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E-fraud: exploring its prevalence and victim impact

VAN DIJK, J & KUNST, M [PAYS-BAS]

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Mauvais() () () (X) Très bien [Note]



Aux Pays-Bas, le Board of Police Chiefs a mandaté INTERVICT pour mener à terme une étude exploratoire portant sur l'impact de la fraude sur les victimes, y inclus les fraudes par Internet. Il a été décidé de procéder à la recherche en ayant recours à des focus groupes composés de victimes de formes diverses de fraude. Dans cet article, nous présentons les résultats issus de deux cas de figure : d'une part, les fraudes par Internet organisées à partir du Nigeria, des fraudes où, par exemple, il est demandé aux victimes de faire des avances de fonds pour des raisons plurielles ; et, d'autre part, nous étudions les fraudes qui ciblent précisément les usagers de sites de rencontres.

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RÉSUMÉ

Aux Pays-Bas, le Board of Police Chiefs amandaté INTERVICT pour mener à terme une étude exploratoire portant sur l'impact de la fraude sur les victimes, y inclus les fraudes par Internet. Il a été décidé de procéder à la recherche en ayant recours à des focus groupes composés de victimes de formes diverses de fraude. Dans cet article, nous présentons les résultats issus de deux cas de figure : d'une part, les fraudes par Internet organisées à partir du Nigeria, des fraudes où, par exemple, il est demandé aux victimes de faire des avances de fonds pour des raisons plurielles ; et, d'autre part, nous étudions les fraudes qui ciblent précisément les usagers de sites de rencontres.

MOTS-CLÉS

Fraude par Internet; survivants; victimes; enquêtes de victimisation

KEYWORDS

e-fraud; white collar crime; national crime victims surveys

Introduction

Consumer fraud on the internet, E- fraud for short, is one of the most common type of ICT-facilitated crime. As a broad working definition we define E-fraud as the cheating for financial gain of people making (commercial) transactions on the internet. It includes cheating with the delivery of goods purchased on the internet or with the payment of such goods, e.g. at E Bay or similar market sites. Special cases of E- fraud are advance fee scams and the solicitation of financial transfers by fake friends or lovers met at dating sites. Another much discussed form of E- fraud is Identity Theft for financial gain (also called Identity Fraud), usually through credit card fraud or interfering in E banking transactions. Special strategies of Identity Theft are E-Phishing (deceitful obtainment and subsequent abuse of personal data such as banking numbers and codes).

In many countries, notably the USA, Canada, Australia, United Kingdom, Japan and South Korea E-fraud has recently become a topic of some interest. Dedicated reporting systems have been set up where citizens and/or companies can report incidences of internet-based fraud (e.g. the Internet Crime Complaint Centre in the USA). Data on internet-based fraud have also been collected through victimisation surveys conducted among samples of businesses. In some countries including the United Kingdom questions on forms of E- fraud have been included in national crime victim surveys (Walker et al, 2009). However, available data are incomplete and do not allow international comparisons. It is therefore difficult for governments to determine how their situation compares to elsewhere. Scattered research suggest that victims/survivors of serious forms of E-fraud suffer from similar mental problems as victims/survivors of other forms of serious crime (Sharp et al, 2004) [1]. A special effect of E-fraud might be a general reduction in consumer confidence. At this juncture little knowledge exists about the impact of internet-based consumer fraud on the victims. Compared to other types of crime, fraud including E-fraud is comparatively under researched. This is also true for its victimological dimensions. Schichor goes as far as stating that the neglect of white collar crimes like fraud by victimologists may ultimately undermine the scientific credentials of this new discipline (Schichor, 2002). Even less is know about the effectiveness of possible interventions to support victims. The lack of information on the victimology of E-fraud is not only a weakness in victimology but hampers the development of adequate, evidence-based policies. In many countries internet-based consumer fraud is currently not a priority of police forces, prosecution agencies and victim support agencies. One reason for this neglect seems to be the lack of knowledge and awareness among professionals about the prevalence and impact of this type of crime. More research could help to raise the commitment of the law enforcement community to investigate cases and protect and assist victims. In this article we will present the results of two explorative studies of E-fraud. First we will present results from the latest round of the International Crime Victims Survey on the prevalence of victimization by E-fraud across developed nations (Van Dijk, Van Kesteren, Smit, 2008). Secondly we will present some key findings of an explorative study into the impact of fraud, including E-fraud upon victims, commissioned by the Board of Police Chiefs of The Netherlands. Since little knowledge exists about the impact of such crimes, it was decided to conduct the latter study through focus groups with victims of various forms of fraud. This article presents the findings regarding victims of E-fraud such as Nigerian advance fee scams and frauds against users of dating sites.

