Mapping Romance Fraud Research – A Systematic Review

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Mapping Romance Fraud Research – A Systematic Review

Abstract

Purpose: This paper systematically reviews over two decades of academic articles on romance fraud to provide a holistic insight into this crime and identify literature gaps.

Methodology: More than two decades of peer-reviewed academic journal articles from 2000 to 2023 were systematically reviewed using multiple search engines and databases for relevant papers, identified through searches of paper titles, keywords, abstracts, and primary texts.

Results: The findings reveal ten themes: i) the definitions and terminology of romance fraud; (ii) romance fraud's impact on victims; (iii) the profile of romance fraud criminals and victims; (iv) romance fraud methods and techniques; (v) why victims become susceptible to romance fraud; (vi) the psychology of romance fraud criminals; (vii) the links between romance fraud and other crimes; (viii) the challenges of investigating romance fraud; ix) preventing romance fraud and protecting victims, and (x) how romance fraud victims can be supported.

Originality: Romance fraud is a serious crime against individuals with impacts beyond financial losses. Still, this fraud type is under-researched, and the literature lacks a holistic view of this crime. This is the first systematic literature review providing a holistic view of romance fraud. It combines evidence across the academic landscape to reveal the breadth and depth of the current work concerning romance fraud and identify gaps in our understanding of this fraud crime.

Practical Implications: The paper reveals implications regarding the future direction of policy and strategy to address the pervasive low reporting rates and narratives of shame bound with victims of this crime.

Keywords: Romance fraud; Fraud victims; Psychological abuse; Psychology of fraudsters

1. Introduction

Romance fraud represents a growing global serious crime on the rise and affects thousands of victims globally (Anesa, 2020). Opportunities for romance fraud increased rapidly during the COVID-19 pandemic, with people spending more time at home and connected to the internet for homeworking, online shopping, and leisure (Buil-Gil & Zeng, 2021), exposing online social platforms as a source of vulnerability in terms of romance fraud (City of London Police, 2022). Official statistics showed the financial loss to romance fraud victims in the UK in 2021, totalling £99.7 million, all of which were cyber-enabled (House of Lords, 2022). The consequences of romance fraud, however, often go beyond financial losses, resulting in severe psychological damage to its victims (Deem, 2000; Whitty & Buchanan, 2016; Offei et al., 2020). Still, romance fraud is an understudied topic (Cross et al., 2018; Carter, 2021). The evidence is scattered and lacks a holistic view of this critical crime, including its nature, impact, methods, and enablers. The current paper aims to fill this gap by systematically reviewing more than two decades of research on romance fraud to provide a holistic view of this crime type and identify research gaps.

This paper's main contribution lies in being the first systematic literature review providing a holistic view of romance fraud. It combines evidence across the academic landscape to reveal the breadth and depth of the current work concerning romance fraud and identify gaps in our understanding of this fraud crime. The current paper also opens up academic debates by suggesting future directions of romance fraud research.

2. Systematic Literature Review (SLR) Methodology

A systematic literature review was conducted to identify prior studies investigating Romance fraud. The paper aims to provide a holistic view of romance fraud and identify literature gaps. More than two decades of peer-reviewed academic journal articles from 2000 to 2023 were systematically reviewed using multiple search engines and databases for relevant papers, identified through searches of paper titles, keywords, abstracts, and primary texts. The search engines and databases used were IngentaConnect Journals, LexisLibrary - All Content Sets, Social Sciences Citation Index (Web of Science), HeinOnline Law Journal Library, Westlaw UK Journals (Full Text & Abstracts), Gale Academic OneFile, Oxford Journals Archive - JISC (Sublicense A), ABI/INFORM Collection, SAGE Deep Backfile, SAGE Journals, SAGE Complete A-Z List, Taylor & Francis, JSTOR, UK/EIRE Reference Centre, Science Citation

Index Expanded (Web of Science, SpringerLink Palgrave Journals, Springer: Jisc Collections, Academic Search Complete, Emerald Journals, and Taylor & Francis Open Access.

The following screening criteria were applied to ensure further the selected publications' quality and relevance: (1) Only academic peer-reviewed articles published between 2000 and 2023 were included in the analysis. (2) Only academic articles with an empirical or theoretical focus on romance fraud were included. (3) Only peer-reviewed academic articles written in English were considered.

