ekdale, B., & Asante, R. K. B. (2009). *Crafting lifestyles in urban africa: Young ghanaians in the world of online friendship*. *Africa Today*, 55(4), 28-49.

- Federal Trade, C. (2015). *Refund and recovery scams*. Retrieved from <http://www.consumer.ftc.gov/articles/0102-refund-and-recovery-scams>
- Kopp, C., Sillitoe, J., Gondal, I., & Layton, R. (2015). *Ethical considerations when using online datasets for research purposes*. In Layton, Robert, and Paul A. Watters. *Automating open source intelligence: Algorithms for OSINT*, Syngress, 131-158.
- Lee, J. A. (1977). *A typology of styles of loving*. *Personality and Social Psychology Bulletin*, 3(2), 173-182.
- Magrina, E. (2014). *Online dating: Growth, regulation, and future challenges*. Retrieved from <http://inlinepolicy.com/2014/online-dating-growth-regulation-and-future-challenges>
- McAdams, D. P. (1993). *The stories we live by: Personal myths and the making of the self*. The Guilford Press, New York.,
- Nutbeam, D., Harris, E., & Harris, E. (1999). *Theory in a nutshell: A guide to health promotion theory*. McGraw-Hill Sydney, Australia.
- Ollerenshaw, J. A., & Creswell, J. W. (2002). *Narrative research: A comparison of two restorying data analysis approaches*. *Qualitative Inquiry*, 8(3), 329-347.
- Prochaska, J. O., & DiClemente, C. C. (1992). *The transtheoretical approach*. *Handbook of Psychotherapy Integration*, 2, 147-171.
- Rathinaraj, D., & Chendroyaperumal, C. (2010). *Financial fraud, cyber scams and India—A small survey of popular recent cases*. Available at SSRN: <http://ssrn.com/abstract=1605165> or <http://dx.doi.org/10.2139/ssrn.1605165>
- Rege, A. (2009). *What's love got to do with it? Exploring online dating scams and identity fraud*. *International Journal of Cyber Criminology*, 3(2)
- Ross, S., & Smith, R. G. (2011). *Risk factors for advance fee fraud victimisation*. (No. 420). Canberra: Australian Government: Australian Institute of Criminology.
- Schank, R. C., & Abelson, R. P. (1977). *Scripts, plans, goals and understanding: An inquiry into human knowledge structures* Lawrence Erlbaum Associates Hillsdale, NJ.
- Shaver, P., Hazan, C., & Bradshaw, D. (1988). *Love as attachment: The integration of three behavioral systems*. In R.J. Sternberg & M.L. Barnes (Eds). *The Psychology of Love*, (New Haven, CT: Yale University Press.), 68-99.
- Singh, M., & Jackson, M. (2015). *Online dating sites: A tool for romance scams or a lucrative e-business model?* Paper presented at the *28th Bled eConference*, 482-488.
- Smith, A., & Duggan, M. (2013). *Online dating & relationships*. Retrieved from <http://www.pewinternet.org/2013/10/21/online-dating-relationships/>
- Sternberg, R. J. (1995). *Love as a story*. *Journal of Social and Personal Relationships*, 12(4), 541.
- Sternberg, R. J. (1999). *Love is a story: A new theory of relationships*. Oxford University Press, USA.

- Sternberg, R. J. (2012). *What's your love story?* Retrieved from <http://www.psychologytoday.com/articles/200007/whats-your-love-story?page=3>
- Wendel, M. (2015). *An analysis of the online dating industry and how startups can compete.* Retrieved from <http://inlinepolicy.com/2014/online-dating-growth-regulation-and-future-challenges>
- Whitty, M. T. (2013). *Anatomy of the online dating romance scam.* Security Journal Advance Online Publication, February 11, 2013; Doi:10.1057/sj.2013.4.