

THE INTERNATIONAL JOURNAL OF HUMANITIES & SOCIAL STUDIES

Tackling Online Dating Scams and Fraud

Ignatius Hua Nyam

Lecturer, Department of Liberal Studies/Directorate of Policing Training
Nigeria Police Academy, Wudil-Kano State- Nigeria

Abstract:

This report is aimed at critically analysing the phenomenon of online dating scams and fraud in the United Kingdom, its causes, consequences, and mitigation measures using international initiatives. The findings of this report showed that the leading causes of romance scams are greed, lack of knowledge on cybersecurity, poverty, poor personality traits, and sensation seeking. It made revolutions of its consequences as financial losses, psychological torture of the victims, the risk of blackmail and loss of trust and suicides. The primary mitigation strategies identified include educating victims on the merits and demerits of online dating, offenders to face the full wrath of the laws, proper staff training of the investigation firms. Ensure proper punitive measures are followed to the conclusion and installation of appropriate detection software for active tracking of perpetrators. The need for proactive approaches in curtailing the menace of online dating scams and frauds is emphasised. Also, a call on the law implementation agencies to raise up to the challenge thereby remedying the psychological effect trauma victims and third, provisions of prompt online gadgets of detecting this crime will put a permanent solution to this fraud.

Keywords: Dating, scam, fraud, romance, victim

1. Introduction

This report is written for both the consumption of the general public and forensics companies that focuses mainly on fighting cybercrime, fraud, and corruption. Recently, there has been a rise in romance scams as a form of cybercrime. Due to the shift in socialisation and dating from the conventional way to a computer-mediated approach, this report on online dating scams with a specific emphasis on its causes, consequences, and mitigation measures.

The goals of the report are first achieved by a discussion on the definition of online dating scams. It will also outline of how the frauds occur and who are the intended victims. The report will then go on to discuss the various causes of online dating scams, followed by the consequences of the scams. It also will look at approaches that can be utilised to mitigate the crime. Lastly, the report will provide a conclusion of the topic and offer suitable recommendations for the same.

2. Overview of Online Dating Scams

2.1. Definition of Online Dating Scams

Online dating scam/fraud is a form of financial extortion carried out by individuals or organised groups using romance strategies to lure their victims via online dating sites (Buchanan & Whitty, 2014, p. 261). Current reports about this crime thus do not reflect the true nature of the situation. Singh and Jackson (2015) attribute the sprouting of these scams due to the interconnected nature of the cyberspace all over the globe (p. 482). It thus creates a ready platform for malicious individuals to access their potential victims both within and beyond borders. Indeed, there are cases of people defrauding their romantic partners or potential partners. The internet has made it possible for this crime to be committed internationally on an industrial scale (Button et al. 2014, p. 391).

2.2. How Online Dating Scams and Fraud Occurs

Online dating scams occur via traditional dating sites and apps such as Zoosk, all social media platforms such as Facebook WhatsApp and other electronic medium of communication like emails. The fraudsters create false personal profiles of themselves and pretend to befriend their potential victim (Jakobsson & Yen, 2015, p. 2). They then create an illusion of strong friendship between them and their victims until trust is established. At the point of trust, the fraudsters then conjure a myriad of reasons to get financial 'assistance' from their online partners (Hamsi et al. 2015, p. 172). They start asking for small gifts and amounts before gradually progressing to ask for huge sums (Buchanan & Whitty, 2014, p. 261). In some instances, the fraudsters collaborate to defraud the victim where some act as relevant third-parties to the 'relationship' such as friends, relatives, lawyers or doctors. This plays out as a well-orchestrated money-minting scheme from unsuspecting online victims who are too emotionally involved to notice the fraud (Whitty, 2015, p. 445). In some cases, victims can be lured into visiting specific areas in the hope of making a rendezvous with their online partners. They

are kidnapped instead and robbed of their possessions (Buchanan & Whitty, 2014, p. 261). The fraud goes on as long as the ignorance of the victim.

2.3. Targeted Victims

Almost everyone using an online dating site, social and electronic media platforms to look for a partner is at risk of being scammed. The online scene is simply a prime target for organised fraudsters because of the rapidly increasing international traffic on the web. Facebook alone had registered over one billion users by 2013, and billions are using emails, (Button et al. 2014, p. 392). There are however more vulnerable groups. They tend to be single, lonely and desperate people. This subset craves so much for love, friendship, and attention hence tend to easily trust online 'friends' without doing the necessary background checks or meeting face-to-face (Hamilton, 2016, p. 145). Older people make up the most of this group that craves for relationships. They also happen to be the ideal target for scammers because they are desperate for romantic relationships and probably have significant savings. According to Whitty (2018), most victims tend to be women who are well-educated and middle-aged. They are prone to addiction and impulsive behaviour (p. 105).