The keywords used in the search include "romance fraud", "online dating fraud", "relationship fraud," "online romance fraud," and "cyber romance fraud". Each of these was then searched, with 'fraud' substituted for 'scam', to reflect the often interchangeable nature of these terms (as discussed in theme #1). The reference list was also examined when a relevant paper was identified to ensure that other relevant contributions were captured. In subsequent stages of analysis, the contents of relevant sources were read to ascertain the focus, scope, and, where relevant, the methodology. During these processes, articles were excluded from subsequent analyses because they focused on online fraud, not romance fraud specifically. At the end of the data collection and selection process, a final sample of 41 papers was collected for analysis.

Articles were then grouped into related themes. The analysis of the articles identified the following ten themes, which are then used to present the findings: i) the definitions and terminology of romance fraud; (ii) romance fraud's impact on victims; (iii) the profile of romance fraud criminals and victims; (iv) romance fraud methods and techniques; (v) why victims become susceptible to romance fraud; (vi) the psychology of romance fraud criminals; (vii) the links between romance fraud and other crimes; (viii) the challenges of investigating romance fraud; ix) preventing romance fraud and protecting victims, and (x) how romance fraud victims can be supported.

3. Findings

3.1 A Holistic View of Romance Fraud

Theme # 1: The Definitions and Terminology of Romance Fraud

The systematic literature review shows various, inconsistent and often interchangeable terms to describe romance fraud, including (i) romance cybercrime, online romance fraud (Anesa, 2020), (ii) romance scams (Buchanan & Whitty, 2014; Whitty, 2019; Anesa, 2020; Whitty & Buchanan, 2016; Chuang, 2021), (iii) dating fraud, (iv) relationship fraud (Cross et al., 2018; Buil-Gil & Zeng, 2021), (v) Sweetheart swindles (Cross et al., 2018), and (vi) Lovextortion (Anesa, 2020).

Several definitions of romance fraud are found in the literature; however, there is a consensus on what romance fraud entails. Romance fraud is a crime that involves deceiving the victim into believing they are in a genuine relationship to defraud them, and it usually starts through an internet-enabled medium such as an online dating site or a social networking site (Gillespie, 2017; Cross et al., 2018; Offei et al., 2020; Buil-Gil & Zeng, 2021; Cross & Holt, 2021). Romance fraud can be differentiated from a 'bad' relationship by its modus operandi. The fraudster explicitly seeks to form a relationship with someone to deceive and manipulate them into sending money. While trust is crucial to all fraudulent schemes, in romance fraud, 'relationships' are established explicitly by perpetrators to defraud the victim (Cross et al., 2018). Romance fraudsters use the facade of the romantic relationship to cultivate trust and rapport with victims, allowing them to manipulate their targets into sending money (Rege, 2009; Whitty & Buchanan, 2012). They take advantage of the victims' genuine quest for a romantic relationship to deceive their victims through false pretence, impersonation, counterfeiting, forgery, and other fraudulent representations of facts (Offei et al., 2020).

Romance fraud has more recently been understood as online grooming and abuse akin to domestic abuse and coercive control (Carter, 2021), with key elements of language play devoted to maintaining a romantic façade whilst advancing the concealed goal of extorting money. Therefore, using a relationship to defraud individuals can be understood as an evolution in methods used by fraudsters to gain financial advantage, as Cross and Halt (2021) pointed out.

Theme # 2: Romance Fraud's Impact on Victims

Financial losses to romance fraud exceed millions of dollars yearly and steadily increase annually (Cross & Layt, 2021). However, it is not just about losing money; the impact of romance fraud goes beyond financial losses and can result in severe psychological damage to the victims. Romance fraud victims suffer a "double hit" of financial losses and the loss of a relationship, as Whitty and Buchanan (2016) highlighted. The consequences for victims can be severe, significantly impacting their emotional and social lives.

Romance fraud victims suffer psychological trauma such as stress and anxiety, depression, a sense of guilt and shame, embarrassment, distress, loss of trust, fear, post-traumatic disorder, and suicidal feelings (Buchanan & Whitty, 2014; Whitty & Buchanan, 2016; Cross et al., 2018; Anesa, 2020; Carter, 2021). Even respondents who reported having been targeted by a fraudster but had not lost money reported significant distress (Buchanan & Whitty, 2014). Moreover, such a crime may increase victims' social isolation and, in turn, their vulnerability to being re-victimised (Buil-Gil & Zeng, 2021), leaving victims with ongoing concerns for their safety from crime in both online and offline environments (Cross & Lee, 2022).

Whitty and Buchanan (2016) found that for most romance fraud victims, the loss of the relationship was more upsetting than their financial losses (many described the loss of the relationship as a 'death'). Similarly, Gillespie (2017) reported that the emotional consequences of romance fraud could be significant, with victims often experiencing feelings akin to grief or the intimate nature of the betrayal described as akin to rape (Deem, 2000; Whitty & Buchanan, 2016).

