

# **Structural Analysis of Online Romance Scams by applying the Transtheoretical Model in conjunction with the Theory of Personal Love Stories**

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## Abstract

The internet has become an important communications platform which people choose for personal interactions. One of the most popular manifestations is the creation and maintenance of social relationships using social and dating websites.

Unscrupulous operators have identified its potential for reaching vulnerable people and have started using it as platform for their criminal activity in the form of so-called Online Romance Scams. Quickly, this cybercrime has become very successful and thus an increasing threat in the social networking environment.

The Online Romance Scam causes considerable financial and emotional damage to the victims. In this research we introduce a theory which helps to explain the success of this scam. In a similar way to the “The Nigerian Letter”, we propose that the scam techniques appeal to strong emotions, which are clearly involved in Romantic relationships. We also assume that the same success factors of normal relationships contribute to the success of the Romance Scam. Previous research into normal relationships has identified personal “love stories” as an important factor for the development of relationships. We have suggested that these personal love stories will have a key role in fraudulent relationships.

The aim of this research is to explore Online Romance Scams as a type of ‘virtual love’ 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.

During the research program, the analysis of publicly available data from the internet were used, and as a consequence of this, appropriate ethical usage of research data is discussed.

Findings of this research will contribute to the knowledge of the Online Romance Scam as significant 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.



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## Statement of Authorship

Except where explicit reference is made in the text of the thesis, this thesis contains no material published elsewhere or extracted in whole or in part from a thesis by which I have qualified for or been awarded another degree or diploma. No other person's work has been relied upon or used without due acknowledgement in the main text and reference list of the thesis.



Christian Kopp

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## Contributions of authors to the thesis publications

This list indicated the percentages of the contribution of the co-authors and me to the publications included in this thesis.

- 1) Publication in Chapter 2: *The Role of Love stories in Romance Scams: A qualitative Analysis of fraudulent Profiles.*

Christian Kopp: 80% concept, idea, writing

James Sillitoe: 10% supervising, advice

Iqbal Gondal: 5% supervising, advice

Robert Layton: 5% supervising, advice

- 2) Publication in Chapter 3: *Ethical considerations when using online datasets for research purposes.*

Christian Kopp: 80% concept, idea, writing

James Sillitoe: 10% supervising, advice

Iqbal Gondal: 5% supervising, advice

Robert Layton: 5% supervising, advice

- 3) Publication in Chapter 4: *The Online Romance Scam: A complex two-layer scam.*

Christian Kopp: 80% concept, idea, writing

James Sillitoe: 10% supervising, advice

Iqbal Gondal: 5% supervising, advice

Robert Layton: 5% supervising, advice

- 4) Publication in Chapter 6: *Online Romance Scam: Expensive e-Living for romantic happiness.*

Christian Kopp: 80% concept, idea, writing

James Sillitoe: 10% supervising, advice

Iqbal Gondal: 5% supervising, advice

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Christian Kopp: 85% concept, idea, writing

James Sillitoe: 10% supervising, advice

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## **Ethics Notice**

The research was approved by the University of Ballarat Human Research Ethics Committee (HREC) on 11 August, 2014, Project Code B13-091. The research was completed on 28/2/13. The final ethics report is contained in Appendix 3

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## **Chapter 1 Introduction**

Conceptual understanding of a crime is a fundamental requirement of any preventative measures taken against it. The aim of this Research Project Program was to investigate the structure of a new type of cyber-crime, called “The Online Romance Scam”. In the course of this research project, four journal articles, a book chapter and two conference papers were produced. The publications were developed in order to systematise the investigation of this problem, and to build the substance of the chapters in this thesis. Overall, the thesis presents the background to the research problem, an account of the research methodology, in-depth analysis of two studies, followed by the findings and conclusions.

### **1.1. Problem**

The internet has become a powerful force in breaching geographical barriers, creating new services on emerging electronic markets, and has opened new communication and networking opportunities in social media and web sides. In this space, online dating sites have quickly developed to become a new, lucrative, online business (Singh & Jackson, 2015), which has now become a mainstream social practice allowing individuals to find a like-minded partner in order to develop a romantic relationship (Zingerle, 2014; Magrina, 2014; Ellison, 2006).

In 2003, Edelson (2003) reported the ‘online personals’ category was one of the most lucrative forms of paid content on the web in the United States. At this time, it was predicted that the market would be worth \$642 million in 2008 (Greenspan, 2003), but by 2009, Rege (2009) predicted that e-love networks would generate \$1.9 billion by 2012. Indeed, this industry has now grown exponentially in many Western countries. It is estimated that the industry is today worth more than £2bn globally (Magrina, 2014).

Criminal individuals have also recognised the monetizing potential of cyberspace and its immense potential to access victims online worldwide. In addition, they have used this space to develop opportunities to perpetrated fraud on an industrial scale (Yar, Jewkes, & Yar, 2010; Buchanan & Whitty, 2014; Sandywell, 2010, Yar 2010). Indeed, fraud committed online has become a global problem (Levi, 2008; Button, 2012; Button, Nicholls, Kerr, & Owen, 2014), and the same type of scams and frauds that have traditionally been conducted by mail and phone can now be found on the web, email, and social networking sites. A considerable concern here is that the extent of these cyber scams appears to be growing (Bergiel, Bergiel, &



Balsmeier, 2008) which also confirms a recent FBI report (FBI, 2017). Given the popularity of the online dating market and the significant economic implications of the area, it is perhaps not surprising that this has become a key focus of fraudsters and scammers (Fair, Tully, Ekdale, & Asante, 2009; Rathinaraj & Chendroyaperumal, 2010).

Because of the universal availability of the internet, countries other than the United States are not immune to this practice, and in Australia alone the Melbourne *Herald Sun* reports that Australians lost \$21 million to online dating scams in 2011 which increased in 2014 to \$82 million. These reported losses are according to work done by the Australian Competition and Consumer Commission (Australian Competition and Consumer Commission, 2015; Cross, 2016).

Adding to the concern regarding this practice, it is becoming apparent that financial loss is not the only damage caused by Romance Scams. There are suggestions that there is also a serious social and psychological side and people who are in a crisis are more likely to become victims (Ross & Smith, 2011). This is because these romance scams target vulnerable and lonely people looking for love and companionship, and it appears that scammers employ several tactics to make the victim develop strong personal feelings for them. The victims are encouraged to build an intimate virtual personal relationship with the scammer, during which they show normal temporal relationship behaviour patterns such as sharing emotions, revealing personal information such as secrets and wishes, and also providing various forms of personal support.

Whilst the construction of the scam appears quite simple, it raises the question of why the victims still keep sending money against all common warning signs. In this respect, there is relatively limited research available on why people respond to unsolicited invitations and become victims (Ross & Smith, 2011).

Hence there is a significant gap in our knowledge about the details of this type of scam; partly because the extent of the practice is unknown, which is related, in turn, to the lack of clear information about the way in which the scams work. This is the research gap that will be examined in the course of this thesis. It is unclear why people respond to these offers, which appear obviously as a scam for other people. Thus, in order to make a significant contribution to this area, this investigation initially attempts to identify the structures and techniques that characterise romance scams and pinpoint key features that currently lead to their success.

## **1.2. Research Question**

In order to modify the potential threats of romance scams, a key aim of this Research Project Program was to get a better understanding of its structure. As a consequence, it was planned to investigate elements of the romance scam which help to explain their success this type of crime. To assist in this work, a theory was developed which applied the Transtheoretical model (Nutbeam, Harris, & Harris, 1999) to the development of personal relationships, which was then subsequently used in a detailed investigation informed by the work of Sternberg (1999) on personal love stories. Because this approach was innovative, it allowed the following research question to be posed as a basis for this investigation:

*Can the theoretical Transtheoretical model be used, in conjunction with the theory of personal love stories, to provide an understanding of the key features of internet Romance Scams?*

During the research program, our work came to the conclusion that this approach can be used to reveal a number of features of Romance Scams. Further, we suggest that the results can be used to discriminate more accurately between a fraudulent relationship with a scammer and a *bona fide* relationship.

## **1.3. Literature review**

### **1.3.1. Romance Scams**

Budd and Anderson (2011) describe a Romance Scam as one type of consumer scam which involves initiating a false relationship through dating websites, social websites or via email. Ross and Smith's study also confirmed that, in most cases, dating scams originate from social networking and dating websites (Ross & Smith, 2011). The intention is clearly to defraud the victim, and the relationship is often initiated online (Budd & Anderson, 2011), and it is this use of electronic communication that makes it relatively easy to reach potential victims and, further, allows the scammer to operate anonymously. This mode of operation also makes it difficult to arrest and prosecute the offenders (Smith, Holmes, Kaufmann, & Australian Institute of Criminology, 1999).

Whitty (2013) has conducted a recent study regarding the anatomy of Romance Scams. 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 generally post a false profile on legitimate dating websites (Budd & Anderson, 2011), and often use high quality, professional looking photos in combination with an attractive profile description to attract potential victims (Rege, 2009). To add realism to the introductory material, scammers often use multiple shots of the same model, which strengthens the credibility of the scheme because additional photographs can be provided at the victim's request (Rege, 2009).

A newer study from Rashid et al. (2013) confirms that Romance Scam operators use multiple identities (so-called 'digital personas') with appropriate age and gender to engage with multiple victims in online dating sites, gaining their trust and exploiting them for financial benefit. Unraveling these multiple digital personas is a non-trivial problem. Also Pizzato et al.(2012) confirm that it is very hard to for users to detect bait-profiles.

Once the contact is established, the scammer will direct the contact to an external channel, this usually being an email outside of the dating website. This is done because there is always the risk that the bogus profile might be suspended from the dating website, thus losing the contact and with it all the previous efforts in establishing rapport.

After scammers have directed the contact to an external channel, they will try to establish constant contact and may want to chat, call, and/or email the victim daily or even several times a day, to deepen the relationship and to build trust by the victim (Budd & Anderson, 2011). It is in this phase, and usually after a very short period of time, that the scammer begins declaring his or her love for the victim. It has been observed that the victims of dating scams communicate more frequently with the scammer compared with the behavior of victims of other scams, and some even make attempts to meet the offender (Ross & Smith, 2011). Clearly, there are strategies available to the scammer to prevent meetings going ahead, but without raising the suspicions of the victim. This declaration of love, and possibly the onset of reciprocal affirmations, will often be the trigger for the initiation of the next step of the fraud.

The scammer will commonly present an invented story which is suitable for building a plausible frame for a request for money (Budd & Anderson, 2011). One typical story is that the scammer has to travel to another country for some special or tragic reason like a sudden death (Rege, 2009). When this 'emergency' arises, the victim is asked to send money overseas to help in various ways. One way would be to pay medical bills or fees or to purchase a ticket to

visit the victim. The scammer will explain that there are no funds available at the moment, or the scammer has no access to personal funds because of unlucky circumstances. However, funds are urgently needed to solve the unexpected crisis, in terms of living expenses or to maintain the contact with the victim or, indeed, any other story from a range of plausible stories. The offender also introduces new people, for example the virtual fiancé's mother, into the relationship to authenticate the claims of emergency (Ross & Smith, 2011). The scammers often first ask for small amounts of money to draw the victim in, and this has the effect of making them feel committed to continuing to send additional money to meet subsequent requests (Sofa, Berzins, Ammirato, & Volpentesta, 2010). Usually the scammer declares an intention to refund the money as soon as they have access to their own funds.

There is a further synergy here in that because the interactions are restricted to the internet, this has increased the convenience of access to material used for these criminal purposes, such as an improved ease of creating and presenting fraudulent documents (Doig, 2006). Clearly, this facility makes it easier for the scammer to provide a suite of relevant documents to support the developing story as well as making money transfers more secure and anonymous.

### **1.3.2. Romance Scam Prevention**

It has been suggested that effective crime prevention generally needs to consider the psychological strategies used by the offenders to manipulate the victim's behavior (Ross & Smith, 2011). This is especially so for dating scam prevention since it is more problematic in that the fraud is based on a personal relationship that initially appears harmless (Ross & Smith, 2011). At this time, whilst dating and social websites are aware of the problem and have currently reacted by posting warnings on the page, this strategy has been shown to lack credibility (Egelman, 2008). This underscores the extent and depth of this problem, because websites provide lists of known scammer profiles.

Zingerle (2014) describes another approach to prevention, which is to provide 'Romance Scam seekers'. These online users are fully aware that scammers contact victims with the intention of tricking them into making fraudulent payments, and they pretend to be flattered by the scammers' attentions and give the impression that they are developing trust in the scammer. These 'scambaiters' document the scammers' practices, and consequently post their findings on victim-warning forums such as scamdigger.com.

### **1.3.3. Love stories and the Transtheoretical model**

We suggest that 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 further 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 (2005), and according to this scheme, human behaviour follows six (gradual) stages of change (Nutbeam et al., 1999):

1. Precontemplation: The individual has no intention to change behaviour;

2. Contemplation: The individual considers changing behaviour;
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 behaviour;
6. Termination: The individual stops the behaviour.

People are seen to move in a predictable way through these stages, during which they can self-initiate change but also they can respond to external stimuli. This model is often used in the health area to influence a patient to change a behaviour which has negative effect on their health (Prochaska & Redding, 1994, Prochaska & Velicer, 1997). In a 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.

#### **1.4. Research Theory**

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 mainstream activities 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 then 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. We further argue that the 'Personal Love Story' is a key feature in the 'Relationship Story'.

### **1.5. Methodology Approach and justification**

Following our assertion that Romance Scams can be explained by a theory which combines the 'Love Story Theory' with the Transtheoretical Model (Nutbeam et al., 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.

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.

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.

### **1.6. Summary of Contribution**

In our research on Romance Scams using narrative research methodology, we aim to get a better understanding of the key structures of this type of crime. Therefore, this thesis makes the following major intellectual contributions in the area:

1. It identifies the main success factor of the Romance Scam being the addressing of strong emotions;
2. It develops a new theory about the anatomy of the Romance Scam using the Tanstheoretical Model combined with historical patterns of romantic engagement;
3. It develops a method based on this new theory to analyse Romance Scams in more detail;
4. It identifies by study of empirical examples, the structures and techniques that characterise Romance Scams;

Findings of this research will contribute to the knowledge of the structure of an Online Romance Scam as an e-Crime. This will provide information about the development of the *modus operandi* of the interaction which can be used to identify an online relationship as a

scam at an early phase, and this will contribute to the possible prevention of significant harm to the victim.

### **1.6.1. Identification of the key success factor of the Romance Scam**

This work identified the utilisation of strong emotions as a key success factor in the establishment and continuance of the Romance Scam. This shows a similarity to related scams such as the Nigerian Letter, which also addresses strong emotions, an approach which is thought to be the main key success factor for this scam. The development of a romance and a potential partnership builds a suitable framework for the scam, and this relationship delivers to the scammer a set of emotional tools to strengthen the ties. Developing a romance and building a partnership involves the interaction of different and very strong emotions such as love, greed and jealousy (Simpson, 2007). These emotions are important elements upon which a person can build and deepen any meaningful relationship. We suggest that, in a similar way, these elements can be used for the building of a fraudulent relationship in the Online Romance Scam.

### **1.6.2. Presentation of a new theory about the Romance Scam Anatomy**

Previous research has explained that the Romance scam can be seen as a process which moves through five stages (Whitty, 2013). While this view is very strong and clearly identifies the internal structure of the scam, it does not allow us to go further to explain the success of the approach and to understand the reasons why the victim is so deeply drawn into it. Previous research explores the structure of the scam (Whitty, 2013). This research also looks at the impact on the victim and explains its success from this point of view.

We propose a theory about the Romance scam which firstly extends the previous structural view to a 'two-layer' scam structure, and secondly it applies to the development of the scam additional existing models of human behaviour. These are the Transtheoretical Model and the theory about personal Love Stories, which provide a deeper insight into the way the scam draws the victim into a trusting state of mind and why certain critical steps in the scam can be instituted.

First we look at the scam as a process which is deliberately presented as two parallel and mutually supporting or interacting scams. Using this process, the victim is scammed in respect of a developing personal relationship which is designed to open the way for a scam in financial terms.



Second we apply the theory of personal Love stories to the scam model. It is in the relationship scam where we suggest that the addressing of strong emotions in form of personal Love stories play an important role for the success of the scam. This faked romantic relationship, with its innate strong personal urges, is the basis for the whole scam. It establishes the necessary trust to the scammer and builds the foundation for the financial scam. In consequence, the success in establishing a faked romantic relationship is essential for the success of the parallel fund scam. The personal relationship is the starting point and the key for the scam, and as the financial scam begins to be introduced, the personal relationship needs to be further developed. Thirdly, we apply the phases of the Transtheoretical Model (Prochaska & DiClemente, 2005) to reveal the phases of the Romance scam (Whitty, 2013). This model is applied to both of the parallel scams (the relationship and the fund scams) and will help to establish the predictable development of both stories.

### **1.6.3. Development of a method to analyse Romance Scams based on theory**

Using the previously described theories as a basis, we have developed a methodology to investigate romance scam instances in more detail. The methodology is introduced in Chapter 5 and described in more detail in Chapter 6. To further support and justify the use of this methodology, its application is demonstrated using a selected sample of the data in Appendix.1.

The methodology is an innovative approach to combine Narrative Methodology with the plot structure Table, where we identify the character, setting, problem actions and the solution, with the phases of the Transtheoretical Model. In addition, to this analysis we apply the theory of Personal Love stories to the developing explanation. The Personal Love story is an important point in the definition of the ‘problem’ of the plot structure in the relationship story. The problem arises from the task to find the right romantic partner according the personal love story of the victim.

This approach allows us to initially structure the scam reports in the plot structure tables before putting the reported events in a chronological order. This is followed by mapping them to the phases of the Transtheoretical model. As a result, the single steps and the structure of the scam become more visible, which allows us to investigate and highlight in more detail how the victim is moved through the scam.

#### **1.6.4. Detection of structures and techniques of the Romance Scam**

We proposed a new theory about the structure of the Online Romance Scam and have developed a Methodology to investigate scam instances. In doing this, we have been able to analyse selected scam reports in order to get a better understanding of the structure and the development of the Online Romance Scam.

This study, as described, has been completed. It has demonstrated that, initially, the Romance Scam develops in form of a fraudulent online relationship (the Relationship Story or Scam) which is specifically built with the aim of introducing a second scam (the Fund Story or Scam) to exploit the victim financially. Both stories go through the recognised phases of normal human behaviour according to the Transtheoretical Model, and the victims' motivation to behave according to the scammers' wish is slowly developed as the scam moves from phase to phase.

The investigation of the techniques used in the relationship scam have revealed that common features of the scam are derived from human behaviour, described in existing research as "Personal Love Stories". Further we identified that certain love stories are used more regularly than others. While the 'Recover Story' was the most common type in our first study, it was the 'Fantasy Story' in the second study, which indicates some flexibility is available to the scammer. However, our analysis of reports of honest relationship developments showed a large range of Love Story types, and we think that this reflects the real variety of interaction which occurs between individuals, a variety which is not seen when selecting suitable persons for a scam.

The findings have allowed us to identify static structural features embedded in the presentation and development of the scam, which can act as reliable Red Flags to identify the existence of a scam at an early phase in the on-line relationship.

#### **1.7. Structure of Thesis**

The content of the thesis comprises six publications presented in the following chapters. In 'Chapter 1: Introduction', the problem and its context has been introduced. This problem arises from the new type of cybercrime which we have called the 'Online Romance Scam', and as indicated earlier, is a fast-growing crime in our society which causes increasingly more damage.

In 'Chapter 2: The Romance Scam: Recognition of an increasing internet problem in our society', it is suggested that the usage of so called 'Personal Love Stories' contribute significantly to the scam's success and increasing implementation. A theory about its structure and phases is developed as basis to investigate the crime in more detail. Because this work contains a suggested analysis which uses publicly accessible, but personal data, a discussion about the ethical problems which arise when publicly available online data is used for research follows in 'Chapter 3: Ethical problems when using online datasets'.

'Chapter 4: Theory: Structure and Phases of the Romance Scam', introduces the theory on which this research is based. It explains the romance scam as a scam which is actually built using two scams. One is related to a faked relationship and the second is related to financial aspects.

'Chapter 5: Methodology', presents the research methodology of the project followed by the preliminary findings of the analysis in 'Chapter 6: Preliminary findings from the Romance Scam report analysis to establish the structure as two-layer scam'.

Then follows 'Chapter 7: A field study of fraudulent Romance Scam profiles', which identifies the usage of Love stories in real fraudulent profiles and supports the early suggestion that this represents a key success factor for this crime.

In 'Chapter 8 Detection of 'two stories' in a relationship development as an early sign of a Romance Scam', detailed findings of the previous study are presented together with additional observations of a follow-up study which included new scam report instances. In addition, these were compared to reports of honest relationships in order to identify differences.

In the conclusions presented in the last chapter, 'Chapter 9: Conclusions', the results are summarised and the significance of the findings related to suggested Romance Scam structure and the usage of Love Stories as early signs of a fraudulent online relationship are discussed. Further limitations and future work are presented in this chapter.

## **Chapter 2 The Romance Scam: Recognition of an increasing internet problem in our society**

**Published in:** Kopp, C., Sillitoe, J.F., Gondal, I. and Layton, R. (2015). The Role of Love stories in Romance Scams: A qualitative Analysis of fraudulent Profiles, *International Journal of Cyber Criminology*, Vol 9, 2.

As outlined in the program introduction in Chapter 1, the online ‘Romance Scam’ is a very successful money grabbing technique which can cause considerable financial and emotional damage to its victims. This second chapter has been designed to present the nature of the Romance Scam in greater detail, and to present a brief review of the relevant literature which has resulted from initial discussions of this crime. Further, the chapter locates this type of crime as a serious and growing problem of our time by outlining what we see as its increasing threat for our society, and, in so doing, provides a basis for the following publications and presentations which form the substance of the research program.

The publication (Kopp, Sillitoe, Gondal, & Layton, 2015) starts with a discussion of the ‘Nigerian Letter’, which is a related internet-based scam, and provides structural similarities which have been helpful in the development of our closer understanding of the Romance Scam. Following this introductory discussion, we justify our growing assumption that certain structures of ‘normal relationships’ play an important role in the way that a Romance Scam is structured. This then leads to a discussion about different types of personal ‘romantic attitudes’ which have been previously described and codified in so-called ‘Love Stories’ (Sternberg, 1999). Using this theoretical basis, the paper guides the reader through the phases of the Romance Scam, and compares this virtual progress with the phases of normal relationships. A brief structural analysis, which concludes the paper, is given to suggest how we might further investigate these basic theoretical assumptions in succeeding parts of the research program.



## The Role of Love stories in Romance Scams: A Qualitative Analysis of Fraudulent Profiles

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### Abstract

*The Online Romance Scam is a very successful scam which causes considerable financial and emotional damage to its victims. In this paper, we provide a perspective that might be helpful to explain the success of this scam. In a similar way to the “The Nigerian letter”, we propose that the scam techniques appeal to strong emotions, which are clearly involved in Romantic relationships. We also assume that the same success factors found in normal relationships contribute to the success of the romance scam. In an exploratory study using a qualitative analysis of fraudulent profiles from an international dating website, we examined this assumption. The findings show that personal affinities related to personal romantic imaginations, which are described by personal love stories, play an important role in the success of a romance scam.*

Keywords: Romance Scam, Personal Love Story, Love Story, Relationships, Crime.

### Introduction

The internet offers consumers and businesses a global marketplace which is both accessible and convenient for a wide range of services. In this space, one such service is online dating, which has evolved very quickly from its beginnings as a site of marginal interest to now become a mainstream social practice. Surveys indicate that whilst in 2003 there were an estimated 29 million Americans (two out of five singles) who used an online dating service, this would increase by 2004 to 40 million unique visitors to online dating sites each month (Edelson, 2003). Currently, it has been found that the ‘online personals category’ is one of the most lucrative forms of paid content on the web in the United States, with the market being worth \$642 million in 2008 and \$1.9 billion in 2012 (Edelson, 2003). The total profit of online dating services is estimated to be \$1.4 billion

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per year (Rege, 2009). These revenues are said to be growing at a rate of 10 percent each year (Bridges, 2012), and it has been claimed that social networking of this kind has now become the fourth most popular strategy in finding a date or a romantic partner (Valkenburg & Peter, 2007).

Unscrupulous individuals have recognized the monetizing potential of cyberspace, and the similar scams and frauds that have traditionally been conducted by mail and phone can now be found on the web, email, and social networking sites. Of considerable concern here is that the extent of these cyber scams appears to be growing (Bergiel, Bergiel, & Balsmeier, 2008). Indeed, given the popularity of the online dating market and the significant economic implications of the area, it is perhaps not surprising that this has become a key focus of fraudsters and scammers (Fair, Tully, Ekdale, & Asante, 2009; Rathinaraj & Chendroyaperumal, 2010). Because of the universal availability of the internet, countries other than the United States are not immune to this practice. In one Australian state alone, it has been estimated that Queenslanders are losing over \$500K per month to "Nigerian" scammers, a figure that is growing at about 15% per year. In addition, the Melbourne *Herald Sun* reports that Australians lost \$21 million to online dating scams in 2011 (Herald Sun, 2011).

Adding to the concern regarding this practice, it is becoming apparent that financial loss is not the only damage caused by romance scams. It also has a serious social and psychological side (Ross & Smith, 2011). These romance scams target vulnerable, romantic or lonely people (Buchanan & Whitty, 2014) looking for love and companionship, and scammers employ several tactics to make the victim develop strong personal feelings for them. The victims are encouraged to build an intimate virtual personal relationship with the scammer, during which they show normal temporal relationship behaviour patterns such as sharing emotions, revealing personal information as secrets and wishes, and also providing personal support. Persons who were involved in the romance scam regularly describe themselves as a 'victim' even if they have not suffered any financial loss (Whitty, 2013).

In the flow of events in this area, it is after deep trust has been established, that a call of distress and a need for money comes from the scammer. This apparent need for financial support continues over the period that the victim trusts in the virtual relationship. During this time the victim will sacrifice considerable financial resources, and it is not uncommon that when all these financial resources have been exhausted, the victim will start to suggest different ways to help. However, because the scammer is not usually interested in alternative means of aid since this does not generate financial benefit, these suggestions are rejected, and it is at this time where most victims realise that the relationship is a scam and it is terminated either by the victim or by the scammer.

An important observation at this point is that although the scam relationship might be recognized and terminated by the victim, this does not signal the end of the problem. In common with the loss of a partner in a normal relationship, the victim often enters into a debilitating time of mourning, where there is a difficult time of continually changing feelings. Whilst there will be understandable feelings of anger and frustration, what is of particular concern here is that the victim might feel significantly embarrassed about what happened. This situation can contribute to the victim delaying or aborting a search for help which, in addition to their initial situation, adds to their feeling of loneliness which could manifest as more serious problems and depression.

It has also been noted that it is not only dating web sites that are the first contact point for the scammer to access the victim. Scammers have been observed to increasingly use social websites (Buchanan & Whitty, 2014) to operate their business. The reason for this shift is not clear, but we assume that it is because these provide a better or more innocuous platform for these activities. Social websites can appear more casual compared to dating websites, and the scammer can enter a 'common friend' range of the potential victim. It is common that people tend to accept people as a friend after very little contact, and thus the scammer gets 'trust credit' when the victim sees that they have common friends. A more pragmatic advantage of this platform is that the scammer can also investigate the victim's profile on the commonly published parts of the social website.

The present exploratory study is a qualitative analysis of fraudulent profiles. We contend that in order to prevent such mass-marketing frauds, it is essential to understand the framework of each scam in order to identify them quickly and provide a plausible and justified note of warning to potential victims. It is the intention of this paper to provide a perspective that might be helpful in explaining the structure of the Online Dating Romance Scam, and to aid in the development of counter measures to prevent significant victim engagement in this criminal activity.

## Review of Literature

### *a. Romance Scams*

Budd and Anderson (2009) describe a 'Romance Scam' as a particular type of consumer scam (Stabek, 2009) which involves initiating a false relationship through a dating website, a social website or via email. Ross and Smith's study confirms Budd's comments, noting in a separate study that, in most cases, dating scams originate from social networking and dating websites (Ross & Smith, 2011). The intention of these scams is clearly to defraud the victim, and what makes this approach of particular interest is that the relationship is initiated online (Budd & Anderson, 2009). It is this use of electronic communication that makes it relatively easy to reach potential victims and, further, allows the scammer to operate anonymously. This mode of operation also makes it difficult to arrest and prosecute the offenders (Smith, Holmes, Kaufmann, & Australian Institute of Criminology, 1999).

To initiate this approach, scammers generally post a false profile on legitimate dating websites (Budd & Anderson, 2009), and often use high quality, professional looking photos in combination with an attractive profile description to attract potential victims (Rege, 2009). To add realism to the introductory material, scammers often use multiple shots of the same model, which strengthens the credibility of the scheme because additional photographs can be provided at the victim's request (Rege, 2009).

Once contact is established, the scammer will redirect further communication to be through an external channel, usually an email or instant messenger outside of the dating web site. This is done because there is always the risk that the bogus profile might be suspended from the dating web site, thus losing the communication channel and with it all the previous efforts in establishing rapport.

After the scammer has established alternative contact through an external channel, additional means of engagement will be employed, possibly in the form of a direct call, and/or emails to the victim daily or even several times a day, to deepen the relationship and to build trust by the victim (Budd & Anderson, 2009). It is during this phase, and



usually after a very short period of time in the relationship, that the scammer begins declaring his or her love for the victim. Emphasising the importance and intensity related to this form of scam, it has been observed that the victims of dating scams communicate more frequently with the scammer compared with the behavior of victims of other scams, and some even make attempts to meet the offender (Ross & Smith, 2011). However, there are multiple strategies available to the scammer to prevent such meetings going ahead, and they are usually done without raising the suspicions of the victim.

This declaration of love, and possibly the onset of reciprocal affirmations, will often be the trigger for the initiation of the next step of the fraud. The scammer will present an invented story which is suitable for building a plausible frame for a request for money (Budd & Anderson, 2009). One common story is that the scammer has to travel to another country for some special or tragic reason like a sudden death (Rege, 2009). When this 'emergency' arises, the victim is asked to send money overseas to help in various ways. One way would be to pay medical bills or fees or to purchase a ticket to visit the victim. The scammer will explain that there are no funds available at the moment, or that the scammer has no access to personal funds because of unlucky circumstances. However, funds are urgently needed to solve the unexpected crisis, in terms of living expenses or to maintain the contact with the victim or, indeed, any other story which has a plausible base. The offender also introduces new people, for example the virtual fiancé's mother, into the relationship to authenticate the claims of emergency (Ross & Smith, 2011). The scammers often ask first for small amounts of money to draw the victim into the scam, which has the effect of making them, feel committed to the relationship and to continue to supply funds (Sofa, Berzins, Ammirato, & Volpentesta, 2010). Usually the scammer declares an intention to refund the money as soon as they have access to their own resources.

#### ***b. Nigerian Letters***

While only little a research has been conducted into Romance Scams, there has been significant interest on a related type of scam which is known as the 'Nigerian 419 letter'. The Nigerian letter is an advanced fee fraud in which a very high sum of money is promised to the intended victim. However, in order to receive this money, the victim must first pay a number of 'necessary' fees (Cukier, Nesselroth, & Cody, 2007). The initial contact is made through an email from an important-sounding person. The scam progresses to the next level if the recipient responds via email or telephone. In the following correspondence, the victim is constantly asked to pay additional fees, which are declared to be the last request which is necessary to be paid to release the money. This process continues till the victim stops sending money (Dyrud, 2005).

The Nigerian letter is a very successful scam, and is usually operated by offenders in Africa. In one email campaign, the scam had a very high return rate of 1-2%. This scam is so 'successful' that it has even impacted on investment and overall economic development of countries in sub-Saharan Africa (Ampratwum, 2009). Glickman (2005) also sees its cultural significance for Africans and for relations with Africa, and suspects that even legitimate Nigerian business people and corrupt politicians act as scammers when they attempt to attract legal investment to African countries.

But despite increased public awareness, this scam remains, surprisingly, to be very successful. To explain this apparent paradox, Budge (2006) compared the Nigerian scam



letters to sales promotion letters. Budge found that about half of the functional moves within the Nigerian letters corresponded to Bhatia's legitimate sales promotion letters (Bhatia, 1993), while the other half were unique to the scam situation. In addition, Smith (2009) argued that these scams exploit presuppositions which are common within British and American culture regarding the nature of African society, and that the appeal is consistent with an assumed understanding of how wealth is created and distributed in the global economy. Similarly, Nikiforova (2013) attempted to explain the ongoing success of the Nigerian Letter scam emails through the current processes of globalization. Scammers from Third World countries and their First World victims now apparently share increasingly similar perceptions of 'trust' and 'business reputation' which is built into the global exchange of information. The scammer can transform these shared rhetorical elements which have been used to establish trust in Western cultures, into new value meanings intended to defraud their victims.

Other research has found that this type of scam uses themes which involve an emotional element such as religious beliefs, charitable donations or links to current disaster events, and by using these themes, the scammer can appeal to strong emotions like pity and trust (Dyrud, 2005). These emotions are evoked by telling heart-breaking stories about a difficult experience of an important but wealthy person. At this point, an appeal to the innate greed of the victim is evoked by offering a considerable part of the 'substantial fortune' in question if the victim helps the fictional character out of the 'dilemma'. Cukier (2007) and colleagues have analysed the genres used in the Nigerian letters which support appeals to the strong emotions of the victims. They have been shown to apply narratives which invoke well known cultural myths such as 'rags-to-riches' stories and other familiar motifs which include a typical hero, plot and a positive outcome.

## Data and Methods

The data set used for this analysis consists of a set of 37 fraudulent profiles. The profiles were published on a dating site as a list of known scam profiles in an area where the website explicitly gives advice to users against scammers. This website is a free service to European men and women looking for an international partner. The profile texts were first grouped by gender and age, then, after several readings, key paragraphs were marked on the basis of their revealed information. Subsequently, the information was then examined in order to interpret the intended or overt message to the reader.

## Findings and Discussion

### 1. Profile Analysis

Whitty (2013) has conducted a recent study regarding the anatomy of the romance scam. In this detailed work, she found out that there are five distinct stages of this crime. In the first three, the scam is conducted while in the following two, the scam comes to an end. The first three will be discussed here in more detail, since we feel they are a key to understanding the success of these scams. The first stage is an attractive profile which the criminal uses to establish contact with the victim.

The profiles which have been used in this work consist of 18 male and 19 female profiles. The age range of the males is between 40 and 60 years of age, where seven profiles are around 40, eight profiles are around 50 and three profiles are around 60. The

age range of the females is an average of 20 years younger than the male profiles. They range between 30 and 50 years of age, where 10 profiles are around 30, eight profiles are around 40 and only one profile was around 50. From a structural perspective, we found that many postings of this type consisted of a short paragraph with four parts. The first part contained a personal description, and the second part describes what the character likes, and what their hobbies are. The third part covers the reason why the character is looking online for a partner, whilst the fourth part describes the character of the person they are looking for. We found that while the four parts can come in different order, most profiles start with a self-description, followed by hobbies, motivation and finally by the character they are looking for. Some profiles do not provide hobbies and motivation, but very rarely is the character they are looking for a missing element.

In the *self-description*, they tended to highlight masculine features such as wealthier backgrounds and contexts which alluded to emotions like 'loyalty' and 'respect', and which lead into a 'history story'. They also describe themselves as 'humorous', with phrases such as 'having a sense of humor'. Overtly female presentations appear as being confident and financially independent, but also can include sexual suggestions. Male profiles, on the hand, often present as being very religious. They use phrases like 'Trust in God', 'I really do believe in GOD' or 'having a fear of God'. This can provide a trustful atmosphere which contributes to a good communication between scammer and potential victim. They regularly describe themselves as having just experienced a tragedy; for example, the man's family (wife, children or parents) may have died through accidental circumstances. This is a direct appeal to emotions like 'pity' and 'sympathy'.

Related to the *hobbies*, the female profiles mostly focused on gender-oriented interests as music, fitness and sports' activities, but we also found for some women unusual interests such as motor sports or soccer. The male profiles were generally not interested in these male-oriented activities, being instead focused on fitness, swimming and cooking or even romantic dancing. It appears that the scammers tried to build the picture of a perfect male partner who might share exactly the same female-related interests or hobbies. Both male and female profiles explained their *motivation* with an appeal to folk-wisdom, with sayings such as 'to love and to be loved are very important in life'.

As *target characters*, the male profiles look for loving and caring women. Together with the described tragic circumstances, they create a picture of someone who is in need of recovery and deeper emotions like 'pity' and 'sympathy'. The female profiles emphasize that they are not interested in money and this goes along with their self-confident and independent self-description as 'daughter of a king or tribal leader', and express a genuine search for love or partnership.

The profile stands at the beginning of any romantic relationship. It is the first introduction of the character of the person. According to Sternberg (1995), we choose the person who presents us with the love story we like best. The story presented in the profile therefore dictates which relationship we choose, above others, to develop. The same rules can be applied to a fraudulent relationship. Whilst the profile in a normal relationship is a given personal characteristic, the scammer must invent his profile character first. This is an important part of the scam, because it is the first presented story which decides if the victim will respond to the invitation. At the same time it is the basis for the following steps of the scam. The description is thus not only a profile, it is a draft for the whole



setting which includes the faked character, the pretended living circumstances and the whole of the scammer's virtual background.

