

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 strategies 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

Nigerian Letter	Romance scam
<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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