Whitty and Buchanan (2016) added that most victims had not found ways to cope, given the lack of understanding from family and friends. They also suffered denial (e.g. not accepting the fraud was real or not being able to separate the fake identity from the criminal), which was identified as an ineffective means of coping, leaving the victim vulnerable to a second wave of the fraud. Furthermore, due to embarrassment or fear of disapproval, many victims did not disclose the romance frauds to close others or seek external support.

Intimacy is one of the most critical features of an individual's life, and romance frauds undeniably interfere with the sexual autonomy of an individual (Gillespie, 2017). Love has an enormous effect on mental health, but unfortunately, people often react with no sympathy to romance fraud victims, including the police, accusing them of being greedy or stupid (Cross, 2015). However, they do not understand that romance frauds are delicately well-planned and

implemented by professional fraudsters who spend months or even years on the victims, and it is challenging to destroy victims' affection just by perceiving that they have been deceived (Chuang, 2021). Cross and Lee (2022) added that those targeted by romance fraud can experience acute and ongoing fear of their physical safety and further victimisation in the digital sphere through identity crime. From the authors' perspective, these fears are evident across both virtual and physical realms for the individual, demonstrating the pervasive impact of romance fraud well after potential or actual victimisation occurs. Additionally, victims may be involuntarily involved in money laundering, credit card fraud, and delivery of illegal goods, hence becoming unknowingly complicit in serious crimes (Anesa, 2020).

Romance fraudsters use false identities; this can be through misappropriating a genuine person's identity or stealing photos and other images of a genuine person to create a false or fictitious identity. In this way, romance fraud encompasses two categories of victims: those who lose money through a relationship and those who are subject to identity crime by romance fraudsters (Cross & Lee, 2022). Romance fraud impacts the well-being of victims with stolen identities. As some scholars elucidated, the permanency of a digital footprint that links an innocent third party to fraud and offending behaviour through no fault of their own has ongoing implications for the well-being of those individuals (Cross & Layt, 2021). The nature of online communication removes many of the visual cues relied upon and places a stronger emphasis on words and pictures. This can have dire consequences for victims who cannot discern the fraudulent nature of requests and scenarios presented to them (Steel, 2010).

Theme # 3: The Profile of Romance Fraud Criminals and Victims

The profile of romance fraud victims

A handful of studies investigated the profile of romance fraud victims, but their results are mixed. Anesa (2020) argued that romance fraud could involve male and female targets. However, Whitty (2018) reported that romance fraud victims tended to be middle-aged, well-educated women who are more impulsive, less kind, more trustworthy, and have an addictive disposition. In contrast, recent Buil-Gil and Zeng (2021) research showed that the increase in romance fraud was more abrupt among young adults than older persons during the COVID-19 pandemic.

Other studies found that individuals with a higher tendency toward the idealisation of romantic partners were more likely to be defrauded (Buchanan & Whitty, 2014) and that romance fraud victims are more likely to be from Western countries (Offei et al., 2020). Whitty (2019) concluded that those who scored low in romantic beliefs, high in impulsivity, and high in consideration of future consequences were more likely to distinguish fraud from genuine profiles accurately.

The profile of romance fraud criminals

Very few researchers explored the profile of romance fraud criminals. From their perspective, romance fraud criminals are usually based overseas; however, the lack of physical proximity does not diminish the intimate nature of the relationship. It also does not detract from the genuine belief on the part of the victim that they are in a committed relationship and have deep, intimate knowledge of their 'partner', as Cross et al. (2018) elucidated. The profiles of male romance fraudsters tend to be authority figures such as businessmen, managers, the army, architects, the wealthy, widowers, and fathers. In comparison, female romance fraudster profiles are of semi-professional individuals, a student, nurse, or teaching assistant, and include a photo of a conventionally beautiful woman, orphan, not wealthy, with no previous significant romantic relationship, and no children (Whitty, 2015; Anesa, 2020).

Theme # 4: Romance Fraud Methods and Techniques

Methods and techniques used by romance fraudsters are well documented in academic literature, with a consensus on how this crime is perpetrated. Many scholars agree that romance fraud victimisation is currently initiated on the internet via dating applications, websites, direct email, or social media platforms to draw individuals into relationships to manipulate them out of money, data, or both. The primary mechanism of romance fraud is premised on fraudsters using the desires of a victim to establish a romantic connection with someone and exploiting their openness to love and longing to find a partner (Cross et al., 2018; Whitty, 2019; Carter, 2021; Buil-Gil & Zeng, 2021).