Survey-based prevalence rate

The International Crime Victimization Survey (ICVS) is a standardized survey on experiences of crime that has been carried out five times since 1989 in a large sample of European countries and in the USA and Canada. The ICVS in developed countries consisted of computer-assisted telephone interviewing of probability samples of 2.000 inhabitants per country. The questionnaire includes questions about victimization experiences in the course of last year covering various forms of much-occurring types of crime (e.g. burglary, robbery and assaults). The ICVS asked about consumer fraud for the first time in the 1992 sweep in developed countries. People were asked whether someone - when selling something to them, or delivering a service - cheated them in terms of quantity or quality of the goods or services during the past year. Although the question does not exclude serious

incidents of fraud, most of the incidents reported probably amount to simple forms of cheating in shops. In the fifth sweep of the ICVS, carried out among samples from 30 countries and 33 capital or main cities those who reported a victimization by fraud were asked whether this happened while shopping on the internet (Van Dijk, Van Kesteren & Smit, 2008). Answers to this question are the source of the results presented here. On average, 11% of respondents in the participating countries said they had experienced some type of consumer fraud in the course of last year. Victims of consumer fraud were, as said, asked where the incident had taken place. At country level 45% of victims said the fraud had taken place in a shop. Eleven percent mentioned during either building or construction work or by a garage. Nine percent mentioned it happened while shopping at the internet. This implies that one percent of the national inhabitants of developed countries had been victimized by a case of E-fraud in the course of one year. Among inhabitants of capital cities the one year victimization rate by E-fraud was 1,5%.

Table 1 shows details.

| | Fraud while shopping on the internet | | | | Fraud while shopping on the internet | |
|------------------|--------------------------------------|--|--|----------------------------|--------------------------------------|--|
| USA | 3.3 | | | Lima (Peru) | 10.7 | |
| Poland | 3.0 | | | Berlin (Germany) | 3.8 | |
| Germany | 2.7 | | | New York (USA) | 3.7 | |
| Bulgaria | 2.6 | | | London (England) | 3.2 | |
| United Kingdom | 2.4 | | | Paris (France) | 2.7 | |
| England & Wales | 2.2 | | | Copenhagen (Denmark) | 1.5 | |
| Norway | 1.5 | | | Edinburgh (Scotland) | 1.0 | |
| Denmark | 1.4 | | | Madrid (Spain) | 1.0 | |
| New Zealand | 1.3 | | | Vienna (Austria) | 0.9 | |
| Sweden | 1.2 | | | Hong Kong (SAR China) | 0.9 | |
| Northern Ireland | 1.2 | | | Amsterdam (Netherlands) | 0.9 | |
| Austria | 1.1 | | | Dublin (Ireland) | 0.7 | |
| Scotland | 1.0 | | | Stockholm (Sweden) | 0.7 | |
| Spain | 0.7 | | | Brussels (Belgium) | 0.6 | |
| Ireland | 0.7 | | | Tallinn (Estonia) | 0.6 | |
| Canada | 0.7 | | | Belfast (Northern Ireland) | 0.5 | |
| Estonia | 0.6 | | | Athens (Greece) | 0.4 | |