2.4. Causes of Online Dating Scams

2.4.1. Greed

This factor can be discussed in two ways. One is the greed illustrated by fraudsters who go as far as establishing organisations aimed at studying and scamming unsuspecting online victims for their money. Another aspect is the greed of the victims themselves (Whitty & Buchanan, 2015, p. 183). One of the modes of operation of the scammers is to create the profiles of people who have potential to get wealthy. A common tactic used is to pose as the heir of a wealthy person. The fraudsters then dupe their victims into believing that a hefty inheritance is on the way which would be shared by the 'couple'. The victims end up falling into the trap of the tricksters because of their greed for money.

2.4.2. Ignorance

Whitty (2015) believes that knowledge about cybersecurity is an important factor affecting the susceptibility to romance scams (p. 446). According to a study conducted by the scholar, people perceived to have less information about the intricacies of cybercrime were more vulnerable to scams than those who had adequate knowledge of cybersecurity.

2.4.3. Poverty

This factor can also be discussed in two ways. One is that the criminals may be trying to get themselves out of poverty by scamming people online. Even though this is not a justifiable reason, it still is a factor. Poverty leads people to commit crime and cybercrime is just one form of that (Lhatoo, 2017, n.p). Another way to explain this is how the fraudsters use poverty to create convincing storylines. Stefanovic (2017) explains how people are deceived by online fraudsters who claim to hail from poor backgrounds. Most of them claim to come from countries known to have high poverty levels like Cameroon and Nigeria. The scammers create moving narratives of how they are being kicked out of their homes or lack of necessities so that their online 'partners' sympathise with them and send financial 'aid.' (Stefanovic, 2017)

2.4.4. Sensation Seeking

People who are highly sensitive are referred to as less emotionally intelligent individuals. This group of people are predisposed to emotional commitments and attachments. They derive their happiness from being emotionally involved with other people. This group is at high risk of online scams because the culprits craft their messages and conversations in such a way that the victims are sucked in emotionally (British Psychological Society (BPS), 2016, n.p). The main tool of the scammers is emotional trust. Once that is achieved, the financial extortion part becomes incredibly easy. Individuals who are highly sensitive and crave for emotional attachments are thus easy prey for online dating scams.

2.4.5. Personality

Williams et al. (2017) believe that several components of personality influence one's susceptibility to online scams; self-awareness, self-control, and self-deception (p. 413). Self-awareness is the ability of individuals to use their values and principles to make decisions. High self-awareness enables one to resist enticing influences of fraudsters while individuals with low self-awareness are more likely to be duped by fake online lovers. This is because they will be looking for emotional validation from them. Most of the online scams happen when the victims are engaged in online 'relationships' that escalate too quickly. People with a high degree of self-control, however, tend to analyse every step they take even in relationships. Individuals who have a predisposition to self-deception are likely to fall prey to love scams. Self-deception is the tendency to believe in a false truth despite overwhelming contradictory evidence (Williams et al. 2017, p. 414). Only individuals who deceive themselves believe that it is right to send huge sums of money to people that they have not seen face-to-face.

2.5. Consequences of Online Dating Scams

2.5.1. Financial Implications

Looking for love has never been costlier than illustrated by the financial losses incurred as a result of the scams. In 2016, the United States Federal Bureau of Investigation (FBI) revealed that they had received reports of 15,000 cases of romance scams that suffered cumulative losses of more than \$210 million (Bindley, 2018, n.p). An online dating site known as Romancescam.org reported financial losses of more than \$25 million (Hembree, 2017). Despite the grim picture created, Brenoff (2017) claims that the situation is worse than documented. This is because most victims are too ashamed and embarrassed to report incidences of being scammed. The author also cites the possibility of international terrorist groups such as the Boko Haram using online dating scams to finance their operations.