It can be assumed therefore that the scammer puts significant effort in drafting these profiles. The criminals will also have experiences which suggest that some profiles tend to be more successful than others. They will include these experiences in their work and improve their profiles with time. It would appear that with the continual expansion of computer communications, our society will be confronted with an ever changing array of scam stories and we need to be prepared for this threat.

Whitty (2013), revealed that the scam profiles which were used were fairly basic with attractive photographs and relatively general details about hobbies and interests. However, while these hobbies and interests might appear general, they begin to provide clues for the presented love story. If the scammer, for example, claims to like watching the sunset with a glass of wine, this triggers a set of feelings on the receiver's side and creates the imagination of a romantic character and the kindling of hope to share this experience later. Hobbies and interests can also provide the basis of the setting for the later requests for money. The initial presentation of a dangerous hobby can create the picture of an exciting adventurous character, but it can also be used later to explain a crisis in form of an accident and the need for emergency funds.

A further important observation revealed by Whitty's (2013) study is that the characters in the profiles claim to be from a surprisingly wide range of origins. While some say they are from the same area or same nationality as the victim, others claim to be of a different nationality or different ethnicity. With reference to the underlying love story, it makes a significant difference if the potential partner's origin is far away compared to being very close. A character whose love story is based on adventures in an exotic foreign world will clearly reply to a different profile than a victim's character who is searching for stability and familiarity.

It is remarkable that some current scammers also claim to be from Nigeria or Ghana, even if this appears only rarely. In making this claim, they are taking the risk that the contacted victim will suspect that the contact is a scam knowing that most scams originate in these countries. But this strategy can be understood using a particular 'game story' as the underlying love story. In this situation, the individual is especially attracted by the risk involved in the contact, and is excited by the chance to face a challenge to influence a bad person to be good. In normal relationships, we are able to find examples where individuals are attracted by criminals who have been sentenced to jail for committing capital offences.

There is also variation which Whitty (2013) has found between a faked male and faked female profile. She found in her study that the majority of male profiles are presented as well situated person with a professional job, an attractive appearance and a great variance in the age. Female profiles are presented as extremely attractive, in a low-paying job, and not older than 30. In both male and female cases, however, a similarity is that they each pretend to be an honest person looking for an honest trustworthy Christian partner.

On the basis of an analysis of a number of similar cases, Whitty (2013) concludes that the profiles involved in the scams follow typical characteristics. Women would look for a partner with high socio-economic status while men would look for physical attractiveness (Ellis & Symons, 1990; Townsend, 1993). But in this situation there are a many emotional needs involved that are based on our personal expectation of the "perfect relationship". These are based on our personal love story, which, generally reflect some 'typical' characteristics, but, it is always possible that after deducing the love stories and the living

circumstances of the victim, the scam might be molded to follow a different direction. After the scammer has created the initial profile he presents it to potential victims by posting it on dating or social network web sites.

Whitty (2013) also found out that in many instances the criminal has contacted the victim first. In this case, it might be assumed that the criminal has analysed the victim's self-description before contacting the victim. It is very common that people reveal many personal details on social network web sites together with pictures and a list of interests. This behavior goes sometimes deep in personal habits and includes details of friends and family. Such knowledge greatly helps the scammer to identify the personal love story of the victim and thus match the right profile with the right story for the victim.

The second stage in the development of romance scams has been identified by Whitty (2013) as *grooming* time. It is the time after the contact is established and the criminal 'grooms' the victim and increases the intimacy with the intention to build trust. It is the solid beginning of the fraudulent relationship. It may be imagined that the beginning of every romantic relationship is the attempt to live our personal love story in reality and often is the most exciting part of the partnership (Sternberg, 1995). During this time, an individual tries to get to know the new person better in order to match up first impressions with realities, to substitute fact for fiction, truths for stories (Sternberg, 1995).

The same pattern occurs in the development of fraudulent relationships. The victim is interested in the new potential partner and wants to get to know this person better to replace a 'fiction' with 'reality'. However, according Sternberg (1995) we can simply replace one story with another. The scammer uses this time to replace each story with an even better-matching story for the victim, in order to stir the emotional bonds when a match is sensed between an actual or potential story and the ideal personal story. In the scam, the victim is kept constantly in this exciting positive state by the criminal by a continuous re-presenting of new and better-overlapping stories.

Whitty (2013) reports that victims often described being in this grooming time as a very therapeutic experience. According to Sternberg, our personal story gives meaning to the context of our life, and the scammer, in presenting the victim with his 'ideal' love story, provides explanations or justifications for the personal living situation of the victim. During this time the victims disclose more information and details about themselves to the scammer than to anybody else. They often self-disclose very intimate details about their life history (Whitty, 2013), and the scammer uses this information to build the next better matching story to keep the victim in a circle of excitement, finding context in his life and be presented with a new and better story.

At the end of this phase the scammer sets a "testing-the-water" time. He requests small gifts to see how far the victim has been groomed and if the scam is ready for the next phase (Whitty, 2013). This is a critical time for the scam because it implies that there is a considerable risk involved in changing the story, and indeed it is the time when some victims noticed that something seems to be wrong (Whitty, 2013).

In order to avoid an abrupt and unexpected change, the scammer will build a second background story for the request of funds which follow. According to Sternberg (1995), every story has a specific plot, a theme and characters. All these are introduced by the scammer during their grooming time and they are included in the personal love story. When it finally comes to the point to ask for the first time for financial support, it is important that it does not come unexpectedly. It must appear in the context of the story,



and this means that the victim will fulfill the request without getting suspicious. With this second step completed, the scam is ready to enter its next phase, and it is this third story which holds the highest risk for the scammer. It is where the story needs to be subtly changed, and to carry this off successfully it relies on the built trust or the groomed 'responsibility feelings' of the victim.

When the grooming stage has reached an appropriate stage, Whitty (2013) suggests that the third phase of the scam, known as the "The sting", emerges. In this phase, the criminal attempts to get considerable funds from the victim. This is the phase where some victims find out for the first time that they were scammed, but it is not always the case; many victims repeatedly sent funds to the scammer. Sending the funds becomes a normal activity which is included in the growing relationship. It becomes an activity which is performed repeatedly beside other activities as writing, chatting or sending pictures. The same behavior can be observed in normal relationships. According to Sternberg (1995), it is hard to change a personal love story. Once we have created a story about someone and about our relationship with that person, we try to continue it in a consistent way. In both real and virtual scam relationships, it seems that people hold on their story and will go to great length to ignore inconsistent information. They avoid changing the story as long as possible.

Within a scam, the victim is deeply involved in an ideal "love story" and the request for funds is, as far as possible, smoothly integrated in the context of the story. As a result, the victim will repeatedly fulfill the request and send the funds in an attempt to follow the story. The victim gets into a "flow state" as Csikszentmihalyi (2014) has described it. In this state, the individual follows actions upon action, and experiences them as a unified experience flowing from one moment to the next, and in which he or she feels they control the actions. This 'flow state' experience appears in sport and exercise (Kawabata & Mallett, 2011), but also in less enjoyable activities as factory assembly line (Csikszentmihalyi, 2014). At the same time, the scammer has built up enough trust during the grooming phase to let the victim ignore most of inconsistent information or warnings which may come from outside. This phase will last as long as the victim can send funds. As soon as the victim stops sending funds for whatever reason, the scammer will lose interest and terminate the relationship.

## **2. Stories of Normal relationships versus Romance Scams**

We assert, on the basis of reported romance scams, that a relationship with a scammer mirrors a normal situation, even if the scammer is not honest and is only playing a role; we thus assume in our perspective that this liaison follows the same sort of rules as a normal relationship. In this respect, Sternberg (1995, 1999) has looked at different types of relationships in his study *Love is a story*. Here, he suggests that relationships often follow certain relatively well-defined plots which are revealed in his stories, and these control the development of relationships. It has been suggested that well-known stories are very important for forming the way relationships are built, and indeed are involved in all personal aspects of our lives (McAdams, 1993). It is further claimed that everybody has an 'array of scripts' which we have heard in the course of our interactions with people, (Schunk & Abelson, 1977), and we can modify these to fit into our own life.

In this context, it should be noted that according to Ricoeur's hermeneutic philosophy (Ricoeur & Thompson, 1983), the operation of understanding in relation to the interpretation of texts displays a disjunction between explanation and understanding.

Ricoeur and Thompson imply that this means everybody interprets well-known stories in his or her individual way. Therefore, there seem to be multiple scripts which build these love stories; these themes can come from our childhood and from interaction with people around us, such as parents, grandparents, brothers and sisters and friends. It has been observed, for example, that 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, 1982; Shaver, Hazan, & Bradshaw, 1988). It is claimed that everybody has a personal story which is instrumental in forming relationships, and it is this story which gives the relationship contextual meaning (Sternberg, 1999), which means that, as noted above, each person is likely to interpret actions or events in terms of their personal story.

Further, it is thought that a relationship is more likely to be successful when both potential partners share worldviews about common stories. This will mean they have similar assumptions about relationships and the interpretation of events, and it is thought that this provides the basis for good communication (Sternberg, 1999). By contrast, individuals who have developed different stories about love and relationships will evidence different styles of loving (Hendrick & Hendrick, 1986; Lee, 1977). These personal 'stories' dictate which relationships are chosen to be initiated, and usually involve a person who appears to present us with the love story we like best, even though that person might not actually be the most compatible partner (Hendrick & Hendrick, 1986).

It is noted that stories about our relationships are like all other stories. They have typical beginnings, middles and endings, and often the beginnings are, in many ways, the most exciting part of stories (Sternberg, 1999). Another important observation in this context is that even if the relationship has not ended, most people supply an imagined ending. A typical imagined ending is "to live happily ever after" (Sternberg, 1995).

Love stories have specific plots, themes and characters, and whilst in normal relationships the characters are given, the plots and the themes are generally a result of a mental creation. The plot of the story is a summary account of what is happening in the relationship and the theme is the characterization or understanding of what these happenings mean to the individual (Sternberg, 1999).

Of particular relevance to this study is that the reasons that people call upon to explain their actions and motivations are often based on details which have been constructed within the story. Whilst it has been observed that we typically create stories for ourselves and our partners (Lee, 1977), Sternberg goes on to claim that the constructed stories control how these relationships develop. Once we have created a story about someone and about the relationship with that person, we try to continue it in a consistent way, interpreting new events in terms of the old story. The story therefore largely controls the way we perceive the actions of others, which then in turn, confirms that story. It is claimed that the story significantly influences the way we perceive everything our partner does and, indeed, how we in turn react to these actions.

In his book, Sternberg (1999) presents five major groups of stories: 1. Asymmetrical stories, 2. Object stories, 3. Coordination stories, 4. Narrative stories, and 5. Genre stories. Each of these groupings contains a set of similar subtypes of stories. In this paper, we are assuming that variants of these stories may play an important role in 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 behaviour of a victim when they are influenced to send money to the scammer.

If the stories control the development of normal relationships, they also can control the development of fraudulent relationships. We are suggesting therefore that when the scammer finds the ‘victim’s story’, the victim feels comfortable in the story, and is likely to accept the relationship and will act according to it, investing and contributing to it.

We are asserting here that a romance scam follows the script of the personal love story of the victim. The structural analysis shows that the romance scam incorporates the picture of a perfect partner in form of a character which fits into the imagination of individuals. This character is tailored according to common personal affinities related to personal romantic imaginations which are described by personal love stories. Further, we are suggesting that in order to get a better understanding of romance scams, we need to look more closely at its phases, in particular the “profile”, “grooming” and “the sting”, which need to be understood as a coherent strategy and need to be placed in a context of a story.

### 3. Comparison between the Nigerian Letter and the Romance Scam

The Romance Scam shows distinct similarities to the Nigerian Letter. Following the strategy of the Nigerian Letter, the Romance Scam uses narratives which invoke strong emotions. While the Nigerian Letter focuses as a key topic the ‘Windfall fortunes’, the Romance scam focuses on the ‘Finding of the Perfect Partner’.

**Table 1. Narratives in the Nigerian Letter and the Romance Scam**

<b>Nigerian Letter</b>	<b>Romance scam</b>
<i>Windfall fortunes</i>	<i>Perfect Partner</i>
Lucky finder of lost treasure	Real religious person
The benevolent	Humorous artist
The good thief	Handsome and trustful soldier in higher rank

The above example (Table 1) show which roles are created in the Nigerian letter compared to the roles created within the romance scam. In the Nigerian letter, the role is created for the victim while in the romance scam; a virtual character is created with which the victim can identify with. In both scams, strong emotions are created. While in the Nigerian letter they are related to the expectation of gaining a Windfall fortune, in the Romance scam they are related to the expectation of entering into a romantic relationship with the perfect partner.

### Conclusion

In short, the presented fraudulent profile needs to be seen in relation to the personal love story of the victim. These profiles do not only follow typical characteristics, but are often as multifaceted as our familiar love stories. Each profile drafts a direction of personal stories which are specifically suited for the scam. They must be detailed enough to attract the victim, but still need enough room to be developed or replaced during the grooming phase of the scam. In the grooming phase, the scammer learns more about the victim and replaces the first story which was presented in the profile with a better matching story.

Stories are constantly replaced with better stories to keep the victim in a constant state of positive emotions and anticipation. This continues until till the scammer has developed the ideal story for the case. The victim will then try to hold on to the story and ignore any inconsistent information which may creep into the correspondence. This is the time to enter the next phase, 'The Sting', where the criminal requests funds from the victim. The scammer will repeatedly ask for funds and the victim will fulfill to this request just to remain in the story till the victim runs out of funds.

Whatever the particular form of the initial appeal and the subsequent development of the scam, we assumed that the Romance Scam also appeals to the strong emotions of the victim because of the powerful nature of romantic relationships and love. As a consequence, for the building of a structured approach to this investigation, we looked at the structure of normal relationships in an effort to understand the involved emotions which lead to successful and trustful partnerships, assuming that these emotions are the emotions which romance scams intend to exploit.

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## Chapter 3 Ethical problems when using online datasets

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The previous chapters have introduced a tentative theory about the Romance Scam in order to facilitate an understanding of why it has so much success in obtaining money from its target population. To investigate the usefulness of the untested assumptions involved in the theory which is presented in the following Chapter 4, this research program intends to use publicly available data from the internet. However, because the data we will have to source to help with the program testing often have very personal content about Romance Scam experiences, this raises ethical questions about if, and how far, these data can ethically be used for research and publication purposes.

Thus, in order to establish an ethical research context for this investigation, this publication presents a review of the relevant literature related to existing ethics guidelines for human research. It follows an interpretation of these guidelines, modified for online purposes, which is based on the main principles presented in the influential Belmont report (Belmont, 1979). These principles are: Autonomy, Obtaining Consent, Benefits against Risks, and Justice, which are then discussed in the context of online research, which need to be further interpreted in line with the special circumstances of the online world.

In this research project the principles of "Autonomy, benefits, and Justice" were applied by following ethical rules described in the "Final ethical project report" added as Appendix 3, which was approved by the Universities ethics committee. This report also addresses issues of "privacy/confidentiality" and "risks" by pre-processing and de-identification of the data and storage at a secure place.

# Ethical Considerations When Using Online Datasets for Research Purposes

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## INTRODUCTION

The Internet has become an important community communications platform, supporting a range of programs and virtual environments. While there are many ways in which people choose to develop personal interactions over the Internet, one of the most popular manifestations is the creation and maintenance of social relationships using social and dating websites (Alam, Yeow, & Loo, 2011). When used in this way, the virtual world can reflect, to some degree, the development of intimate personal relationships in the real world. People can exchange messages that were previously exchanged privately off-line, such as local news, recent experiences, invitations to meet, and even more personal matters. An important difference that has arisen with the use of virtual space is that while such information may be of a personal nature, it can be shared more widely rather than maintaining the essential one-to-one nature of private interactions. This sharing can vary from restricted access to certain people who have been accepted as “friend” contacts, or it can be disseminated quite publicly. As a result of this sharing, it has been observed that on social websites, a wide range of topics are discussed, and, as such, the sites record a significant part of the social lives of persons in a community (Ellison, 2007).

Another common form of virtual community on the Internet are forum pages. In such an environment, governments and public or private organizations can provide information about a topic of special interest to the community. In addition, these pages can provide additional support in the form of an interactive forum, where Internet users can share their perspectives on topics of interest, or seek advice or counselling for issues of concern. Community users are encouraged to provide posts based on their own experience or understandings, with the discussions usually being guided by experienced moderators who also maintain the web page and the forum. In this way, the Internet has become one of the most important sources of contemporary information. People



who are looking for material of any kind, at least in the very early phases of an investigation or interest, can be guided by comments and data recorded on these public sites. The topics available are extraordinarily multifarious, including questions related to health, behavior, education, hobbies, or interests; indeed, almost any other issue that can be imagined is available (Bickart & Schindler, 2001).

As a consequence of the interactive nature of these sites, be they relatively private in nature or more public forums, they accumulate a significant amount of primary information that are increasingly being used for a variety of research purposes (Haker, Lauber, & Rössler, 2005; Wesemann & Grunwald, 2008).

At this point, the question of ethical use of the available data arises – is it to be treated as publicly available material which can be freely quoted or are there some implied restrictions on the use of comments and personal revelations? Our contention is that even if data are technically widely accessible to the public, it still needs to be treated in an ethical manner, which implies that ethical considerations of research using online data from social media and forums need to be explicitly undertaken. In this chapter, the authors consider how approaches to ethical practice might be conceptualized when related to the separate elements of sourcing material, storage of relevant research data, and analysis of data which are drawn from websites based on personal communications from users which have been published in free accessible social web pages and Internet forums.

The most critical ethical issues that arise are those related to potential risk or harm for the research participants. These possibilities require the researcher to at least inform the participant about any risks in relation to the intended research and to make sure that the participant understands all aspects of potential negative consequences in relation to the proposed research targets to give them an opportunity to consider their options and to ultimately provide consent for use of the material in a different milieu.

The aim of this chapter is to introduce and discuss what we see as the risks and ethical considerations that need to be undertaken when publicly accessible data are used for research. Our concerns stem from two factors

- First, just because data are publicly accessible does not necessarily mean that it can be used freely for purposes that were not foreseen by the respondent;
- Second, it is not always possible to contact the original authors or data custodians responsible for these datasets to obtain explicit permission for the data's use for research purposes. With the increasing popularity and use of online material, this concern is going to become more pressing (Eysenbach & Till, 2001).

Our focus here is predominately on the “Principals” related to the dataset. These Principals are the users of the websites, the owners of the social media profiles, and the authors of the forum posts. We consider that there may be significant impacts on these people which may arise from research conducted either about the contained information or about the circumstances that caused the social forum to be created.

In doing this, we accept there will be normal conditions associated with the use of the websites themselves, where owners and creators may have placed explicit restrictions on use of the data. For instance, some websites explicitly state that they own any data on their site, and that any usage needs to be formally approved by the website operator (Diaz, 2013). Discussion of these restrictions is not addressed in this chapter, as we assume that any researcher working with ethical intent will naturally apply these restrictions. Clearly, if approval is required by the website operator for use of the data, then explicit approval is needed by the researcher to pursue ethical research on that website.

We also have not considered the role that common law has instituted in regard to these concepts (Diaz, 2013), for much the same reason. While privacy-related laws may change over time, together with how they can be applied within different jurisdictions, it is assumed that any researcher will make themselves familiar with the restrictions pertaining to specific material. Also, although we realize that common law and ethical requirements cannot always be cleanly separated, in this chapter we have chosen not to focus specifically on what issues might be raised when thinking about the effect of legal requirements on the ethical use of data.

## EXISTING GUIDELINES

As a starting point to our considerations regarding ethical considerations when using online datasets for research purposes, we have looked at existing guidelines that refer generally to work done with potentially sensitive material. As Thomas (1996) has outlined, all researchers have the obligation to protect the dignity, privacy, and well-being of human subjects during research investigations that use informant’s private material. This requirement materially affects how the researcher (i) gathers and selects relevant data, (ii) treats the personal exposure of subjects’ private communications, and (iii) makes the synthesized results suitable for display in a public forum.

In this respect, Thomas refers to two conventional sources for Ethical Guidelines, whose considerations inform the ethical policies and standards of most universities. These sources derive from two documents; the Belmont Report (Belmont, 1979) and the Federal Register (Federal, 1991). In the paragraphs that follow, these two key documents will be summarized to highlight



specific issues that will be of importance when we begin to consider web-based material.

It appears that the Belmont Report implies a “teleological” perspective on ethical stances that are recommended for research purposes. In this respect, Thomas says that such a teleological perspective follows the premise that appropriate ethical behavior (carried out in the present) is determined by the moral consequences (in the future) of an act. Further, this position implies that recommendations based on a teleological perspective should be interpreted to mean that at the end of the research, the results should contain the best possible balance between greatest social good (in terms of knowledge generation) and the least social harm (in terms of the dignity and well-being of the informants).

As a consequence of following this teleological perspective, the Belmont Report specifies three broad principles for practice. These are (i) Respect for Persons (Autonomy), (ii) Beneficence, and (iii) Justice, and each of these key concepts will be elaborated as follows.

First, the notion of “Respect for Persons” must always play a central part in determining ethical research behavior. The Belmont report comments explicitly that: “Respect for persons incorporates at least two ethical convictions: first, that individuals should be treated as autonomous agents, and second, that persons with diminished autonomy are entitled to protection” (Belmont, 1979).

The important term here is “autonomous agent” which clearly demands that the researcher must ensure that an informant is not under any duress, and is capable of making personal actions, often in the form of written or spoken words, which are explicitly understood to not cause harmful repercussions at any future time. Inherent in this understanding is that persons with “diminished autonomy,” who may be important informants to many studies, must be carefully protected. This situation will occur in the case of minors, those with impaired mental capabilities, or possibly those of advanced age. A pertinent comment, made in the Belmont report, indicates how a researcher should go about ensuring autonomy when it says: “In most cases of research involving human subjects, respect for persons demands that subjects enter into the research voluntarily and with adequate information” (Belmont, 1979).

Thomas (1996) specifically commented that that this guideline is intended primarily to protect those persons, who are not fully capable of making an informed decision to participate in research, from any form of physical or psychological abuse. The guidelines also require all participants who provide information to the researcher to be given adequate information, usually in the form of a plain language statement, about the nature of the project. They should also be informed of their right to be able to withdraw from the project at any time without penalty. In practice, this principle is reflected in the process

of informed consent, in which the risks and benefits of the research are disclosed to the subject (Frankel & Siang, 1999).

In considering this issue, we have to look first at the question what is informed consent. Thomas, referring to the Belmont Report (Belmont, 1979), notes that there is widespread agreement that the consent process can be analyzed as containing three elements: information, comprehension, and voluntariness.

- *Information*: In regard to the handling and transmission of information, the Belmont Report states that: "Most codes of research establish specific items for disclosure intended to assure that subjects are given sufficient information. These items generally include: the research procedure, their purposes, risks and anticipated benefits, alternative procedures (where therapy is involved), and a statement offering the subject the opportunity to ask questions and to withdraw at any time from the research" (Belmont, 1979). In most traditional research instances, a plain language statement, authorized by a relevant Ethics Committee, is provided and explained to the research participants before the data collection stage starts. In an online situation, this is increasingly more difficult as is outlined later in this chapter.
- *Comprehension*: Considering the more problematic assurance of comprehension of relevant details of the intended research, the Belmont Report says that: "The manner and context in which information is conveyed is as important as the information itself. For example, presenting information in a disorganized and rapid fashion, allowing too little time for consideration or curtailing opportunities for questioning, all may adversely affect a subject's ability to make an informed choice" (Belmont, 1979). Thomas specifically comments further that, according to the Belmont Report principles, the researcher needs to assure that research subjects comprehend the information and understand what they are consenting to, which again poses significant problems when using online data for research purposes.
- *Voluntariness*: Finally, in regard to coercion and influence, the Belmont Report says explicitly that: "This element of informed consent requires conditions free of coercion and undue influence. Coercion occurs when an overt threat of harm is intentionally presented by one person to another in order to obtain compliance. Undue influence, by contrast, occurs through an offer of an excessive, unwarranted, inappropriate or improper reward or other overture in order to obtain compliance." (Belmont, 1979). This means that the participants must give consent voluntarily for their responses to be used in a context other than that which they first were uttered, but, as will be discussed later in more detail, this apparently simple principle is more difficult to honor when material is on a web-based medium.



Second, while the concept of “Beneficence” is also widely agreed to be an essential ethical issue, in practice its application involves somewhat more complex understanding. In the Belmont report, it is outlined that: “Persons are treated in an ethical manner not only by respecting their decisions and by protecting them from harm, but also by making efforts to secure their well-being. Such treatment falls under the principle of beneficence. The term ‘beneficence’ is often understood to cover acts of kindness or charity that go beyond strict obligation. In this document, beneficence is understood in a strong sense, as an obligation. Two general rules have been formulated as complementary expressions of beneficent actions in this sense: (1) do no harm and (2) maximize possible benefits and minimize possible harms” (Belmont, 1979).

Thomas indicates that this principle is meant to extend the physical Hippocratic maxim familiar to medical personnel of “do no harm” to the ethical obligations of a researcher. The principle of beneficence thus requires that researchers need to think carefully through the implications of the outcomes of their research, especially in sensitive areas where the participants could face unanticipated physical, social, or legal risks from publication of research material.

The final principle, Justice, also involves some unexpectedly complex issues. The Belmont report provides an interesting comment that introduces this discussion. It states that it is important to determine: “who ought to receive the benefits of research and bear its burdens” (Belmont, 1979).

Thomas (1996) opines that this statement outlines a principle of justice which obligates the researcher to balance the benefits and risks “fairly” between the greater social interests and the interests of the research subjects. The Belmont report goes further in saying that “An injustice occurs when some benefit to which a person is entitled is denied without good reason or when some burden is imposed unduly,” and “the principle of justice is that equals ought to be treated equally.” This raises the question who is “equal” and who is “not equal,” particularly in an online context. Common consent between commentators is that there can be important differences in position based on experience, age, deprivation, competence, merit, and position. Such considerations go some way toward constituting criteria for justifying differential treatment for certain purposes. As a consequence, the Belmont report lists five formulations regarding the distribution of burdens and benefits. These formulations are:

1. to each person an equal share;
2. to each person according to individual need;
3. to each person according to individual effort;
4. to each person according to societal contribution; and
5. to each person according to merit.



These formulations have been put forward in an attempt to avoid an unequal balance of burdens and benefits. Situations of inequity have happened in the past where impecunious patients carried the burdens of research by being used for medical experiments while only rich patients stood to benefit from the results of the work. It follows from the Belmont formulations that, whenever research is supported by public funds, nobody should be assumed to be able to participate on the basis of being poor, a member of an ethnic minority, or just conveniently available. In addition, it should be an outcome of natural justice that any developed therapeutic devices or treatment arising from such work should be accessible to anybody and not only to those who can afford it (Belmont, 1979).

In concert with the Belmont Report, which is, as we have seen, a list of recommendations for ethical research behavior, the Federal Register (Federal, 1991) specifies those specific rules and obligations that oversee ethical behavior (Thomas, 1996). This Federal Policy for the Protection of Human Subjects, which is also known as the "Common Rule," was published in 1991 and codified into separate regulations by 15 Federal departments and agencies. It is one of the four subparts of the US Department of Health and Human Services (HHS) regulations, and is identified by the code 45 CFR part 46. The "45 CFR part 46" contains subpart A "Common Rule," subpart B, which contains additional protections for pregnant women, human foetuses, and neonates; subpart C, additional protections for prisoners; and subpart D, additional protections for children (HHS, 2015a). Some of these subparts have obvious relevance for our considerations of online research.

Furthermore, the Federal Policy includes reference to a number of international agreements such as the Nuremberg Code and the Declaration of Helsinki (Williams, 2005), as well as being clearly influenced by the Belmont Report. But while the Belmont Report provides recommendations for research which can be interpreted in an online context, Common Rule (45 CFR 46, Subpart A) sets the rules for research when it is being funded by one of the 18 Federal agencies. As part of the checks and balances, this formulation requires a review of the proposed research by an Institutional Review Board (IRB), the informed consent of research subjects, and institutional assurances of compliance with these regulations (Williams, 2005).

## INTERPRETATION OF EXISTING GUIDELINES FOR ONLINE PURPOSES

Considering that existing ethical guidelines emerging from these sources (Belmont, 1979; Federal, 1991) are generally meant for off-line research, it raises the obvious question of whether they can be applied to online research

as they stand, or whether they can be easily modified to take cognisance of the changed circumstances.

As a starting point, we note that according to [Knobel \(2003\)](#), as early as 2001 the Association of Internet Researchers (AOIR, 2001, p. 1) had identified a number of important differences between online and off-line research. These are:

- A greater risk to individual privacy and confidentiality. The risk is greater because the online information about individuals faces a greater accessibility compared with off-line information. This would increase the likelihood that subjects are not aware that their behaviors and communications are being observed and recorded (e.g., in a large-scale analysis of postings in a chatroom or an online forum).
- A greater challenge to researchers regarding the obtaining of informed consent. As discussed later in this chapter, obtaining informed consent from an online participant involves significantly more problems compared with off-line participants. This raises questions related to how to obtain ethical consent and how to validate the consent in the anonymized online world.
- A greater difficulty in ascertaining subjects' identity. Online users overwhelmingly use pseudonyms and therefore do not reveal their real identity. This raises questions related on how to validate the consent in the anonymized online world. In many cases, an online user can employ multiple identities, a problem that needs to be carefully considered by the researcher.
- A greater difficulty in selecting the correct ethical approach. Due to the rich diversity of research venues (private email, chatroom, webpages, etc.) the researcher needs to be more careful in applying the right ethical approach for the particular context. It may be that one approach is not appropriate for a different situation that involves special issues or personnel, for example.
- A greater difficulty in discerning ethically correct approaches. The Internet allows engagement of people from multiple cultural backgrounds and from varying levels of autonomy, which implies we may need to institute different ethically approaches.

In summary, [Knobel \(2003\)](#) suggests that: (i) it is more difficult in the online world to distinguish between public and private spaces; (ii) obtaining informed consent from study participants is much more problematic; and (iii) the assurance of participants' anonymity in research publications can be very difficult to ensure if the material is in the public sphere.

Whereas these points are a generally useful beginning platform, [Trevisan](#) in [Trevisan and Reilly \(2014\)](#) has concluded that the "universal" ethical



guidelines, provided in the early years of the 21st century, have become rapidly outdated, as both new media technologies and user behaviors have evolved. New technologies have made it easier to create web pages with interactive functions that can be used as user forums or chat rooms. This flexibility and ease of access allows more universal involvement with chat room, since while these functions are not only easier and cheaper to implement they are also, when created, easier to use. Hence, more people with less technical skills (elderly or handicapped people and children) are able to access the online world and participate in it.

The increasing population involved in online groups has a significant impact on the behavior of the group and the people who contribute to it. We can assume that the increased population on a site develops a higher and more complex dynamic in behavior change, as is seen in real world situations. For example, some extreme behavior patterns can be developed and copied by other users. The boundaries of accepted and expected behavior therefore are constantly changing. This can be seen in the common use of some words or phrases that were not acceptable in a conversation some years ago because they appeared to be vulgar or politically incorrect but now they have become accepted vocabulary (Tudor, 2010). A similar development happens in the online world, where behavior that initially was not acceptable in the society has now become acceptable. This is clearly seen in the range of topics that emerge in online discussions. Topics that were not open for discussion some years ago are now appearing and receiving open acceptance. This has a significant impact on the ethical considerations given to use of the material, since an issue that previously needed carefully ethical consideration is now being discussed openly.

Trevisan and Reilly (2014) discuss these changes that relate to the boundaries between personal and political content on social websites. They particularly mention ethical questions related to the protection of the privacy of disabled participants in this content. On the one hand, disabled participants require a level of protection, but, on the other hand, the availability of a social web page offers them a liberating forum in which they can find an equal voice.

Roberts' (2015) observation is that ethical discussions related to conduct qualitative research stem from 2001. This work was initially provided by Eysenbach and Till (2001) and Roberts feels it would be timely to now revisit ethical issues associated with conducting qualitative research within Internet communities. As a consequence, Roberts identifies and discusses added guidelines regarding conducting ethical research in online communities, suggesting that the following works need to be consulted:

1. The National Health and Medical Research Council, the Australian Research Council, and the Australian Vice-Chancellors' Committee, 2007.

2. The American Psychological Association Report of Board of Scientific Affairs' Advisory Group on the conduct of research on the Internet (Kraut et al., 2004).
3. The British Psychological Society (2007), *Guidelines for ethical practice in psychological research online*.

Based upon these guidelines, Roberts indicates that ethical research balances potential benefits from research against potential harm. However, now that qualitative psychological research is increasingly conducted online, the question of what constitutes harm and who has the "right" to define harm within online communities, has become somewhat contentious (Hair & Clark, 2007). In a similar vein, Thomas (1996) illustrates the variety of positions about guidelines in online social research to illustrate the complexity of this area, Thomas has identified (i) deontological, (ii) teleological, and (iii) postmodern approaches to this issue. However, notwithstanding the variety of positions about guidelines, there seems to exist some common agreement that online research also needs to follow the general and fundamental principles of the Belmont report, these principles need additional interpretation related to the differences between online and off-line research as discussed above. In the following section, we revisit the three principles and discuss their interpretation for online research.

## THE THREE PROPOSED PRINCIPLES APPLIED TO ONLINE RESEARCH

Based on the available perspectives on ethical research behavior which were previously presented, there appears to be common agreement in the area that online research also needs to follow the three Principles proposed by the Belmont Report (Belmont, 1979), each of which will be considered as follows.

### AUTONOMY

As indicated earlier, the first principle requires that subjects be treated with respect as autonomous agents. In practice, this principle mainly focuses on the processes related to informed consent (Frankel & Siang, 1999). In this respect, it is important to note that obtaining informed consent is more complex in online research compared with conventional research. It requires the researcher to consider, in addition to the question of what is informed consent, to address the questions of: (i) when it is required, (ii) how it can be obtained in the online world, and (iii) how it can be validated in the online world. Each of these questions will be explicitly discussed as follows.



### What Is Informed Consent in the Online Research?

In [Thomas' \(1996\)](#) opinion, informed consent regarding online research remains the same as in the conventional research. It naturally contains the three elements: information, comprehension, and voluntariness as discussed earlier in this chapter. However, while the notion of informed consent is interpreted in the same way as in conventional research, there is nevertheless an implication that more discussion may be required, and if so, the method of how it may be obtained and validated needs to be explicitly addressed.

### When Is Informed Consent Required?

Some opinions say consent is always required. [King \(1996\)](#) sees a potential harm for authors of messages in cyberspace forums when they remain unaware that their messages are being analyzed until the results of the research are published. There is a risk that messages may be misinterpreted, leading to wrong and damaging interpretations being presented in the research results.

Other opinions say for the use of publicly available material, informed consent is not generally required, but then this decision may finally depend on the context in which the message has been posted ([Frankel & Siang, 1999](#)). It appears that, to decide if informed consent is required, a distinction between the public and private domains is important. The public domain commonly refers to information-generating institutions and repositories such as television, public records, radio, printed books, or conferences, and data collected from these public domains might not need the consent of the author to be used in research. The question of interest here is whether the same considerations can be applied to data from online newsgroups and online support groups that, ostensibly at least, are openly accessible to anyone and which can be accessed by anyone, many months or years after the messages were initially posted. Put in other words, does this feature of accessibility make these postings a public domain and therefore open to widespread use?

[Liu \(1999\)](#) says, regarding data handling and data reporting, no ethical issues arise as long as direct quotation is avoided and it is not possible to relate the work to any particular participant. In this view, the only issue up for debate is regarding the method of data collection, and it is here that ethical issues may arise. According to [Waskul \(1996\)](#), online interaction is neither public nor private, and he uses the notions of being "publicly private and privately public." Particular cases need to be seen in the context of the forum in which it has been published. In this respect, Liu distinguishes three different kinds of online communications, suggesting that there are (i) postings in public channels, (ii) postings in private channels, and (iii) private one-to-one exchanges.

According to the views of [Liu \(1999\)](#), public channels are those avenues with no restrictions on who can view the data. The implication here is that there

would be no consent required for research use of data help in such a format since they are explicitly meant for public consumption, and these postings would be open for recording, analyzing, and reporting as long as the identities are shielded. Further, it would imply that it would be not necessary to inform the author or to obtain their consent for use of the data before collecting the postings for research purpose (Liu, 1999; Paccagnella, 1997). It would therefore remain the author's responsibility to filter out the messages that they might consider revealing or constitute a misuse of private information (Frankel & Siang, 1999). As an example, Rodriquez (2013) considers that even websites related to sensitive online communities, such as those focused on Alzheimer's disease, will fall into the category of public spaces on the basis that they are not password protected.

Some researchers have gone so far as to say that even sites that require registration may be viewed as public spaces. Schotanus-Dijkstra, Havinga, van Ballegooijen, Delfosse, Mokkenstorm, and Boon (2014) analyzed postings to online support groups for persons-at-risk regarding tendencies to commit suicide. These sites required registration, and the researchers requested, and obtained, permission to use recorded data from the owning organizations. They did not, however, seek permission from participating individuals. The authors argued that the groups were in the public domain, despite the registration-restricted process, and therefore informed consent was not required at the individual level.