| | | | | | | |
|-------------|---------|--|-----|-------------------------------|-----|--|
| Portugal | 0.5 | | | Oslo (Norway) | 0.4 | |
| Luxembourg | 0.5 | | | Reykjavik (Iceland) | 0.3 | |
| Iceland | 0.4 | | | Greater Johannesburg (RSA) | 0.3 | |
| France | 0.4 | | | Lisbon (Portugal) | 0.2 | |
| Belgium | 0.4 | | | Helsinki (Finland) | 0.0 | |
| Netherlands | 0.3 | | | Budapest (Hungary) | 0.0 | |
| Mexico | 0.2 | | | Rome (Italy) | 0.0 | |
| Greece | 0.1 | | | | | |
| Finland | 0.1 | | | | | |
| Italy | 0.0 | | | | | |
| | Average | | 1.5 | | | |
| | | | | | | |

Victimization by internet-based consumer fraud is most common in the USA, Poland, Germany, Bulgaria and the United Kingdom. Among the capitals Lima (Peru), Berlin, New York and London stand out with comparatively high rates of victimization. In a second follow up question respondents reporting a case of fraud were asked whether it had been a case of credit card fraud. This was the case in 7% of all cases of fraud and in 27% of all cases of E-fraud. The latter finding shows that a major part of E- fraud consists of Identity Theft with the use of credit cards (Identity Fraud) [2]. The ICVS results furthermore showed that only 10% of all frauds are ever reported to the police. Cases of E-fraud are presumably more often reported to their agencies such as banks. According to the Human Development Report 2006, between 50 and 70% of the population in industrialised countries had in 2005 access to the Internet. This implies that around 2% of the internet users had been victim of internet based fraud annually. In many developed countries internet-based frauds had in 2005 reached prevalence levels similar to or above of those of conventional property crimes such as car theft or pick pocketing. Prevalence rates were as mentioned especially pronounced among inhabitants of main cities. Since 2005 both internet access and E commerce (the use of internet for shopping) have become more common. It is therefore likely that prevalence rates of internet-based frauds have gone up significantly as well. In fact E-fraud might well have become the most prevalent form of property crime affecting citizens of the industrialized world. Countries or cities with high rates of victimization by internet-based frauds are a mixed group in terms of internet use. It comprises both countries where internet is most widely used (the USA) and countries that are technologically less advanced (Peru). Locations with low victimization rates also appear to be heterogeneous in terms of internet use. For example, the use of internet for commercial transactions is very common in Iceland and Finland, countries where internet-based fraud is rare. On the face of it, there is no strong relationship between the prevalence of E commerce in national populations and the prevalence of E-fraud. This surprising lack of an obvious relationship merits further analysis and interpretation because it flies in the face of the notions that E-crimes are driven by opportunity structures. One possible explanation for the lack of such relationship is the differential nature of legal and technical security measures against E- fraud across countries. Examples are differences in the authentication procedures for the use of credit cards or for online banking. In some countries the use of pin codes has been made obligatory for the use of credit cards and in others not. In the USA authentication for online banking has remained relatively simple (use of a single password) (Clayton, 2007) compared to, for example, The Netherlands where the Central Bank has imposed more stringent procedures on banks. The variation in security provisions might determine prevalence of E-fraud more strongly than differences in E-commerce per se. This "security hypothesis" merits further analytical scrutiny and testing in comparative international studies.