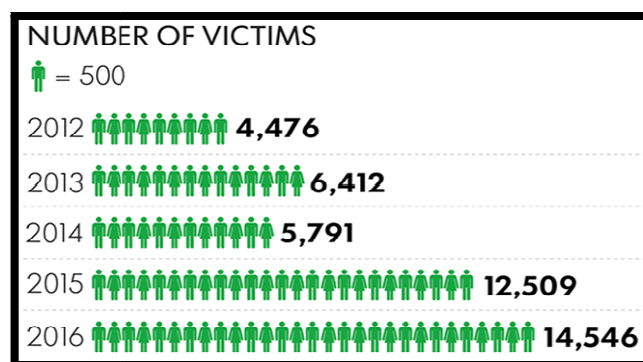


Figure 1: Financial Implications of Online Scams in America
Source: (Ell, 2017)

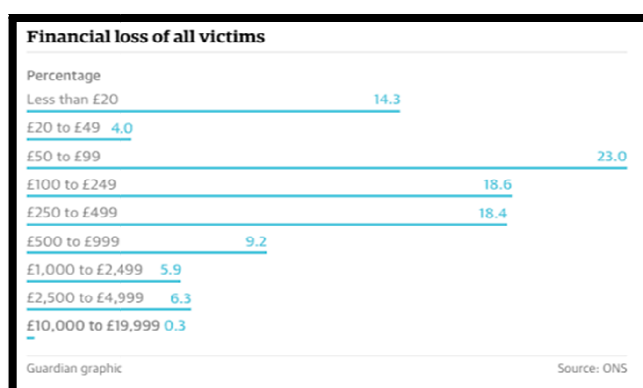


Figure 2: Financial Implications of Online Scams in the UK
Source: The Guardian

2.5.2. Emotional Distress

Whitty and Buchanan (2012) reveal the severity of the extent of the online dating scam in the UK by stating that more than 230,000 citizens have been affected by the crime (p. 181). Victims typically experience immense emotional distress due to the fraud. Some victims even claim that the emotional and psychological pain is much worse than the financial loss (Finkel et al. 2012, p. 3)

2.5.3. Risk of Blackmail

Unfortunate victims land themselves in deeper trouble when the scammers blackmail them by threatening to release intimate photographs and tapes of the victims (Huang et al. 2009, p. 3). This adds to more psychological distress for the victims. According to Brenoff (2017), the psychological impact alone can drive victims to suicidal actions.

2.5.4. Risk of a Repeated Occurrence

The most challenging part for the victims is processing and moving on from the disaster. It has been noted that most victims do not have sufficient support structures and coping mechanisms. First, it is very tough for them to share their experiences with their friends and close relatives due to the feeling of great shame (Ell, 2017). Some victims are so poor at coping with bad incidences that they go into denial (Cross, 2016). This is where the victims try to convince themselves that the scam did not happen or if it did, they still believe that the connection between them and their scammers was genuine. This is a perilous approach as it leaves the victims exposed to a second bout of exploitation.

2.5.5. Loss of Trust and Suicide

Victims of online dating scams are reported to lose trust in online dating services in addition to also losing the morale of finding love. Notably, this has led to people failing to find love or even giving up on finding partners (Ell, 2017).

Moreover, as a result, some victims of online dating scams have been reported to resorting to suicide due to the trauma they experience same. Some individuals take their lives due to the failure of finding love and the distress got from online scams (Cross, 2016,).

3. Mitigating Strategies

3.1. Adequate Education of the Members of the Public on Scams Tricks

The victims should be educated on how to stay alert to potential scammers and how to identify them. Various scholars have outlined deceptive clues to look out for when looking out for a scammer on a dating site. Online users who are quick to fall in love and tend to be aggressive in the initial stages of the relationship are likely to be scammers (Grimes, 2018). Grimes (2018) also warns victims against online 'friends' based in foreign countries especially when they have never been met face to face. Other common red flags to look out for are people who have near perfect profiles and also tend to ask for financial assistance every time.

3.2. Adequate Litigation Approaches on the Perpetrators

Law enforcement agencies must take the initiative to put measures in place for proper investigation of cases of online dating scams (Pouryousefi & Frooman, 2017, p. 7). Since this crime occurs via the cyberspace, it requires unique resources in Information Technology experts to help track down the criminals involved. The agencies should also view the internet as a medium for receiving customer complaints instead of just sticking with the traditional means of investigation (Whitty & Buchanan, 2015, p. 176).

3.3. Proper and Sufficient Training of Staff

The staff employed by online dating sites, law enforcement agencies, and e-transfer websites should be well trained on how to detect online fraudsters and report them. They must be alert to common red flags such as abnormal funds transfers to overseas accounts. The staff should also get adequate training in customer relations to enable them to offer practical communications to potential victims especially when warning them of potential fraudsters.