We find that these two examples raise an important secondary consideration. Should the sensitivity of the topic or setting need to be considered in determining whether an online community should be regarded as public or private, notwithstanding the mode or ease of access to the information?

An interesting perspective has been given by the Association of Internet Researchers (AoIR) (Buchanan, 2012, p. 4), who have a guiding principle that the researcher's obligation to protect the individuals' well-being and privacy increases as the individual's vulnerability increases. Trevisan and Reilly (2014) looked at this first guiding principle carefully and argued that it would be difficult to identify and verify the members of a potential "vulnerable online group" as being really vulnerable people. This is based on the understanding that the identity of individual members of online communities is, as is usual in the online world, anonymous. This anonymity means it would be practically impossible to verify if a particular member or members chosen for research purposes are really representatives of a "vulnerable online group."

A second issue that arises is that disability scholars have criticized the default categorization of disabled people as "feeble" and "vulnerable" (Finkelstein, 1980). They argue that when experiences of disabled people which have been reported in postings are treated too cautiously, it would disempower the



posters and reinforce the “experts know best” approach. This characterization of posters involved in digital disability rights groups as being “vulnerable” by default and thus holding back important information from the reports would, in many instances, jeopardized the very nature of the study.

These author’s caution that “special treatment” can be seen as *de facto* “silencing” of disabled people’s voices which, in their opinion, would result in more harm than good. The challenge is to ensure a fair representation of participants’ voices without violating personal rights, and instead of focusing on “who” presented the content in a particular argument, the focus should be rather on what was said. In this respect, [Trevisan and Reilly \(2014\)](#) identified a list of examples of “sensitive topics” which needs to be handled with additional care:

- Personal daily routines;
- Individual details about impairment and/or medical records;
- Emotional accounts of pain and chronic illness;
- Financial information about income and/or welfare payments;
- Discrimination and abuse episodes;
- Criticism/praise of individual providers of healthcare and support services;
- Suicidal thoughts.

Private channels are those avenues where permission needs to be granted before an external person can gain access, either by being invited or being granted access to the avenue after a request. The process for approval can be manual, where a site administrator determines whether the person is eligible to view the content, or automatic, such as with those websites that require registration before viewing the content. Often, this latter option does not require any other proof of identity. Of relevance here is that, while obtaining access to the information is relatively straightforward, the use of data from these channels for research purposes becomes more complicated. It would, for example, depend on the number of participants involved in the channel. If there are a large number of participants in the communication it could be argued that it is as a public channel, while if there are only two or three participants it needs to be considered as a private channel ([Liu, 1999](#); [King, 1996](#); [Herring, 1996](#)). Determining the threshold between these definitions is not an easy task, and needs to be properly considered for each context.

Private one-to-one messaging is always regarded as private communication. Its use as research material would require informed consent from the messaging participants before any recording of their private communications, or gathering personal information, is to be instituted ([Liu, 1999](#)). A prime example of such a channel is email, where the sender only intends for the recipient to receive and have access to the message, but it is technically possible for a third party to gain a copy of the material.

### How Can Informed Consent Be Obtained and From Whom?

If the researcher comes to the conclusion that informed consent is required for use of online material, then it immediately raises the question of from whom the consent needs to be required (Roberts, 2015). This is also one of the Internet-specific ethical questions raised by the Association of Internet Researchers (AoIR) (Buchanan, 2012). Consent may be requested from the individual poster, the group who have hosted the forum, the web page moderators, or from a combination of these sources. Rodriguez, for example, in his research asked the web page owners for consent but not the individuals (Rodriguez, 2013). In contrast, Roberts (2015) advises following a very strict regime, where informed consent from individual research participants would generally be required for data collection on private spaces of online settings. Further, informed consent should be required regarding data collection on public online settings in the case that some individuals indicate they want permission sought before their quotes are used (Bond, Ahmed, Hind, Thomas, & Hewitt-Taylor, 2013). However, in addition to the consent of individual research participants, Roberts advises that the researchers also need to provide notifications to the community and community gatekeepers for the group, and, further, repeated notifications would be necessary as membership of online communities changes over time. Roberts (2015) has also outlined that often members of online communities react negatively to having research conducted within their community. Eysenbach and Till (2001) analyzed newsgroup comments in response to research requests. They identified concerns relating to researcher unfamiliarity with the online contexts studied and found examples of resentment when the research is conducted by an existing member of the group.

However, not all community members have negative reactions to being researched. According to a study by Moreno, Grant, Kacvinsky, and Fleming (Moreno, Grant, Kacvinsky, Moreno, & Fleming, 2012), more than a half of 132 interviewed 18–19-year-old Facebook users accepted the study while 28.8% were neutral, and only 15.2% expressed concerns. While only a small number of community members in this study articulated concerns, they nevertheless cannot be ignored. This brings the discussion back to the dilemma between “disturbing the integrity of Internet communities by seeking consent, or violating privacy by not seeking consent” (Heilferty, 2011, p. 949). Both horns of this dilemma need to be balanced in the context of online research.

### OBTAINING CONSENT

This foregoing discussion raises the question of how intending online researchers might go about obtaining meaningful consent for the use of web-based data. There are three immediately obvious ways to proceed: (i) to ask directly



for consent, (ii) to look for implied consent in the culture of the data source, and to look for clues in the report that might include consent.

### Asking for Consent

The first way to obtain the consent would be to ask for it. In the online world this can be difficult, impossible, or sometimes potentially harmful. In many cases, the discussion was undertaken months or years ago and the author does not longer participate in the forum. In addition, many websites do not require formal identification for accounts, allowing users to be registered under alias names with no personally identifying information. In some cases, even the email address used to register may no longer be in use, making it nearly impossible to contact the author of older posts.

Harm can happen to the researched online community. In [Bradley and Carter's \(2012\)](#) study, the ethics committee advised the researcher should not misrepresent themselves in the interactive "chat room." This would disturb the natural flow of the discussion. As a consequence, the Association of Internet Researchers (AoIR) ([Buchanan, 2012](#)) asks that the researcher needs to be able to change research procedures or requirements in the case that the desired consent cannot be obtained.

Also, [King \(1996\)](#) sees a disturbing problem in the analysis of online communications. Requesting permission from the group to undertake a study will possibly influence the behavior of the members and impact the result of the research. One way out of this "Hawthorne effect" dilemma would be to wait till the end of the study and ask for consent before publication. This would run the risk for the study that the researcher might not get permission to publish their results and ruin the efforts of the research. This possibility highlights the significance of the dilemma of the conflict between ensuring the legitimacy of the results, while respecting the considerations of the author of the data.

### Implied Consent Culture

One way of looking at implied consent is the culture in which the data is given. For example, the online microblogging website "Twitter" encourages openness between its users. Twitter's "About page" contains the following statement, front and center:

"Twitter helps you create and share ideas and information instantly, without barriers" ([Williams, 2005](#)). In addition, Twitter's privacy page contains the following tip:

"What you say on Twitter may be viewed all around the world instantly" ([Twitter, 2015b](#)).

More explicitly, their privacy statement contains the following information:

“Our Services are primarily designed to help you share information with the world. Most of the information you provide us is information you are asking us to make public. This includes not only the messages you Tweet and the metadata provided with Tweets, such as when you Tweeted, but also the lists you create, the people you follow, the Tweets you mark as favorites or Retweet, and many other bits of information that result from your use of the Services” (Twitter, 2015b).

Information on Twitter is more than the basic content of the messages (or tweets). It automatically includes location information, which is added. For instance, when a user tweets from their smartphone the automatic adding of location information is, as the above statement says, considered public information. Users have the option of not sharing their location information but they have to change the settings on their Twitter account.

Looking at the Twitter’s “About page” and the above tip, it could be reasonably assumed that if information is on Twitter, there is an implied consent that the information is publicly available. Of course, as we have discussed, publicly available is not the same permission for using the data in a research study. There is still a significant risk for harm to the involved posters by publication of the analysis results and their interpretation. As discussed later in this chapter, the publication of misinterpreted results, which can be applied to an individual or a group of individuals, can put them in an unfavorable light. They might be embarrassed, exposed, or even experience social disadvantages due to these damaging interpretations.

In contrast, consider the online profile website Facebook. Facebook information is, by default, available only to friends of the given user. There are settings to make posts public included in the options. It is interesting to note that this has not always been the case, where earlier versions of Facebook were much more open by default. The posts’ default privacy setting was public, and consequently there was a lot of information available generally. This has been significantly restricted in recent years (from 2012 to the present). Facebook, in this way, is implied to be “not public,” and one could argue that even if posts are set to be publicly available, this may be more as a result of technical error than intent on the user’s behalf.

Facebook’s privacy website focuses on how users can select who can see particular data. Its operation focuses on restricting access to data and allaying concerns that people may have about who can have access to what they post. By couching access in these terms, Facebook is implied to be “not public,” and care should be taken to obtain consent before using data from Facebook, even though data may be labeled as being “publicly available.”



Trevisan and Reilly (2014) question to what extent Facebook pages and social media platforms can be treated as “public” spaces. They opine that it would be a question that could never be finally answered because both the technology and the user habits change constantly. This situation allows only a case-by-case approach that must consider simultaneously features of individual online platforms, experiences in comparable off-line spaces, and the topic to which the individual is trying to contribute. As discussed earlier in this chapter, the sensitivity of the topic and the nature of the group needs to be carefully considered.

While Facebook hosts both public and private groups, it also requires users to register to access its services (Sveningsson Elm, 2008) in Markham and Baym (2008). By looking at this from this site it could be categorized as a public space because the user voluntarily did not use the offered privacy settings for his account during the registrations process or later and remained public (Zimmer, 2010). Indeed, most Facebook pages are set up in such a way so as to allow any Facebook user to freely view their content, and since the owner of the pages is aware of this, it might be reasonable to consider Facebook to be seen as a “semi-public” space. This reinforces the need for the researcher to consider whether to obtain informed consent or possibly to merely inform the users that research is being conducted. In these cases, there should be a statement of what measures will be taken to ensure that users’ privacy and anonymity will be protected.

Another difference between Facebook and Twitter (and the vast array of other social media websites, each with their own nuances), a difference that is also reflected in other social websites, is that while Twitter allows people to use pseudonyms, Facebook explicitly forbids this practice and will ban users who do not use their real names. This distinction is probably one of the most critical in deciding whether implied public permission is given to outside persons wishing to use the site for other purposes. If the website has a policy that forces the use of a real name, then users probably need to be asked about the sensitivity of the data they are sharing, and who they might authorize to see it. While people can, and do, share their real names on Twitter, this is by choice and is not being enforced as a requirement of using the service – this possibly implies wider access consent.

### Other Ways of Implied Consent

The University of Newcastle in the UK writes on their “Research and Enterprise Services” page that implied/implicit consent can be provided by an act that shows that the person knowingly provides consent. Such consent to participate in a study might be implied by, for example, completing a questionnaire (Newcastle, 2015). The author of a posting can express consent for further publication directly or indirectly in the posting. It can be expressed directly by saying, “I want people to know about this experience,” or indirectly it can be said

that “I want to inform and warn people about this situation or experience.” Further, it can be argued that some Internet forums imply consent for wider usage through the nature of the topic. A forum that offers to share information about experiences related to potential danger can be seen as a forum where users make a post explicitly in order to have a voice and to warn other people.

### How Can Provided Consent Be Validated?

Finally, there is the nature of the consent form and the validity of the process. In the physical world, informed consent is either secured with a written signature on a consent form, or with telephone surveys there is reliance on verbal consent. Online, the equivalent would be a click to a statement such as “I agree to the above consent form.” A significant problem here, though, is the question of how valid is such consent may be when the age, competency, or comprehension of the potential subject is unknown? The key issue therefore is to resolve how informed consent can be authenticated online. As indicated earlier in this discussion, special considerations are needed for vulnerable members of the community, such as children and persons of diminished mental capacity. In this respect, the use of pseudonyms leads to the possibility that vulnerable populations not normally recruited for a study could be included without the researcher’s knowledge (Frankel & Siang, 1999). Further, most “vulnerable persons” by this definition are quite capable (and often do) click through these consent forms without being aware of the implications.

If, in a particular instance, there is no evidence available for consent or that validation of consent is not possible, the researcher will need to carefully consider requirements under which the data can be ethically used. The identity of the initial author will need to be protected by anonymization of the data, and there should be no use of direct citations. This issue will be revisited later in this chapter.

## BENEFITS AGAINST RISKS

There is widely common consent in the literature that an elementary principle of research ethics is to minimize potential harm for the people involved in the research.

Waskul (1996) says that the researcher must take great care not to harm the participants in any way or to skew the context of the research. Liu (1999) follows this opinion and says further that, related to research ethics, while it does not essentially matter if codes are not explicitly followed, it is most important to protect the participants for any potential harm.

In contrast, Frankel and Siang (1999) see the situation more in relation to the outcome of the research, and states that research ethics requires researchers to maximize the possible benefit from the research and minimize the harm and



risk to the participants. This can be interpreted that a certain risk or even small harm can be accepted if it is balanced with the research outcome, which can be an important contribution to knowledge (Frankel & Siang, 1999). It can be argued this must be a significant benefit for the research, which can be generally recognized by the society as being more important than the violation of the integrity of the participating individual. It could also be argued that the individual could accept the small risk or harm in order to gain a personal benefit. This personal benefit could be an improvement of well-being, obtaining a voice to articulate an issue, or even a direct financial reward.

### **Benefits**

Benefits can be defined as gain to the individual through improved well-being, or empowerment of the individual by giving him or her voice (Frankel & Siang, 1999). Well-being can be gained by supporting the author's intention to send a message to people with a similar background or to contribute to find a solution for a certain problem. The second aspect, which is related to giving a voice, appears to be very important in this respect when it is realized that it can help people who have difficulties in accessing real public forums due to illness, remote living conditions, or lack of verbal communication skills, to be heard.

Benefits can also be defined as gain to the society or science through a contribution to the knowledge base (Frankel & Siang, 1999). In this context, it can be seen as a benefit to be able to collect data from widely dispersed populations at relatively low cost and in less time when compared with similar efforts in the physical world. In this way, the use of online datasets can increase the successful outcome of the research. Also the fact that an increased use of cyber communities, where people from all geographical areas are able to communicate and discuss any subject, increases the research options and contributes to a potential successful research outcome in a reasonable short time with less effort when compared with the real world.

On the other hand, these benefits need to be balanced with any potential risks or harm that may arise for the respondents, a discussion of which follows.

### **Risks**

The utility of publicly available datasets is quite extensive, with an increasing number of studies using datasets of this nature. This increasing number of studies increases the potential for harm which can be caused through the study.

#### ***Harm to Participant***

Harm, in general, usually refers to the possibility of serious injury or psychological abuse and may not only affect individuals, but specific population subgroups as well (Frankel & Siang, 1999). While these forms of harm are obviously significant, they are not likely to occur in online research.

The most likely harm to research participants in online research is the loss of privacy and public exposure, which may include the loss of reputation of the poster's virtual identity in the virtual world. Many Internet users build and maintain carefully their virtual identity in online environments and this identity often becomes as important as a real identity. The damage or loss of the reputation of this identity represents a significant harm in the personal life of the individual.

Loss of privacy can be particularly troublesome in cases where different databases are linked together. For instance, a small amount of information shared on one website can be linked with other small amounts of information on other websites. For instance, a user may reveal their country of origin on one site, and complain about the weather on another site. Together, these could quickly tell someone which city the person lives in by matching this against weather records on that day. More nuanced cases could even reveal much more detailed information. Data contained on digital photos could contain location information, leading to the exact whereabouts of a person. Linking this with data on other websites could reveal exactly who and where a person is.

Zimmer (2010) undertook research on the social website Facebook. Despite taking care to protect privacy, significant violations occurred through the project. After analyzing the violations Zimmer identified two elementary ethical problems that led, in their project, to violations of the integrity of website members whose data were analyzed. These were:

1. Failure to mitigate what leads to privacy violation;
2. Failure to adhere to ethical research standards.

These observations allowed Zimmer to identify the following factors that can cause privacy violation. First, the collection and storage of extensive large amounts of personally identifiable data inevitably increases the risk of privacy violation (Smith, Milberg, & Burke, 1996). Large amounts of data make it hard for researchers to properly manage and disguise personally identifiable information. An example of this is the release of the "Enron emails." Enron was a very large multinational corporation in the 1990s, with a reported revenue at the time of over \$100 billion. It was revealed in 2001 that there were widespread fraudulent practices within the company, a revelation that would eventually bankrupt the company and lead to substantial criminal charges. As part of the investigation, the regulator released a large number of emails that are believed to number more than 600,000. This resulting dataset is now used by researchers across the world in many different domains, as it is a rich source of information. However, it also contained personally identifiable information, including social security numbers, addresses, medical files, and other information. Some of these data has been retracted in common sources of the email dataset, but is nevertheless still widely available in older versions. A researcher



collecting information of this scale would not be able to manually process each to determine if personal information is involved.

Ethical concerns from citizens in Pennsylvania, USA, lead to the call for a moratorium on data collection (Hoge, 2014). On January 3, 2012, new FERPA regulations went into effect that allowed contractors to access personally identifiable information in a student's record. After investigation, Hoge identified significant problems in the regulations which could lead to privacy violations. This led to a request to Governor Corbett to place a moratorium on the data collection in the Pennsylvania Information Management System and to rescind all contracts with outside contractors who can access personally identifiable information.

The second factor identified by Zimmer which can cause privacy violation was that the risk of privacy violations increases when information about individuals is accessible to persons who are not properly, or specifically, authorized to have access to that data. Third, unauthorized secondary use of personal information is a concern in that information collected from individuals for one purpose might be used for another secondary purpose without authorization from the individual, thus the subject loses control over their information. Within Smith (1996) framework, this loss of control over one's personal information is considered a privacy violation.

Fourth, errors in the dataset which can lead to a wrong interpretation can constitute a privacy violation. It not only leads to a wrong conclusion, but also has the risk of applying the wrong attributes to individuals or a group of individuals who cannot identify themselves having these characteristics. It can also lead to undue embarrassment of the individuals if the identification is possible. This has resulted in various policies ensuring individuals are granted the ability to view and edit data collected about them to minimize any potential privacy violations.

The resulting harm that can emerge from deliberate or unintentional misuse of data can take a number of forms, which are individually noted as follows:

#### ***Harm for the Online Group***

The sense that their group is no longer anonymous will negatively affect the interpersonal dynamics among group members and adversely impact the level of intimacy among participants. The risk exists for the research to damage the very phenomena of cyberspace interpersonal dynamics that one is intent on exploring. It has been claimed that such naturalistic observations can irrevocably damage the community studied (King, 1996).

Roberts (2015) outlined that when a study is undertaken related to online communities, all members of the community may be affected and not only the

members who choose to participate. For example, not only could the author of a piece be affected, but also the entire online group may suffer since they all might be presented in a wrong light, creating distress, social exposure, or embarrassment. Moreover, if the results are published in such a way that members of a virtual community can identify their community as the one studied without their knowledge, psychological harm may result.

### ***Harm for the Researcher***

Revealing research can also cause harm for the researcher. This can happen by receiving distressing information, virtual, or real threats. Besides the normal academic or nonacademic critical comments that the researcher needs to address in an academic way through additional publication or presentations, they may need to deal with unjustified written or verbal attacks. In many cases, it is enough not to merely respond to these charges, but the researcher will need to be prepared to cope personally with them so that it does not do any harm to his own psyche.

### ***When Can These Risks Happen?***

This lack of understanding by participants, and sometimes researchers as well, of the technical and storage capabilities of Internet technologies may elevate these risks. The risk of exposure can surface at different stages of research, from data gathering, to data processing, to data storage, and dissemination. These stages can include one case where datasets that are not normally public being made available by researchers, or a second case where data are reused when it is publicly available.

In the first case, there are often ambiguous problems arising with the aggregation of data. For instance, if the linking of databases allows for the identification of individuals, either directly through personally identifiable information, or indirection through the use of informed guesses. In these cases, those databases should not be allowed to be released together, and this is so important that the Australian government, for instance, contains laws that prohibit certain databases being linked for this reason. The research advantages would be beneficial though, from both a knowledge generation and public policy perspective. Being able to link health databases to social services databases would allow for improved services, more efficient social infrastructure, and better outcomes. This must be balanced with the loss of privacy, and the potential for noncleared employees to see confidential data, where, for example, a social worker might be able to see or infer knowledge about a person's health from their benefits.

It is the second case, where publicly available data are collected "first hand" by a researcher or an analyst, which this chapter particularly focuses upon. In these cases, it is often not clear where a database will lead the research until it



is analyzed. Any loss of privacy may be able to be estimated up-front, but may change as the data are collected. Further, there is the possibility for the data collection or collation processes to be incorrect, leading to an excess of data being collected. Another related concern is security. While very large online data sources, such as Facebook or Twitter, have good security mechanisms in place for instance to stop people viewing information marked as private, not all sources as well as this would be protected. As an example, a hotel app was found to leak the booking details of other customers, a normally private piece of information. If the data sources cannot be trusted to keep these data secure, this may lead to a loss of privacy. However, it cannot be denied that the benefit to, for instance, an intelligence agency would be significant if they could know who is staying in which room, contributing to knowledge of the movements of people of interest.

Furthermore, as data are accumulated and stored over the years, outdated or poorly designed security measures may create more opportunity for the risk exposure to a later time. *The Internet does not forget*, and information that finds its way online can frequently be retrieved many years later. With the development of improved search engines, data become even more accessible. In addition to individual record files, data can be copied through automated processes and redundantly stored on several sites. As a consequence, even if the information was deleted from the original page, it might still be available on different web pages. For example, people who added a photo in their profile on LinkedIn can often find that picture elsewhere online.

## JUSTICE

Justice, the third principle according the Belmont report discussed earlier, seeks a fair distribution of the burdens and benefits associated with research. The Belmont report introduced this principle when it was found that, after research in health area was undertaken, certain individuals were seen to bear disproportionate risks in medical experiments without getting consequent benefits. This happened during World War II (Annas & Grodin, 1995), in prior experiments (Lederer & Davis, 1995), and later, for example, in the Milgram experiments (Badhwar, 2009).

While in online research we do not expect this type of physically harm to occur to an individual, as discussed earlier the concern is with privacy violation and its potential for harm. When we look a fair and equal balance of risk it goes back to the selection process of the data which belong to the individuals. Applying the Belmont principle of justice to the online world, it can be interpreted that the selection of participant data must ensure that subjects' data are selected for reasons directly related to the problem being studied instead of for their easy availability. This principle of justice in the online world is mainly

related to a fair selection process of the data and the involved process to obtain consent as discussed earlier.

Flicker (Flicker, Haans, & Skinner, 2004) follows Frankel (Frankel & Siang, 1999) opinion that sees the ethical principle of justice in health research being interpreted as “fair, equitable, and appropriate treatment in light of what is due or owed to persons.” The principle of justice comes to life during analyzing messages from their message board. The dilemma here is that messages are posted in ongoing conversations, and the posts where the researcher has consent to use, are mixed with posts where they have no consent (Flicker, Haans, & Skinner, 2004). These authors discuss the question of justice in relation to justification of selection of the posts and a justified usage of postings where no consent was obtained.

Frankel follows the opinion that justice in the online research is mainly related to the selection process and adds that the application of justice would be complicated due to the feature of anonymous and pseudonymous communications (Frankel & Siang, 1999). In the physical world, researchers need to consider factors as gender, race, and age in the selection process, but this is obviously more difficult in the Internet environment as many people protect their anonymity and this information is not available.

## SUMMARY

The Internet offers a large amount of data that are public accessible, and these data offer a convenient and reliable source of research which is currently being more and more used. For ethical reasons, guidelines for research use are clearly essential, and the Belmont report is important because it provides three principles that are generally used as guideline for conventional research. The principles of “Autonomy, Benefits, and Justice” also provide a good ethical basis for online research but need additional, sensitive interpretation because the conditions of the medium are very different. It depends on the topic, the online community, the access requirements to the forum and the research which level of ethics clearance are required. Sensitive areas need to be looked at case by case to make a decision related to ethical questions.

One important issue that continually arises is that personal reports from some vulnerable groups are meant to, and possibly want to, be heard by the public. This implies that just because information comes from a recognizable vulnerable group, it does not mean that research must necessarily ignore or alter it significantly. It needs to be treated with ethical consideration and can be included in a study to provide these groups with a voice. The Internet might be the only chance to tell the public about the topic.



Ethical considerations in online research are significantly more complex and require a more sensitive case-by-case decision than traditional research. In addition to this complexity, Internet technology develops rapidly, and the user behavior changes so quickly that the researcher will be forced to revisit their ethical consideration regularly. In addition, online sources of information lack to maturity in research-collection methods that off-line data sources have.

Researchers aiming to use online data need to take into considerations the issues presented in this chapter, as well as interpreting those within the legal and ethics frameworks imposed upon their research.

This means that in addition to the existing guidelines, as per the Belmont report, they need to consider two main differences between online and off-line research and apply it to their research. First, there is a greater risk to privacy and confidentiality in online research, as opposed to physical harm normally associated with conventional research. As a consequence, the researcher needs to plan the project in a way to limit this risk and avoid any violation. Second, it is a greater challenge to obtain informed consent of research participants. Researchers need to look at ways how to obtain this informed consent and need to have a strategy to deal with data where it is not possible to obtain it. While informed consent is difficult to achieve, it is a cornerstone to ethical research.

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## Chapter 4 Theory: Structure and Phases of the Romance Scam

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The previous chapter introduced the Romance Scam as a serious threat to vulnerable sections of our society due to its propensity to target highly sensitive human emotions involving normal desires in a search for partnership and personal romantic happiness. This chapter picks up on this assumption and further develops a theory about the Romance Scam, where it suggests that the online material is actually built from a complex combination of two scams. One scam is related to the establishment of a faked relationship, whilst the second is built expressly to elicit sequential payments for fictitious events. The relationship part of the scam is specifically designed to establish feelings of deep trust in the victim for the scammer which is then used for the basis for the funds scam. This scam is developed along the same lines, and uses the same persuasion techniques, as those employed in mass marketing frauds. An important factor in the initial relationship scam is the development of a 'personal love story', since it is apparent that people have personal affinities to romantic relationships based on their personal love story and an understanding of their ideal partner. The relationship scam uses this situation and applies effort into tailoring the 'perfect' partner. At the same time as this relationship is built, a secondary fund scam is developed and the victim is subtly guided through the phases which have been identified in the 'Transtheoretical model' (Prochaska & DiClemente, 2005). During this process, the scam creates the motivation within the victim to comply with the demands to transfer funds.

## THE ONLINE ROMANCE SCAM: A COMPLEX TWO- LAYER SCAM

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### *Abstract*

*Online Romance scams are very successful unethical practices which cause considerable financial and emotional damage to their victims. This paper argues that the success of this scam technique is based on a strategy, similar to that in the Nigerian Letter scam, in which scammers invoke strong emotions in the recipients. We reflected on the notion that strong emotions play an important role in the development of normal romantic relationships, and these emotions are related to personal experiences of the individual which are accumulated in so-called 'personal love stories'. The personal love story is the individual's view of the idealized perfect relationship, and as such it impacts on the selection of a partner in the initiation stages of a partnership, and endures through the development of the relationship until its eventual termination. Personal love stories are important for the success of a relationship, and we assert in this paper that these love stories play an important role in the development of romance scam relationships and support the scammer's eventual demand for financial funds from the victim. This paper presents a theory which attempts to explain the success of romance scams as a 'two-layer scam', related first to establishing a faked relationship by addressing strong personal romantic emotions, and second to building spurious reasons to request significant monetary payments.*

**Keywords:** Online Romance scam; personal love story; Transtheoretical Model

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Online dating has evolved very quickly from its beginnings as a site of relatively marginal interest to become an influential mainstream social practice facilitating the finding of a partner (Magrina, 2014). In 2003, Edelson (2003) reported the online personals category was one of the most lucrative forms of paid content on the web in the United States. At this time, it was predicted that the market would be worth \$642 million in 2008 (Greenspan, 2003), but by 2009, Rege (2009) predicted that e-love networks would generate \$1.9 billion by 2012. These revenues are now estimated to be growing at a rate of 10 percent each year (Bridges, 2012) and it was claimed that even in these early years, social networking of this kind had become the fourth most popular strategy in finding a date or a romantic partner (Valkenburg & Peter, 2007).

Indeed, this industry has now grown exponentially in many Western countries. For instance, 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 met through a dating site or app and 23% have 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). The influence of this industry is further shown by the observation that the value of the UK's online dating market alone was £165 million in 2013, but is predicted to grow by 36.4% to £225 million by 2019 (Online Dating, 2015).

Inevitably, unscrupulous individuals have recognized the monetizing potential of Online Dating in the cyberspace. Indeed, given the popularity of the online dating market and the significant economic implications of the area, it is perhaps not surprising that this has become a key focus of fraudsters and scammers (Fair, Tully, Ekdale, & Asante, 2009; Rathinaraj & Chendroyaperumal, 2010). 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). In addition, earlier figures suggested that victims of this type of fraud have lost an average of \$17,000 per person, an amount which is almost twice that of victims involved in other advanced fee scams (Ross & Smith, 2011). With such a high return, it is understandable that scammers are prepared to invest significant time, energy and ingenuity in building spurious romantic connections.



The internet appears to be the perfect platform for this kind of scam. In the online world, people can manipulate and improve their personal presentation in a quite independent way from their actual appearance and circumstances (Samp & Palevitz, 2014). They are able to strategise their self-disclosure and identity-management to construct an ideal self-representation which, for example, minimises any feelings of social awkwardness (Ellison, Heino, & Gibbs, 2006; Ellison et al., 2006; Walther, Anderson, & Park, 1994). Furthermore, the transmission of somewhat misleading information regarding the sender's identity (Caspi & Gorsky, 2006) has become a common and accepted phenomenon in online social networking and dating sites (Toma, Hancock, & Ellison, 2008; Ellison et al., 2006). In the light of this somewhat paradoxical acceptance of ambiguity in these early exchanges, it seems that people in these situations are willing to accept a certain level of uncertainty in the initial phase of a new virtual relationship, and appear to intentionally overlook potentially unpleasant characteristics of the new partner. This is also noted in incipient real world relationships (Kee & Rashad Yazdanifard, 2015), where potential partners tend to initially cut out aspects of character which do not fit in their romantic imagination of the appearance of a new partner. It is, as we say, "love makes blind".

The existence of this type of human behaviour, together with the inherent anonymous characteristics of the online world, provides a suitable environment for tailoring 'perfect self-representations'. This has the effect that, in the online world, bona fide relationships between individuals can be initiated and developed, a situation which may never have a chance to be realised in the real world. There are two possible outcomes of this circumstance: first, it can end in disappointment when the partners meet in reality and they recognize that the online presentation differs significantly, in ways that matter, from the real person; second, it has offered the opportunity to build valuable and meaningful relationships as a result of bypassing the surface 'filters' such as physical appearances, and allowing partners to look more directly at deeper, more valuable individual characteristics. In both cases in the bona fide situation, the relationship which was started in the online world moved into a phase in the real world where imaginings could be 'proofed' against the reality.

This is very different to fraudulent relationships, since these scams are never allowed to move into reality for proofing, because one individual is using

the virtual circumstances to maintain a situation in which advantage can be taken of the unwitting victim.

However, whilst this scam approach offers certain advantages for the scammer, it also has some disadvantages in that it must, by its inherently secretive nature, lack real 'lived' moments which intensify a real relationship. It must remain in the virtual world, and it must remain as a dream. It is at this point that we see a subtle link to real world relationships. We suggest that this 'dream' is started early by the scammer, knowing that, in real life, it is presumed that as everybody grows up, they begin to build an individual imagination of an ideal partnership (Sternberg, 1995). As a result, with time, individuals build their own "Personal Love Story". This is, in essence, a personal 'fantasy', and the imagined course of this perfect relationship inevitably impacts on the 'real world' decisions which drive the type of relationship we choose to develop and it is this drive that the scammer can exploit.

We claim that the romance scam utilises developed imaginations by offering a (fictitious) relationship which is constructed to mirror the victim's perfect love story. The insidious nature of this scamming virtual relationship is that once it identifies the particular 'love story' pertinent to a chosen victim, it then carefully moves the victim through the phases of this personal love story. However, to institute the scam, we see that in parallel with this development, the scammers need to build a second story. This second scenario is purely aimed at gaining a financial benefit for the scammer, and is constructed to justify the transfer of funds. This second story is usually not an integral part of an idealised romantic relationship, but it has carefully crafted arguments that play on the victim's sensibilities.

In addition to this the victims develop their own explanation to this negative "fund story" part in the online relationship to justify it and to be able to hold on the exciting "love story" part. A similar behaviour can be observed in relationships with domestic violence.

Despite the unpleasant circumstances the individual, mostly women, remain in the relationship. Wood (2001) explains this behaviour with narratives of love and violence which normalise violence and give sense to the romantic relationship in the eyes of the victim.

Thus, in fact, the victim is confronted with two mutually supporting but independent scams; the first related to developing and strengthening the

'romantic' relationship, and the second being a systematically escalating financial scam. The victim is then guided smoothly through both these complex scams.

Because of the complex issues associated with emotional engagements, it is recognised that it is quite difficult to build a successful romance scam, and indeed Stabek (2009) has classified romance scams as belonging to the 'second scam' genre termed "Financial Gain and Information Gathering through Development Story Based Applications". This scam genre is made up of scam cases that involve complex planning and detailed preparation. This indicates that a romance scam is an advanced, sophisticated and therefore very dangerous type of scam, which if successful in entrapping a victim and can cause a lot of personal, as well as financial, damage.

In this paper, following contribution have been made:

- Description of the Romance Scam followed by an explanation of the usage of strong emotions as key success factor in the romance scam.
- Investigation into normal relationships and the reasons what make them successful in order to more deeply understand the way in which cues and openings can be used by the scammer. We look at the different genres of narratives based on different types of love stories described by Sternberg (1999) and attempt to analyse the feelings and narratives which are used in the development of the Romance scam.
- Development of theory which explains the Romance scam as dual scam, where the victim is scammed in respect of both a relationship and financial terms.
- Application of Transtheoretical Model (Prochaska & DiClemente, 1992), which has been used previously in health area to influence a patient to change a behaviour which has negative effect on his health, to map the phases of the romance scam to illuminate and understand why it is so successful in the duping of vulnerable people.

### **Romance Scam**

Budd and Anderson (2011) 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. In addition, Ross and Smith's (2011) study confirms that, in most cases, dating scams originate from social networking and dating websites, and the Australian Competition and Consumer Commission (2015) confirms that 30 per cent of dating scams were initiated through social networking sites or online forums.

The scammers generally post a false profile on legitimate dating websites (Budd & Anderson, 2011), and often use 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 direct the contact to an external channel, usually an email outside of the dating web site. This is done because there is always a risk that the bogus profile might be suspended from the dating web site, thus losing contact with the victim and with it all the previous efforts in establishing rapport.

In the external channel, the scammer will try to establish constant contact and may want to chat, call, and/or email the victim daily or even several times a day, to deepen the relationship and to build the trust of the victim (Budd & Anderson, 2011). It is in this phase, and usually after a very short period of time, that the scammer begins declaring his or her love for the victim.

Parallel to all the efforts to develop the relationship, 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, 2011). One common story is that the scammer has to travel to another country for some special or tragic reason like a sudden death (Rege, 2009).

In the next step an 'emergency' arises and the victim is asked to send money to help. One strategy might be a request to help pay medical bills or fees, or perhaps to purchase a ticket to visit the victim. The scammer will explain that there are no funds available at the moment, meaning that the scammer has no access to personal funds possibly because of unlucky circumstances. The scammers often ask first for small amounts to draw the victim in and this has the effect of making them feel committed to continuing to sending more money (Sofa, Berzins, Ammirato, & Volpentesta, 2010). Usually the scammer also declares an intention to refund the money as soon as they have access to their own funds.

### Strong emotions in romantic relationships

We suggest that the strong emotions that normally arise in an ongoing romantic relationship are a key factor in manipulating the success of the Romance scam. A similar strategy has been observed in the case of the ‘Nigerian Letter’. The Nigerian Letter is an advanced fee fraud in which a very high sum of money is promised to the intended victim. However, in order to receive this money, the victim must first pay a number of ‘necessary’ fees (Cukier, Nesselroth, & Cody, 2007). This process continues till the victim stops sending money (Dyrud, 2005). It has been found that this scam uses themes which have a strong emotional aspect (Cukier et al., 2007). Although the use of emotions is a common factor between the Nigerian Letter and the Romance Scam, it is apparent that it works in a far more effective way in the more strategically designed Romance scam.

Table 1. Emotions in the Nigerian Letter and the Romance Scam

<b>Nigerian Letter</b>	<b>Romance scam</b>
<i>General emotions</i>	<i>Relationship emotions</i>
Guilt	Love
Lust	Care
Pathos	Lust
Greed	Companionship
Pity	Responsibility
	Friendship
	Trust

Table 1 compares examples of the emotions utilised in both scams and shows that, in these complex arrangements, the Romance scam uses a larger and stronger set of psychological “tools” compared to the Nigerian Letter. The emotions are based on the different ways of personal attitudes of people related to love and relationship.