Internet-based fraud: the victims' perspective

Focus groups and victim narratives

As mentioned, the authors conducted an explorative study into the impact of fraud on victims, including victims of Nigerian scams and of fraudsters using dating sites. Results were reported in Dutch (Kunst & Van Dijk, 2009) [3]. The aim of the study was to hear the true stories of victims themselves without imposing on them any pre-existing notions about their problems or possible needs of services. In the project communalities and differences in the principal needs of the various groups of victims were therefore explored through the method of unstructured focus groups. This is a qualitative research method whereby respondents participate in a group conversation (Morgan, 1997). The groups were composed of on average six persons who had been exposed to a similar case of fraud a year or longer ago. Participants were invited to share their stories of what had happened to them during and after the event "with a view of identifying gaps in existing services". No other hints were given about the interests of the researchers. The researchers merely acted as hosts of the focus groups, exhibiting interest in the stories and debates without raising specific issues. The narratives and debates of the focus groups were taped and subsequently partly transcribed. The researchers listened to the tapes to identify the main themes emerging in the discussions and compared their observations. The focus groups started with a tour de table which typically lasted a full hour. This finding confirms our expectation that participants who have agreed to take part in a focus group about their experiences would be ready to share fully-fledged and detailed victim narratives [4]. Almost all participants presented narratives lasting between 5 to 10 minutes. The length of the narratives seemed related to their emotional intensity. The shortest narratives came from victims of investment fraud who seemed to have "taken their losses" and to have moved on. The researchers in both projects concluded at the end that the main themes of the narratives had been ascertained and that further focus groups would not add much new information. This phenomenon, known in the literature on the methodology of focus groups as "saturation" is regarded as a sign that the subject matter has been sufficiently explored.

Victims of E-fraud

In total six focus groups were conducted with victims of various forms of fraud (with a total of 40 participants). One focus group was composed of ten victims of E-fraud (Nigerian scams/ fraud by persons contacted through dating sites). In the two focus groups on fraud within intimate relationships some persons took part who had also come into contact with the fraudster on internet. Their subsequent victimization was unrelated to the use of internet. In this paper we will report on the narratives and debates of the ten victims of E-fraud. In the discussion we will refer more generally to the findings of the focus groups with different types of fraud. Participants of the focus group on E fraud were invited through the services of a TV programme exposing fraudsters (TROS Opgelicht). From the outset we want to stress that the participants of this focus group cannot be considered as representative of the total universe of victims of such incidents. The results should be seen as a source of information from which hypothetical notions can be derived for further empirical testing. Our findings will hopefully inspire and inform future research in this field. The focus group on E-fraud was conducted with a group of five women and five men. The meeting was somewhat disturbed by the egocentric posture of one of the female participants who tried to dominate the debate. She repeatedly interfered in the narratives of the others by searching for linkages in their stories to her own case (mainly concerning the possibility that the same group of Nigerian perpetrators had been involved). In the course of the meeting her role diminished because the group started to ignore and censor her interventions. Her story dealt with financial fraud committed by a Dutch national who had tried to recoup his own losses from a Nigerian advance fee scam. In other words, a victim of a Nigerian scam had tried to compensate his losses of 80.000 euro by defrauding a senior living in his house. The old man had died under suspicious circumstances. The respondent, a relative of the defrauded old man, had at one point come herself into contact with the Nigerian group. They had invited her to come to Spain to receive money in compensation for the losses. She had suspected a continued scam and reported all perpetrators to the police. The police had told her not to be able to investigate the fraud by the Nigerian group and to need more information on the Dutch victim/fraudster. She was angry about the slow and hesitant response by the police and subsequently by the courts. In the end the victim-fraudster was sentenced to imprisonment for eight months but this seemed not to have brought closure for the respondent. She was still furious about what had happened, including about the perceived lack of support from the Dutch institutions. One of

the other female participants had been the victim of a standard Nigerian advance fee scam. She had received an e-mail from a Nigerian man who sought her assistance in obtaining an inheritance. She had accepted his offer with the idea of establishing a charity for African orphans with the proceeds. This plan was enthusiastically embraced by the fraudsters. She had transferred over the years a total of 100.000 euro as advance fees and legal aid bills. She told that she had felt that they "had made her mad and brain washed and that she had been incapable to resist the pressure to continue with the transfers. When she finally reported the case to the police, the officers were not interested, and had even refused to listen to the taped conversation with the Nigerians. The respondent seemed, two years after the experience, no longer overly upset. She seemed subdued and indicated that she had voluntarily entered into the transaction and therefore in her own eyes carried part of the blame.