3.4. Effectivedetection Systems

There should be robust online detection systems in funds transfers done over the internet (Atkins & Huang, 2013, p. 26). They should alert users to the risks involved when they detect unusual transfer activities. Email platforms and online dating sites should also set up systems for reporting, investigating, and exposing fraudsters. This will prevent the scammers from preying on multiple victims using the same platforms. There must also be collaboration among various sites in reporting frauds to prevent the scammers from migrating to other sites to exploit victims.

4. Conclusion

Technological advancements are simplifying the tasks performed by individuals with every innovation. The internet, for instance, has greatly revolutionised global interconnections. Social interactions are now shifting to the cyberspace, and so is dating. Despite their benefits, online dating sites have been exploited by fraudsters to extort money from unsuspecting victims in the name of romance. When trust is established, the scammers begin soliciting for favours in the form of finances from their 'partners'. This trend continues until the victims realise the scam or when they have gone too far to the extent of being blackmailed, abused or kidnapped. Most of the victims targeted are middle-aged to older individuals who are lonely, single and desperate for love.

There are several reasons behind the propagation of online scams. An individual's greed of sharing the wealth with a specific wealthy online partner is one of the reasons. Poverty also drives desperate individuals into cybercrime that involves romance scams. Some victims are affected because they did not know any better. While their desire to have emotional attachment trap others.

Warped romantic beliefs are also a significant factor behind online dating scams. These incidences leave behind a great deal of emotional and financial distress for the victims. The problem is compounded with poor coping skills among the victims. Educating victims on how to spot and avoid online fraudsters is an excellent place to start in reducing the incidences. Law enforcement agencies should also be well-resourced and capacitated to deal with cybercrime. Dating sites and social networking sites should improve their detection systems to enable them to identify scammers proactively.

5. Recommendations

- A call to action for scholars and researchers in the field of psychology to improve the research on comprehensive psychological profiles of susceptible victims to online romance frauds.
- Law enforcement agencies should introduce early detection and warning systems against online romance scams.
- There is a need to improve the research on how to boost the accuracy of fraud detection systems in online platforms. This report has provoked further research on innovative fraud detection systems. These systems must be able to carry out a thorough profile analysis to differentiate the genuine users from the frauds. The detection systems must also have the capacity to spot detect potentially fraudulent transactions and warn the victims.
- Keep chats restricted to the website or app. It is essential to keep all discourse control to the messaging facilities on the website. If conversations kept strictly on the site, scammers are unlikely to aim users, because they know the dating site will identify their behaviour.

- Block anyone suspicious on the dating site user's behaviour can be scrutinised, so if someone becomes abusive or inappropriate, the site can respond accordingly.
- Laws should be enacted to ensure strict and stringent punitive measure for perpetrators.
- The systems should prove useful for the victims such that they do not feel stigmatized (Moore, 2016). The officers involved in receiving the reports from the victims should not treat them as less intelligent individuals. Romance scams can affect anyone. A much better strategy is the introduction of an anonymous reporting system on the internet to get information from victims who are too ashamed to report in person.

6. Funding

I received no financial support to write this report.

7. Conflict of Interest

I had no personal interest or intention of writing this report. There has been public outcry on the rampant cases of online dating scam and fraud. Consequently, this report is to attract the attention of policy makers to adopt measures aimed at educating members of the public to avoid being victims of this unfortunate activities of fraudsters.