A relationship with a scammer, even though it is located in the virtual world, is nevertheless a human-to-human relationship, and in understanding the way in which manipulations can enter scam situation, we begin by assuming that virtual relationships largely follow the same rules as a normal relationship.

In this respect, Sternberg looked at several different types of common relationships between people in his book *Love is a Story* (Sternberg, 1999). Here, he suggests that personal relationships follow certain relatively well-

defined plots which can be revealed and described in the love story genre, and he asserts further that these 'plots' control the development of relationships (Sternberg, 1995). It thus appears that these well-known love-narratives are very important for individuals forming the way relationships are built (McAdams, 1993), and the implication for this study is clear - these stories form the basis upon which a romance scam is built. Sternberg goes on to suggest that people develop multiple themed scripts which, when combined, build a personal love story. The themes come from our childhood, where we are told narratives and fairy tales, and from interactions with significant others around us such as parents, grandparents, brothers and sisters and intimate friends. Sternberg asserts that everybody has a personal story, and it is this story which is instrumental in forming relationships. Elements of the story give the relationship contextual meaning, and each person interprets actions or events in their relationships in terms of the story. This gives the relationship meaning in the context of our lives (Sternberg, 1999).

Sternberg presents five major groups of stories which seem to represent the majority of ways in which people attempt to interpret the world of their relationships. These are:

*Asymmetrical stories:* Sternberg has placed in this classification type, stories that can be understood as "Teacher / Student", "Sacrifice", "Government", "Police", "Pornography" and "Horror" stories. These stories can be described as involving a strong asymmetry between protagonists, which leads to a need for complementary behaviors between the partners in a relationship. Such a scenario implies a significant imbalance of power in the relationship, allowing one partner to control most or all of the power. In these relationships, the unequal power relationship is justified in terms of 'legitimate' power, where, commonly in society, many offices (such as royalty), assume power on cultural grounds.

*Object Story:* In this situation, one partner is seen as a 'valuable object' by the other. To this *first type* of classification belong "Science-fiction", "Collection", "Art" and "Religion (guru version)" stories. In the *second type* of this classification it is the relationship that is seen as an object. In this classification belongs the "House and home", "Recovery" and "Religion (relationship as a 'temple' version)" stories. The implied value triggers the natural urge of an individual to treat the object with an intensive and special care and an increase interest to keep and maintain it.



*Coordination Stories:* In this classification belong the “Traveller”, “Sewing and Knitting”, “Garden” and “Business” stories. In these stories, the partners work together to create or maintain something. In these relationships the interest lies more in the collective planning and activity itself rather in really reaching the end of it. It implies a high grade of constant motivation and responsibility to take the right decisions and to move things.

*Narrative Stories:* In this type belongs the “Fantasy story” which is the typical fairy tale where the prince finds the princess and lives happily ever after. However, in this type also belongs the “History”, “Science” and “Cookbook” story. The common theme in all these stories is that the uniting element is that the partners together try to follow a given text or story provided by a third party. One subtle difference is with the “History” type, where the source is dictated by history as distinct from other cases where guidelines are provided by popular books and magazines. The power of these emotions lie in deep internalized narratives and dreams but also in guidelines provided by in the community in form of fashionable and accepted magazines and TV-shows.

*Genre Stories:* In the final classification are the “War”, “Humour”, “Mystery” and “Theatre” stories. In these stories, it is the mode or ‘way’ of the relationship that is important. The special atmosphere or the created aura where the individual feels himself comfortable is important. Once reached this state the individual tries to hold on it and it needs effort to leave the reached comfort zone.

In addition to this Franiuk (2002) distinguishes between two implicit theories of relationships; these are the “Soulmate Theory” and the “Work-it-out Theory”. The “Soulmate Theory” reflects the belief that finding the right person is important for relationship success, while the “Work-it-out” theory is built on the notion that relationships take significant effort to be successful.

Looking at Sternberg and Franiuk’s (2002) contributions, it can be concluded that individuals are searching for a “soulmate” or a “work it out partner” whose characteristics fit with their personal love story.

Later Franiuk (2012) showed in a study that members of the “Soulmate Theory” had a protective sense in the early phase of the relationship. During this time, they are more sceptical and want more proof for having found the ‘real’ soulmate. It is in this phase that it is most likely that a wrong partner is rejected. In the long term, when the partner has been accepted, this protective

sense is suspended and the individual tends to hold on the relationship despite obvious signs which may appear suggesting that the partner does not fit.

Another manifestation of the soulmate theory which was detected by Eva Illouz (1998), is where, for many individuals, the most 'memorable' love story is the romantic narrative of "Love at first sight". As a result, it seems that some people cannot be clearly assigned to a single group or described by one theory. They seem to change gradually through the course of a relationship, and a characteristic here is how a first protective mode against a wrong partner is converted into a "commitment to the partner" in the long term.

### **The 'Two-Scam' Theory regarding Romance Scams**

This paper presents an approach which helps to explain the success of Romance Scams. We see these as deliberate strategies which employ a two-layer scam which is predicated on the idea that the scammer influences the victim to engage into two parallel streams of social behaviour. The first is the fostering of a motivation to establish a romantic relationship and consequently to develop a deep level of commitment and trust, while the second is to engineer the willing transfer of funds to the virtual partner. These behaviours are fostered and then established by presenting the victim with two (complementary) virtual stories.

We call the first story the "relationship scam", which serves to initiate and gradually deepen the virtual relationship using a romantic theme. This first story must be created with the intention of supporting the second story, which is designed to motivate the victim to willingly transfer funds. We call it the "fund scam", and its central purpose is to build a level of self-justification within the victim's mind to rationalise the making available of the requested funds.

### **Relationship Scam based on the personal love story**

A significant factor for the crafting of the relationship story is the identification of the *personal love story* of the victim. As described earlier, this story reflects the personal affinity of the victim relating to love and relationships. It is therefore important for the scammer to quickly and accurately identify the victim's psychological circumstances. To achieve this, the scammer creates a series of online identities which broadly reflect a range of certain love stories, and are designed to initially attract potential victims.

Once contact is established, the relationship scam is developed by incrementally incorporating elements of the victim's personal love story, and it is thus gradually tailored to suit the victim's particular situation. Here, the scammer spends a long time in developing the soulmate relationship until it is time to start the "ugly" part. This comes at the stage where the victim is judged to have lost his or her 'protective sense'.

In this scenario, the victim gets psychologically trapped in the illusion of finally having found a perfect soulmate. The scam is crafted so that the ostensible partners' love stories match exactly. By this stage, the victim of a Romance Scam has signaled that they have constructed their reality and meaning in the relationship in similar way as do victims of domestic violence (Franiuk et al., 2012). Meaning within the relationship, which may be showing signs of strain as funds are being requested, is constructed by using, on the one side, romance narratives based on their personal love story and, on the other side, beliefs to bolster the love story romance narratives when inconsistencies begin to appear.

As discussed earlier, manifest actions depend on the type of the personal "soulmate" belief, and this typology distinguishes those who recognise the fraudulent nature of the scam very early from those who get significantly victimised by these Romance Scams.

### **Relationship Scam based on the personal love story**

Whilst it is clear that the relationship is clearly not the primary goal of the scammer, but for the scam to be successful, this first story must be created as authentically as possible to support the "Fund Story" in order to gain the intended financial benefit.

It is here where the scammer drafts the second story which influences the victim to financially help the new partner. The key to this influence lies in the deep trust that has been established in the relationship scam, so that when a call of distress and a need for money comes from the scammer, it is not seriously questioned.

At this critical time of the scam, the scammer can also use persuasion techniques common to mass marketing frauds (person of authority, scarcity, consistency, similarity) which are described by Lea (Lea, Fischer, & Evans, 2009). Indeed, Whitty (2013b) as most of the common marketing theories are applied in romance scamming situations.



### The Transtheoretical Model applied to the phases of the Romance scam

In order to smoothly draw the victim progressively deeper into the scam, we suggest that the story follows a carefully choreographed sequence of phases. Recently, Whitty (2013a) conducted a study regarding the ‘anatomy’ of the romance scam and found out that the crime goes through six distinct stages: *An attractive profile*, the *grooming time* and *the sting* which build the main part of the scam followed by the *continuation* where the scammer repeatedly requests funds and finally by *sexual abuse* and *re-victimization* which is additional attempt to further humiliate and exploit the victim by blackmailing and applying a follow up scam (Federal Trade, 2015). As outlined earlier, we are asserting in this paper that the Romance Scam is built by developing two parallel scams; the *relationship scam* and the *fund scam*. Further, we assume that each of the scams follows the phases of the *Transtheoretical Model*, which happen in an orchestrated way. The stages of relationship scam must come before the stages of the fund scam, because it is necessary to build personal trust as a basis for the fund scam. However, in a successful scam, it will only be on the termination of the fund scam that the termination of the relationship scam ceases. Table 2 compares Whitty’s (2013a) six stages of a scam to the phases of Transtheoretical model applied to the Relationship and Fund scams.

Table 2. Relationship and fund scam applied to the Transtheoretical Model

Scam Stages	Relationship scam	Fund scam
Profile	Contemplation (considering)	Pre contemplation
Grooming	Determination (commitment)	Pre contemplation ( <i>No intention to send funds, but considers to help</i> )
The sting	Action	Commitment / Action
Continuation of the scam	Maintenance	Action/ Maintenance
Sexual abuse	Maintenance	Termination
Re-victimization	Termination	

In this analysis, Whitty’s scam *profile* mirrors the *contemplation phase* of the *relationship scam*. Before knowing the profile of the scammer, the victim clearly had no intention to start a relationship with this person, but after being confronted with the (fraudulent) profile, he/she is encouraged to move into the

phase where he/she considers it. The profile stage stands at the beginning of any romantic relationship, since it is the first introduction of the character of the potential partner. In relation to the *fund scam*, again we can assume that the victim had no intention at this time to send funds to a person with whom they have just started to consider a relationship, and this corresponds to the *pre contemplation phase*.

After contact has been established, follows the *grooming* time. Whitty (2013a) sees this time is where the victim increasingly builds trust with the victim. In this time the victim gradually commits to the relationship and enters the *determination phase* in the *relationship scam*. At this time the *fund scam* is still within the stage of *pre contemplation phase*, because the individual does still not yet have any intention to send money to the potential partner. The scammer is most likely aware of this state, and concentrates on techniques of trust building and preparing a suitable 'dramatic' background story to be able to guide the victim into the "contemplation phase" for the later fund scam. It is here that the victim gets increasingly aware of the 'dramatic' background and starts considering to help the virtual partner without being directly asked and not necessarily being asked to send money.

When the grooming stage has reached an appropriate stage, the third phase of the scam, known as the "*the sting*", emerges. It is this time at which the scammer directs his background story into a crisis which need immediate attention. It is important here that the event is not out of context with previous events which have been gradually revealed. The victim is thus prepared with the background story and is already familiar with the circumstances. Scenarios are various; this could involve a dangerous trip, a constantly sick family member or an adventurous risk consistent with the character of the scammer profile. Of most importance is that the sting does not break the relationship scam story. Acceptance of this crisis pushes the victim in the *action phase* in the *relationship scam*. The victim is urged to prove their loyalty to the relationship and indicate that they are willing to do something to maintain and deepen it. At the same time, it makes the victims *committed* to the *fund scam*, where they agree to help the partner, and thus they move into the *action phase* and begin the transfer of funds.

After this breakthrough follows the *continuation* of the scam, which marks the *maintenance phase* of relationship and fund scam. The criminal asks

for funds to maintain the fund scam and the victim complies with the request to further contribute and build on the relationship.

The scammer will try to motivate the individual to send regular money. This will last until the victim *terminates* the *fund scam*. Often the reason for termination is that the victim runs out of money and will try to maintain the relationship by offering different kinds of support or evidence of commitment into the relationship. This might motivate the scammer to enter the phase of *sexual abuse* where the victim tries to maintain the relationship by complying with these requests. Once the scam reaches the *re-victimization* also the *relationship scam* has finally terminated. The victim has realized that the relationship was a scam and the scammer has moved on to exploit the victim with a follow up scam.

### Conclusion

This paper presents a theory which suggests that the online romance scam is actually built from a combination of two scams. One scam is related to the establishment of a faked relationship, whilst the second is built to request payments for fictitious events. The relationship scam is specifically designed to establish deep trust in the victim for the scammer which is the basis for the funds scam, which is presented in conjunction with persuasion techniques from mass marketing frauds. An important factor in the initial relationship scam are the development of “personal love stories”, since it is apparent that people have personal affinities to romantic relationships based on their personal love story and an understanding of their ideal partner. The relationship scam uses this situation and applies effort into tailoring the ‘perfect’ partner. At the same time as this relationship is built, a secondary fund scam is developed and the victim is unnoticeably guided through the phases of the transtheoretical model where the scam creates the motivation to comply with the demands to transfer funds. This paper is the starting point for a better understanding of the mechanism of the romance scam. More research is required to understand in which ways the different “love story types” can be applied in the scam, what suspends the victim’s initially protective sense and how and when various persuasion techniques are applied. A particular interest is to further investigate how the separate phases of the two scams link together, and what are the signs for



moving into the next phase. It is anticipated that this knowledge will help to develop efficient prevention strategies for advice and counseling purposes.

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## Chapter 5 Methodology

The research project develops a new theory about the anatomy of the Romance Scam. It develops a method based on this new theory to analyse Romance Scams in more detail. A qualitative analysis is undertaken. The frameworks of the analysis are derived from a worldview about the nature of the problem and its existence. In the result it identifies the main success factor of the Romance Scam.

In this Chapter, we present a detailed example of how the available data for a selected case from on-line sources were treated in order to provide a systematic and consistent analysis scheme for the purposes of our study. This exemplar was chosen at random from the material upon which the published papers have been based. We have included this description in an attempt to illustrate how we have strived to achieve veracity in our knowledge claims through transparency of our systematic analysis, and to show how we have ensured that the anonymity of those involved has been protected.

The analysis description consists of the following sections, which represent the sequential steps which were followed for each case:

- 1) Repeated reading of the report and marking of relevant information;
- 2) Identification of the underlying Love Story;
- 3) Analysis of the material relating to the Relationship Story
  - a. Extracting information into the Plot Structure Table;
  - b. Mapping of events to the phases of the Transtheoretical Model;
- 4) Analysis of material related to the Fund Story
  - a. Extracting information into the Plot Structure Table;
  - b. Mapping of events to the phases of the Transtheoretical Model;
- 5) Constructing a timely Sequence of the parallel scams.

The first four sections describe the steps which have been developed in such a way as to align the events of both the Relationship and the Fund stories in order to establish the ‘Timely Sequence’ of both scams in step 5. In the following passages, we present our working through of the details of the selected case.

### 5.1. Repeated reading of the report and marking of relevant information

In each case, the analysis started by repeatedly reading the available report in order to get a good understanding of the key events in the scam as detailed by the actors. In this reading, the various elements for which we were looking were identified on the basis of our theoretical framework.

To assist in this preliminary analysis, we marked sequences that we felt contained relevant information. During the reading, we marked the relevant information with colours to allow an initial visual grouping into elements representing (i) raw data of the relationship story, (ii) raw data of the fund story and (iii) hints for the underlying personal love story. Initially, we chose red for events of the relationship story, green for the fund story and blue for ‘hints’ of the underlying Love Story.

To assist in gaining an overview of the selected report and the work done in this preliminary stage, the whole report, with preliminary coding, has been presented in Appendix 1. What is presented here is an extract taken from the beginning of the selected report, which has been included at this stage to show the detail of the analysis method:

My story is just like so many others here, and it's been a relief to just know that I was not the only one that was taken in. I mean, I feel sorry for all of us, but it's amazing to me just how good these scammers are. I've always prided myself on my ability to read people, and to have someone completely fool me like this was really a hard hit. Not to mention he had me convinced that our "relationship" was truly from God, how else could we have found each other and known so quickly that we were meant to be, soul mates? He was everything I wanted in a man, and he said all the right things before I gave any hints about what those right things would be. Looking back, I had some red flags from the beginning, but I guess I was just so desperate to believe that I could have been so lucky to finally have found a man who would love me the way I dreamed of being loved put blinders on me and I was able to rationalize all of the red flags. I did things that I KNEW were totally wrong - when his phone and his daughter's iPad and credit cards, etc were stolen at the airport when they arrived in South Africa for his contractor job he was awarded, he did not ...

This initial colour marking presented in Appendix 1, shown here as underlines, involved several independent readings, in order to avoid effects of fatigue.

### 5.2. Identification of the underlying Love story

In the next phase of the analysis, we attempted to identify what we have termed the ‘underlying Personal Love Story’ which has seemed to us to be the way in which the scammer has engaged the victim’s interest. We have searched the available text for ‘hints’ of the type of story which has emerged. The basis for this analysis is the “Love Story Scale” taken from Sternberg (2012).



Although this scale, which presented 12 possible underlying stories, gave us a good direction for data collection, we found that it needed to be amended according to definitions provided in Sternberg's earlier book (Sternberg, 1999). It is the extended "Love Story Scale" which has been used in this analysis, and, for reference, the full scale has been presented in Appendix 3 in order to show the options related to the respondents' stories.

We played the part of a 'proxy' for the each question on the Love Story Scale, and answered them on behalf of the victim. As Sternberg suggested, we have rated each statement on a scale from 1 to 9, 1 meaning that it does not characterize the described romantic relationships at all, and 9 meaning that it describes them extremely well. Then we averaged the scores for the questions related to each story, and categorised averaged scores of 7 to 9 to be 'high', indicating that the respondent had a strong attraction to the story, and 1 to 3 to be 'low', indicating little or no apparent interest in the story. We thought that moderate scores of 4 to 6 indicated some interest in the 'conceit', but probably not enough to generate or keep a romantic interest.

We started this analysis with Story Type #1 in the "Love Story Scale", which is called 'The Sacrifice Story', and applied it to the case selected. The three questions of the Sacrifice Story are:

STORY #1

1. I enjoy making sacrifices for the sake of my partner.
2. I believe sacrifice is a key part of true love.
3. I often compromise my own comfort to satisfy my partner's needs.

We found, in the report (Appendix 1), the following hints that the underlying story may have been a 'Sacrifice' story:

...  
totally enthral me. I mean it, he made me fall in love with him not by what he said in his emails,  
...  
emails. And I would find myself putting aside the niggling uneasiness about him as far as the stories **he was telling me about the hardships he was beginning to endure, and I found myself sending him an iPhone because his was stolen**, and next thing I knew I sent him some money because his daughter was sick, and yet it wasn't enough, but at the same time I had nothing more I could send, so I told him I didn't have anything else. I did not send so much that I would be totally hurt with it, it was more than I should have, yes, but the niggling doubt at least

If we look at the first question: "*I enjoy making sacrifices for the sake of my partner*", the victim reports that she had indeed made sacrifices for the sake of her online partner. She sent

the iPhone because his was stolen and she sent money because his daughter was sick. But she also had initially a “*niggling uneasiness*”. This shows she does not really enjoy it. We therefore gave this question a score of “1” since it was not an unequivocal action.

With the second question: “*I believe sacrifice is a key part of true love*”, the respondent was initially hesitating to comply with his request to send the iPhone. It was after she felt in love with him that she did send the iPhone. We assume here that she is believing, albeit weakly, that it is important for true love to sacrifice time and money. We gave this question a score of “3”.

For the third question: “*I often compromise my own comfort to satisfy my partner's needs.*” We see here evidence that sending the iPhone because it was stolen and sending money because his daughter was sick, shows that at one level she would “*compromise*” her “*own comfort*”. However, the observation that she soon stopped sending any further goods or money shows she does it not “*often*” and clearly says she “*did not send did not send so much that I would be totally hurt*”. This indicates she did not completely compromise (or sacrifice) her own comfort. We gave this issue a score of “2”.

As a result, the average score for the Sacrifice Story is “2”, which represents, in our categorisation, ‘little or no interest in this story’.

We then applied the same subjective analysis of the text following story types provided in the “Love Story Scale”. We did not find hints for either the Story Type #2: The Police Story or the Story Type #3: The Travel Story. As a result the average for these Story types is: “0”

Then we looked at Story Type #4 in the “Love Story Scale”: The Pornography Story. The questions of the Pornography Story are:

STORY #4

Object:

1. The truth is that I don't mind being treated as a sex toy by my partner.
2. It is very important to me to gratify my partner's sexual desires and whims, even if people might view them as debasing.
3. I like it when my partner wants me to try new and unusual, and even painful, sexual techniques.

Subject:

1. The most important thing to me in my relationship is for my partner to be an excellent sex toy, doing anything I desire.

2. I can never be happy with a partner who is not very adventurous in sex.
3. The truth is that I like a partner who feels like a sex object.

The two scales, representing Object and Subject reflects the two different views of the Pornography Story. From one side where the individual likes being seen as a “sex Object” and the other side where the individual likes to treat the other partner as a “sex Object”. The relevance of these concepts have been discussed in Sternberg’s book (Sternberg, 1999).

In the text, we found the following hints that it may have been a Pornography Story:

stopped me from going crazy. Then ANOTHER thing he managed to get me to do was send him pictures of a kind I would NEVER send to anyone, let alone in an email to someone I hadn't actually met yet, but hey - he was going to be my husband, and we were going to live happily ever after, and we were lonely and longing for each other. Then there was an accident at his job ...  
spyware etc (and I found out here I could have done all that for free myself probably, but at the time I was in a panic that my father, young niece, brother and pastor of my church did not get these pictures on Facebook LOL). My "love" IMd me to ask what I was doing about this situation,

There was no hint for question 1, so the score was “0”. But for question 2 *“It is very important to me to gratify my partner's sexual desires and whims even if people might view them as debasing”*, the fact is that she complied with the request to send *“pictures of a kind I would NEVER send to anyone.”* This leads us to the assumption that she thinks it is important to comply with the partner’s sexual desires. In addition she clearly indicated that she was worried her friend and the pastor could get these pictures. This indicated that she considers people would view them as debasing. We gave this question a score of “9”. For the remaining questions we found no hints and gave scores of ‘0’. We did also not find hints for questions related to the “Pornography Story (Individual as Subject)”. As a result the average for the “Pornography Story (Individual as object)” is: “1.5”.

We did not find hints for the Story Type #5 in the “Love Story Scale”: ‘The Horror Story’. As a result the average for this Story type is: “0”

Then we looked at Story Type #6 in the “Love Story Scale”: The Recover Story. The questions of the Recover Story are:



## STORY #6

### Co-dependent:

1. I often end up with people who are facing a specific problem, and I find myself helping them get their life back in order.
2. I enjoy being involved in relationships in which my partner needs my help to get over some problem.
3. I often find myself with partners who need my help to recover from their past.

### Person in recovery:

- 1) I need someone who will help me recover from my painful past.
2. I believe that a relationship can save me from a life that is crumbling around me.
3. I need help getting over my past.

The two scales reflect the two different views of the Recovery Story depending on the individual's preference to be the person "providing recovery" or "receiving recovery", which are discussed in Sternberg's book (Sternberg, 1999).

We found the following hints which we investigated:

emails. And I would find myself putting aside the niggling uneasiness about him as far as the stories **he was telling me about the hardships he was beginning to endure, and I found myself sending him an iPhone because his was stolen**, and next thing I knew **I sent him some money because his daughter was sick**, and yet it wasn't enough, but at the same time I had nothing

For the first question: "*I often end up with people who are facing a specific problem, and I find myself helping them get their life back in order*", the victim tries to help the scammer to recover from a bad situation (stolen iPhone, sick daughter) in this 'partnership'. But we have no hint that it regularly happened in other relationships before, thus we gave a score of "2" for this question.

When we looked at the second question: "*I enjoy being involved in relationships in which my partner needs my help to get over some problem*", we noted that the question also requires "enjoying" being involved in a relationship with a partner in need. The victim indicated concerns about the invented crisis and was reluctant to provide requested support. "*I would find myself putting aside the niggling uneasiness about him as far as the stories he was telling me about the hardships*". The fact that she finally committed to help was more about of a feeling

of responsibility, saying that the *“next thing I knew I sent him some money because his daughter was sick.”* This led us to score this question with a “2”.

For the remaining questions (including the questions related to the other version of the “Recovery Story” where the individual is in recovery) we found no hints. As a result, the average for the “Recovery Story (Individual as Co-dependent)” is: “0.6”

We found no hints which were strong enough to follow for:

Story Type #7 in the “Love Story Scale”: The Garden Story

Story Type #8 in the “Love Story Scale”: The Business Story

Story Type #9 in the “Love Story Scale”: The Fantasy Story

Story Type #10 in the “Love Story Scale”: The War Story

Story Type #11 in the “Love Story Scale”: The Humour Story

Story Type #12 in the “Love Story Scale”: The Collection Story

As a result the average for these story types is: “0”

We then looked at Story Type #13 in the “Love Story Scale”: The Religion story. The questions of the Religion story are:

STORY #13

Religion in relationship

1. I believe that in the best relationships, people help each other draw closer to God.
2. It is very important to me that my partner share my religious beliefs.
3. My devotion to my partner can only be seen in the larger context of my devotion to God.

Relationship as religion:

1. I seem to seek salvation in relationships, much as other people do in religion.
2. I feel like my relationship has saved me from despair.
3. I have found that I need religion less now than I am in the relationship I'm in.

Score: \_\_\_\_\_.

We found the following hints which we investigated:

someone completely fool me like this was really a hard hit. Not to mention he had me convinced that our "relationship" was truly from God, how else could we have found each other and

...

I told him I really wished I could but I had nothing, I do not have money. He would say that was okay, he would work it out, God brought me to him not for money but because I was the love

...

**this man**, I mean head over heels like never in my life, all without even having met yet. He was so convincing in sharing his faith with me, his feelings about what he wanted in a relationship,

...

from the depths of his soul, and he had the most beautiful way of expressing his feelings about me, his daughter, his love of God, his hopes for our future, and he would sometimes pause and

...

spyware etc (and I found out here I could have done all that for free myself probably, but at the time I was in a panic that my father, young niece, brother and pastor of my church did not get these pictures on Facebook LOL). My "love" IMd me to ask what I was doing about this situation,

We look at the first part of the questions “Religion Story (Religion in relationship)”. In response to the first question: “*I believe that in the best relationships, people help each other draw closer to God*”. For the first question, our observations are that, very early in the report, she writes that: “*he had me convinced that our relationship was truly from God*” and later that “*...God brought me to him ...*” the victim believes that this relationship has been initiated by God and we can assume that she feels closer to him in this relationship. We gave this question a score of “8”.

Looking at the second question: “*It is very important to me that my partner share my religious beliefs.*” Later, she wrote that “*he was so convincing in sharing his faith*” and “*expressing his feelings about ... his love of God*”, the victim was clearly impressed by the scammer’s way of talking about God, where she obviously agrees and shares his views about religion. We gave this question a score of “9” also.

Finally, with the third question: “*My devotion to my partner can only be seen in the larger context of my devotion to God*”, we found clear evidence that devotion to God was significantly important to her in her current life when she reported: “*I was in a panic that my ... pastor of my church ...*”. The victim indicates that she is a committed member of the church community. Her reputation in this community is important for her. She was in panic when this reputation was in danger through the events out of the relationship. We gave a score of “4” here.



We did not find hints for the remaining questions related to the second version of this story where the relationship is seen as religion.

As a result the average for the “Religion Story (Religion in relationship)” is “7”.

We found no hints which were strong enough to follow for:

Story Type #14 in the “Love Story Scale”: The Garden Story

Story Type #15 in the “Love Story Scale”: The House + Home Story

Story Type #16 in the “Love Story Scale”: The Teacher Student Story

Story Type #17 in the “Love Story Scale”: The Government Story

As defined before, averaged scores of 7 to 9 are regarded as representing a high attraction to the story. As a conclusion, we see the underlying love story is the ‘Religion Story’ since, with its average score of 7, it is the highest of all the available story types.

### 5.3. Analysis: Relationship Story

To begin the detailed analysis of the relationship story, we took the marked elements (red in Appendix 1) for the relationship story and inserted them into a Plot Structure Table, as shown in Table 1.

**Table 1: Plot Structure Table (Relationship Story)**

<b>Characters</b>	<ul style="list-style-type: none"> <li>• Victim: single mother of a daughter</li> <li>• Scammer: single father daughter</li> </ul>
<b>Settings</b>	<ul style="list-style-type: none"> <li>• single mother of a daughter</li> <li>• My CHILD, whose own father is not much of one</li> <li>• my father, young niece, brother and pastor of my church</li> </ul>
<b>Problem</b>	<ul style="list-style-type: none"> <li>• He had convinced me that our, "relationship" was truly from God</li> <li>• I was just so desperate to believe that I could have been so lucky to finally have found a man who would love me the way I dreamed of being loved</li> <li>• CHILD, whose own father is not much of one</li> </ul>
<b>Actions</b>	<ul style="list-style-type: none"> <li>• the first couple of weeks we were communicating via email, I was constantly telling him how I would not be able to trust him till we met</li> <li>• he was so patient</li> <li>• we could just talk and email and that we wouldn't really get more serious about trying to build anything for awhile</li> <li>• find myself falling totally in love with this man</li> <li>• was so solicitous in asking about my daughter, and how he looked forward to meeting her</li> <li>• get me to believe that he would love not only me but my CHILD, <i>THAT probably is the reason that I fell so hard</i></li> <li>• first time we spoke on the phone ... red flag was able to be swept aside, because he had the most beautiful voice</li> </ul>

	<ul style="list-style-type: none"> <li>• expressing his feelings about me, his daughter, his love of God (red flag was able to be swept aside)</li> <li>• send him pictures of a kind I would NEVER send to anyone</li> <li>• he was going to be my husband, and we were going to live happily ever after</li> <li>• But I couldn't help him with money, I told him I really wished I could but I had nothing</li> <li>• I literally cried my eyes out, so scared for him, that I could lose this beautiful man before ever even touching him</li> <li>• That's when I really had an eye opener</li> <li>• I did not hear from my "love" for several days</li> <li>• convinced me that it was true, I had been scammed</li> <li>• Then a few days later he calls me, and tells me he had been in the hospital and that was why he hadn't called, but he wanted to make sure I was okay</li> <li>• I asked myself why, if he was guilty of scamming and I had actually accused him of this, why would he contact me again?</li> <li>• SO I told myself MAYBE he really was innocent</li> <li>• We continued to communicate for a while longer</li> <li>• Once I told him I love him</li> <li>• he said very softly that he loved me too</li> <li>• Counsellor ... opened my eyes with all kinds of information</li> </ul>
<b>Resolution</b>	<ul style="list-style-type: none"> <li>• get me to believe that he would love not only me but my CHILD</li> <li>• Expressing ... his love of God</li> <li>• he was going to be my husband, and we were going to live happily ever after</li> </ul>

### 5.3.1. Extracting evidence into the Plot Structure Table (Relationship Story)

During this analysis, we categorised the identified information according to the five elements which Ollerenshaw and Creswell (2002) suggest underpin any successful plot structure. These are (i) the individual characters, (ii) the story's setting, (iii) the focus question or problem, (iv) the resultant actions, and finally (v) the resolution of the problem. In this analysis, we found that some elements in the extracted parts turned out to be relevant for both stories and/or the 'underlying Love story', which explains why we elements marked in different colours are sometimes considered. The detailed analysis is explained in the following sections.

#### *Characters*

First we looked for information identifying the nature of the **characters** involved in the potential relationship, and found the following information:

he was a single father of a daughter, and I am a single mother of a daughter, and he was so ...

The female victim's character is described as a "*single mother of a daughter*" while the scammer's profile was given as a "*single father of a daughter*" which immediately allowed the scammer to establish a situational rapport. We moved this finding into the Plot Structure Table (Table 1) in the description of the character category, in order to help build the foundations of the Relationship story.

### *Setting*

Then we looked for information related to the **setting** of the potential relationship, and found the following relevant information:

he was a **single father of a daughter**, and I am a **single mother of a daughter**, and he was so [...] *only me but my CHILD, whose own father is not much of one*, THAT probably is the reason ...

These statements indicate that, first, she is a (vulnerable) single mother and does not live together with the father of her daughter, and second that she is disappointed about this person. This comes from the fact that he does not, in her eyes, care sufficiently enough about the child. We accordingly moved these findings “*single mother of a daughter*” and “... *my CHILD, whose own father is not much of one*” into the setting part of the Plot Structure Table in Table 1. Clearly there are clues in here for the scammer which relate to the mother/daughter relationship which can be exploited.

Further reading revealed the following text on the second page:

time I was in a panic that my father, young niece, brother and pastor of my church did not get these pictures on Facebook LOL). My "love" IMd me to ask what I was doing about this situation,

This indicates that the victim is part of a family and also member of a church, and that her reputation in the community and parish is important for her. We add these findings “*my father, young niece, brother and pastor of my church*” into the setting part of the Plot Structure Table in Table 1, since this was clearly of interest to the scammer in terms of developing a closer relationship.

### *Problem*

Then we looked for information related to the **problem(s)** which the victim had seen in her current life, and found the following information:

someone completely fool me like this was really a hard hit. Not to mention he had me convinced that our "relationship" was truly from God, how else could we have found each other and



...

Looking back, I had some red flags from the beginning, but I guess **I was just so desperate to believe that I could have been so lucky to finally have found a man who would love me the way I dreamed of being loved** put blinders on me and I was able to rationalize all of the red

...

*only me but my **CHILD, whose own father is not much of one***, THAT probably is the reason that **I fell so hard, so stupidly**. And another amazing thing is that if it was all via email, he never

The first statement indicates that for her a relationship is something special and needs to have a religious character. The second statement clearly expresses the urgent wish to find a partner who loves her the way she wants to be loved. This includes the aspect to share the same religious thoughts. Finally, the third statement, which is also part of the setting, indicates that she is missing a caring father for her own child.

The problem arises from the search of the right partner who combines these three characteristics: We thus moved these findings: *“He had convinced me that our, ‘relationship’ was truly from God”, “I was just so desperate to believe that I could have been so lucky to finally have found a man who would love me the way I dreamed of being loved”* and *“CHILD, whose own father is not much of one”* into the problem part of the Plot Structure Table.

### *Actions*

Finally we looked for information related to the **actions** which were involved in the growing relationship and which contributed to the relationship story. Also, because the relationship had been terminated, there were comments regarding the increasing growing of awareness of the real situation. We found a sequence of actions which were not always in correct timely order. Very early in the text it is reported that it started with regular email communication over the first couple of weeks where the victim constantly explained she could not trust him till they met. The scammer showed a lot of patience with this uncertainty. Then it is repeated that they would just talk and email for some time longer. Then the text reports that the victim finally fell in love with the scammer.

... **the first couple of weeks we were communicating via email**, I was constantly telling him how I would not be able to trust him till we met, I don't like this whole email thing, he could be any kind of freak and I would not know any different, he can hide behind a screen, how do I know he's who he says he is. And **he was so patient** about it, and confided he felt the same, and he

even claimed that **he took the job out of the country because he figured we could just talk and email and that we wouldn't really get more serious about trying to build anything for awhile, he knew I needed time. So imagine how surprised I was to find myself falling totally in love with this man, I mean head over heels like never in my life, all without even having met yet. He was...**

We also found a part where the scammer involved the victim's daughter, as he noticed that she represents an important part in the victim's life:

... solicitous in asking about my daughter, and how he looked forward to meeting her and what

...

have access to EVER, and for this man to find a way to get me to believe that *he would love not only me but my CHILD*, whose own father is not much of one, THAT **probably is the reason that**

.....

The victim then reports about the first time they spoke on phone, which she reports as a significant event for her, because he had a beautiful voice and expressed his feeling and his love for God. She admits a phase of 'suspension of disbelief' by saying "*red flag was able to be swept aside.*"

...has wormed his way into my heart. It was the first time we spoke on the phone, and yes, he had an accent that I was not expecting, that seemed more African than the mix of German/Australian/London English that his upbringing would explain, but even that particular red flag was able to be swept aside, because he had the most beautiful voice, that said the most beautiful words, and the most beautiful laugh, and everything he said seemed to come directly from the depths of his soul, and he had the most beautiful way of expressing his feelings about me, his daughter, his love of God, his hopes for our future, and he would sometimes pause and

...