Two male participants with relatively advanced educational background had been defrauded while doing transactions on the internet. The first person had tried to buy a second hand car on a market site from someone in the UK. The seller had offered to send over the car for a test if an advance of 2.000 euro was paid. When the seller failed to send a certificate of ownership, he had broken off the deal. This participant seemed not to be unduly upset by the experience and to be mainly interested in the stories of others. The other man had offered for sale a camera on internet. A potential buyer in Nigeria offered to buy it for 300 euro which she had put on an account with an Italian bank. After he had sent the camera he was informed that she had by mistake transferred 400 euro to the account and that he had to transfer 100 euro by way of compensation first. He refused and subsequently reported the case to the Dutch police. To his annoyance, the police had not done anything with his report. Three female and three male participants had been cheated by persons with whom they had come into contact via dating sites. All had had only primary vocational education and were single or divorced. The first woman had become acquainted with someone in Liverpool through a dating site. During a business trip to Nigeria he had run into trouble and asked her for financial assistance. She had said to herself that she had a tone point the feeling that both the man as she herself acted like idiots. In a series of batches she transferred a total of 8.500 euro. When she indicated that she was broke, he proposed that she would sell her furniture. She had then reported the case to the Dutch police who had informed her that they could do nothing for her since she had voluntarily transferred money to a stranger. Also the police in Liverpool and the Dutch embassy in Nigeria had refused to assist her. Her insurance company had refused to offer legal aid. She looked sad, nervous and full of self blame. The second woman told that she had come into contact with an American GA stationed in Iraq whose photo had impressed her. The relationship had rapidly become more and more intimate. She had for instance been told that the man's son was delighted with his new possible mother-in-law. She had also been asked to send photo's of her own parents as to familiarize her new boyfriend with his new family in law. He soon asked her to receive and look after a closed suitcase from him.

He subsequently asked her to send him money in relationship to the contents of the suitcase which supposedly was full of gold. She obliged in the hope to reinforce their relationship. When she suspected to have been cheated, she found out that he actually lived in Nigeria and had stolen the identity of an American soldier who had died in the war in Iraq. She felt ashamed about her naivety. She also said that she had been laughed at by friends and family and that a posting had led to many negative comments. The third woman had met a widower living in Florida via a dating site. She helped him out with money transfers when he had allegedly run into trouble during a business trip to Ghana. She complained that the police had not taken any action in relation to her report. The first man of this group had come into contact via a dating site with a young Nigerian woman who had asked him for financial report in relation to an inheritance from her deceased father. He had actually travelled to Abuja for this purpose and paid a sum with his credit card at a police station. She was said to be hospitalized at that time. She had promised to travel to The Netherlands and to live with him. This had been prevented by a second hospitalization. He was asked to cash in forged travelers cheques for her in order to further support her medical treatment. At that moment he had understood he was being cheated and had gone to the police. The police had duly taken note of his complaint but had not succeeded in their investigations. The man was very emotional in his narrative and made a nervous and somewhat desperate impression. The second man had also met a Nigerian woman via a dating site with whom he chatted at MSN. She told him to be a metallurgist who had bought a set of precious gems which she wanted to sell in Europe. The man helped her to finance transfer costs and the purchase of a plane ticket. He was subsequently informed that she had been badly hit by a motor cycle and hospitalized. She asked for further financial support which he declined. She had then told him that the Dutch Embassy had volunteered to pay her hospital bill. He made