8. References

- i. Atkins, B., & Huang, W. (2013). A Study of Social Engineering in Online Frauds. *Open Journal of Social Sciences*, 1(3), 23-32. doi:10.4236/jss.2103.13004
- ii. Bindley, K. (2018, March 15). How to Protect Yourself From an Online Dating Scam. Retrieved from The Wall Street Journal Website: <https://www.google.com/amp/s/www.wsj.com/amp/articles/>
- iii. Brenoff, A. (2017, June 27). How A Billion-Dollar Internet Scam Is Breaking Hearts And Bank Accounts. Retrieved from Huffpost Website: https://m.huffpost.com/us/entry/us_59414c67e4b0d318548666f9
- iv. British Psychological Society (BPS). (2016, April 26). Sensitive people more vulnerable to online dating scams. Retrieved from ScienceDaily: www.sciencedaily.com/releases/2016/04/160426092253.htm
- v. Buchanan, T., & Whitty, M. T. (2014). The online dating romance scam: causes and consequences of victimhood. *Psychology, Crime & Law*, 20(3), 261-283. doi:10.1080/1068316X.2013.772180
- vi. Button, M., Nicholls, C. M., Kerr, J., & Owen, R. (2014). Online frauds: Learning from victims why they fall for these scams. *Australian & New Zealand Journal of Criminology*, 47(3), 391-408. doi:10.1177/0004865814521224
- vii. Cross, C. (2016, May 19). Why we need to do more for the victims of online fraud and scams. Retrieved from The Conversation Website: <https://www.google.com/amp/s/theconversation.com/amp/>
- viii. Ell, K. (2017, November 29). FBI says Internet romance scams on the rise. Here's what you need to know. Retrieved from USA TODAY Website: <https://www.google.com/amp/s/amp.usatoday.com/amp/485311001>
- ix. Finkel, E. J., Eastwick, P. W., Karney, B. R., Reis, H. T., & Sprecher, S. (2012). Online Dating: A Critical Analysis From the Perspective of Psychological Science. *Psychological Science in the Public Interest*, 13(1), 3-66. doi:10.1177/1529100612436522
- x. Grimes, R. A. (2018, February 13). How to prove and fight online dating and romance scams. Retrieved from CSO Website: <https://www.google.com/amp/s/www.csoononline.com/article/3254984/>
- xi. Hamilton, N. F. (2016). Romantic Relationships and Online Dating. *Applied Cyberpsychology*, 144-160. doi:10.1057/9781137517036_9
- xii. Hamsi, A. S., Tobi, S. N., & Masrom, M. (2015). Cybercrime over Internet Love Scams in Malaysia: A Discussion on the Theoretical Perspectives, Connecting Factors and Keys to the Problem. *Journal of Management Research*, 7(2), 169-181. doi:10.5296/jmr.v7i2.6938
- xiii. Hembree, D. (2017, June 20). Online Romance Scams Are Fleecing More Americans. Retrieved from Forbes Website: <https://www.google.com/sites/dianahembree/2017/06/20/>
- xiv. Huang, J., Stringhini, G., & Yong, P. (2009). *Quit Playing Games With My Heart: Understanding Online Dating Scams*. London, England, United Kingdom.
- xv. Jakobsson, M., & Yen, T.-F. (2015). *How Vulnerable Are We to Scams?* Washington DC, California, United States of America.
- xvi. Kopp, C., Layton, R., Sillitoe, J., & Gondal, I. (2015). The Role of Love stories in Romance Scams: A Qualitative Analysis of Fraudulent Profiles. *International Journal of Cyber Criminology*, 9(2), 205-217. doi:10.5281/zenodo.56227
- xvii. Lhatoo, Y. (2017, November 4). Why are so many Hong Kong women still falling for online romance scams? Retrieved from South China Morning Post Website: <https://www.google.com/amp/m.scmp.com/news/hong-kong/article/2118405/>
- xviii. Moore, A. (2016, March 20). I was scammed by my soulmate: The shocking rise of online dating fraud. Retrieved from Daily Mail Website: www.dailymail.co.uk/home/you/article-3493065/
- xix. Pouryousefi, S., & Frooman, J. (2017). The Consumer Scam: An Agency-Theoretic Approach. *Journal of Business Ethics*, 1-12. doi:10.1007/s10551-017-3466-x
- xx. Singh, M., & Jackson, M. (2015). Online Dating Sites: A tool for romance scams or a lucrative e-business model? 28th Bled eConference (pp. 482-488). Bled: RMIT University.
- xxi. Stefanovic, S. (2017, February 11). The internet scammer who loved me (not). Retrieved from The Guardian Website: <https://www.google.com/amp/s/amp.theguardian.com/lifeandstyle/2017/feb/11/>

- xxii. Whitty, M. T. (2015). Anatomy of the online dating romance scam. *Security Journal*, 28(4), 443-455. doi:10.1057/sj.2012.57
- xxiii. Whitty, M. T. (2018). Do You Love Me? Psychological Characteristics of Romance Scam Victims. *Cyberpsychology, Behavior and Social Networking*, 21(2), 105-109. doi:10.1089/cyber.2016.0729
- xxiv. Whitty, M. T., & Buchanan, T. (2012). The Online Romance Scam: A Serious Cybercrime. *Cyberpsychology, Behaviour, and Social Networking*, 15(3), 181-183. doi:10.1089/cyber.2011.0352
- xxv. Whitty, M. T., & Buchanan, T. (2015). The online dating romance scam: The psychological Impact on victims-both financial and non-financial. *Criminology & Criminal Justice*, 16(2), 176-194. doi:10.1177/1748895815603773
- xxvi. Williams, E. J., Beardmore, A., & Joinson, A. N. (2017). Individual differences in susceptibility to online influence: A theoretical review. *Computers in Human Behavior*, 72, 412-421. doi:10.1016/j.chb.2017.03.002