What follows is a sequence of more reported relevant events related to the relationship. She sent him very personal photos of her and openly expressed that she felt he was going to become her husband. After she was not able to help with the first request for "Money" she feared that she was liable to lose the loved character and was crying:

stopped me from going crazy. Then ANOTHER thing he managed to get me to do was send him pictures of a kind I would NEVER send to anyone, let alone in an email to someone I hadn't actually met yet, but hey - he was going to be my husband, and we were going to live happily

ever after, and we were lonely and longing for each other. Then there was an accident at his job ...  
etc. I literally cried my eyes out, so scared for him, that I could lose this beautiful man before ever even touching him, it killed me inside at the thought. But I couldn't help him with money, I told him I really wished I could but I had nothing, I do not have money. He would say that was

The victim then reports that she did not hear from the scammer for some time. The first time that this happened, she thought that something could be wrong with him:

"love" did not have Facebook. **That's when I really had an eye opener**, that this whole thing may have been an attempt to blackmail me for money. Asking me for help was not yielding anything, so blackmail was the way to go. I did not hear from my "love" for several days, and that convinced me that it was true, I had been scammed. I was so hurt. Then a few days later

But shortly after this period, he contacted her again:

that convinced me that it was true, I had been scammed. I was so hurt. Then a few days later he calls me, and tells me he had been in the hospital and that was why he hadn't called, but he wanted to make sure I was okay, have I gotten more emails? Was everything fixed? I said yes,

She considered this turn of events, and concluded that he was innocent of her suspicions.

asked myself why, if he was guilty of scamming and I had actually accused him of this, why would he contact me again? It was his perfect time to just run and move on to someone else,

Because she decided he was innocent, she continued the relationship and confirmed their love:

and make him feel like the luckiest man alive, etc etc. Why would he bother? **SO I told myself MAYBE he really was innocent**. We continued to communicate for awhile longer, though I noticed he was not calling ME as much, I was calling HIM. Once I told him that I loved him, and he was quiet, and then he said very softly that he loved me too, more than I would ever even

However, at this time, the victim started searching for information and found compelling evidence that she was scammed. Her search finally led her to a counsellor, who confirmed the scam by providing additional information:

pretty soon after that, and I finally got on Google again and started searching around, and 7 pages into my Google search I found myself on a link to this site. Reading the stories here, that sound exactly like mine with just minor variations ... wow. I chatted with a counsellor and explained my story, and he told me yes, I had been scammed, and opened my eyes with all kinds of information. And so here I am. Trying to sort out how I could have been so blind, how I can



We inserted the marked findings into the “Actions” part of the Plot Structure Table presented in Table 1.

### *Resolution*

Then we looked for information related to the **resolution** of the situation revealed in the problem section, and found the following information:

have access to EVER, and for this man to find a way to get me to believe that *he would love not only me but my CHILD, whose own father is not much of one, THAT probably is the reason that I fell so hard, so stupidly.* And another amazing thing is that if it was all via email, he never

...

from the depths of his soul, and he had the most beautiful way of expressing his feelings about me, his daughter, his love of God, his hopes for our future, and he would sometimes pause and

...

actually met yet, but hey - he was going to be my husband, and we were going to live happily ever after, and we were lonely and longing for each other. Then there was an accident at his job

It is understandable that the victim felt that here was a **resolution** for her situation, when she apparently found a person who combines the three characteristics of her ‘dream partner’ described in the problem. In the first statement she confirms that she thought he would be a loving stepfather for her child “*get me to believe that he would love not only me but my CHILD*” and confirmed that this significantly contributed to the increase in her feelings to the profile saying “*THAT probably is the reason that I fell so hard*”. The second statement shows that she thought she had found a partner who would be able to share her views of religion and God. The third statement confirms that she initially thought she found a person willing to become a husband, and she would be happy with him. Looking backward, she was moved to express some sarcasm about this stance, because at the time she wrote the report she knew it was actually not true.

We move these findings: “*get me to believe that he would love not only me but my CHILD*”, “*Expressing ... his love of God*” and “*he was going to be my husband, and we were going to live happily ever after...*” into the resolution part of the Plot Structure Table in Table 1.

### 5.3.2. Mapping of events into the Transtheoretical Model (Relationship Story)

After identifying the elements of the Plot Structure Tables we ordered the events from the part “action” of the Plot Structure Table (Table 1) in a logical order and mapped them with the phases of the Phases of the Transtheoretical Model in Table 2.

**Table 2: Mapping Events to Phases of the Transtheoretical Model (Relationship Story)**

Phases	• Events
<b>No Intention to change</b>	<ul style="list-style-type: none"> <li>the first couple of weeks we were communicating via email, I was constantly telling him how I would not be able to trust him till we met</li> <li>he was patient, ...</li> </ul>
	<ul style="list-style-type: none"> <li>we could just talk and email and that we wouldn't really get more serious about trying to build anything for awhile, <b>he knew I needed time</b></li> </ul>
<b>Considering change</b>	<ul style="list-style-type: none"> <li>So imagine how surprised I was to find myself falling totally in love with this man</li> <li></li> </ul>
	<ul style="list-style-type: none"> <li>was so solicitous in asking about my daughter, and how he looked forward to meeting her</li> <li></li> </ul>
<b>Determination</b>	<ul style="list-style-type: none"> <li>get me to believe that he would love not only me but my CHILD, <i>THAT probably is the reason that I fell so hard</i></li> <li></li> </ul>
<b>Action</b>	<ul style="list-style-type: none"> <li>first time we spoke on the phone ... red flag was able to be swept aside, because he had the most beautiful voice</li> <li>expressing his feelings about me, his daughter, his love of God (he found her LOVE STORY) (red flag was able to be swept aside)</li> </ul>
<b>Maintenance 1</b>	<ul style="list-style-type: none"> <li>send him pictures of a kind I would NEVER send to anyone</li> <li>he was going to be my husband, and we were going to live happily ever after</li> <li>His "uncle" had friended me on Facebook because he was so excited to talk to this woman that his nephew had fallen totally in love with and was so happy after 15 years of being a single father.</li> </ul>
	<ul style="list-style-type: none"> <li>I literally cried my eyes out, so scared for him, that I could lose this beautiful man before ever even touching him</li> </ul>
(Blackmail Crisis)	<ul style="list-style-type: none"> <li><b>That's when I really had an eye opener</b></li> </ul>
	<ul style="list-style-type: none"> <li>I did not hear from my "love" for several days</li> <li>convinced me that it was true, I had been scammed</li> </ul>
	<ul style="list-style-type: none"> <li>Then a few days later he calls me, and tells me he had been in the hospital and that was why he hadn't called, but he wanted to make sure I was okay</li> </ul>
<b>Maintenance 2</b>	<ul style="list-style-type: none"> <li>I asked myself why, if he was guilty of scamming and I had actually accused him of this, why would he contact me again?</li> <li>SO I told myself MAYBE he really was innocent</li> </ul>
<b>Maintenance 3</b>	<ul style="list-style-type: none"> <li>We continued to communicate for a while longer</li> </ul>
<b>Maintenance 4</b>	<ul style="list-style-type: none"> <li>Once I told him I love him</li> <li>he said very softly that he loved me too</li> </ul>
<b>Termination</b>	<ul style="list-style-type: none"> <li>Counsellor ... opened my eyes with all kinds of information</li> </ul>

#### *No Intention to Change*

The relationship started with innocuous communication over a couple of weeks; “*the first couple of weeks we were communicating via email*”, where the victim reports that “*he was patient*”. We can assume that in this time, she was **not considering** a relationship with the scammer initially. She was interested and enjoyed the communication, but as she clearly expresses, she would not be able to trust him until they had met.

### *Considering Change*

This position changes sometime later, and she was surprised by herself when she realised that she had fallen in love. She reports: “*So imagine how surprised I was to find myself falling totally in love with this man*”. This indicates that she was well within the phase of considering a change. Clearly, after declarations of falling in love with the character of the scammer, we can reasonably assume that she is considering a relationship with him.

### *Determination*

This feeling of contemplating change increased gradually during the interaction, particularly when she got the impression that the scammer was also interested in the welfare of her daughter and loved her too. She clearly expressed this in the sentence: “*He was so solicitous in asking about my daughter, and how he looked forward to meeting her*”. The scammer obviously put a lot of effort in creating this impression. For the victim, this approach finally changed her from ‘considering change’ into ‘determination to change’, when she really believed he would love her and the child. She clearly indicates this change in the sentence “*he get me to believe that he would love not only me but my CHILD*”. And she adds in the report: “*THAT probably is the reason that I fell so hard* “. We can assume that this was the time when she was determined to go forward with this relationship.

### *Action*

It is after the time that she had developed the impression that he would love her and her child that she talked with him for the first time on phone. This is a significant step, and we consider it as the first action after her determination to go into the relationship. She described this as very emotional for her in the sentence: “*first time we spoke on the phone ... red flag was able to be swept aside, because he had the most beautiful voice*”. She also said that he was “*expressing his feelings ... his love of God*”. This shows that the scammer has identified her personal Love Story and addresses her feelings accordingly. As she said this suspended any remaining disbelief in the sentence: “*red flag was able to be swept aside*” and she was ready to maintain this relationship.

### *Maintenance 1*

This is the phase where she trusted the scammer and even complied with the request to send personal photos of “*pictures of a kind I would NEVER send to anyone*” because she maintained the relationship in expectation that it will hold for the rest of her life. She tells this in the sentence: “*he was going to be my husband, and we were going to live happily ever after*”.



In this time she was contacted by a person who pretended to be the uncle of her online partner, as was mentioned later in the text: *“His “uncle” had friended me on Facebook because he was so excited...”* He obviously sent her a ‘Friend request’ on Facebook. She accepted this in the impression of maintaining and deepening the relationship to her online partner. In fact this way the person behind the pretended ‘uncle’ was able to see her private postings on her Facebook-page.

Later, when the fund story came to another peak and she was not able to help with payments anymore: *“But I couldn't help him with money, I told him I really wished I could but I had nothing”*, she indicated she was devastated in the sentence: *“I literally cried my eyes out, so scared for him, that I could lose this beautiful man before ever even touching him”* She still wanted to maintain the relationship, but was not able to do it with payments. So she was terrified by the thought not to reach the resolution to help him and to solve the problem *“coming home”* and getting him as a husband in the relationship story.

After the “Blackmail Crisis” in the fund story, she believed for the first time that she was scammed: *“That's when I really had an eye opener”* and after she did not hear from him for some time: *“I did not hear from my “love” for several days”*, she found it confirmed *“convinced me that it was true, I had been scammed”*.

#### *Maintenance 2*

Remarkably, perhaps, even these events were not enough to end this relationship. A short time later he contacted her again and asked if she was ok: *“Then a few days later he calls me ... he wanted to make sure I was okay”*, she rejected the thoughts that he was a scammer: *“I asked myself why, if he was guilty of scamming and I had actually accused him of this, why would he contact me again?”* and *“SO I told myself MAYBE he really was innocent”*.

#### *Maintenance 3*

What follows was a longer time of communication again: *“We continued to communicate for a while longer”*.

#### *Maintenance 4*

Finally she told him she would love him. *“Once I told him I love him.”* where he replied that he loved her too: *“he said very softly that he loved me too.”*

### Termination

The emotional difficult maintenance phase ended when she got serious evidence that she was scammed from a counsellor: “*Counsellor ... opened my eyes with all kinds of information*”

### 5.4. Analysis: Fund Story

Having established this relationship story, for the next step we took the (green) elements of the fund story, and we inserted these into a Plot Structure Table (Table 3). Again we classified the information according the elements as Character, Setting, Problem, Actions and Resolution.

**Table 3: Plot Structure Table (Fund Story)**

<b>Characters</b>	<ul style="list-style-type: none"> <li>• Victim: single mother of a daughter</li> <li>• Scammer: contractor</li> </ul>
<b>Settings</b>	<ul style="list-style-type: none"> <li>• (He) arrived in South Africa for his contractor job</li> </ul>
<b>Problem</b>	<ul style="list-style-type: none"> <li>• He could finally get home</li> </ul>
<b>Actions</b>	<ul style="list-style-type: none"> <li>• his phone and his daughter's iPad and credit cards, etc were stolen at the airport when they arrived in South Africa</li> <li>• (He) arrived in South Africa for his contractor job</li> <li>• he did not immediately ask me for anything. He was just telling me about what happened and that he was working on fixing it</li> <li>• I expressed concern over it he was sure to tell me how he didn't want me worrying about it, it was his problem</li> <li>• He claimed that he took the job out of the country because he figured we should build anything for a while</li> <li>• I would find myself putting aside the niggling uneasiness about him as far as the stories he was telling me about the hardships he was beginning to endure, and</li> <li>• <b>I found myself sending him an iPhone</b> because his was stolen</li> <li>• daughter was sick</li> <li>• accident at his job site and he was hurt</li> <li>• couldn't access his money here at home, trying to get a lawyer</li> <li>• But I couldn't help him with money, I told him I really wished I could but I had nothing</li> <li>• I get an email that my account was hacked and lo and behold, they had the pictures I had sent to him, my home address and phone number, and were going to post them my friends'</li> <li>• I contacted a company that could help me secure my account</li> <li>• time I was in a panic that my father, young niece, brother and pastor of my church did not get these pictures on Facebook LOL)</li> <li>• his "uncle" messaged me on Facebook to tell me that he just got some pictures of me, what was going on??.</li> <li>• I had messaged several of my friends and family just explaining my account may have been hacked and if they get anything weird please let me know</li> <li>• No one did, no one got anything ... except for his "uncle"</li> <li>• security guy ... was telling me I was being scammed ... block this "uncle"</li> <li>• attempt to blackmail me for money</li> <li>• he may be behind it, trying to blackmail me,</li> <li>• he was sick again, he had a fever and was really ill, and his guest house was giving him trouble about his rent there, and he finally asked if there was any way I could help him pay the rent?</li> <li>• I told him I was sorry, I had nothing, I had told him that, I was actually a little in a bind because of how much I'd helped him already.</li> </ul>
<b>Resolution</b>	<ul style="list-style-type: none"> <li>• to finish his job as quickly as possible</li> </ul>

#### 5.4.1. Extracting evidence into the Plot Structure Table (Fund Story)

##### *Character*

First we looked for information related to the **characters** and found the following information.

he was a **single father of a daughter**, and I am a single mother of a daughter, and he was so  
...  
credit cards, etc were stolen at the airport when they arrived in South Africa for his contractor  
job he was awarded, he did not immediately ask me for anything. He was just telling me about

In the Fund story, the victim's character remains a "*single mother of a daughter*" while the scammer's relevant character (for the Fund Story) is now described as a '*contractor*'.

We move this findings "*single mother of a daughter*" and "*contractor*" into the character part of the Plot Structure Table in Table 3.

##### *Setting*

Then we looked for information related to the **setting** and found the following information.

credit cards, etc were stolen at the airport when they arrived in South Africa for his contractor  
job he was awarded, he did not immediately ask me for anything. He was just telling me about

This allows the development of a setting, which arises from the job in Africa which he has taken on as a contractor. We move this findings "*arrived in South Africa for his contractor job*" and into the setting part of the Plot Structure Table in Table 3.

##### *Problem*

Then we looked for information related to the **problem** and found the following information.

he could talk to, who was worth coming home to and giving him a purpose to finish his job as quickly as possible, so he could finally get home to me. Even more crazy was the fact that for



The problem which arises out of the setting to work abroad is the fact not being able to meet in person the victim. The hint indicating the problem for the couple is “*he could get finally get home*”. We put this finding in the problem part of the Plot Structure Table in Table 3.

### *Actions*

Then we looked for the **actions** described in the text. The report describes a sequence of actions, arising obstacles and solutions which are not always in timely chronological order. In the following we take step by step parts of the report underline the relevant parts and retell the information.

Very early in the report we found that phone, iPad and credit card were stolen which indicates an obstacle for the resolution to finish the job. It also says that “they”, this means he and his daughter, arrived in South Africa.

flags. I did things that I KNEW were totally wrong - when his phone and his daughter's iPad and credit cards, etc were stolen at the airport when they arrived in South Africa for his contractor job he was awarded, he did not immediately ask me for anything. He was just telling me about what happened and that he was working on fixing it and taking care of it, even when I expressed concern over it he was sure to tell me how he didn't want me worrying about it, it was his problem, he'd fix it, he was just so happy to have the woman of his dreams in his life, someone

Then the victim reports that the scammer did not immediately ask for help which indicates an important event at this time. He just told apparently what happened.

flags. I did things that I KNEW were totally wrong - when his phone and his daughter's iPad and credit cards, etc were stolen at the airport when they arrived in South Africa for his contractor job he was awarded, he did not immediately ask me for anything. He was just telling me about what happened and that he was working on fixing it and taking care of it, even when I expressed concern over it he was sure to tell me how he didn't want me worrying about it, it was his problem, he'd fix it, he was just so happy to have the woman of his dreams in his life, someone

The victim becomes concerned about the crisis which is reported in the next sentences and indicates the next relevant event.

flags. I did things that I KNEW were totally wrong - when his phone and his daughter's iPad and credit cards, etc were stolen at the airport when they arrived in South Africa for his contractor job he was awarded, he did not immediately ask me for anything. He was just telling me about what happened and that he was working on fixing it and taking care of it, even when I expressed

concern over it he was sure to tell me how he didn't want me worrying about it, it was his problem, he'd fix it, he was just so happy to have the woman of his dreams in his life, someone

After he arrived in South Africa, he suggests further contact just to communicate.

he's who he says he is. And he was so patient about it, and confided he felt the same, and he even claimed that he took the job out of the country because he figured we could just talk and email and that we wouldn't really get more serious about trying to build anything for awhile, he

The next event we found is that the victim starts completely trusting the scammer and any disbelief is suspended. (As we will see later, this is a consequence out of an event in the relationship story.)

emails. And I would find myself putting aside the niggling uneasiness about him as far as the stories he was telling me about the hardships he was beginning to endure, and I found myself **sending him an iPhone because his was stolen**, and next thing I knew **I sent him some money because his daughter was sick**, and yet it wasn't enough, but at the same time I had nothing

Then the victim confirms that she helped in the crisis with the stolen i-phone, by sending him a new one.

**sending him an iPhone because his was stolen**, and next thing I knew **I sent him some money because his daughter was sick**, and yet it wasn't enough, but at the same time I had nothing

The sentence also reveals the next crisis where his daughter was sick. This crisis was also resolved by sending money.

**sending him an iPhone because his was stolen**, and next thing I knew **I sent him some money because his daughter was sick**, and yet it wasn't enough, but at the same time I had nothing

Then another series of actions are reported in the following sentence: First, an accident where he and others were hurt, then problems to pay work-related bills due to problems to access his own funds. Then a pretended attempt to solve the crisis by involving a lawyer, and finally the request to help by transferring funds.

ever after, and we were lonely and longing for each other. Then there was an accident at his job site and he was hurt, others were hurt, he had to figure out how to pay for all of the things going on, couldn't access his money here at home, trying to get a lawyer, could I help out at all, etc

Finally the victim reports that she run out of funds and would like to help but was not able to comply with the request for money.

ever even touching him, it killed me inside at the thought. But I couldn't help him with money, I told him I really wished I could but I had nothing, I do not have money. He would say that was

Then she reported that her account was hacked. The personal photos of the victim, which she sent to the scammer were in the possession of the offenders and they threatened to send these to her Facebook friends.

I had to tell him I had no more money I could send to help him, all of a sudden I get an email that my account was hacked and lo and behold, they had the pictures I had sent to him, my home address and phone number, and were going to post them my friends' Facebook pages

In an attempt to resolve this problem she contacted a “company” to secure her account.

check it), instead of contacting them to find out what they wanted, I contacted a company that could help me secure my account and set up stronger privacy and scan my computer for spyware etc (and I found out here I could have done all that for free myself probably, but at the

She further reported that she was in panic that here community members get the photos.

time I was in a panic that my father, young niece, brother and pastor of my church did not get these pictures on Facebook LOL. My "love" IMd me to ask what I was doing about this situation, and his "uncle" messaged me on Facebook to tell me that he just got some pictures of me, what was going on?? I told my "love" that I had a security company helping me, and that his uncle

The uncle claimed that he already got the photos. (Obviously an attempt to put pressure on her)

time I was in a panic that my father, young niece, brother and pastor of my church did not get these pictures on Facebook LOL). My "love" IMd me to ask what I was doing about this situation, and his "uncle" messaged me on Facebook to tell me that he just got some pictures of me, what was going on?? I told my "love" that I had a security company helping me, and that his uncle

To resolve this crisis she informed her friends and explained the situation and asked to inform her when they got something strange.

was going on?? I told my "love" that I had a security company helping me, and that his uncle just got some pictures, but I had messaged several of my friends and family just explaining my account may have been hacked and if they get anything weird please let me know. No one did,

Then she reports that nobody of her friend got anything strange.

was going on?? I told my "love" that I had a security company helping me, and that his uncle just got some pictures, but I had messaged several of my friends and family just explaining my account may have been hacked and if they get anything weird please let me know. No one did, no one got anything ... except for his "uncle". My "love" had to sign off but the security guy I



She talked to a security person. He claimed that she was scammed. He suspect the 'uncle' and in a consequence he is blocking him from having further access to her or her friends.

account may have been hacked and if they get anything weird please let me know. No one did, no one got anything ... except for his "uncle". My "love" had to sign off but the security guy I was talking to was telling me I was being scammed and he went through to block this "uncle" from being able to contact me or view anything of mine or contact my friends, etc, because my "love" did not have Facebook. **That's when I really had an eye opener**, that this whole thing may have been an attempt to blackmail me for money. Asking me for help was not yielding anything, so blackmail was the way to go. I did not hear from my "love" for several days, and that convinced me that it was true, I had been scammed. I was so hurt. Then a few days later

In this part of the report it is not clear if the company, which she asked for help and the security person also were also faked and part of the scam and the charged fees she paid where an additional financial loss directly related to the scam.

The victim suspected now that this would be an attempt to blackmail her.

account may have been hacked and if they get anything weird please let me know. No one did, no one got anything ... except for his "uncle". My "love" had to sign off but the security guy I was talking to was telling me I was being scammed and he went through to block this "uncle" from being able to contact me or view anything of mine or contact my friends, etc, because my "love" did not have Facebook. **That's when I really had an eye opener**, that this whole thing may have been an attempt to blackmail me for money. Asking me for help was not yielding anything, so blackmail was the way to go. I did not hear from my "love" for several days, and that convinced me that it was true, I had been scammed. I was so hurt. Then a few days later

The scammer's explanations about the situation were too 'miraculous' that she now suspected that he had tried to blackmail her.

financial problems had been resolved. Which seemed pretty miraculous that all of this happened in just a few days when these problems had been going on for weeks. I had emailed him and told him I had to accept the fact that he may be behind it, trying to blackmail me, and while I wanted to believe he was innocent, I had to question it. I told him that if he was innocent

The scammer claimed to be sick and having trouble to pay his rent and asked the victim to help with his payments.

remorse, I'm sure it was just more good acting). Then the final straw for me was last weekend, when I called, he was sick again, he had a fever and was really ill, and his guest house was giving him trouble about his rent there, and he finally asked if there was any way I could help him pay

the rent? That was like my lightbulb going off, finally facing the facts here. All the red flags just suddenly came to the front and I knew it. I told him I was sorry, I had nothing, I had told him that, I was actually a little in a bind because of how much I'd helped him already. We hung up

The victim realised that she was scammed and told him she had nothing to send.

remorse, I'm sure it was just more good acting). Then the final straw for me was last weekend, when I called, he was sick again, he had a fever and was really ill, and his guest house was giving him trouble about his rent there, and he finally asked if there was any way I could help him pay the rent? That was like my lightbulb going off, finally facing the facts here. All the red flags just suddenly came to the front and I knew it. I told him I was sorry, I had nothing. I had told him that, I was actually a little in a bind because of how much I'd helped him already. We hung up

We summarise these actions in the action part of the “Plot Structure Table” in Table 3.

### *Resolution*

Then we looked for the **resolution** of the problem ‘*he could finally get home*’ and found it in the same statement.

he could talk to, who was worth coming home to and giving him a purpose to finish his job as quickly as possible, so he could finally get home to me. Even more crazy was the fact that for

The solution was seen by the victim in the completion of the job which is required to be able to ‘come finally home’ and being able to meet her. Actually all previously listed actions are undertaken in order to overcome obstacles and help to finish the job. The fact that this resolution is never reached lies in the nature of the scam. Important is that the victim sees it as the resolution. We move this findings “*to finish his job as quickly as possible*” into the resolution part of the Plot Structure Table in Table 2

### **5.4.2. Mapping of events into the Transtheoretical Model (Fund Story)**

After identifying the elements of the Plot Structure Tables we ordered the events from the column “action” of the Plot Structure Table (Table 3) in a logical order and mapped them with the phases of the Transtheoretical Model in Table 4.

**Table 4: Mapping Table Events to Phases of the Transtheoretical Model (Fund Story)**

Phases	Events
<b>No Intention to change</b>	<ul style="list-style-type: none"> <li>• He claimed that he took the job out of the country because he figured we should build anything for a while</li> <li>•</li> </ul>
	<ul style="list-style-type: none"> <li>• (He) arrived in South Africa for his contractor job</li> </ul>
	<ul style="list-style-type: none"> <li>• his phone and his daughter's iPad and credit cards, etc were stolen at the airport when they arrived in South Africa</li> <li>• he did not immediately ask me for anything. He was just telling me about what happened and that he was working on fixing it</li> </ul>
<b>Considering change</b>	<ul style="list-style-type: none"> <li>• I expressed concern over it he was sure to tell me how he didn't want me worrying about it, it was his problem</li> </ul>
<b>Determination</b>	<ul style="list-style-type: none"> <li>• I would find myself putting aside the niggling uneasiness about him as far as the stories <b>he was telling me about the hardships he was beginning to endure</b></li> </ul>
<b>Action</b>	<ul style="list-style-type: none"> <li>• and I found myself sending him an iPhone because his was stolen</li> </ul>
<b>Maintenance 1</b>	<ul style="list-style-type: none"> <li>• daughter was sick</li> <li>• accident at his job site and he was hurt</li> <li>•</li> </ul>
	<ul style="list-style-type: none"> <li>• couldn't access his money here at home, trying to get a lawyer</li> <li>•</li> </ul>
<b>Maintenance 2</b>	<ul style="list-style-type: none"> <li>• But I couldn't help him with money, I told him I really wished I could but I had nothing,</li> </ul>
(Blackmail Crisis)	<ul style="list-style-type: none"> <li>• I get an email that my account was hacked and lo and behold, they had the pictures I had sent to him, my home address and phone number, and were going to post them my friends'</li> <li>• His "uncle" had friended me on Facebook because he was so excited to talk to this woman that his nephew had fallen totally in love with and was so happy after 15 years of being a single father.</li> <li>• I contacted a company that could help me secure my account</li> </ul>
(Blackmail Crisis) Determination	<ul style="list-style-type: none"> <li>• time I was in a panic that my father, young niece, brother and pastor of my church did not get these pictures on Facebook LOL)</li> </ul>
(Blackmail Crisis) Action	<ul style="list-style-type: none"> <li>• his "uncle" messaged me on Facebook to tell me that he just got some pictures of me, what was going on??</li> </ul>
(Blackmail Crisis) Resolution	<ul style="list-style-type: none"> <li>• I had messaged several of my friends and family just explaining my account may have been hacked and if they get anything weird please let me know</li> <li>• No one did, no one got anything ... except for his "uncle"</li> <li>• security guy ... was telling me I was being scammed ... block this "uncle"</li> <li>• Her interpretation: he may be behind it, trying to blackmail me</li> </ul>
<b>Maintenance 3</b>	<ul style="list-style-type: none"> <li>• he was sick again, he had a fever and was really ill, and his guest house was giving him trouble about his rent there, and he finally asked if there was any way I could help him pay the rent?</li> </ul>
<b>Termination</b>	<ul style="list-style-type: none"> <li>• I told him I was sorry, I had nothing, I had told him that, I was actually a little in a bind because of how much I'd helped him already.</li> </ul>

*No Intention to Change*

The fund story starts when the scammer declared her that he has taken on a contractor job in Africa and explained that “*He claimed that he took the job out of the country because he figured we should build anything for a while*”. He finally arrives in South Africa. Then the scammer told her his problems that his phone and credit card was stolen at the airport. At this time the scammer did not ask for help he just explained the situation. We can assume that he wanted to increase the victims trust first to make sure she would comply which is requests for funds later. We can assume she was **not considering** to send any funds to the scammer at this time.

### *Considering Change*

Finally she considered to help. She expressed this in the sentence: *“I expressed concern over it he was sure to tell me how he didn't want me worrying about it, it was his problem”*. But he still explained that he did not want her to be worried about him, he would solve his problems. She also had a *“niggling uneasiness about him as far as the stories”*. This comes as a last disbelief, which holds the victim back from sending funds.

### *Determination*

The determination phase was triggered by a trust building event in the Relationship Story. After the first time she spoke on phone the scammer was able to address her feelings according her personal Love story. This finally suspended her disbelief. *“I would find myself putting aside the niggling uneasiness”*.

### *Action*

She acts for the first time and sent him an iPhone.

### *Maintenance 1*

In the following time the scammer presented series of hardships where the victim complied. First by helping in relation to his sick daughter followed by additional not in detail described requests: *“and yet it wasn't enough”*.

### *Maintenance 2*

It followed an accident where he claimed to be hurt. At this time she claimed to have no money more to help. *“But I couldn't help him with money, I really wished I could”*. This stopped further payments. But she was not committed to terminate completely. She said she was only not able to help with ‘money’ but indicated that she still was willing to help.

### *Blackmail Crisis*

The victim indicated to not pay any further funds but she remained in the relationship and she was very worried she could lose him.

This caused the scammer to apply a different strategy. During the relationship he motivated the victim to send very private photos from her. He used these photos to design a security crisis where the photos get sent to her friends and her reputation in her community was at risk. The



victim resolved the issue by herself. She released the pressure on her by informing her community members about the situation and apologising for any inconvenient messages. She knew that her community loves her and would support her.

This is the time where she realised that something was wrong. Then she noticed that no one of her friends got any strange mails. In addition to this the security person which she contacted suggested she was scammed. Most likely the uncle was behind the scenario. As a consequence he block the uncle from her account.

*Maintenance 3*

When the scammer realised that the strategy with the security issue did not work, he changed back to the initial strategy. In the relationship story he maintained the communication. After a short time he presented a new crisis. *“he was sick again...his guest house was giving him trouble about his rent there”*.

*Termination*

The victim refused the request again, but this time knowing that it was a scam and did not suffer emotional pain about her decision. This indicated the final termination of the fund story.

**5.5. Timely Sequence of both Scams**

In the last step of the analysis, we put the phases of the Transtheoretical Model of both stories in a timely sequence together in Table 5:

**Table 5: Timely Sequence of the events in relationship and Fund Story.**

	<b>Relationship Scam</b>		<b>Fund Scam</b>
<b>Phases</b>	<b>Events</b>		<b>Events</b>
<b>No Intention to Change</b>	<ul style="list-style-type: none"> <li>the first couple of weeks we were communicating via email, I was constantly telling him how I would not be able to trust him till we met</li> <li>he was patient, ...</li> </ul>		
		<b>No Intention to Change</b>	<ul style="list-style-type: none"> <li>He claimed that he took the job out of the country because he figured we should build anything for a while</li> <li></li> </ul>
			<ul style="list-style-type: none"> <li>(He) arrived in South Africa for his contractor job</li> <li></li> </ul>

	<ul style="list-style-type: none"> <li>we could just talk and email and that we wouldn't really get more serious about trying to build anything for awhile, <b>he knew I needed time</b></li> </ul>		<ul style="list-style-type: none"> <li>his phone and his daughter's iPad and credit cards, etc were stolen at the airport when they arrived in South Africa</li> <li>he did not immediately ask me for anything. He was just telling me about what happened and that he was working on fixing it</li> <li></li> </ul>
<b>Considering change</b>	<ul style="list-style-type: none"> <li>So imagine how surprised I was to find myself falling totally in love with this man</li> <li></li> </ul>		
		<b>Considering change</b>	<ul style="list-style-type: none"> <li>I expressed concern over it he was sure to tell me how he didn't want me worrying about it, it was his problem,</li> </ul>
	<ul style="list-style-type: none"> <li>was so solicitous in asking about my daughter, and how he looked forward to meeting her</li> </ul>		
<b>Determination</b>	<ul style="list-style-type: none"> <li>get me to believe that he would love not only me but my CHILD, ... THAT <b>probably is the reason that I fell so hard, (Important)</b></li> </ul>		
<b>Action</b>	<ul style="list-style-type: none"> <li>first time we spoke on the phone ... red flag was able to be swept aside, because he had the most beautiful voice</li> <li>expressing his feelings about me, his daughter, his love of God (he found her LOVE STORY) (red flag was able to be swept aside)</li> </ul>		
		<b>Determination</b>	<ul style="list-style-type: none"> <li>I would find myself putting aside the niggling uneasiness about him as far as the stories <b>he was telling me about the hardships he was beginning to endure</b></li> </ul>
		<b>Action</b>	<ul style="list-style-type: none"> <li>and I found myself sending him an iPhone because his was stolen (I did not send so much that I would be totally hurt with it)</li> </ul>
<b>Maintenance 1</b>	<ul style="list-style-type: none"> <li>send him pictures of a kind I would NEVER send to anyone</li> <li>he was going to be my husband, and we were going to live happily ever after</li> <li>His "uncle" had friended me on Facebook because he was so excited to talk to this woman that his nephew had fallen totally in love with and was so happy after 15 years of being a single father.</li> </ul>	<b>Maintenance 1</b>	<ul style="list-style-type: none"> <li>daughter was sick</li> <li>accident at his job site and he was hurt</li> </ul>
			<ul style="list-style-type: none"> <li>couldn't access his money here at home, trying to get a lawyer</li> <li></li> </ul>
		<b>Maintenance 2 (No Money)</b>	<ul style="list-style-type: none"> <li>But I couldn't help him with money, I told him I really wished I could but I had nothing,</li> </ul>
	<ul style="list-style-type: none"> <li>I literally cried my eyes out, so scared for him, that I could lose this beautiful man before ever even touching him</li> </ul>		

		(Blackmail Crisis)	<ul style="list-style-type: none"> <li>I get an email that my account was hacked and lo and behold, they had the pictures I had sent to him, my home address and phone number, and were going to post them my friends'</li> </ul>
		(Blackmail Crisis) <i>Determination</i>	<ul style="list-style-type: none"> <li>time I was in a panic that my father, young niece, brother and pastor of my church did not get these pictures on Facebook LOL)</li> </ul>
			<ul style="list-style-type: none"> <li>I contacted a company that could help me secure my account</li> </ul>
		(Blackmail Crisis) <i>Action</i>	<ul style="list-style-type: none"> <li>his "uncle" messaged me on Facebook to tell me that he just got some pictures of me, what was going on??</li> </ul>
		(Blackmail Crisis) <i>Resolution</i>	<ul style="list-style-type: none"> <li>I had messaged several of my friends and family just explaining my account may have been hacked and if they get anything weird please let me know</li> </ul>
			<ul style="list-style-type: none"> <li>No one did, no one got anything ... except for his "uncle"</li> <li>security guy ... was telling me I was being scammed ... block this "uncle"</li> </ul>
(Blackmail Crisis)	<ul style="list-style-type: none"> <li><b>That's when I really had an eye opener</b></li> </ul>		<ul style="list-style-type: none"> <li>Her interpretation: he may be behind it, trying to blackmail me</li> </ul>
	<ul style="list-style-type: none"> <li>I did not hear from my "love" for several days</li> <li>convinced me that it was true, I had been scammed</li> </ul>		
	<ul style="list-style-type: none"> <li>Then a few days later he calls me, and tells me he had been in the hospital and that was why he hadn't called, but he wanted to make sure I was okay</li> </ul>		
<b>Maintenance 2</b>	<ul style="list-style-type: none"> <li>I asked myself why, if he was guilty of scamming and I had actually accused him of this, why would he contact me again?</li> <li>SO I told myself MAYBE he really was innocent</li> </ul>		
<b>Maintenance 3</b>	<ul style="list-style-type: none"> <li>We continued to communicate for a while longer</li> </ul>		
<b>Maintenance 4</b>	<ul style="list-style-type: none"> <li>Once I told him I love him</li> <li>he said very softly that he loved me too</li> </ul>		
		<b>Maintenance 3</b>	<ul style="list-style-type: none"> <li>he was sick again, he had a fever and was really ill, and his guest house was giving him trouble about his rent there, and he finally asked if there was any way I could help him pay the rent?</li> </ul>
		<b>Termination</b>	<ul style="list-style-type: none"> <li>I told him I was sorry, I had nothing, I had told him that, I was actually a little in a bind because of how much I'd helped him already.</li> </ul>
<b>Termination</b>	<ul style="list-style-type: none"> <li>Counsellor ... opened my eyes with all kinds of information</li> </ul>		

*No Intention to Change: (Relationship/Fund)*

In both stories the victim started with “No Intention” neither to have a relationship nor to send funds. In the relationship story they communicated while in the story the scammer just told her about crisis he experienced.

*Considering Change: (Relationship/Fund)*

In the relationship story she started considering a relationship when she felt in love with the scammer. Shortly after she was also concerned about the hardships he faced. It can be assumed that she considered support at least morally in the fund story.

*Determination: (Relationship)*

In the relationship story she was determinate to go in this relationship when she finally was convinced that he would be a good stepfather for her daughter.

*Action: (Relationship)*

After she was determinate to go in this relationship the first action was to talk with the scammer on phone. This telephone call is described as very emotional for her. We can assume that the scammer met her expectations of a partner according her underlying love story: “Religion Story”. It suspended any remaining disbelieve related to the relationship “*red flag was able to be swept aside*”.

*Determination: (Fund)*

Shortly after this suspension of disbelieve related to the relationship she also lost her disbelieve related to the hardships he faced in the fund story.

*Action: (Fund)*

Shortly after this suspension of disbelieve related to the fund story she also went in action and send an iPhone.



*Maintenance 1: (Relationship/Fund)*

In the relationship story follows a sequence of actions which are mend from her side to maintain the relationship, because she thought the relationship would last for the rest of her live. First sending very private photos of her, second to provide access to her Facebook account for an additional character the 'Uncle'. For the scammer these events where initiated in preparation of the "Blackmail crisis".

In the fund story new crises raised where the victim initially helped with payments.