enquiries with her alleged contact at the Dutch embassy in Lagos who called him up in the evening with the urgent request to transfer money because he had slandered the good name of Nigeria and caused problems for his girlfriend. In total he had paid 6.000 euro to his Nigerian girlfriend for various purposes. He said that he had become more and more suspicious in the course of their relationship but had not been able to break it off. At one point he had told her openly that she seemed to him more like a cunning psychologist than a metallurgist: "Somehow they always find new ways to manipulate you. You feel you have no alternative and decide to pay once again". He was still in contact with the lady and seemed to be at a loss what to do with her. He was one of the participants expressing a keen interest in setting up a self help group. The third man had also come into contact with a Nigerian lady on internet. He had soon transferred money to finance her trip to The Netherlands. He was informed by a medical doctor that she had been involved in a traffic accident on her way to the airport and had been hospitalized. He had reported the case to the police to no avail. He had had similar experiences with other African women which he had met through dating sites. Altogether he had lost several thousands of euro. However, he seemed unable to discontinue his habit of contacting and dating women on the internet. At the time of the focus group he was still in contact with his Nigerian date. He made the impression to be a lonely and helpless individual for whom the use of dating sites was a last resort survival strategy.

Common themes

A common theme of the narratives was that the victim motive had not been blatant greed but, in most cases, the search for companionship. The fraudsters had exhibited in many cases a sophisticated blend of persuasion techniques appealing to emotional and financial interests of the targets. The establishment of an intimate relationship with the targeted person through a dating site offers ideal opportunities for fraudsters to apply many of the known tricks of conmen, as described by Pak and Shadel (2008). They can during an ongoing interaction profile the target and customize their strategy accordingly. They can subsequently present themselves as authority persons and/or as persons in need of help (making the target feel as the helper) and/or to create a phantom fixation (either financially or emotionally). They have, in short, positioned themselves in an ideal position to manipulate the target into the payment of sums of money. The participants had nearly all reported their cases to the police but this had not resulted in any investigative follow up action. The survivors had felt betrayed by their fake friends or partners and had also felt let down by the police. The E-fraud narratives typically revealed instances of secondary victimisation. The survivors who had experienced a breach of trust in a supposedly intimate relationship all showed signs of distress. Many also showed signs of self blame and of loss of self esteem. During the focus groups many of the participants expressed shock and sympathy when listening to the bad experiences of other speakers. One participant observed that Dutch people are easy targets because they are ready to communicate on the internet in basic English. One could add that this is, somewhat uniquely on the European continent, also true for Dutch people with low levels of education who are proud of their fluency in English. This seems to make them a vulnerable target group for E-fraud by Nigerian fraudsters.

Discussion

The method of the open focus group seems suitable for the collection of authentic information on the experiences of victims and their perceived needs. Most narratives seemed pre-formed with respondents using expressions, and sometimes wry jokes, that had apparently been used before. Noteworthy was the tendency of the narrators to strictly follow the chronology of the chain of events, correcting themselves when errors in this were made [5]. Fully confirmed was the expectation that victims would show empathy with each other and would therefore be interested to hear each others stories and to react to them. Most focus groups had to be broken off by the hosts at the agreed time (1,5 to 2 hours after the beginning). Often some participants of focus groups continued to chat with each other after the focus groups had been formally closed or went together to a nearby hotel bar. Very often participants spontaneously started to discuss the need of establishing self help groups for victims of similar life events. This also happened in the focus group with victims of E-frauds. A common feature of the narratives was that they covered both the victimizing incident and the response to the incident by the social environment. This feature might have been caused by the selection of (a part of) the respondents via victim advocate organizations or a TV programme exposing the phenomenon of fraud in Dutch society. It might also have been provoked by the invitation of the researchers in their introductory remarks to identify possible gaps in services. However, the shared

