

COPYRIGHT NOTICE



FedUni ResearchOnline
<http://researchonline.federation.edu.au>

This is the published version of:

Kopp, C., et al. (2016) The role of love stories in Romance Scams: A qualitative analysis of fraudulent profiles. *International Journal of Cyber Criminology*, 9(2) p. 205-216.

Available online at: <https://doi.org/10.5281/zenodo.56227>

Copyright © 2016 Kopp, C., et al. This is an open-access article distributed under the terms of the Creative Commons Attribution License (CC BY-NC-SA 4.0) (<http://creativecommons.org/licenses/by-nc-sa/4.0/>) which permits others to copy, redistribute, remix, adapt, build upon this work non-commercially, provided their derivative works are licensed on the same license and the original work is cited. Commercial use is not permitted.



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

Christian Kopp¹, Robert Layton², Jim Sillitoe³, and Iqbal Gondal⁴

Federation University, Australia

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

¹ PhD Candidate, Internet Commerce Security Laboratory, Information Technology, Faculty of Science and Technology, Federation University, University Drive, Mt Helen VIC 3350, Australia. Email: ckopp@students.federation.edu.au

² Research Fellow, Information Technology, Faculty of Science and Technology, Federation University, University Drive, Mt Helen VIC 3350, Australia. Email: r.layton@federation.edu.au

³ Office of the Deputy Vice-Chancellor (Research and Innovation), Federation University, University Drive, Mt Helen VIC 3350, Australia. Email: j.sillitoe@federation.edu.au

⁴ Associate Professor and Director, Internet Commerce Security Laboratory, Information Technology, Faculty of Science and Technology, Federation University, University Drive, Mt Helen VIC 3350, Australia. Email: iqbal.gondal@federation.edu.au

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, (Schank & 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

Nigerian Letter	Romance scam
<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.

References

- Ampratwum, E. F. (2009). Advance fee fraud “419” and investor confidence in the economies of sub-saharan African (SSA). *Journal of Financial Crime*, 16(1), 67-79.
- Bergiel, B. J., Bergiel, E. B., & Balsmeier, P. W. (2008). Internet cross border crime: A growing problem. *Journal of Website Promotion*, 3(3), 133-142.
- Bhatia, V. K. (1993). *Analysing genre language use in professional settings*. New York: Longman.
- Bowlby, J. (1982). Attachment and loss: Retrospect and prospect. *American Journal of Orthopsychiatry*, 52(4), 664.
- Bredesjö Budge, S. (2006). To deceive the receiver: A genre analysis of the electronic variety of Nigerian scam letters.
- Bridges, J. C. (2012). *The illusion of intimacy: Problems in the world of online dating*. New York: Praeger Pub Text.
- Buchanan, T., & Whitty, M. T. (2014). The online dating romance scam: Causes and consequences of victimhood. *Psychology, Crime & Law*, 20(3), 261-283.
- Budd, C., & Anderson, J. (2009). Consumer fraud in Australasia: Results of the Australasian consumer fraud taskforce online Australia surveys 2008 and 2009. *Technical and Background Paper*, 43
- Csikszentmihalyi, M. (2014). The concept of flow. *Flow and the foundations of positive psychology* (pp. 239-263) Springer.
- Cukier, W. L., Nesselroth, E. J., & Cody, S. (2007). Genre, narrative and the Nigerian letter in electronic mail. *Proceedings of the 40th Annual Hawaii International Conference on System Sciences*, 70.
- Dyrud, M. A. (2005). I brought you a good news”: An analysis of Nigerian 419 letters. *Proceedings of the 2005 Association for Business Communication Annual Convention*,
- Edelson, E. (2003). The 419 scam: Information warfare on the spam front and a proposal for local filtering. *Computers & Security*, 22(5), 392-401.
- Fair, J. E., Tully, M., Ekdale, B., & Asante, R. K. B. (2009). Crafting lifestyles in urban Africa: Young Ghanaians in the world of online friendship. *Africa Today*, 55(4), 28-49.
- Glickman, H. (2005). The Nigerian “419” advance fee scams: Prank or peril? *Canadian Journal of African Studies/La Revue Canadienne Des Études Africaines*, 39(3), 460-489.

- Hendrick, C., & Hendrick, S. (1986). A theory and method of love. *Journal of Personality and Social Psychology; Journal of Personality and Social Psychology*, 50(2), 392.
- Herald Sun. (2011). Aussies lost \$21 million to online dating scams in 2011. Retrieved from <http://www.heraldsun.com.au/technology/aussies-lost-21-million-to-online-dating-scams-in-2011/story-fn7celvh-1226272610581>.
- Lee, J. A. (1977). A typology of styles of loving. *Personality and Social Psychology Bulletin*, 3(2), 173-182.
- McAdams, D. P. (1993). *The stories we live by: Personal myths and the making of the self*. New York: The Guilford Press.
- Nikiforova, B., & W. Gregory, D. (2013). Globalization of trust and internet confidence emails. *Journal of Financial Crime*, 20(4), 393-405.
- Rathinaraj, D., & Chendroyaperumal, C. (2010). Financial fraud, cyber scams and India—A small survey of popular recent cases. Retrieved from <http://dx.doi.org/10.2139/ssm.1605165>.
- Rege, A. (2009). What's love got to do with it? Exploring online dating scams and identity fraud. *International Journal of Cyber Criminology*, 3(2), 494 - 512.
- Ricoeur, P., & Thompson, J. B. (1983). *Hermeneutics and the human sciences: Essay on language, action and interpretation*. Cambridge: Cambridge University Press.
- Ross, S., & Smith, R. G. (2011). *Risk factors for advance fee fraud victimisation*. (No. 420). Canberra: Australian Government: Australian Institute of Criminology.
- Schank, R. C., & Abelson, R. P. (1977). *Scripts, plans, goals and understanding: An inquiry into human knowledge structures* Lawrence Erlbaum Associates Hillsdale, NJ.
- Shaver, P., Hazan, C., & Bradshaw, D. (1988). Love as attachment: The integration of three behavioral systems. In R. J. Sternberg & M. L. Barnes (Eds.), *The Psychology of Love* (pp. 68-99). New Haven, CT: Yale University Press.
- Smith, A. (2009). Nigerian scam e-mails and the charms of capital. *Cultural Studies*, 23(1), 27-47.
- Smith, R. G., Holmes, M. N., Kaufmann, P., & Australian Institute of Criminology. (1999). Nigerian advance fee fraud. *Trends & Issues in Crime and Criminal Justice*, (121 Canberra: Australian Institute of Criminology.
- Sofa, F., Berzins, M., Ammirato, S., & Volpentesta, A. P. (2010). Investigating the relationship between consumers' style of thinking and online victimization in scamming. *JDCTA*, 4(7), 38-49.
- Stabek, A. (2009). The case for a consistent cyberscam classification framework (CCCF). , 0 525-530.
- Sternberg, R. J. (1995). Love as a story. *Journal of Social and Personal Relationships*, 12(4), 541.
- Sternberg, R. J. (1999). Love is a story: A new theory of relationships. *Oxford University Press, USA*,
- Valkenburg, P. M., & Peter, J. (2007). Who visits online dating sites? exploring some characteristics of online daters. *CyberPsychology & Behavior*, 10(6), 849-852.
- Whitty, M. T. (2013). Anatomy of the online dating romance scam. *Security Journal*, 28(4) 443-455.