*Maintenance 2: (Fund) (No Money)*

The victim did not comply with the request of money because she was not in possession of further funds. This lead to the terminating the fund story related to payments. As we can see she stopped paying but still was willing and wanted to support as a companion. We see this from the fact that she was afraid to lose the scammer. The fact that she stopped paying did not prevent the scammer from requesting further payments. In this regards the payments story has not stopped and is still maintained.

After the scammer noticed that he could not get any fund according this strategy he introduced another scam. He used the previously created events "sending personal Photos" and "contact to an uncle" to engineer a pretended "Blackmail scenario". In this scenario the victim contacted additional characters as a "company" and a "Security guy" and payed additional fees. It is not clear if these characters where part of the scam and she suffered additional (scam-) loss. She does not report that anybody demanded payments to prevent that the personal pictures are sent to her friends. This would indicate it was part of the scam and the scammer claimed their loot through faked company fees. On the other side it is also possible that she really contacted an honest company and they charged legitimate fees. However finally she resolved the problem by trusting in the support of her friend and informing and apologising the about the situation.

*Maintenance 2: (Relationship)*

The relationship story is still in the phase of maintenance but the victim has first doubts in the honesty of the scammer after the black mail crisis and when she did not hear from the scammer for some time. Then in an act of reanimating the maintenance phase the scammer called her and asked if she was ok. This caused her to reject her doubts: "*I asked myself why, if he was*

*guilty of scamming and I had actually accused him of this, why would he contact me again?”* and *“SO I told myself MAYBE he really was innocent”*.

It follows a period of new communication where she finally expressed her love for him. *“Once I told him I love him”*. He played his role and replied that he loved her too.

#### *Maintenance 3: (Fund)*

Actually when the scammer called her it was not only an act to reanimating the relationship, it was also to check out the status of the black mail scenario. After she told him that it was resolved he realised that this was not the way to go. Instead he changed back to initial attempt to groom trust through communicating with her in the relationship story.

Motivated through the success in the relationship story, where the victim confessed her love to him he started an additional attempt to request funds *“...asked if there was any way I could help him pay the rent?”* and to continue the maintenance of the fund story.

#### *Termination: (Fund)*

This time the victim faced the reality and strictly refused to pay and terminated the fund story. After this she started investigating about the character.

#### *Termination: (Relationship)*

During her investigations she found a counsellor who provided serious evidence that she was scammed. As a consequence she terminated the relationship.

The timely sequence of the events of both stories in one table allowed us to see clearer the relations between the events of both stories; when the victim moved in the next phase of the Transtheoretical Model and what caused this step. This allowed us to identify the step which caused her to change behaviour in favour of the scammer to send the money.

In our example this step is when she talked the first time on phone with the scammer and he gave her the impression he would fit in her understanding of a perfect romantic partner. *“first time we spoke on the phone ... red flag was able to be swept aside, because he had the most beautiful voice.”*. Here the scammer successfully addressed her love story. *“...expressing his feelings about me, his daughter, his love of God”*. As a result the victim felt in love with the scammer. This way he guided her into the phase of **Maintenance** in the Relationship Story and

established sufficient enough trust to open the step to move in the **Determination** Phase in the fund story which follows soon after. ” *I would find myself putting aside the niggling uneasiness about him as far as the stories he was telling me about the hardships he was beginning to endure”*

In this chapter, we described the used Methodology using a detailed analysis of randomly chosen example from the material upon which the published papers have been based. This way we have illustrated how we have strived to achieve veracity in our knowledge claims through transparency of our systematic analysis, and to show how we have ensured that the anonymity of those involved has been protected. In the following chapters we present the published papers which described the methodology in a comprehensive and abstracted level.

## **Chapter 6 Preliminary findings from the Romance Scam report analysis to establish the structure as two-layer scam**

**Published in:** Kopp, C., Sillitoe, J.F., Gondal, I. and Layton, R. (2016). Online Romance Scam: Expensive e-Living for romantic happiness, *29th Bled eConference*..

Previous chapters (Chapter 3 and Chapter 4), presented a novel theory about the Romance Scam. These chapters describe the Romance Scam as a device which is built upon two virtual stories, each of which is used, in a parallel fashion, to develop stories which are designed to entrap the victim. In Chapter 5 we presented, in detail, the methodology which we have used in this investigative research in order to justify the veracity of our subsequent findings. Chapter 6 presents our findings, based on this approach, which have arisen from our analysis of real Romance Scam reports. The analysis particularly focusses on the two-layer structure of the scam, and established how a ‘personal love story’ is a factor in the development of the first part (the relationship story) of the scam. This is followed by an examination of how the second (parallel) story is engineered in order to justify the request for funds and, consequently, how it is seamlessly embedded in the context of the online relationship story. Finally, the analysis looks at how the development of both stories can be seen to go through the phases common to human behaviour, which are represented in the Transtheoretical model of Prochaska and DiClemente, (2005), as a tentative suggestion of why this scam is so widely successful.



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

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### **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).

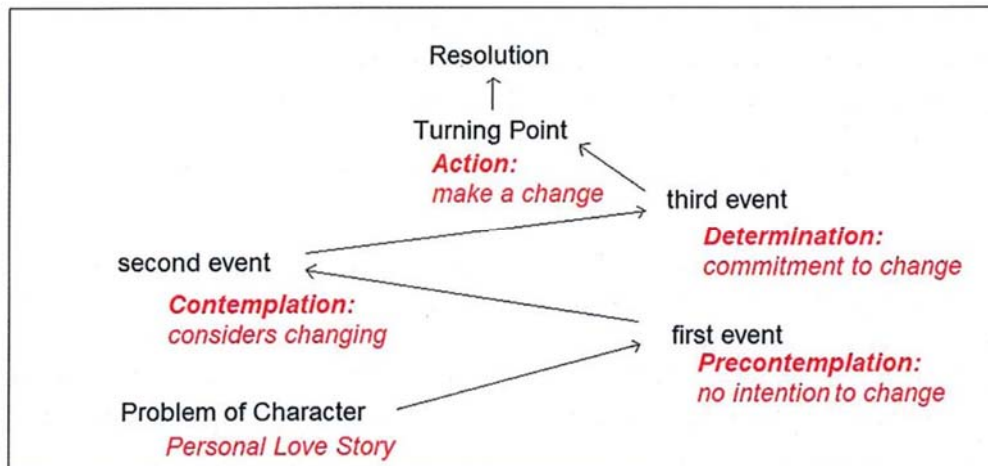


Figure 1: Sequencing the events into the Problem-Solution Narrative Structure.

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.

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## Chapter 7 A field study of fraudulent Romance Scam profiles

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The publications presented as Chapters 2, 4 and 6 have described our theory and reported our investigations of the importance of developing ‘personal love stories’ as a basis for building a virtual relationship in a Romance Scam. These findings were based on published scam reports, and analysis of the course of the scams has given us confidence that this approach gives some insight into the mechanics of this activity. We have therefore extended this investigation to examine how these love stories have been incorporated into the very early phase of the scam through the creation of ‘suitable partner’ profiles. In this Chapter, we present our study of how scams, using different types of personal love stories, can be developed using fraudulent online profiles to attract and entice victims by matching the profile with available information about the victim. In this exploratory study, which uses qualitative analysis of fraudulent profiles from three different international websites, we have investigated how these virtual profiles have been successfully managed to incorporate various personal love stories and the victim’s circumstances. The focus of the study lies in the incorporation of the personal love story rather than the explicit link between the profile structure and type of love story.



# “I AM YOUR PERFECT ONLINE PARTNER” ANALYSIS OF DATING PROFILES USED IN CYBERCRIME

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## Abstract

Internet Online Dating has become an influential mainstream social practice facilitating the finding of a partner. Unscrupulous operators have identified its potential and started to use this platform for identity theft in form of so called Online Romance Scams. Quickly, this cybercrime has become very successful and thus an increasing threat in the social networking environment. So far, very little is known about its structure and the reason for its success, and this needs to be known in order to be able to fight it efficiently. This research tries to contribute to this knowledge, and argues that scammers use so-called ‘Love Stories’, which represent personal affinities related to romantic relationships, to their benefit when tailoring common narratives as part of fraudulent online profiles to attract their victims. We look at these different types of ‘Personal Love Stories’ and discuss how they can be used in this type of scam, followed by a qualitative analysis of fraudulent profiles from three different international websites to examine this assumption.

**Keywords:** Internet Crime, Online Dating, Love Stories

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## 1. Introduction

Cybercrime is a major interdisciplinary concern thriving on the opportunities that information and communication technologies (ICT) offer (Choo, 2011). Activities, which fall under the cybercrime category, range from the use of malware to gain sensitive information (Alazab, 2011) to the use anonymity of internet channels to trick people into sending money (Sharifi, 2011). In this area are the Online Romance Scams which have emerged as a significant cybercrime in recent years (Buchanan, 2014) (Whitty, 2012). Stabek (2009) has classified Romance Scams as an advanced, sophisticated and therefore very dangerous type of scam. A considerable concern here is that the extent of these cyber scams appears to be growing (Bergiel, 2008). Indeed, given the popularity of the online dating market and the significant economic implications of this area, it is perhaps not surprising that this has become a key focus of fraudsters and scammers (Fair, 2009) (Rathinaraj, 2010). 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 (ACCC, 2015). In addition, earlier figures suggested that victims of this type of fraud have lost an average of \$17,000 per person, an amount which is almost twice that of victims involved in other advanced fee scams (Ross, 2011).

Despite the significant social risks inherent in this crime and its great increase in recent years (Koon, 2013), surprisingly little research has been conducted on this new scam, and this current research is a timely contribution to this area.

The crime is based on two key parts. Firstly, a fake profile is set up by the scammer on either a legitimate dating site, a social networking site, or in a chat room. This profile provides the scammer access to a legitimate website, and enables them to contact other website users. Secondly, there is an initiating conversation between the scammer and the victim, which implements the structure of the scam.

When scammers post a fake profile on a legitimate site, they often use high quality, professional looking photos, in combination with an attractive profile description, to attract potential victims (Cukier, 2007). Once contact is established, the scammer will direct the interaction to an external channel, usually an email outside of the dating website. They do this because there is always the risk that their profile would be identified as fraudulent and suspended from the dating site. After the scammer has directed the contact to an external channel, they institute constant contact to deepen the relationship, and to build trust with the victim. Usually, after a relatively short period of time, the scammer begins declaring their love for the victim.

Parallel to all the efforts to develop the relationship, 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 (Ellis, 1990). There are different types of stories used: one common example is that the scammer has to travel to another country for some special event or unexpected tragedy, such as a sudden death (Bowlby, 1997). Once the scammer believes that the victim is committed to the relationship, they ask the victim to send money to them or a third party, usually *via* a wire transfer service.

On the surface, the Romance Scam looks quite simple and somewhat transparent, but this raises the obvious question - why do victims become so deeply involved and keep sending money to the scammer against all warnings?

This research contributes to existing knowledge by analysing the structure of fraudulent profiles used in the Online Romance Scam. Further, it investigates how personal romantic affinities drafted as narratives in so called *'Love Stories'* (Sternberg, 1999) are used in fraudulent profiles published on the internet and how they can be distinguished according to the origin of the scammer. One essential part of this crime includes identity theft, and it regularly attempts to involve the victim in a money laundering activity. This relationship also indicates implication to these types of cybercrimes and contributes to existing knowledge related them. We contend that the findings of this research will contribute to a deeper understanding of the operation of this cybercrime, and will provide information about the structure of fraudulent profiles. This information can then be used to more quickly identify an online profile as a scam, which will help to prevent potential victims opening communications with a scammer with a fraudulent profile, and thus avoiding the possible suffering of emotional or financial harm.

## **2. Nigerian Letter compared to Romance scam**

To investigate the Romance Scam, we will generalise the insights which have been developed in understanding the Nigerian letter scams to better understand the techniques used in these newer scams. In a similar way to the "The Nigerian letter", we propose that the scam techniques appeal to strong emotions, which are clearly involved in Romantic relationships (Kopp, 2016). The Nigerian letter is an advanced fee fraud, in which a very high sum of money is promised to the victim. But the victim must first pay a number of fees in order to procure the grand sum (Allen, 2006). The initial contact is an email from an important-sounding officer or public representative such as a lawyer, government official or former politician. The scam progresses to the next level if the recipient responds via email or telephone. Then they are asked to pay a fee. This can be a stamp duty fee, or any other fee which appears reasonable, to advance to the next stage. After the victim has paid the fee, they are instructed to pay another fee, for example to facilitate document processing. In the correspondence, the victim is constantly asked to pay any



additional fee, which is declared to be the last request which is necessary to be payed to release the money. This process continues till the victim stops sending money (Buchanan, 2014). Dyrud has identified the techniques that make the scam successful. Firstly, the scam uses themes which have a deep emotional appeal, such as appeal to religious sensibilities, notions of social justice for charitable donations or humanitarian aid in current disasters. Using these themes in combination with the offering significant return of funds builds a strongly emotional and complex scenario involving pity, trust and greed (Bowlby, 1997). We can assume that Romance scams also appeal to very strong emotions since romantic relationships, personal attachment and romantic love clearly involve multiple emotions such as jealousy, excitement, hope, sadness, joy.

Table 1: Emotions in Nigerian Letter and Romance Scam

Nigerian Letter	Romance scam
Pity	Jealousy
Greed	Sadness
Trust	Hope
Sorrow	Disappointment

In Table 1, the emotions addressed by the romance scam are compared with emotions addressed by the Nigerian letter. It appears that the Romance scam attempts to use a larger and stronger set of involved emotions in order to engage deeper commitment of the victim. Further, Cukier (2007) has identified the genres used in the Nigerian letters which support the appeal to these strong emotions. The letters apply narratives which invoke well known cultural myths, including "rags to riches" stories, and other familiar motifs, and include a typical hero, plot and outcome. The character of the writer portrayed in the Nigerian letter scam is often one of the archetypal characters taken from the motifs from folklore and fairy tales, such as 'Robin Hood' or the 'damsel in distress'. These mythical narratives allow the victim to play complementary roles; they can play the role of the rescuer or the lucky finder of a lost treasure. Following the strategy of the Nigerian Letter, we assume that the Romance Scam also uses narratives which invoke strong emotions.

Table 2: Narratives in Nigerian Letter and Romance Scam

<b>Nigerian Letter</b>	<b>Romance scam</b>
Windfall fortunes	Perfect Partner
Lucky finder of lost treasure	Russian beauty
Rescuer of princess	Real religious person
Hero	Talented but poor artist
The benevolent	Successful businessman
Sympathiser	Exotic princess
The good thief	Handsome and trustful soldier in higher rank

In Table 2 we compare narratives used in Nigerian Letter to narratives which can be used by the Romance Scam. Table 2 indicates that, in these complex arrangements, the Romance scam deliberately uses situations that lead to stronger psychological “tools” compared to the Nigerian Letter. In the next section, we will look closely at the different narratives which can be used to build the basis of a romantic relationship.

### 3. Narratives in romantic relationships

In order to understand what makes a romance scam successful, we need to examine the elements of romantic relationships, in particular, what motivates an individual to choose a relationship and what makes a relationship successful. Since scams require a sequence of successful interactions aimed at building attachments, the timeline of relationship building and maintenance is critical. Sternberg (1995) presents five major groups of stories.

Table 3 summarises these love stories types and their related narratives, which are more fully explained in the following section.

Table 3: Narratives in Nigerian Letter and Romance Scam

Love Story Group/ Lovestory	Narrative
(Asymmetry) Teacher/Student	Power on cultural grounds
(Object) Collection	Implied value urges to care
(Coordination) Traveler	Collective planning
(Narrative) Fairy tale, Cookbook	Cultural guidelines (Fairy tales, Magazines) (Culture dependent gender narratives as: Dominant man and dependent woman)
(Genre) War, Humor	Atmosphere where we grow up is important. Narrative from constant fight or fun.

#### 3. 1 Asymmetrical Stories

Asymmetrical stories can be characterized through a strong complementary behaviour between the partners in the relationship. It exists as an asymmetry between the partners which is the basis of the relationship. It usually implicates a misbalance of power, where one partner controls most, or all, of the power. Asymmetrical Stories seem to be a good basis for a scam, because once the scammer has achieved this powerful role, they can customise it for each potential victim.

#### 3. 2 Object Stories

Sternberg divides object stories into two sub-types. In the first, one partner is somehow seen as an object by the other partner, whilst in the second, the whole relationship is an object.



### **3. 3 Coordination Stories**

In coordination Stories the partners work together to create or maintain something. For example, in the Travel Story, love is seen as a journey. This seems to be a good story to be used for a scam, since it appeals to the strong emotion of 'curiosity'. It is the prospect of change, or the experience of something new, that holds appeal for the victim. It involves them in a stream of planning, occupying the victim in the expectation to create something, where the target is not as important as the journey.

### **3. 4 Narrative Stories**

These are stories, which require the partners to follow a text or story from the outside. The Fantasy Story is a classical love story, and is probably the best narrative story for a scam. It involves strong romantic emotions in a fantasy way, and people who hold this story are likely to view their partner as a 'dream which came true'. They can easily imagine a fantasy world, and it is easy for a scammer to build upon this imagined story by inventing details and continually developing the conceit. The profile is very easy to draft in terms of a character such as a prince or princess, and fits well into very familiar, and usually desirable, narrative patterns.

### **3. 5 Genre Stories**

The last are genre Stories, which involve a particular mode or way of engaging in the relationship. In Genre Stories, only the Mystery Story appears to be useful for a scam. It involves a certain amount of 'excitement' of the unknown. Since relationships often begin with a sense of mystery, this element could appeal to a wide range of potential victims.

## **4. Analysis of fraudulent online profiles**

The profile texts were read several times. Subsequently, key paragraphs were marked on the basis of their revealed information, and the information was examined in order to find a common structure of the profile description, the type of language used and its style. We then interpreted the intended message to the reader of the profile in relation to the love story which was implemented in the scam.

### **4. 1 Data**

The data set used for this analysis consists of fraudulent profiles published on two dating and one scam warning internet page. These profiles present lists of known scam profiles with the intention to warn other users. All three websites are a free service to international users.

#### **4. 1. 2. Russian Scammers**

The first source consisted of 298 female profiles from Russian Scammers without a picture. This dataset is interesting from the point of view of the large number of profiles, allowing us to analyse the textual structure of the profile description. We call this source the "Russian Scammers".

#### **4. 1. 2. African Scammers**

The second source is a set of 37 fraudulent profiles. These scammers appear to originate from Africa, but pretend to be from different parts of the world. This data set is interesting because it provides warnings for different genders and may also reveal differences in how scammers from different origin countries develop and present their scam profiles. We call this source the “African Scammers”.

#### **4. 1. 2. Advanced Profiles**

For the third source, we reviewed ten male and female profiles, which came with a photo and a description. The source is a scam warning page and consists of collected profiles from dating websites and social web pages such as Facebook. We call this source the “Advanced Profiles”.

#### **4. 2. Method**

The profile texts were read several times. Subsequently, key paragraphs were marked on the basis of their revealed information, and the information was examined in order to find a common structure of the profile description, the type of language used and its style. We then interpreted the intended message to the reader of the profile in relation to the love story which was implemented in the scam.

### **5. Findings**

The data set used for this analysis consists of fraudulent profiles published on two dating and one scam warning internet page. These profiles present lists of known scam profiles with the intention to warn other users. All three websites are a free service to international users.

#### **5. 1. Russian Scammer**

The profile description contained a short paragraph with four parts. They contain a self-description, followed by hobbies, motivation to look for a partner online and finally by the character for which they are looking. The *first* part contained a personal description.

*Hello! My name is Irina. I live in Russia, in small but beautiful city under name Cheboksary.*

Normally, the scammer introduced the character as a kind of ‘Cinderella’ or ‘Sleeping Beauty’, who is waiting to be found - an undetected beauty who is still available. The character is presented in a humble way, as simple but very cheerful and gentle. They typically come from a ‘small city’ and express a sense of loneliness. The small city location subtly suggests a reason why the ‘beauty’ has not been detected previously. The profile also expresses a sense of ‘hope’, to emphasize their miserable situation, from which they want to be rescued by their ‘prince’. Physical appearance is always described as outstanding good. Sometimes, they describe their age and weight, which are usually in the perfect range. Very rarely do they mention education or their current work situation.

The *second* part describes what the character likes, and what their hobbies are.

*Basic my passion is a romanticism of the nature: a wood, the rivers, a dust of roads, boundless horizon, a rain, a wind, star Nights.*

The hobbies are usually ordinary, like reading, going to the cinema and meeting friends. Very often, the character also likes sport. This supports the impression of physical health and an attractive body.

The *third* part covers the reason why the character is looking online for a partner. They use common clichés (narratives), such as having had bad experiences with local men, loneliness or lack of opportunities to meet suitable people. In this context they also emphasize their serious intention to find a real partner, and their willingness to build an honest relationship, which should lead to a loving family which includes children, but at a later point of time.

*My life with Russian men has not developed, I hope to find the love in the Internet.*

The *fourth* part describes the character of the person they are looking for. The character is described with generic attributes as respectful and gentle. They emphasise that they are looking for someone 'normal' and not 'perfect'. Many profiles complain that the men in their previous relationships could not take responsibility, and they thus directly ask for a strong man who knows how to work together with a woman.

*I wish to find to myself worthy, serious the man which too is lonely and too the desire to get has family*

The *language* in the Russian profiles shows many obvious spelling, syntactic and grammatical errors. In this case of young, female profiles, the intention is to make the reader feel sympathetic to the apparent isolation implied by the profile, but also to make the victim feel superior and stronger. The style is usually humble and soft.

These Russian profiles use the 'Cinderella' character as a base type to address romantic emotions and to direct a *Fantasy Story*. We also found some sexual hints or even a slight pornographic touch indicating an offer or highlighting availability. These profiles address sexual emotions and suggest a softer version of a *Pornographic Story*. The search for a normal but strong character as partner addresses people with a liability to dominate their partner, who is not necessarily confident enough to establish this type of situation in real life. It clearly addresses the strong emotion 'power' and leads in the direction of a *Government Story*.

## **5. 2. African Scammer**

The pictures from male profiles show normal to average looking men. They appear to be stolen from personal social websites and the female pictures usually show very attractive women. The photos are very likely stolen from professional web sites and magazines.

The profiles also showed the previously described four-part structure: self-description, hobbies, motivation, and target description. In the *self-description*, they claim to be from wealthy families with high influence. We have noticed that especially the females appear very confident and independent, with no interest in financial support. This creates the illusion of a respectful and important person and addresses emotions as 'loyalty' which builds a good basis for the *History Story*. Male profiles were often presented from the perspective of tragedy where the man's close family has died through accidental circumstances. This appeals to emotions 'pity' and 'sympathy', and suggests a *Recovery* or *Sacrifice Story*.



Related to their *Likes and hobbies*, the female profiles mostly focus on music, as well as fitness and sports activities. Many profiles also claimed to have interests in unusual activities such as motor sports or soccer, while the male profiles were generally not interested in these activities. They instead focus on fitness, swimming, cooking or even romantic dancing. This indicates that the African scammers tried to build relatively unrealistic picture of a perfect partner who shares exactly the same gender-related interests or hobbies as the victim.

Both male and female profiles often explained their *motivation* with an appeal to social wisdom, with sayings such as 'to love and to be loved are very important in life'.

As *target characters*, the male and female profiles look for loving and caring partners. Together with the described tragic circumstances used by the male profiles, the picture of a *Recovery* or *Sacrifice Story* is deepened with the search for victims who are more likely to share pity and sympathy.

The language is very bad, containing many grammatically and syntax errors. The bad language often contradicts the details of the presented story, where the scammer pretends to be a highly educated person from a country with an English background.

The style of the male Africans is very often affected by religion. They use phrases like "Trust in God", "I really do believe in GOD" or "with a fear of God". This creates a trustful atmosphere which contributes to a good communication between scammer and victim, and further suits to introduce a *Religion Story*.

### 5. 3. Advanced Profiles

These profiles were posted on several dating websites and on Facebook. The fact that they are posted on Facebook increases the impression of a real person, who is genuinely looking for friends and social relationships rather than a romantic partnership. In this case, there is less initial commitment involved in contacting this profile, which encourages more victims to engage with the scammer.

The pictures of the male profiles look average. In many cases they look as they were self-taken with a mobile phone camera or as a good shot taken by a friend. They also use stolen photos which show the person at university graduations or during a military decoration ceremony. The pictures from females show attractive women. They appear to be stolen from personal social web pages, and look more like a beauty from the neighborhood or an attractive school girl rather than one taken from a professional source.

When the profile is posted on a dating website, the structure also follows the four parts which we described before. In the *self-description*, the male profiles also provide stories about their strokes of fate where they lost their family, and this situation directs the relationship to a *Recovery-* or *Sacrifice Story*.

As *motivation*, they bring wise slogans to bear, as, for example, 'how important it would be to have family' and consequently as a *target character* they look for the right woman to share their life. The presentation becomes different when the profile is posted on a social web page. Here they use the website functions to describe hobbies and interests with links. One outstanding feature is that they have a big range of interests, and not necessarily gender-oriented ones.



The language of the male profiles is very bad, and again contrasts with the profile description which claims to be a highly educated person in a responsible role as army officer. The language of the female profiles is relative good which is somewhat different to the previous cases. We suspect it might indicate a different trend of scam.

The style of the presentation follows the same style what we described previously. They include God and try to express a liability to God, which indicates an origin from Africa.

## 6. Conclusions

This article contributes to existing knowledge by analysing the structure of fraudulent profiles used in the Romance Scam. We assume that elements of so called love stories are carefully tailored into the fraudulent profiles to address strong emotions. We then have identified personal love stories which can be used for a romance scam. The analysis clearly shows that personal love stories are built into fraudulent profiles of the romance scam. The most frequently used stories are the *Fantasy Story* and the *Recovery Story* followed by the *Religion Story* and *History Story*. The exploration also showed differences in using the love stories according to the gender. The *Fantasy Story* dominated in the presentation of the *female* profiles. It is sometimes combined with the *Government Story*. This supports the expected gender-related role as superior man. The *male* profiles also use elements of the *Fantasy Story*, but usually it is not as strongly drafted as in the female profiles and is often combined with a cocktail of other stories as *Religion*, *Government*, *Recover* and *Traveler Stories*. The fantasy story can easily be combined with these other stories by equipping the character with the right attributes. As a result, the profile reaches a larger audience by addressing several personal love stories.

The exploration also showed that there are differences in using the love stories according to the origin of the scam. The African profiles appear more confident and demanding combined with desirable but unrealistic offers. The Russian profiles prefer a softer more humble presentation. It is important to note that the scammers operate not only on dating websites but also on social websites. They can build virtual persons by using the same names and same profile descriptions on different website, which increases the operating range, provides additional communication channels and increases the illusion of a real person.

Limitations of this approach arise from ethical considerations related to the usage of the public available data from the internet for research (Kopp, 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 (Belmont, 1979).

This strategy needs further investigation, and will form part of our further research in which a deeper analysis could use data mining methods as described by Pan et al. (Ellis, 1990).

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## **Chapter 8 Detection of ‘two stories’ in a relationship development as an early sign of a Romance Scam**

**Submitted paper under review:** Kopp, C., Sillitoe, J.F., and Gondal, I. (2016). Online Romance Scam: An Empirical Study.

Using the methodology from Chapter 5, a qualitative in-depth analysis of reports of fraudulent and honest relationships sourced from the internet, together with the results of the study which were presented in the previous chapter as preliminary findings, is presented here. It has been done to provide support for the central thesis of this research program, namely that personal love stories play an important role in the Romance Scam, and that they have significant impact in the development of the crime.

It is pertinent to comment here that this comparative investigation of fraudulent and honest relationships will (i) make it able to identify significant differences in the beginning phases of the relationship, and (ii) in the following development of the relationship, make it able to distinguish between honest and fraudulent activities. This analysis will be dependent upon two key factors: (i) the clear existence of ‘two stories’ in the developing relationship correspondence and (ii), evidence of significant effort (or not) of both partners to meet in person. These observations are of high relevance in identifying a relationship as fraudulent at an early phase. They will help to clearly distinguish between a fraudulent and an honest relationship, and thus allow appropriate intervention and protection of the victim to be started at an early stage, preventing possible significant psychological harm being done.



# Online Romance Scam: an Empirical study

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## **Abstract**

*The Online Romance Scam is a very successful scam which can cause considerable financial and emotional damage to its victims. It is based on building a relationship to establish a deep level of trust in the victims, which is used to entice them to voluntarily transfer funds to the scammer. The aim of this research is to explain one of the key success factors of the Online Romance Scam in the usage of so-called "Personal Love stories" which we suggest leads to a suspension of disbelief of the victim.*

*We introduce a methodology to isolate and structure single events of scam reports in order to identify important relationships between events and reactions. In our analysis we apply this methodology to reports of real scam instances and present the findings in this paper.*

*Findings of this research will contribute to a deeper understanding of the Online Romance Scam as a significant 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 potential harm to the victim.*

**Keywords:** Online Romance Scam; Relationship Scam; Fund Scam; Crime

## **Introduction**

Online dating has now evolved to a mainstream social practice, and is increasingly being used to initiate relationships (Edelson, 2003). Given the popularity of the online dating market and its related 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). However, adding to the concerns regarding this practice, it is becoming apparent that financial loss is not the only damage caused by Romance Scams, and it also has been reported that it has serious social and psychological implications (Ross & Smith, 2011).

Notwithstanding this relatively wide recognition, online Romance Scams remain a significant threat for the community. It appears that it is still not easy for many people to distinguish between honest and fraudulent online relationships. In this regard, members of a romance site called 'The Official Romance Scams Website' (Romance Scam, 2015) have reported a money loss of US\$25,891,837 as of May 2013. As an attempt to prevent additional victims of this crime, this official website now provides advice to people who may be at risk of being drawn into a fraudulent Romance Scam relationship. On a 'Red Flags' list, they present signs from their experience of previous scams which indicate the possibility of a Romance Scam. The signs are grouped into:

- 1) Signs in the early communication;
- 2) Signs in typical scammers' communication skills such as common mistakes and phrases;
- 3) Signs in a scammer's habits, such as times when they communicate, and their reaction to critical questions by the victim;
- 4) Inconsistencies between the profile description, communication style and self-presentation.

The page advises, as a set of guidelines for users, that if suspicious evidence related to three of these four signs are apparent, it is very likely that the contact is a scammer. While this strategy appears to have provided a useful device for checking the veracity of a posting, it can nevertheless be assumed that the sophistication of the scam will develop over time, and the scammers will learn to be able to avoid these signs. Therefore, we see it as being necessary to identify, more precisely, the current structures of the scam. These structures are based on the clear, but hidden, intention of the scammer not to enter a relationship, but to exploit the victim financially without concern for the side effects which can cause great emotional damage to the victim.

It is thus necessary to analyse this dynamic crime at a deeper level, and this research has been developed in an attempt to document a group of clear early signs, common to these scams, which can continue to be applied even if there are future variations to their presentation.

In this paper, we first present a suggested model which has been developed to allow us to identify the static features of a scam, followed by a review of relevant literature. The paper then presents an empirical study to investigate the use of the model, with a detailed explanation of the methodology which has been followed, and concludes with the findings from the analysis.

As a result of this work, the following contributions to this area have been made:

- Based on this analysis, an investigation of the main technique used in the relationship scam, which we claim is derived from human behaviour described in existing research as "Personal Love Stories", has been revealed as a key common feature of the scam;
- A detailed analysis of the structure and the development of the Online Romance Scam, has shown that, first, a scam is built in form of a fraudulent online relationship (the 'Relationship Story') with the aim to introduce a second scam (the 'Fund Story'), which is designed to exploit the victim financially.

## Theoretical starting point and Research Question

In order to get a better understanding of the nature of the scam, it is important to identify the phase where the usually 'guarded' victim finally changes their behaviour to be in favour of the scammer, and to understand what has triggered this change. Therefore it is necessary to structure the scam into

well-ordered finely granulated phases to be able to isolate the critical event which leads to this significant behaviour change in the victim. We argue that the Theory of Love Stories (Sternberg 1999) is a key feature to unlocking the first phase of the Romance Scam, and contributes significantly to a suspension of disbelief in the victim.

This research tries to achieve this finely granulated structure by following these analytical steps:

1. Determining the structure of the scam as being two separate scams (Relationship and Fund Scam);
2. Extracting and grouping events for both scam stories in Plot structure tables according to the rules of Narrative research methodology;
3. Ordering these events according the Transtheoretical Model;
4. Identifying the critical phase of the scam using the Theory of Personal Love Stories.

**First**, we assert that Online Romances Scams are actually built as two parallel scams (Kopp, Sillitoe, Gondal, & Layton, 2016a)). The first is to establish a faked romantic relationship and consequently to develop a deep level of trust within the victim, while the second is to engineer, through a plausible story, the transfer of funds to the virtual partner. We call the first step the 'Relationship Story' or 'Relationship Scam', and the second the 'Fund Story' or 'Fund Scam'.

**Second**, we attempt to extract and structure each of the two scams using techniques of the Narrative Research Methodology (Kopp, Sillitoe, Gondal, & Layton, 2016b). 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.

**Third**, we apply the Transtheoretical Model to analyse and structure the separate behaviour phases according the steps of the model (Kopp, Sillitoe, Gondal, & Layton, 2016b). We assert that people move in a predictable way through the phases of the Transtheoretical Model, 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 a negative effect on their health. In similar way, it can be used to understand behaviours in other developmental areas, and it has been used in this investigation to explain the behaviour change of Romance Scam victims.

In the **last step**, we try to identify the critical phase in the events which lead to changes in the behaviour of the victim. We have assumed that these so-called personal Love stories are the key success factor in the romance scam (Kopp, Layton, Sillitoe, & Gondal, 2015). The phase in which the scammer makes the victim emotionally feel that they have found the ideal partner, is the phase where the scammer successfully addresses the personal love story of the victim in the relationship scam and triggers the behaviour change.

It is the combination of these two theories, (that is the Transtheoretical Model and Sternberg's Personal Love Stories), that led us to our research question:

*Can the Transtheoretical Model be used in conjunction with the theory of personal love stories to provide an understanding of key features of internet Romance Scams?*

Consequently, in this study we try to answer this question by analysing reports of romance scam instances using the Transtheoretical Model and the Theory of Personal Love Stories as the theoretical starting point.



## Literature and Theoretical Background

### 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. In a further study, Whitty (2013) has conducted an investigation regarding the anatomy of the Romance Scam. In this most detailed work, she established that there are five distinct stages of this crime. There are the developments 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). Whitty sees the Romance Scam in terms of a Mass-Marketing Fraud which is a serious, complex and organised crime (Whitty, 2015).

While these previous research activities were focussed on an investigation of the anatomy of Romance Scams and their role in the world of online crimes, this research goes further and tries to explain the factors which cause the victims' suspension of disbelief and the establishment of deep trust.

### Personal Love Stories

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 aspects of love and relationships, and it is therefore important, in order to develop the interaction, for the scammer to identify the victim's psychological circumstances (Kopp et al., 2015).

Whilst it has been observed that we typically create stories for ourselves and our partners in a romantic relationship, Lee (1977) and Sternberg (1999) go further by claiming that there is a role for these constructed stories in controlling how romantic relationships actually develop. They claim that once we have created a story about someone and formed a relationship with that person, we try to continue it in a consistent way, interpreting new events *in terms of the old story*. The constructed (or historical) 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, indeed, how we in turn react to these actions.

Sternberg (1999) presents five major groups of stories. Each group, noted below, contains a set of subtypes of stories which are used in the analysis later in this paper:

1. Asymmetrical stories: Teacher-student, sacrifice, government, police, pornography, horror;
2. Object stories: Science-fiction, collection, art, religion, house and home, recovery, game;
3. Coordination stories: Travel, sewing, garden, business, addiction;
4. Narrative stories: Fantasy, history, science cookbook;
5. Genre stories: War, theatre, humor, mystery.



## 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 behaviour;
2. Contemplation: The individual considers changing behaviour;
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 behaviour;
6. Termination: The individual stops the behaviour.

## Methodology

Following our assertion that Romance Scams can be explained by a theory which combines the Love Story Theory (Sternberg, 1999) with the Transtheoretical Model (Nutbeam, Harris, & Harris, 1999) we have integrated these perspectives into 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 defined below in Table 1.