impression of these researchers was that stories about what happened in the aftermath of the crime seemed an integral part of the victim narrative. In many cases the narrators expressed criticism or even dismay about the primary or secondary response to their victimization. Criticisms of the responses to their fate would also have been expressed without a special cue from the researchers. Victim narratives documented in our studies seem typically to report on two traumatizing experiences, those of the primary victimization and those of what happened thereafter. This result suggests that the phenomenon of secondary victimization is still fairly common among victims in The Netherlands, in spite of numerous initiatives to make responses by police officers and service-providers more victim friendly [6]. One explanation could be that persons affected by serious life events are over sensitive to the quality of the response to their fate and may sometimes be inclined to blame responders for what the offender has done to them. The other explanation is that responding service providers are insufficiently trained to provide a response to victims that is perceived to be adequate by them. In the case of fraud a special impediment of adequately supportive treatment may be that investigators see no prospect of successful investigation or may even doubt that an offence was committed. Many survivors of serious life events have, in interactions with their intimates, developed narratives about their experiences by way of coping mechanism. These narratives are rich in information about their experiences and needs. Focus groups with victims exchanging their narratives need little external incentives or preparation because participants are ready to tell their own stories and to respond with empathy and interest to the stories of their peers [7]. This makes the unstructured focus group with victims a powerful vehicle for explorative studies. We therefore feel that the use of unstructured focus groups and the analysis of victim narratives ought to be promoted within victimology. With regard to the victim impact of E-fraud, our explorative study has underlined the seriousness of the consequences of such crimes for the survivors. It is clearly wrong to assume that such consequences are merely economic in nature. Several of the participants exhibited signs of severe mental stress and of "shattered assumption" about themselves and others (Janoff-Bulman, 1992). In future research these effects should be more rigorously diagnosed using standardized clinical instruments. From a policy perspective, our findings point to the need of awareness raising and training of police officers receiving complaints about e-fraud. Also when the cases reported seem not to warrant investigative action, the survivors should be treated with respect and consideration and be referred to victim support organizations. Our findings also suggest that E-market sites and especially dating sites should improve their information and protection policies, e.g. by better screening and blacklisting procedures and by informing customers about risks.

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[1] In the English language the word victim is sometimes replaced by the word survivor to avoid the negative connotations of helplessness and passivity of the former. As we have argued elsewhere, we share the reservations about the victim concept with its hidden meanings derived from Christian theology (Van Dijk, 2009) In the case of disasters or serious crimes of violence the word survivor seems fitting. This is less obvious in the case of those affected by fraud.

[2] The 2003 US National Crime Victim Survey investigated victimization by credit card fraud as a subcategory of identity theft. This study showed a one year prevalence rate of victimization by credit card fraud of 2.4%. The Australian version of the ICVS which used a somewhat different set of questions on E-fraud showed that 5% of the national public had been victimized by credit card fraud while doing transactions on the internet (Johnson and Krone, 2007). The British Crime Survey has included a question on credit card fraud in its questionnaire since 2006. The national prevalence rate has gone up from 3.7% in 2005 to 6.4% in 2009 (Walker et al, 2009).

[3] The study was a sequel to a larger research project on the needs of victims of different categories of serious life events including violent crimes, road accidents, air plane disasters and cases of (alleged) medical malpractice (Van Dijk, Van Mierlo, 2010).

[4] The formation of a more or less fixed victim narrative has previously been observed among survivors of the holocaust and can be seen as a coping strategy (Kohler Riesman, 1993). The development of a narrative by writing essays about the victimization is advocated by some therapists as a means of regaining control over the traumatic experience (Winkel, 2009).

[5] By following the chronology of events victim narrators seem to express a keen awareness of their own thoughts and acts preceding the moment where they had lost control during the victimizing event. They also narrated in detail how they had operated in the immediate aftermath in efforts to regain control over the situation or their life.

[7] Our experience that focus groups with victims/survivors require little or no prompting, does not imply that potential respondents are generally ready to take part in such meetings. Our projects have taught us that many victims/survivors are often somewhat reluctant to accept invitations for focus groups, either because they do not want to be confronted with their painful memories or are reluctant to share their stories with strangers. The solicitation of victims for focus groups requires for ethical reasons a cautious approach. Survivors should not be pressurized into participation. On the other hand we have never felt that the actual meetings were painful or unpleasant for those participating. On the contrary, the meetings seemed to be highly appreciated occasions where survivors received recognition for their victim status and could express and receive empathy from people with similar experiences.