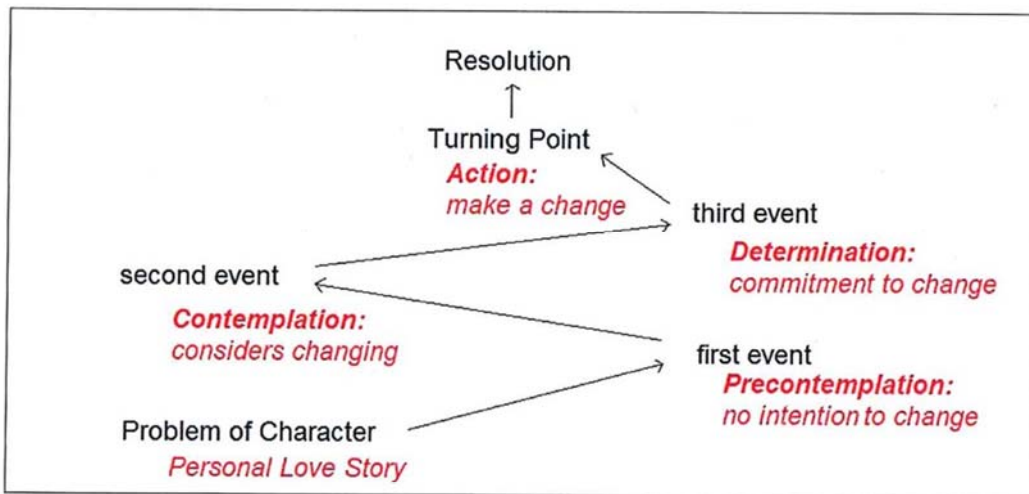
**Table 1:** Plot Structure Table

Characters	Settings	Problem	Actions	Resolution
An individual's personality, behaviours, style and patterns.	Context, environment, conditions, place time.	The emerging question or problem that engages the characters.	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 (real and assumed) characters of the victim and the scammer; 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 these 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 this synthesis to the analysis of the public data, the following steps were undertaken:

- 1) Repeatedly reading of the report and marking of relevant information;
- 2) Identification of the underlying Love Story;
- 3) Relationship Story: Extracting information into the Plot Structure Table;
- 4) Fund Story: Extracting information into the Plot Structure Table;
- 5) Mapping of the events of both stories to the phases of Transtheoretical Model.

In the following sections, we clarify this analysis procedure by providing more detail using a short virtual story to illustrate the process.

## Example Analysis

### Reading

In each case, the analysis started by repeatedly reading the available report in order to get a good understanding of the key events in the scam as detailed by the actors. We demonstrate this process below on the following invented report:

1. "My husband died one year ago after a long time of cancer. I needed a rest after all. I needed someone to lean on. He sent me an invitation on Facebook. We spend nights to chat over the bad experience we went through. His wife also died on cancer. He is a development worker and mentioned that he applied for a job in Africa. It would be a big step in his career. He got the job in Africa. I was desperate that he left. He was the only one I could talk with. After he asked why I am so desperate I told him all about my problems, the house that I did not want to lose, the little remaining debt on it. But that I had no work and could not pay it. And all the paperwork. He told me it was only for some time. Then he would come to me and help me with my problems. I did not hear anything till he arrived in Africa. His luggage including all his wallet and credit cards did not arrive. He would call the airline and complain. He called the

first time. He was so sweet and solicitous in asking about how I feel and said he would get my problems under control. I felt in love after this call. I thought he was the harbour I was looking for. The airline would fix the problem but it would take a bit time, if I could borrow him some money. I was not sure how? He sent me flowers from the last money he had in his pocket and asked if I could send him some really nice photos of me? He said he would pay me back as soon as the airline had found his luggage and gave me instructions how to pay with Western Union. I was so in love and sent him photos of me. I went to Western union and transferred money to him. It followed a virtual relationship with many phone calls. At the same time he told me many crises and asked for payments to resolve them till I told him I had no money anymore. We kept talking but I noticed that only I called him. Finally I found a counsellor who gave me serious information that I was scammed. I stopped all communication.”

### Marking of key elements

In this reading, the various elements for which we were looking were marked. We used a Dotted Underline for the Relationship Story, an Underline for the Fund Story, and a Double Underlining for the Love Story.

2. “My husband died one year ago after a long time of cancer. I needed a rest after all. I needed someone to lean on. He sent me an invitation on Facebook. We spend nights to chat over the bad experience we went through. His wife also died on cancer. He is a development worker and mentioned that he applied for a job in Africa. It would be a big step in his career. He got the job in Africa. I was desperate that he left. He was the only one I could talk with. After he asked why I am so desperate I told him all about my problems, the house that I did not want to lose, the little remaining debt on it. But that I had no work and could not pay it. And all the paperwork. He told me it was only for some time. Then he would come to me and help me with my problems. I did not hear anything till he arrived in Africa. His luggage including all his wallet and credit cards did not arrive. He would call the airline and complain. He called the first time. He was so sweet and solicitous in asking about how I feel and said he would get my problems under control. I felt in love after this call. I thought he was the harbour I was looking for. The airline would fix the problem but it would take a bit time, if I could borrow him some money. I was not sure how? He sent me flowers from the last money he had in his pocket and asked if I could send him some really nice photos of me? He said he would pay me back as soon as the airline had found his luggage and gave me instructions how to pay with Western Union. I was so in love and sent him photos of me. I went to Western union and transferred money to him. It followed a virtual relationship with many phone calls. At the same time he told me many crises and asked for payments to resolve them till I told him I had no money anymore. We kept talking but I noticed that only I called him. Finally I found a counsellor who gave me serious information that I was scammed. I stopped all communication.”

### Love story identification

In the next phase of the analysis, we attempted to identify what we have termed the ‘underlying Personal Love Story’. As seen above, we have searched the available text for ‘hints’ of a love story (the Double Underlining). The basis for this analysis approach is the “Love Story Scale” taken from Sternberg (2012) amended with the questions provided in Sternberg’s earlier book (Sternberg, 1999).



The “Love Story Scale” is a questionnaire to identify the personal love story of the participating person. It is a list of the most common Personal Love Stories Types of the Love Stories groups and subtypes presented earlier in this paper. Each type is surveyed with three questions to identify to which level the questioned type characterised the participating persons personal Love Story. The Love Stories Types listed in the “Love Story Scale” are:

- STORY TYPE #1 Sacrifice Story
- STORY TYPE #2 Police Story
- STORY TYPE #3 Travel Story
- STORY TYPE #4 Pornography Story
- STORY TYPE #5 Horror Story
- STORY TYPE #6 Recovery Story
- STORY TYPE #7 Garden Story
- STORY TYPE #8 Business Story
- STORY TYPE #9 Fantasy Story
- STORY TYPE #10 War Story
- STORY TYPE #11 Humorous Story
- STORY TYPE #12 Collection Story
- STORY TYPE #13 Religion Story
- STORY TYPE #14 House + Home Story
- STORY TYPE #15 History Story
- STORY TYPE #16 Teacher Student Story
- STORY TYPE #17 Government Story

We played the part of a ‘proxy’ for the each question on the Love Story Scale, and answered them on behalf of the victim. As Sternberg suggested, we have rated each statement on a scale from 1 to 9, 1 meaning that it does not characterize the described romantic relationships at all, and 9 meaning that it describes them extremely well.

In this designed example, we have no hints for the Story Types #1 till #5 but, using the double underlined text (“I needed a rest after all” and “he would get my problems under control”), we see these as hints for Story Type #6. This is called the ‘Recovery Story’, and Sternberg has included in this type the following three questions to assist closer understanding of the story:

STORY TYPE #6 Recovery Story

Person in recovery:

1. I need someone who will help me recover from my painful past.
2. I believe that a relationship can save me from a life that is crumbling around me.
3. I need help getting over my past.

We assume from the first hint that the victim needs time to recover. This leads us to score the first question with ‘5’. The second hint suggests that the victim believes that the relationship will help her to get her life under control and leads us to score the question with ‘7’. As a result, we find that the average score for the Recovery Story, based on the available hints, is “6”.

Further we have no hints for the remaining Story Types #6 to #17. As consequence these get a score of 0, which is the same as for the Story Types #1 to #5 where we also had no hints. As a result we identify Story Type #6 ‘Recover Story’ as the appropriate love story type for this investigation.



### Analysis: Relationship Story

In the next step, we extracted and copied the (dotted underlined) events of the Relationship Story into the Plot Structure Table, as shown in Table 2.

**Table 2: Plot Structure Table (Relationship Story)**

Characters	<ul style="list-style-type: none"> <li>• Victim: Widow</li> <li>• Scammer: Widower</li> </ul>
Settings	<ul style="list-style-type: none"> <li>• My husband died one year ago after a long time of cancer</li> <li>• I needed a rest after all</li> <li>• His wife also died on cancer.</li> </ul>
Problem / task	<ul style="list-style-type: none"> <li>• I needed someone to lean on</li> </ul>
Actions	<ul style="list-style-type: none"> <li>• He sent me an invitation on Facebook</li> <li>• We spend nights to chat over the bad experience we went through.</li> <li>• I was desperate that he left. He was the only one I could talk with.</li> <li>• He told me it was only for some time. Then he would come to me and help me with my problems.</li> <li>• He called the first time. He was so sweet and solicitous in asking about how I feel and said he would get my problems under control. I felt in love after this call.</li> <li>• He sent me flowers from the last money he had in his pocket and asked if I could send him some really nice photos of me?</li> <li>• I was so in love and sent him photos of me.</li> <li>• Virtual relationship phone calls, ...</li> <li>• We kept talking but I noticed that only I called him.</li> <li>• Counsellor ... gave me serious information</li> </ul>
Resolution	<ul style="list-style-type: none"> <li>• I thought he was the harbour I was looking for.</li> </ul>

The **characters** are described as widow and widower. "*My husband died ... His wife also died*". The **setting** is described as a situation where the victim and the character share the same bad experience in having lost a partner through cancer. In addition to this the victim is in need of recovery after the difficult time with the illness of her husband. "*My husband died one year ago after a long time of cancer*". The **problem** is described as a search for a partner "*to lean on*", what can be interpreted as a partner who takes care of her problems and helps her to get back to a carefree life. In the **actions** the development of the relationship is described. It started with an "*invitation on Facebook*". It got deeper with constant conversations, mounted in "*falling in love*". It follows a virtual relationship with ended after getting serious information of being scammed from a counsellor. The **resolution** for the initial problem is seen by the victim in finding the partner who offers to be the secure "*harbour*" in form of a carefree life for her.

### Analysis: Fund Story

In the next step we copied the (underlined) events of the Fund Story into the Plot Structure Table, as shown in Table 3.

**Table 3: Plot Structure Table (Fund Story)**

Characters	<ul style="list-style-type: none"> <li>• Victim: Widow</li> <li>• Scammer: development worker</li> </ul>
Settings	<ul style="list-style-type: none"> <li>• Started his job in Africa</li> </ul>
Problem / task	<ul style="list-style-type: none"> <li>• he would come to me and help me with my problems</li> </ul>
Actions	<ul style="list-style-type: none"> <li>• He mentioned he applied for a job in Africa. It would be a big step in his career.</li> <li>• He got the job in Africa</li> </ul>

	<ul style="list-style-type: none"> <li>• After he asked why I am so desperate I told him all about my problems, the house that I did not want to lose, the little remaining debt on it. But that I had no work and could not pay it. And all the paperwork</li> <li>• I did not hear anything till he arrived in Africa</li> <li>• His luggage including all his wallet and credit cards did not arrive. He would call the airline and complain.</li> <li>• The airline would fix the problem but it would take a bit time, if I could borrow him some money. I was not sure how?</li> <li>• He said he would pay me back as soon as the airline had found his luggage and gave me instructions how to pay with Western Union</li> <li>• I went to Western union and transferred money to him</li> <li>• Crises followed by Payments</li> <li>• I told him I had no money anymore.</li> </ul>
Resolution	<ul style="list-style-type: none"> <li>• to finish the job</li> </ul>

In the fund story the victim's **character** is still a widow but the scammer is now a development worker. The **setting** is now that he "started a job in Africa". The **task** is that he should "come to her to help her with her problems". The **actions** describe the obstacles which lay on the way to the resolution of this task. Several crisis are described as "his luggage including all his wallet and credit cards did not arrive" which were fixed by sending money. The **resolution** of the task lays in "finishing the job" in Africa to be able to come home to her.

#### Timely Sequence of both Scams

In the final step we copied the action events of both stories into one table and mapped them with the phases of the Transtheoretical Model.

**Table 4:** Timely Sequence of the events in relationship and Fund Story.

Phases	Relationship Scam Events		Fund Scam Events
No Intention	<ul style="list-style-type: none"> <li>• He sent me an invitation on Facebook</li> </ul>		
		No Intention	<ul style="list-style-type: none"> <li>• He mentioned he applied for a job in Africa. It would be a big step in his career.</li> </ul>
	<ul style="list-style-type: none"> <li>• We spend nights to chat over the bad experience we went through. His wife also died on cancer.</li> </ul>		
			<ul style="list-style-type: none"> <li>• He got the job in Africa</li> </ul>
	<ul style="list-style-type: none"> <li>• I was desperate that he left. He was the only one I could talk with.</li> </ul>		
			<ul style="list-style-type: none"> <li>• After he asked why I am so desperate I told him all about my problems, the house that I did not want to lose, the little remaining debt on it. But that I had no work and could not pay it. And all the paperwork</li> </ul>
Considering change	He told me it was only for some time. Then he would come to me and help me with my problems.		<ul style="list-style-type: none"> <li>•</li> </ul>

			<ul style="list-style-type: none"> <li>I did not hear anything till he arrived in Africa</li> </ul>
			<ul style="list-style-type: none"> <li>His luggage including all his wallet and credit cards did not arrive. He would call the airline and complain.</li> </ul>
Determination	<ul style="list-style-type: none"> <li>He called the first time. He was so sweet and solicitous in asking about how I feel and said <u>he would get my problems under control</u>. I felt in love after this call. I thought he was the harbour I was looking for</li> </ul>		
		Considering change	<ul style="list-style-type: none"> <li>The airline would fix the problem but it would take a bit time, if I could borrow him some money. <i>I was not sure how?</i></li> </ul>
	<ul style="list-style-type: none"> <li>He sent me flowers from the last money he had in his pocket and asked if I could send him some really nice photos of me?</li> </ul>		
		Determination	<ul style="list-style-type: none"> <li>He said he would pay me back as soon as the airline had found his luggage and gave me instructions how to pay with Western Union</li> </ul>
Action	<ul style="list-style-type: none"> <li>I was so in love and sent him photos of me.</li> </ul>		<ul style="list-style-type: none"> <li></li> </ul>
		Action	<ul style="list-style-type: none"> <li>I went to Western union and transferred money to him</li> </ul>
Maintenance	<ul style="list-style-type: none"> <li><i>Virtual relationship phone calls, ...</i></li> </ul>	Maintenance	<ul style="list-style-type: none"> <li><i>Crises followed by Payments</i></li> </ul>
		Termination	<ul style="list-style-type: none"> <li>I told him I had no money anymore.</li> </ul>
	<ul style="list-style-type: none"> <li>We kept talking but I noticed that only I called him.</li> </ul>		
Termination	<ul style="list-style-type: none"> <li>Counsellor ... gave me serious information</li> </ul>		

The timely sequence of the events in both stories allows us to see when the victim moved to the next phase of the Transtheoretical Model and what has caused this step.

In our example the key event is when she talked the first time on phone with the scammer and he gave here the impression he would resolve all her problems. "*He called the first time ... he would get my problems under control.*" Here the scammer successfully addressed her love story. As a result the victim felt in love with the scammer. This way he guided her into the Phase of "**Determination**" in the Relationship Story. The established trust triggered the step to move into the "**Considering Change**" Phase in the fund story which followed soon after. "*... if I could borrow him some money. I was not sure how?*" She considered to send money but was not sure jet. After she got flowers in the relationship story and the pretended assurance to be paid back, she lost all disbelief and moved into



the Phase of “**Determination**” in the fund story. The **Action** Phase in the Fund Story followed shortly after she moved into the Action Phase in the Relationship Story.

In the same way as we have demonstrated in this example, we identified the dependent events in the research analysis of the real scam report instances. The results of the analysis are presented in the following sections.

## Data

In the project, two studies were undertaken to investigate the assumed model of the Romance Scam as a two-scam crime. For the first study, only scam reports were selected and analysed to reveal their structure, while in the second study, new scam reports and real relationship reports were selected. These help to reinvestigate the fraudulent structure using newer reports to identify if the same structure can be applied to the new style of scams, and, second, to investigate how and if a real relationship can be identified as honest relationship and thus be separated from a fraudulent example.

The studies are based on reported instances of Romance Scams from the victims, which were published on an internet help forum. The reports tell the experience about the faked relationship and scenarios with which they were eventually confronted and asked to transfer money. The reports were written by romance scam victims who were recently scammed or are still scammed and are searching for counselling advice. The victims are clearly in an emotional psychological situation. They have just found out that they have been scammed and their “Love” is not real. In a similar way to a situation where somebody has lost a real partner, they are in a state which can be described as a mixture of feelings such as mourning, anger and fear.

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 description of the background of the victim and the scammer;
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.

Relevant scam data was then collected and combined in one file for analysis.

In the first study, 17 reports were selected for analysis following a theoretical sampling filter. The filter is defined by gender and age of the scammer and victim. In this way we have selected a variety of different combinations of these attributes.

In the second study, carried out two years later, an additional 16 reported instances of Romance Scams from the same source and according the same sampling filter were selected. In addition to these fraudulent reports, we also selected 15 reports from honest relationships, which were initiated on the internet. From these 15 reports 12 were taken from publicly accessible web sites providing advice to family and relationships and three reports were taken from the scam warning page where the fraudulent reports were accessed. The same filter used for the fraudulent relationships was applied to these reports to select a meaningful data set.

As a result, the studies consisted of reports from male and female individuals from different age ranges which are detailed in Table 5.



**Table 5: Age structure in Study 1 and Study2**

Age	Study 1			Study2 (Fraudulent)			Study 2 (Honest)	
	All	Male	Female	All	Male	Female	Male	Female
25-30							4	6
30-40	5	0	5	1	0	1	9	7
40-50	5	2	4	6	1	5	2	2
50-60	0			4	2	2		
60-70	7	2	4	5	2	2		

The honest reports are based on the experience of both partners. In 13 reports the partners were in the same age range, whilst in two reports, the partners had an age difference of 10 years.

## Findings

In all fraudulent reports, we identified two parallel stories showing clear events related to the relationship development (the Relationship Story) and to the request for funds (the Fund Story).

### Relationship Story

As presented earlier in this paper Sternberg (Sternberg, 1999) distinguishes five major groups of Personal Love Stories where each group contains a set of subtypes of stories. In the analysis of the studies we have identified the following Love Story groups and subtypes:

	Study1	Study2	Honest
<b>Object Stories</b>	<b>(12 Reports)</b>	<b>(4 Reports)</b>	<b>(9 Reports)</b>
- Recover	(7 Reports)	(2 Reports)	(1 Report)
- Religion	(4 Reports)	(0)	(1 Report)
- House + Home	(1 Report)	(1 Report)	(4 Reports)
- History	(0)	(1 Report)	(3 Reports)
<b>Asymmetry Stories</b>	<b>(2 Reports)</b>	<b>(0 Reports)</b>	<b>(2 Reports)</b>
- Teacher Student	(2 Reports)	(0)	(2 Reports)
- Pornography	(0)	(0)	(1 Reports)
- Government	(0)	(0)	(1 Reports)
<b>Coordination Stories</b>	<b>(2 Reports)</b>	<b>(2 Reports)</b>	<b>(1 Reports)</b>
- Business	(2 Reports)	(2 Report)	(0)
- Traveller	(0)	(0)	(1 Report)
<b>Genre Stories</b>	<b>(0 Reports)</b>	<b>(0 Reports)</b>	<b>(0 Reports)</b>
- Humour	(0)	(0)	(1 Report)
<b>Narrative Stories</b>	<b>(1 Reports)</b>	<b>(10 Reports)</b>	<b>(0 Reports)</b>
- Fantasy	(1 Report)	(10 Reports)	(0)

We grouped the reports of the each study according to the similarities related to the elements of the plot structure table which are explained in the following sections.

### First Study

The results for the first study are presented in the summarised plot structures in Table 6 which show the key elements for the identified Love Story.

The reports which were grouped in the category 'Recovery Story' 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.

**Table 6:** Grouped Plot Structure Table for relationship scam of first study

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

The scammer was described as an understanding character who has had a very similar experience, thus was able to 'understand' the pain of the bad experience and provided counselling advice which caused the victim to feel that they have found the right partner to recover from its problems.

The reports which were grouped into the type '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 describe the main action when they got the feeling of being able to achieve full salvation through partnership with the scammer.

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 tried to play the role of a needy care recipient. The relationship was consequently 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 'Teacher-Student Story', the victims appeared very passive following 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 be able to start a meaningful relationship.

Two reports were grouped in the category of 'Business Story'. The victims described themselves as being in successful professional positions. The scammer was described as a business person in high position or managing a big business enterprise. The victim indicated clearly being attracted by the (faked) profession or business which the scammer was involved.

One story was grouped in the category of 'Narrative Story'. It was a typical setting of a 'Fantasy Story' where the scammer plays the role of the 'beauty in distress' and the scam victim can play the role as the 'rescuer'.

### Second study

The results for the second study are presented in the summarised plot structures in Table 4. This study also showed key elements for 'Personal Love Stories'. The majority, with ten of the 16 reports, were 'Fantasy Stories' followed by just two instances of 'Business', two instances of 'Recovery' and one of 'House and Home' stories. Further we found one instance of a 'History' story which was not present in the first study.

The 'Recover' and 'Business' examples showed the same elements as in the first study

The 'Fantasy' stories addressed male and female victims in same way. Male victims were confronted with a beauty in distress, female victims with a handsome man (Prince).

The 'House and Home Story' was developed differently compared to the first study. In the first study, it focused on building a secure home, while in the second study the scam integrated the victim in an already established virtual family which now become the resolution for the victim problem 'not having a family'.

**Table 7:** Grouped Plot Structure Table for relationship scam of second study

Story	Characters	Setting	Problem	Resolution
Recovery	Sensitive	Recently scammed	Recovery needed	Full recovery
History	Educated open heart Impressive family background	Build relationship to his daughter	Daughter and himself get custom problems	Get them out of a foreign country
House and home	Divorced	Profile has son and builds relationship to victim	No family	Victim integrated into scammer's family
Business	Military/ entrepreneur	Involved in mission/ business	Resolve important mission/ business set up details	Fulfil Mission/ establish business
Fantasy Male	Handsome man	Combines job with relationship (business trip with visit)	Problems with job	Resolve problems to be able to visit.
Fantasy Female	Rescuer of beauty	Unpleasant situation	Distress	Funds are needed for rescue



### Study of 'Honest Relationships'

The honest relationships were analysed following the same process as carried out for the fraudulent reports. The results are presented in Table 8.

**Table 8:** Grouped Plot Structure Table for honest relationships

Story	Characters	Setting	Problem	Resolution
History	Well educated	Same culture	No Partner	Partner
Recovery	Sensitive	Live crisis	Recovery	Full recovery
Religion	Religious	Religious setting	Search for religious companion	Common religious living
House and home	Age around 30. Interested in establishing family	Interest in building a family	Has no family	Establish family together
Science-Fiction	Exotic male	Interest	No Partner	Partner
Teacher Student	Dominant female Unconfident male	In unsatisfied relationship	Meet in person	Breakup
Pornography	Adventures	In unsatisfied relationship	Adventure contra existing relationship	Breakup
Traveller	Shy Female Forward male	Distance relationship	(Planning) for moving together	Still distance relationship
Humour	Humorous	Not really interested	Misunderstandings	Consequent planning and marriage

The honest relationships have, with nine different Love Story types, a larger variety compared to only six in the fraudulent relationships. Four types ('Science-Fiction', 'Pornography', 'Traveller', 'Humour') were not found in the fraudulent reports, while only two ('Business', and 'Fantasy') were found in the fraudulent cases but not in the honest relationships.

Another observation is that the characters and the setting do not always perfectly match in the real relationships as they do in the fraudulent cases. The honest partners start on a more reluctant footing and show greater concerns, which they maintain through the various phases of the Transtheoretical Model. We will discuss this point later, indicating how they regulate their differences and come to a compromise in order to be able to completely commit into the relationship.

Of special interest here, are those relationships which appear fraudulent because one partner is reluctant to enter the phase related to 'meet in person', but never asks or even rejects financial support. We call them "semi real". These relationships do not fit in the schema of a Romance Scam. They appear as a kind of online adultery, where the intention of the virtual partner is simply to have contact with another person. They are in an existing relationship, but for unknown reasons want establish romantic online contact to another person. While they indicate that they would like to meet the person, and sometimes even undertake attempts so to do, they always step back at the last minute.



## Fund Story

The Fund Story is based on the sequence of events which fits in the context of the Relationship Story. In Table 6, we have extended the previous tables of the first and second study with an explanation of why the funds are required, which is the 'resolution' for the Fund Story.

### First Study

The observations of the first study was that in the 'Recovery Story', the scammer helps the victim to overcome a previous bad experience. The scammer drafts a story, where he faces drawbacks related to his own recovery and thus needs additional funds to overcome these new problems.

**Table 9:** Extended Plot Structure Table for Fund Scam of first study

Story	Characters	Setting	Problem	Explanation for requested funds
Recovery	Sensitive person / unsuccessful talent	Recently hurt	Recovery needed	Funds are seen as support for further recover of the new partner
Religion	Religious / Self-employed	Religious setting	Search for salvation	Help are seen reward or duty
House and home	Care providing / Self-employed	Lonely	Search for security	Help is seen as responsibility against the new family
Asymmetry	Student / Instructor	Exotic setting	Legal problems	Help is ordered by the instructor
Business	Business/ Business	Interesting business	Business duties	Funds are seen fas business investments
Fantasy	Rescuer / Beauty	Unpleased area	Distress	Funds are seen as a duty of dignity of the prince

In the 'Religion Stories', the scammer provides so much "salvation" that it gradually generates in the victim a feeling of a need to reciprocate in some way, or because the victim has committed to be a real God-believing person it is a shared 'natural duty' to help, whatever it costs in a arising crisis. In the second case, the victim often shows concerns about the honesty of the funds request, but still decides to pay because based on a religious evaluation that says it is more terrible "not to help in a real emergency situation" compared to losing funds due to a possible scam. In both scenarios a suspension of disbelief appears visible.

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 to 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 existence of the properties give the victim a sense of security which will allow funds to be paid back or in which they can benefit from in the later upcoming relationship. This makes it reasonable 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 in which he is involved, and the following scam is then built around this enterprise. The victim is either motivated to invest in the enterprise or to help in a crisis, but 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).

**Table 10:** Extended Plot Structure Table for Fund Scam of second study

Story	Characters	Setting	Problem	Explanation for requested funds
Recovery	Sensitive	Recently scammed	Gain lost funds back	Additional funds are needed for recovery
History	Victim: educated Scammer: impressive and strong family history as war veterans	Following family tradition, engaged in risky activity in foreign country	Crisis raised by engagement in risky activity	Payments will resolve the problem
House and home	Divorced	Profile integrates victim in virtual family	Difficulty with family holds back the possibility of personal meeting	Funds to resolve complications and as consequence will be able to unite with family
Business	Military/ Business	Involved in mission/ setting up business	Resolve important mission/ lack of investment funds for business	Funds are needed to fulfil the mission or kick-start the business
Fantasy Male	Handsome man (prince)	Combines job with relationship (business trip with visit)	Problems with job	Funds are needed to overcome business problem and to be able to meet character
Fantasy Female	Rescuer of beauty	Unpleasant situation	Distress	Funds are needed for rescue

## Second study

In the 'House and Home' story, the additional 'family members' became central in the following crisis of the Fund Story. Through this technique, the possibility of meeting the loved character depends on the successful resolution of a crisis related to the 'family'.

In the business story, the business trip is combined with the visit of the victim. This combines the success of the business trip with the ability to meet in person. With this tactic, the scammer puts the responsibility of being able to meet in person with the loved character, into the hands of the victim. As a consequence of not providing the funds, the mission will fail and the victim is responsible for not being able to make the union.

The second study showed that the 'Fantasy Story' victimised male and female individuals. In the female version the miserable circumstances of the character already builds the frame of the fund story. In the male version the 'shining prince' unites all beautiful characteristics and circumstances. Here the scam build a parallel story usually around his exciting professional activities as artist or jeweller. These activities fit in the common understanding of being attractive to women. A crisis then arises related to the activity, and needs temporary attention (funds).

### Study of 'Honest Relationships'

The reports of the honest stories did not show any signs of interpolation of a Fund Story. As noted, three reports were taken from the scam warning page where the fraudulent cases were taken. They are interesting because they appear as a scam because the virtual partner is not able to meet in person, but there is never a drafted Fund Story, neither were funds requested, which is the core feature of the Romance Scam. It appears that in two cases, the virtual partner is looking for an affair but is not able to undertake the step to meet face-to-face. Only one case shows signs of exploiting the partner, and the partner is aware of this situation. But the fact that this relationship enters the phase of moving physically together shows the real interest of the 'semi fraudulent' partner to accept and live in a physical relationship with the victim, which represents a contribution. Clearly it is not a valuable relationship, and in fact it did not last long before it was terminated by the victim.

## Phases of the Transtheoretical Model in the Relationship Story

### Fraudulent Relationships

Both studies of the fraudulent relationships revealed the same observations related to the phases of the Transtheoretical Model. In the phases *considering change* and *determination*, we found signs of the underlying Love Story. The victim, who is first only generally interested in the scammer's profile, is moved quickly to a strong interest. The driver for the increasing interest is the presented Relationship Story, which meets 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. 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 transferring funds as is



discussed later. This is the time of living the relationship, 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.

### Honest Relationships

The honest relationships also went through the various phases of the Transtheoretical Model. In these cases, the reasons to go online to find a partner were the same as in the fraudulent reports - the individuals wanted to meet people and find a partner. However, the reason why the individuals *consider change* in accepting the particular relationship is different to the fraudulent reports. For example, there are more rational reasons for the commitment such as: 'the partner lives close', 'the web page matchup fits well' or they share the same cultural background. At the same time they also articulate concerns regarding supposed obstacles, such as age differences, children from previous relationships or unusual habits. In fraudulent relationships these concerns are not reported because, if they appeared, they were smoothed out by the scammer early.

The *determination* phase is initiated when they have learned each other so well that they found many common interests, and they come to a point where they want to meet in person. This process is not straightforward. It is an up-and-down affair and often leads to a temporary break in communication. In the reported cases, the communication is picked up later. It can be assumed that other instances just stopped at this point because the individuals lost interest. Once this phase is passed all efforts are going to enter the *action* phase where they want to meet in person as quickly as possible.

The *maintenance* phase is finally entered after they meet in person, and it is characterised by active planning where existing concerns are discussed and resolved. Finally, the partners committed to their relationship in a marriage. In one semi-honest case the couple moved in together. After increasing differences appeared, they broke up and the relationship was *terminated*.

In the remaining two semi-honest reports, the partners were not able to enter the *action* phase and did not meet in person. It resulted in one partner starting to investigate the virtual partner which resulted in *termination* of the relationship after revealing his real identity and circumstances.

### Phases of the Transtheoretical Model in the Fund Story

Also related to the phases of the Transtheoretical Model, are that both studies showed the same observations. 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 it has a responsibility to help due to an obvious rising problem. This goes in parallel with a growing trust and responsibility build up through the Relationship Story at the same time. And clearly reaches a change in behaviour when the personal Love story is met.



Nevertheless, in an effort to finally to check if the victim is prepared enough and 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, and the one 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 out of the relationship, 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 in all the other nice habits of virtual living, which gives the victim the feeling that to do something for the relationship makes them closer to the partner.

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

## Conclusion

This article contributes to our existing knowledge of Online crime by analysing the structure and the development of the Online Romance Scam. It has demonstrated that the success of the Romance Scam is partly due to its addressing of the ‘personal Love Story’ of the victims, and has introduced a methodology which combines the narrative research method with the Transtheoretical Model. Further, it is assumed that the Romance Scam is built by two scams according the two layer scam theory (Kopp, Sillitoe, Gondal, & Layton, 2016a), which we claim is a useful ‘tracer’ for Romance Scams.

In the following analysis of reports of real Romance Scam instances and honest relationships, each of the scam reports showed the existence of a Love Story and that the nature of this personal love story was used to influenced the developments of the scam, driven by the scammer, to change the behaviour of the victim in order to send the scammer money.

Further insights from this research relate to the common sequence in which the stories develop, which we have found follows the phases of the Transtheoretical Model. They show a predictable development of the parallel stories, and establish that the phases of the Fund Story cannot be entered into until the same phase in the Relationship Story has been successfully completed.

Observations made when comparing honest with the fraudulent stories, revealed that both partners in the honest relationship focused on building the relationship and that there was no developing second (Fund) story. The second difference was that all efforts in honest examples, made by both parties, focused on meeting in person as soon as possible, while in the fraudulent reports, face-to-face meetings, even if scheduled, were finally delayed due to ‘unlucky circumstances’. Often, signs that an intended face-to-face meeting can only be scheduled after a couple of ‘other duties’, seems to be a good indication of a scam. This appears at a very early phase of the scam, where the victim usually has not built up enough trust in the scammer to accept a significant delay, and they might be critical of the story, and can reveal the real intention of the scammer.

One outcome of this research is the suggestion of a possible intervention, where the victim needs to recognise the apparently reported development of the Fund Story during the very early phases of the Relationship Story. This is the phase where the scammer tries to build trust from the victim. A

successful intervention could be to motivate the victim to ask critical questions about this slowly developing Fund Story to identify inconsistencies, or to force the scammer to progress more quickly and to reveal, too early, his actual criminal intention.

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## Chapter 9 Conclusions

This thesis, based on a narrative research methodology, has provided a possible method for revealing key features of Internet Romance Scams. To date, work in this chosen area has been hampered by the fact that there is a significant gap in our knowledge about the details of this type of scam; partly because the extent of the practice is unknown, which is related, in turn, to the lack of clear information about the way in which these scams work.

To address this significant gap in our knowledge, we proposed a methodology which combines an innovative combination of the Transtheoretical Model (Prochaska & DiClemente, 2005) with the Theory of Personal Love Stories (Sternberg, 1999), which is a new and original method, to describe the underlying structure of the crime. Taking this approach has allowed us to look at this e-crime from a different point of view, and to consequently to analyse scam reports from a completely new angle. Previous research explores the structure of the scam (Whitty, 2013). This research also looks at the impact on the victim and explains its success from this point of view.

In our theory, we first assert that a Romance Scam follows the script of the personal love story of the victim which the scammer continually develops using clues and information gathered from the communication with the victim. Further, we are suggesting that in order for us to get a better understanding of Romance Scams, we need to look more closely at its phases, in particular the “profile”, “grooming” and “the sting”, which need to be read as a coherent strategy and need to be placed in a context of a suitable story.

Second, we suggest that an online Romance Scam is actually built from a combination of two scams. One scam is related to the establishment of a faked relationship, whilst the second is built, in parallel, to request payments for fictitious events. The relationship scam is specifically designed to establish deep trust by the victim for the scammer which provides the lever for the funds scam. This second scam is most commonly presented in conjunction with persuasion techniques related to mass marketing frauds. We assert that an important factor in the initial relationship scam is the development of a Personal Love Story, since it is apparent that people have personal affinities to romantic relationships based on their personal love interests and an understanding of their ideal partner. The relationship scam focusses on this situation and



applies effort into tailoring the scammer as a ‘perfect’ partner. At the same time as this relationship is built, the secondary fund scam is developed where the victim is unconsciously guided through the phases of the Transtheoretical Model and the scam creates slowly the motivation to comply with the demands to transfer funds.

We investigated the applicability of this theory in an analysis of fraudulent profiles posted on dating websites, where we looked at the underlying narrative elements of the profiles in order to determine if there are any recognisable patterns in the initial contact materials. This helped us to understand how the scams are constructed to address and capture a potential victim’s interest.

Our analysis of the profiles clearly shows that Personal Love Stories are built into the fraudulent profiles of many Romance Scams. The most frequently used stories are the *Fantasy Story* and the *Recovery Story* followed by the *Religion Story* and *History Story*. This exploration also showed differences in using the love stories according to the gender of the victim. The *Fantasy Story* dominated in the presentation of the *female* profiles. It is sometimes combined with the *Government Story*. This supports the expected gender-related role of the scammer as a ‘superior’ man. For the *male* victims, while the profiles also use elements of the *Fantasy Story*, it is not usually as strongly drafted as in the female profiles, and it is often combined with a cocktail of other stories such as *Religion*, *Government*, *Recover* and *Traveler Stories*. The love stories are not gender specific but different in relation to the role the person plays in the scenario. The scammers clearly try to incorporate common gender specific preferences related to the love stories into the scam. While female tend to play the weak role in a romantic relationship in the search of protection and support the male individuals are positioned in the strong role of the partnership. The fantasy story can easily be combined with these other stories by equipping the character with the right attributes. As a result, the initial profile is flexible enough to be used as a net for viewing by a larger audience since it simultaneously relates to several personal love stories, and can thus draw in a number of potential victims.

The exploration also showed that there are differences in using these love stories according to the origin of the scam. We observed that the African profiles appear more confident and demanding, and their approach combines desirable but unrealistic offers, whereas the Russian profiles prefer a softer, more humble presentation. This needs to be interpreted according to the cultural background of the country of the origin of the scam. It can be assumed that the cultural values influence the character and appearance of the scams.

Then we turned our attention to an empirical and detailed analysis of scam reports published on the internet, to determine if we could detect if there are any common characteristic elements which contribute to this entrapment behaviour. In the detailed analysis, the scam reports were also compared to instances of honest relationship reports. Finally, the research looked at a selected range of cases which allowed us to examine, in detail, the nature of the developing 'love story', which was done in conjunction with the Transtheoretical Model.

Our analysis of the scam reports confirmed that the Personal Love Story drafted in the initial fraudulent profiles are further elaborated in the following communications, and this is clearly an important factor in the overall development of the scam. The most common love story types developed in the scam reports were the *Recover Story* and the *Fantasy Story*.

The study also revealed that a Personal Love Story is important for the development of the honest relationships, but our analysis showed that there was a larger range of types in *bona fide* attempts to meet a partner compared to the fraudulent instances. This reflects that there is a considerable variety of stories which occurs in real interactions between individuals, a variety which is not seen when selecting suitable persons for a scam using a limited number of carefully manufactured approaches. The difference is a consequence from the assumption that not all love stories suit for the scam.

During the early phase of the relationship building, the scammer clearly constructs the fictitious character, the setting and the relationship according to hints and indications in the communications which reveal the victims' Personal Love Story. Our study also confirmed that the scam is built by two parallel virtual stories; the relationship and fund story, and observed that both stories are developed through the phases of human behaviour according to the Transtheoretical Model. The victims' motivation to behave according to the scammer's wish is slowly fostered using a stepwise progression through the stages of this Model.

In addition to testing our developed theory, we also discussed questions related to the usage of public available data from the internet for research. This concern arose from the fact that whilst the studies were based on reports which were published on the internet and were freely accessible, we were intending to use them for research purpose, which might be different than originally from the author intended purpose.

Indeed, ethical considerations in online research are significantly more complex and require a more sensitive case-by-case decision than traditional research. The Belmont report (1979), generally used as guideline for conventional research, provides a good foundation with its three

principles of: “Autonomy, Benefits and Justice”. However, in addition, application of ethical principles needs a sensitive interpretation due to the different conditions of the internet. Decisions depend on the nature of the topic, the type of online community, the requirements to gain access to the forum and the nature of the research. All of these considerations affect the level of ethics clearance which is required.

Regarding the outcomes of this work, during the course of our investigations we revealed key features of the romance scam activity, which we claim can be used in the development of counter-strategies to assist potential victims. In particular, we see that there are techniques that can be used to prevent the victim moving into a period of “suspension of disbelief” during the early stages of the romance scam. If this, and similar interventions, can be achieved during an early time in the virtual relationship, we believe it will help to avoid significant emotional and material damage.

For example, an important outcome of this research is the suggestion that the victim needs to be helped to recognise the development of the parallel Fund Story during the very early phases of the Relationship Story. This is the phase where the scammer tries to quietly build a level of trust within the victim. A successful intervention at this point could be to motivate the victim to ask critical questions regarding this slowly developing Fund Story. This may help the victim recognise and identify inconsistencies in the stories, and perhaps force the scammer to progress more quickly than anticipated and, in doing so, reveal his actual criminal intention.

In addition, the observations we made when comparing the honest with the fraudulent stories, revealed that both partners in the honest relationship focused on building the relationship, and there was, clearly, no second (Fund) story. In the developing honest relationship, the partner was informed about important facts relevant to the new situation, such as having children from a previous relationship. Whilst the couple might expressed concerns about these issues and discuss matters related to them, in an honest encounter there was no attempt to build a second ‘Fund Story’, since this is clearly not relevant to the development of the relationship.

A second difference was that all relationship building efforts in honest examples focused on meeting in person as soon as possible, while in the fraudulent cases, any attempt at a face-to-face meeting appears to be scheduled only after a sequence of pretended other duties, and finally was ‘delayed’ due to ‘unlucky circumstances’. This sign that the first face-to-face meeting can only be scheduled after a couple of ‘other duties’, seems to be another good indication of a scam, and it often appears at an very early phase of the scam where the victim

has not built up enough trust in the scammer to be less critical. This happens especially when the pretended duties are only part of the newly drafted ‘Fund Story’ and not related to the developing relationship, where critical questions can reveal the real intention of the scammer.

### **9.1. Limitations**

1. Because of the restrictions of these investigations in time and scope, it is recognised that this study has certain limitations. First, we obtained our data mainly from one internet source. Notwithstanding that this source is widely seen to be the main forum for reporting Romance Scam experiences, it nevertheless limits our perspective of scam reports because they arise from a certain type of community. It excludes reports from victims who are, for some reason, choose not to engage with the forum. This might be due to a number of reasons: having no suitable means of access; a limitation in their skills to use the necessary technology to access the forum; or just not being aware of the existence of the forum. It also excludes reports of victims who do use the forum, but who have not got the writing skills to present a useful report. In this respect, we did find examples, or rather fragments of reports, which initially looked interesting but did not provide enough information or detail to be selected for the analysis. Nonetheless, by applying the sampling frame work explained in Chapter 6 and Chapter 8, we feel that the selected data sources provide a sufficiently varied population of reports to allow a first meaningful analysis.
2. The usage of publicly available data from the internet raises the discussed ethical restrictions in its usage for analysis and publishing. The limitation of being unable to gain consent of the individual report’s author imposes some boundaries on the selection of material for analysis. It is also impractical to inquire for further clarification in those cases where there is a lack of clarity in the reports, which could inadvertently lead to some misinterpretation.
3. We are concerned that the love story scale which we have obtained from previous studies, is not granular enough, in that it does not cover all possible types of stories. As a consequence, in this study we needed to extend the scale from our own observations, adding other apparently important stories such as the “Religion” or “History” stories.
4. The love story scale which we have utilised for this study, uses only three interrogatory queries selected from a wider range of queries which were initially suggested in Sternberg’s book for each Love story. This was done to help manage the extent of the analysis task, which was in danger of becoming overwhelming.



5. A significant limitation of this study, which arises from the on-line character of the data set, is based on the fact that the scores chosen to characterise the stories was done on behalf of the victim by the researchers using 'hints' provided in the text. Even when we found very clear hints, it is recognised that this will not completely reflect the victim's view in each case, and thus involves a degree of subjectivity. It is obvious that in a follow-up study using interviews, this aspect of the analysis could be made more accurate.
6. As referred to earlier, the report analysis was a very time consuming manual process. The identification of key phrases or related events was only possible after several readings. A later identified key event could lead to different interpretation and cause us to change the previous analysis results, which resulted in additional effort. The selected approach allowed us to analyse only one report at the same time (for one person) to avoid confusion and mix up between the stories. It also needed time to get familiarised with the story after reading to reflect and interpret the events. As a consequence, only a limited amount of reports could be analysed in the timeframe of the project. Further, a clear separation of the events into the two scam stories (relationship and fund) is not always possible. Some information was relevant for both stories, or it was dependent on an event occurring in the parallel story. This caused some confusion in the marking of the text during the initial readings, which required a revisiting and correcting of the marked-up extracts.

## **9.2. Future work**

We see that there are a number of follow-up studies that could be undertaken under different circumstances to avoid the previously described limitations. It is suggested that:

- 1) The follow-up studies should extend the existing love story scale on the basis of the definition of the stories to include all observed stories. Sternberg provides more questions in his book (Sternberg, 1999), which can be used to develop the more granular version of the existing love story scale.
- 2) The follow-up studies should prepare a more granular version of the existing love story scale using more questions which allow the generation of a score based on the answers to a full range of questions.
- 3) A suggested alternative approach in marking the initial raw text would be to copy the raw text three times. The next step would be to mark the elements of the two stories and the hints for the personal love story in the separate copies before looking at them

in combination. This would avoid a confusing marking scheme in the text where phrases are relevant for both the Fund story and the Love story.

- 4) As indicated earlier, a significant advance in accuracy of interpretation could be made if samples could be chosen with the option of confirmatory interviews. Whilst this would require much more attention to ethical details, the increase in objectivity of analysis would be significant.

Further, it is suggested that it might be useful to investigate the ways in which the different “love story types” can be applied in the scam. In our study, we saw a clear change in the behaviour of the victim after engaging with the Love story, but we have only limited hints of what exactly was done to create the impression with the victim that the scammer would exactly reflect a suitable story partner. There is a second important question regarding the power of the developed Love story; why is this situation able to suspend the obvious tendencies for disbelief in the Fund story and can thus catalyse or support the transfer of funds to the scammer over a certain time frame. We expect that a deeper investigation of this key issue could be undertaken in an interview situation.

A final future investigation that we have considered is related to the importance of the phases of the Transtheoretical model, and we would like to see how the separate phases of the two scams more intimately link together. In addition, we are interested in detecting the signs which signal to the scammer that it is time for moving onto the next phase. We anticipated that this knowledge will help to develop efficient prevention strategies for advice and counselling purposes, which can prevent significant loss and personal harm for unsuspecting victims.

## Appendix 1 Complete file with mark-up

In each case, the analysis started by repeatedly reading the available report in order to get a good understanding of the key events in the scam as detailed by the actors. In this reading, the various elements for which we were looking were identified on the basis of our theoretical framework.

To assist in this preliminary analysis, we marked sequences that we felt contained relevant information. During the reading, we marked the relevant information with colours to allow an initial visual grouping into elements representing (i) raw data of the relationship story, (ii) raw data of the fund story and (iii) hints for the underlying personal love story. Initially, we chose red for events of the relationship story, green for the fund story and blue for 'hints' of the underlying Love Story. What follows is an example of this analysis scheme.

My story is just like so many others here, and it's been a relief to just know that I was not the only one that was taken in. I mean, I feel sorry for all of us, but it's amazing to me just how good these scammers are. I've always prided myself on my ability to read people, and to have someone completely fool me like this was really a hard hit. Not to mention he had **me convinced that our "relationship" was truly from God**, how else could we have found each other and known so quickly that we were meant to be, soul mates? He was everything I wanted in a man, and he said all the right things before I gave any hints about what those right things would be. Looking back, I had some **red flags from the beginning**, but I guess **I was just so desperate to believe that I could have been so lucky to finally have found a man who would love me the way I dreamed of being loved** put blinders on me and I was able to rationalize all of the red flags. I did things that I KNEW were totally wrong - when **his phone and his daughter's iPad and credit cards, etc were stolen at the airport when they arrived in South Africa for his contractor job he was awarded, he did not immediately ask me for anything. He was just telling me about what happened and that he was working on fixing it and taking care of it, even when I expressed concern over it he was sure to tell me how he didn't want me worrying about it, it was his problem, he'd fix it, he was just so happy to have the woman of his dreams in his life, someone he could talk to, who was worth coming home to and giving him a purpose to finish his job as quickly as possible, so he could finally get home to me.** Even more crazy was the fact that for **the first couple of weeks we were communicating via email, I was constantly telling him how I would not be able to trust him till we met**, I don't like this whole email thing, he could be any kind of freak and I would not know any different, he can hide behind a screen, how do I know he's who he says he is. **And he was so patient about it, and confided he felt the same, and he even claimed that he took the job out of the country because he figured we could just talk and email and that we wouldn't really get more serious about trying to build anything for awhile, he knew I needed time. So imagine how surprised I was to find myself falling totally in love with this man**, I mean head over heels like never in my life, all without even having met yet. **He was**

so convincing in sharing his faith with me, his feelings about what he wanted in a relationship, he was a **single father of a daughter**, and I am a **single mother of a daughter**, and he was so solicitous in asking about my daughter, and how he looked forward to meeting her and what his feelings are about parenting - and mind you, my kid is the one thing NO ONE is allowed to have access to EVER, and for this man to find a way to get me to believe that *he would love not only me but my CHILD, whose own father is not much of one*, THAT **probably is the reason that I fell so hard, so stupidly**. And another amazing thing is that if it was all via email, he never would have wormed his way into my heart. It was the **first time we spoke on the phone**, and yes, he had an accent that I was not expecting, that seemed more African than the mix of German/Australian/London English that his upbringing would explain, but even that particular **red flag was able to be swept aside**, because he had the **most beautiful voice**, that said the most beautiful words, and the most beautiful laugh, and everything he said seemed to come directly from the depths of his soul, and he had the most beautiful way of **expressing his feelings about me, his daughter, his love of God**, his hopes for our future, and he would sometimes pause and take kind of a deep breath like he was contemplating how to express himself that would just totally enthrall me. I mean it, **he made me fall in love** with him not by what he said in his emails, or in the handsome pictures that he sent me of himself, **but with his words** straight from his voice. And that is what I struggle with, because for anyone to fool me so completely that way ... I know that in person is the best way for me to judge someone's honesty, but usually I can detect in people's voices if they are sincere or putting on an act, it's a lot easier to spew BS in emails. And **I would find myself putting aside the niggling uneasiness about him as far as the stories he was telling me about the hardships he was beginning to endure, and I found myself sending him an iPhone because his was stolen**, and next thing I knew **I sent him some money because his daughter was sick, and yet it wasn't enough**, but at the same time I had nothing more I could send, so I told him I didn't have anything else. I did not send so much that I would be totally hurt with it, it was more than I should have, yes, but the niggling doubt at least stopped me from going crazy. Then ANOTHER thing he managed to get me to do was **send him pictures of a kind I would NEVER send to anyone**, let alone in an email to someone I hadn't actually met yet, but hey - **he was going to be my husband, and we were going to live happily ever after**, and we were lonely and longing for each other. Then there was an **accident at his job site and he was hurt, others were hurt**, he **had to figure out how to pay** for all of the things going on, **couldn't access his money here at home, trying to get a lawyer, could I help out** at all, etc etc. **I literally cried my eyes out, so scared for him, that I could lose this beautiful man before ever even touching him**, it killed me inside at the thought. **But I couldn't help him with money, I told him I really wished I could but I had nothing**, I do not have money. He would say that was okay, he would work it out, **God brought me to him** not for money but because I was the love of his life and he just had to get home to me, he had never imagined he'd find someone like me, etc, etc. **But every now and then he'd ask for help with money, and then after several times that I had to tell him I had no more money I could send to help him**, all of a sudden **I get an email that my account was hacked and lo and behold, they had the pictures I had sent to him, my home address and phone number, and were going to post them my friends' Facebook pages and a porn site**, contact them right away. **His "uncle" had friended me on Facebook because he was so excited to talk to this woman that his nephew had fallen totally in love with and was so happy after 15 years of being a single father**. Well when I got this email (and my "love" is the one that called me to tell me he got some email about my account being hacked, I better



check it), instead of contacting them to find out what they wanted, I contacted a company that could help me secure my account and set up stronger privacy and scan my computer for spyware etc (and I found out here I could have done all that for free myself probably, but at the time I was in a panic that my father, young niece, brother and pastor of my church did not get these pictures on Facebook LOL). My "love" IM'd me to ask what I was doing about this situation, and his "uncle" messaged me on Facebook to tell me that he just got some pictures of me, what was going on?? I told my "love" that I had a security company helping me, and that his uncle just got some pictures, but I had messaged several of my friends and family just explaining my account may have been hacked and if they get anything weird please let me know. No one did, no one got anything ... except for his "uncle". My "love" had to sign off but the security guy I was talking to was telling me I was being scammed and he went through to block this "uncle" from being able to contact me or view anything of mine or contact my friends, etc, because my "love" did not have Facebook. **That's when I really had an eye opener, that this whole thing may have been an attempt to blackmail me for money.** Asking me for help was not yielding anything, so blackmail was the way to go. **I did not hear from my "love" for several days, and that convinced me that it was true, I had been scammed.** I was so hurt. **Then a few days later he calls me, and tells me he had been in the hospital and that was why he hadn't called, but he wanted to make sure I was okay,** have I gotten more emails? Was everything fixed? I said yes, my accounts are being monitored, everything is fine. I said that I am lucky to have friends and family that support me and love me no matter how stupid I am, so if they end up with pictures, all I can do is apologize, admit I made a mistake and ask for forgiveness. **I have no money to be blackmailed with, so even going that route wasn't an option,** I would just have to own up to my stupidity and apologize, suffer embarrassment if necessary, but I'd live, I'd move on. He said that he found out it was HIS account that was hacked, since he used internet cafes to check his email and so that's how it happened, and because I was the only woman he talked to or had pictures of, then the person must have assumed I was important. But he had it all taken care of now. And he had also been able to work out everything on his end so he was doing well, his financial problems had been resolved. Which seemed pretty miraculous that all of this happened in just a few days when these problems had been going on for weeks. I had emailed him and told him **I had to accept the fact that he may be behind it, trying to blackmail me,** and while **I wanted to believe he was innocent, I had to question it.** I told him that if he was innocent, then we'd get through this, but if he's guilty, then I will pray for him, forgive him, and hope that someday he finds a way to live that does not involve hurting others. I knew I had to accept that he was a potential scammer and not the man I was in love with. Yet I wanted to believe him - **I asked myself why, if he was guilty of scamming and I had actually accused him of this, why would he contact me again?** It was his perfect time to just run and move on to someone else, the jig was up and so just disappear, it would be easy. So why would he call me again, tell me how worried he was about me, he loves me so much and just wants to come home to me, and it hurt him that I would think he was behind this but he understands why, but why would he want to hurt me when I have never done anything to him other than love him, listen to him, and make him feel like the luckiest man alive, etc etc. Why would he bother? **SO I told myself MAYBE he really was innocent. We continued to communicate for awhile longer,** though I noticed he was not calling ME as much, I was calling HIM. **Once I told him that I loved him,** and he was quiet, and then **he said very softly that he loved me too,** more than I would ever even know. He seemed to be hurting inside (as much as I'd like to think that maybe he was having

remorse, I'm sure it was just more good acting). Then the final straw for me was last weekend, when I called, **he was sick again, he had a fever and was really ill, and his guest house was giving him trouble about his rent there**, and he finally asked if there was any way I could help him pay the rent? That was like my lightbulb going off, finally facing the facts here. All the red flags just suddenly came to the front and I knew it. **I told him I was sorry, I had nothing, I had told him that, I was actually a little in a bind because of how much I'd helped him already**. We hung up pretty soon after that, and I finally got on Google again and started searching around, and 7 pages into my Google search I found myself on a link to this site. Reading the stories here, that sound exactly like mine with just minor variations ... wow. I chatted with a **counselor** and explained my story, and he told me yes, I had been scammed, and **opened my eyes with all kinds of information**. And so here I am. Trying to sort out how I could have been so blind, how I can be so desperate for love and attention that I would just lap all of that up and ignore all the signs that it was not right. I'm smarter than that, I'm more perceptive than that, I'm more confident than that. Aren't I??? I have gone through phases of accepting that it was a mistake, to crying over it, to feeling really stupid, to realizing that I need to be smarter about who I give my heart to .... and yet I find myself praying a lot. Not just for myself, but for the man whose pictures were used to lure me, and also for my scammer. I ask myself what kind of a life circumstances has he lived to bring him to this, to living this way, convincing women that he loves them, speaking beautifully and passionately about love and God, and yet not meaning any of it, just preying on their hearts and trying to get money? I think of him, and I feel sorry for him, that he is in a place where he lives lies. And while I do NOT pity him to the extent of allowing him back into my heart or into my life, I pray for him and the rest of them, that somehow God will speak to their hearts, open a window of light where they can find the will or the means to break this cycle and find some kind of redemption, find love and a way to live in the future to repay what they have done. The man I have spent the past few months talking to, sometimes for hours, really does have a beautiful voice, a beautiful laugh, and I wish for him to find a way to use that for something good instead of evil. For him to actually someday feel the feelings that he expressed and mean the words that he says. I forgive him for what he's done to me, because I know I am forgiven for what I have done. And that's all I can do to heal. Forgive, and ask forgiveness. And go forward smarter and more cautious, learn from this, thank all of you for sharing your stories, thank the counselors for their advice, and hope that by sharing our stories we can stop this from happening to others. I'm sure that I will cry some more over this, it's not over yet, and I will have to resist the temptation to find out WHY, because there is no satisfactory answer, and just move on. Thank you all for your support and I wish us all to find REAL love, that we all deserve.

## Appendix 2 Love Story Scale

In this appendix we present the extended “Love Story Scale” which has been used in this analysis. The basis of this scale is the “Love Story Scale” taken from Sternberg (2012). It has been amended with questions relevant to additional “Love Story” types according to definitions provided in Sternberg’s earlier book (Sternberg, 1999).

Rate each statement on a scale from 1 to 9, with 1 meaning that it does not characterize your romantic relationships at all, 9 meaning that it describes them extremely well. Then average your scores for each story. In general, averaged scores of 7 to 9 are high, indicating a strong attraction to a story, and 1 to 3 are low, indicating little or no interest in the story. Moderate scores of 4 to 6 indicate some interest, but probably not enough to generate or keep a romantic interest. Next, evaluate your own love story. (There are 12 listed here; see the book for more.)

### STORY #1

1. I enjoy making sacrifices for the sake of my partner.
2. I believe sacrifice is a key part of true love.
3. I often compromise my own comfort to satisfy my partner's needs.

Score: \_\_\_\_.

The **sacrifice story** can lead to happy relationships when both partners are content in the roles they are playing, particularly when they both make sacrifices. It is likely to cause friction when partners feel compelled to make sacrifices. Research suggests that relationships of all kinds are happiest when they are roughly equitable. The greatest risk in a sacrifice story is that the give-and-take will become too out of balance, with one partner always being the giver or receiver.

### STORY #2

Officer:

1. I believe that you need to keep a close eye on your partner.
2. I believe it is foolish to trust your partner completely.
3. I would never trust my partner to work closely with a person of the opposite sex.

Score: \_\_1\_\_.

Suspect:

1. My partner often calls me several times a day to ask exactly what I am doing.
2. My partner needs to know everything that I do.
3. My partner gets very upset if I don't let him or her know exactly where I have been.

Score: \_\_1\_\_.

**Police stories** do not have very favourable prognoses because they can completely detach from reality. The police story may offer some people the feeling of being cared for. People who are very insecure relish the attention that they get as a "suspect," that they are unable to receive in any other way. But they can end up paying a steep price. As the plot thickens, the suspect first begins to lose freedom, then dignity, and then any kind of self-respect. Eventually, the person's mental and even physical well-being may be threatened.

#### STORY #3

1. I believe that, in a good relationship, partners change and grow together.
2. I believe love is a constant process of discovery and growth.
3. I believe that beginning a relationship is like starting a new journey that promises to be both exciting and challenging.

Score: \_\_1\_\_.

**Travel stories** that last beyond a very short period of time generally have a favourable prognosis, because if travellers can agree on a destination and path, they are already a long way toward success. If they cannot, they often find out quite quickly that they want different things from the relationship and split up. Travel relationships tend to be dynamic and focus on the future. The greatest risk is that over time one or both partners will change the destination or path they desire. When people speak of growing apart, they often mean that the paths they wish to take are no longer the same. In such cases, the relationship is likely to become increasingly unhappy, or even dissolve completely.

#### STORY #4

Object:

1. The truth is that I don't mind being treated as a sex toy by my partner.
2. It is very important to me to gratify my partner's sexual desires and whims, even if people might view them as debasing.
3. I like it when my partner wants me to try new and unusual, and even painful, sexual techniques.

Score: \_\_1\_\_.

Subject:

1. The most important thing to me in my relationship is for my partner to be an excellent sex toy, doing anything I desire.
2. I can never be happy with a partner who is not very adventurous in sex.
3. The truth is that I like a partner who feels like a sex object.

Score: \_\_1\_\_.

There are no obvious advantages to the **pornography story**. The disadvantages are quite clear, however. First, the excitement people attain is through degradation of themselves and others. Second, the need to debase and be debased is likely to keep escalating. Third, once one adopts the story, it may be difficult to adopt another story. Fourth, the story can become physically as well as psychologically dangerous. And finally, no matter how one tries, it is difficult to turn the story into one that's good for psychological or physical well-being.



## STORY #5

Terrorizer:

1. I often make sure that my partner knows that I am in charge, even if it makes him or her scared of me.
2. I actually find it exciting when I feel my partner is somewhat frightened of me.
3. I sometimes do things that scare my partner, because I think it is actually good for a relationship to have one partner slightly frightened of the other.

Score: \_\_1\_\_.

Victim:

1. I believe it is somewhat exciting to be slightly scared of your partner.
2. I find it arousing when my partner creates a sense of fear in me.
3. I tend to end up with people who sometimes frighten me.

Score: \_\_\_\_\_.

The **horror story** probably is the least advantageous of the stories. To some, it may be exciting. But the forms of terror needed to sustain the excitement tend to get out of control and to put their participants, and even sometimes those around them, at both psychological and physical risk. Those who discover that they have this story or are in relationship that is enacting it would be well-advised to seek counselling, and perhaps even police protection.

## STORY #6

Co-dependent:

1. I often end up with people who are facing a specific problem, and I find myself helping them get their life back in order.
2. I enjoy being involved in relationships in which my partner needs my help to get over some problem.
3. I often find myself with partners who need my help to recover from their past.

Score: \_\_\_\_\_.

Person in recovery:

1. I need someone who will help me recover from my painful past.
2. I believe that a relationship can save me from a life that is crumbling around me.
3. I need help getting over my past.

Score: \_\_9\_\_.

The main advantage to the **recovery story** is that the co-dependent may really help the other partner to recover, so long as the other partner has genuinely made the decision to recover. Many of us know individuals who sought to reform their partners, only to experience total frustration when their partners made little or no effort to reform. At the same time, the co-dependent is someone who needs to feel he or she is helping someone, and gains this feeling of making a difference to someone through the relationship. The problem: Others can assist in recovery, but the decision to recover can only be made by the person in need of recovery. As a result, recovery stories can assist in, but not produce, actual recovery.

### STORY #7

1. I believe a good relationship is attainable only if you spend time and energy to care for it, just as you tend a garden.
2. I believe relationships need to be nourished constantly to help weather the ups and downs of life.
3. I believe the secret to a successful relationship is the care that partners take of each other and of their love.

Score: \_\_\_\_\_.

The biggest advantage of a **garden story** is its recognition of the importance of nurture. No other story involves, this amount of care and attention. The biggest potential disadvantage is that a lack of spontaneity or boredom may develop. People in garden stories are not immune to the lure of extramarital relationships, for example, and may get involved in them to generate excitement, even if they still highly value their primary relationship. In getting involved in other relationships, however, they are putting the primary relationship at risk. Another potential disadvantage is that of smothering -- that the attention becomes too much. Just as one can overwater a flower, one can over attend a relationship. Sometimes it's best to let things be and allow nature to take its course.

### STORY #8

1. I believe that close relationships are partnerships.
2. I believe that in a romantic relationship, just as in a job, both partners should perform their duties and responsibilities according to their "job description."
3. Whenever I consider having a relationship with someone, I always consider the financial implications of the relationship as well.

Score: \_\_\_\_\_.

A **business story** has several potential advantages, not the least of which is that the bills are more likely to get paid than in other types of relationships. That's because someone is always minding the store. Another potential advantage is that the roles tend to be more clearly defined than in other relationships. The partners are also in a good position to "get ahead" in terms of whatever it is that they want. One potential disadvantage occurs if only one of the two partners sees their relationship as a business story. The other partner may quickly become bored and look for interest and excitement outside the marriage. The story can also turn sour if the distribution of authority does not satisfy one or both partners. If the partners cannot work out mutually compatible roles, they may find themselves spending a lot of time fighting for position. It is important to maintain the option of flexibility.

### STORY #9

1. I think fairy tales about relationships can come true.
2. I do believe that there is someone out there for me who is my perfect match.
3. I like my relationships to be ones in which I view my partner as something like a prince or princess in days of yore.

Score: \_\_\_\_\_.

The **fantasy story** can be a powerful one. The individual may feel swept up in the emotion of the search for the perfect partner or of developing the perfect relationship with an existing partner. It is probably no coincidence that in literature most fantasy stories take place before or outside of marriage: Fantasies are hard to maintain when one has to pay the bills, pack the children off to school and resolve marital fights. To maintain the happy feeling of the fantasy, therefore, one has to ignore, to some extent, the mundane aspects of life. The potential disadvantages of the fantasy relationship are quite plain. The greatest is the possibility for disillusionment when one partner discovers that no one could fulfil the fantastic expectations that have been created. This can lead partners to feel dissatisfied with relationships that most others would view as quite successful. If a couple can create a fantasy story based on realistic rather than idealistic ideals, they have the potential for success; if they want to be characters in a myth, chances are that's exactly what they'll get: a myth.

### STORY #10

1. I think it is more interesting to argue than to compromise.
2. I think frequent arguments help bring conflictive issues into the open and keep the relationship healthy.
3. I actually like to fight with my partner.

Score: \_\_\_\_\_.

The **war story** is advantageous in a relationship only when both partners clearly share it and want the same thing. In these cases, threats of divorce and worse may be common, but neither partner would seriously dream of leaving: They're both having too much fun, in their own way. The major disadvantage, of course, is that the story often isn't shared, leading to intense and sustained conflict that can leave the partner without the war story feeling devastated much of the time. People can find themselves in a warring relationship without either of them having war as a preferred story. In such cases, the constant fighting may make both partners miserable. If the war continues in such a context, there is no joy in it for either partner.

### STORY #11

Audience:

1. I like a partner who is willing to think about the funny side of our conflicts.
2. I think taking a relationship too seriously can spoil it; that's why I like partners who have a sense of humour.
3. I like a partner who makes me laugh whenever we are facing a tense situation in our relationship.

Score: \_\_\_\_\_.

Comedian:

1. I admit that I sometimes try to use humour to avoid facing a problem in my relationship.
2. I like to use humour when I have a conflict with my partner because I believe there is a humorous side to any conflict.
3. When I disagree with my partner, I often try to make a joke out of it.

Score: \_\_\_\_\_.

The **humorous story** can have one enormous advantage: Most situations do have a lighter side, and people with this story are likely to see it. When things in a relationship become tense, sometimes nothing works better than a little humour, especially if it comes from within the relationship. Humour stories also allow relationships to be creative and dynamic. But the humour story also has some potential disadvantages. Probably the greatest one is the risk of using humour to deflect important issues: A serious conversation that needs to take place keeps getting put off with jokes. Humour can also be used to be cruel in a passive-aggressive way. When humour is used as a means of demeaning a person to protect the comedian from responsibility ("I was only joking"), a relationship is bound to be imperilled. Thus, moderate amounts are good for a relationship, but excessive amounts can be deleterious.

### STORY #12

1. I think it is okay to have multiple partners who fulfil my different needs.
2. I sometimes like to think about how many people I could potentially date all at the same time.
3. I tend and like to have multiple intimate partners at once, each fulfilling somewhat different roles.

Score: \_\_\_\_\_.

There are a few advantages to a **collection story**. For one thing, the collector generally cares about the collectible's physical well-being, as appearance is much of what makes a collection shine. The collector also finds a way of meeting multiple needs. Usually those needs will be met in parallel -- by having several intimate relationships at the same time -- but a collector may also enter into serial monogamous relationships, where each successive relationship meets needs that the last relationship did not meet. In a society that values monogamy, collection stories work best if they do not become serious or if individuals in the collection are each viewed in different lights, such as friendship or intellectual stimulation. The disadvantages of this story become most obvious when people are trying to form serious relationships. The collector may find it difficult to establish intimacy, or anything approaching a complete relationship and commitment toward a single individual. Collections can also become expensive, time-consuming, and in some cases illegal (as when an individual enters into multiple marriages simultaneously).

#### STORY #13

Religion in relationship:

1. I believe true love should be part of one's religious live.
2. I believe that in the best relationships, people help each other draw closer to God.
3. My devotion to my partner can only be seen in the larger context of my devotion to God.

Score: \_\_\_\_\_.

Relationship as religion:

1. I seem to seek salvation in relationships, much as other people do in religion.
2. I feel like my relationship has saved me from despair.
3. I have found that I need religion less now than I am in the relationship I'm in.

Score: \_\_\_\_\_.

The **Religion story** in which two people view themselves in relationship infused with the presence of God generally seems to be an adaptive one, and churches that encourage this point of view seem to have relatively low divorce rates among their members. Viewing love as a source of salvation – the other kind of religion story – is risky, for one thing, salvation probably cannot come successfully from another person. As a result, those who look to relationships for salvation are likely to be disappointed. (Adapted from Love Is a Story)

#### STORY #14

1. I do believe that a relationship is like a well-tended home.
2. I feel as though the home we keep together is an important part of our relationship.
3. I find it hard to imagine our relationship without our home as our refuge.

Score: \_\_\_\_\_.

The main advantage of **House + Home story** is the explicit recognition that a comfortable living environment really can make a difference in a relationship. Research has shown that people tend to feel positively towards others when they have positive experiences in the presence of those others. The disadvantages are probably that attention can be diverted from the partner and the relationship to the home. (Adapted from Love Is a Story)



### STORY #15

1. I believe that to know the future of a relationship, one should look at its past.
2. I believe our past is a very important part of us and our relationships, and that it should never be forgotten.
3. I believe a couple's shared past is necessarily of great importance to their present relationship.

Score: \_\_\_\_\_.

The greatest advantage of the **History story** is the potential for remembering happy moments and for using these moments to get through rough times. The greatest disadvantage of the history story is the potential for repeatedly dragging up past failures. (Adapted from Love Is a Story)

### STORY #16

#### Teacher

1. I find myself in the role of a teacher in my close relationship.
2. I tend to find myself teaching my partners in close relationships a lot about life.
3. I like the fact that people with whom I am in relationships have a lot to learn from me.

Score: \_\_\_\_\_.

#### Student

1. I find myself in the role of a student in my close relationship.
2. I tend to find myself learning quite a bit from my partners in close relationships.
3. I sometimes feel as though the people with whom I am in relationships are like teachers to me.

Score: \_\_\_\_\_.

The greatest potential advantage of the **Teacher Student story** is that they fulfil the couple's goals. One enjoys being a teacher, and the other finds learning enjoyable. Risks can arise when the couple is in the same work group. They typically cause problems for co-worker, and eventually for themselves. (Adapted from Love Is a Story)

### STORY #17

1. I don't mind if my partner make most of the decisions because I think it is better to have one person in charge.
2. I think it is important for one person to be responsible for important decisions in a relationship, and I would rather let my partner be the responsible one.
3. I think it is actually more efficient if only one person takes control of the important decisions in a relationship, and I don't mind if that person is not me.

Score: \_\_\_\_\_.

The greatest advantage of the **Government story** is that the allocations of power is clearer than is other kinds of relationships. The disadvantage is that power issues can start to take over the entire relationship. The partners can become so obsessed with issues of who has that power that they stop facing other issues and stop enjoying other aspects of the relationship (Adapted from Love Is a Story)

## Appendix 3 Final ethics project report

FINAL ETHICS PROJECT REPORT  
HUMAN RESEARCH ETHICS COMMITTEE

UNIVERSITY OF BALLARAT

### 1) Project Details:

<b>Project No:</b>	<b>B13-091</b>
<b>Project Name:</b>	Finding key features of internet romance scams by applying the theory of 'Transtheoretical Model' to the structural features of personal love stories.

### 2) Principal Researcher Details:

<b>Full Name:</b>	A/Prof Jim Sillitoe
<b>School/Section:</b>	<b>SITE</b>
<b>Phone:</b>	(03) 5327 9776
<b>Fax:</b>	
<b>Email:</b>	j.sillitoe@federation.edu.au

### 3) Project Status:

<b>Please indicate the current status of the project:</b>	
<input checked="" type="checkbox"/> Continuing  Expected completion date: 31/08 /2016	<input type="checkbox"/> Abandoned:  Please give reason:

### 4) Changes to project:

<b>Do you propose to make any amendments to the originally approved project?</b>	
<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes * NB: If 'yes', you will need to submit a Request for Amendments to the HREC for approval before new work can proceed.

### 5) Special Conditions:

<b>If this project was approved subject to conditions, have these been met?</b>		
<input type="checkbox"/> N/A	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No * NB: If 'no', please provide an explanation:

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**6) Storage of Data:**

**Please indicate where you are storing the data collected during the course of this project:**

*The information will be collected from self-reported data on public websites. These websites encourage victims of scams to report their crime, which they are free to do so if they wish. This data is pre-existing and no attempt will be made to gather "new" data sources.*

*Whenever possible only the report numbers are kept in a list to be able to retrieve the reports from the public websites.*

*For storage on computers, the TrueCrypt program will be used to create a hard drive encrypted with government approved encryption algorithms. This will require a password to access.*

*Backups of the data will be kept within the safe at the ICSL, suite 8/9, Greenhill Enterprise Centre. This lab has been built with bank grade security and is currently used to store confidential fraud data from a major Australian bank, who approved the facility. The combination is known only to members of the ICSL, who have had police checks. It is worth adding that data will be preprocessed to deidentify the information before a backup is made.*

**7) Research Participants:**

**Have there been any events that might have had an adverse effect on the research participants OR unforeseen events that might affect continued ethical acceptability of the project?**

No

Yes \* NB: If 'yes', please provide details:

**8) Summary of Results:**

**Please provide a short summary of results of the project so far (no attachments please):**

I have collected 32 reports from the yahoo groups related to romance scams. Each report includes a reference number which has helped me to organize the many reports I have retrieved regarding each case in the yahoo group.

I have now started to read the reports in detail, having selected 12 reports according my original sampling strategy.



I have also begun to analyse six of these reports using the methods described in the original application. This has involved combining the Plot Structure Table and the Sequencing of the events in an Excel sheet for each report.

**9) Feedback:**

**The HREC welcomes any feedback on:**

- **difficulties experienced with carrying out the research project; or**
- **appropriate suggestions which might lead to improvements in ethical clearance and monitoring of research.**

The inordinately large number of published postings regarding related issues in the help forum has made it difficult to locate suitable reports for this thesis.

**10) Signature/s:**

<b>Principal Researcher:</b>	.....	<b>Date:</b>	
	Print name: A/Prof Jim Sillitoe		
<b>Other/Student Researchers:</b>	.....	<b>Date:</b>	
	Print name: Dr Robert Layton		
	.....	<b>Date:</b>	
	Print name: Christian Kopp		

***Please return to the Ethics Officer, Mt. Helen campus, as soon as possible.***

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