Romance fraud is typically a long-term scheme, as fraudsters rely on the trust from the development of a relationship through which to exploit their target (Carter, 2021). They cannot risk alarming victims into abandoning the relationship by overtly demanding money. Instead, they must develop the victim's sense of control and groom them into compliance while manipulating their emotional and communicative environment (Carter, 2021; 2023). A crucial

step for romance fraudsters is establishing trust and developing a rapport with their victims using various techniques. An important part is creating a solid or appealing profile, which is the first step to attracting and connecting with potential victims. Fraudsters try to create an Internet persona that appears genuinely searching for love and affection. In most cases, the fraudster's pseudo-self-disclosure deliberately creates the idea of a mature man with a successful career, which is usually read as an indication of financial stability (Carter, 2021). In other cases, fake profiles include stolen photographs of attractive models, celebrities, or army officers (Whitty, 2019).

The use of internet dating sites to defraud romance fraud victims differs. For some fraudsters, the whole operation is fraudulent, and therefore, the profile of the fraudster is entirely fictitious, including their actual identity (Gillespie, 2017; Whitty, 2019). Indeed, fraudsters generally do not use their own identities; instead, they have taken on the identity of a genuine person or created a false identity by misappropriating another person's details or photos (Cross & Layt, 2021). In some cases, however, the profile may be real or largely real because the fraud will operate non-remotely; thus, using a fictitious photograph will not assist in pursuing the fraud (Gillespie, 2017).

The fraud typically starts with a phase in which the criminals aim to build a relationship with the victim they have targeted. One technique used by romance fraudsters to engineer the façade of a common bond is by claiming to adhere to the same religious faith or spiritual beliefs and articulating an intense desire for and attraction to the victim (Koon & Yoong, 2013). Once a 'relationship' is established, fraudsters use a variety of communication modes, including email, telephone, text messages, and face-to-face meetings to maintain the ruse (Cross et al., 2018; Anesa, 2020; Buil-Gil & Zeng, 2021). No matter how the fraud begins, the fraudster will seek to persuade the victim that they are in a serious and committed relationship. This may include intimacy, creating the illusion that the romance is real in all cases, or the fraudsters will try to move away from online networks quickly to convince the victims further that they are in a committed, exclusive relationship (Gillespie, 2017). Indeed, many romance fraud victims recognised in hindsight that the insistence from fraudsters to move communications away from official dating sites was a strategy designed to increase isolation and prevent reporting or avoid detection (Cross et al., 2018).

Various researchers consented that following the establishment of perceived trust, the fraudster demands money from the victim, increasing in size over time. However, requests for money are not carried out through explicit blackmailing but sophisticated persuasion techniques. Victims are made to believe that there are mutual benefits to these actions, often revolving around 'plotlines' that will enable the victim and fraudster to be together (see Cross et al., 2018; Anesa, 2020; Buil-Gil & Zeng, 2021). The fraudster could also claim that their computer has been stolen and ask the victim to provide them with a replacement (or wait to see if the victim offers to do so). This may be seen as a test to see whether the emotional attachment is such that they are willing to provide money, as Gillespie (2017) discussed. When a victim is reluctant, there will sometimes be gifts in the opposite direction to reassure the victim that they are in a serious relationship. The next stage will involve greater sums of money. This situation continues until the victims realise that they have been defrauded. Most victims are so focused on the romantic relationship that the financial abuse goes unseen, as Offei et al. (2020) highlighted.

An alternative method is that the perpetrator manufactures a crisis (such as a sick child or car accident resulting in hospitalisation) that requires the victim to send money (Cross et al., 2018). Cross and Halt (2021) found that requests for money in most romance fraud schemes were categorised as fees for consignments/inheritances, health emergencies, criminal justice emergencies, assistance for family members, or a combination of these reasons. A much larger proportion of requests involved a fraudster utilising a military narrative not only in terms of their identity and establishing an initial connection but also the central premise underpinning their requests for money, given the nature of this profession. For example, requests were premised on the immediate need to avoid life-threatening situations, as Cross and Halt (2021) clarified. However, Cross and Halt (2021) concluded that using a military profile was not always central to the fraudster's overall storyline or request for money. The fraudsters could have easily substituted the military profile and instead used a different trusted profession, such as engineer, architect, or doctor, to achieve their desired means.

Whitty (2013) identified seven stages of romance fraud in the 'Fraudsters Persuasive Techniques Model'. The stages are as follows:

a) The victim is motivated to find an ideal partner

b) The victim is presented with the ideal profile and a promise of exclusivity by the fraudster. At a very early stage, the fraudster declares their love for the victim. It requests that their relationship move from the dating site to Instant Messenger (IM) and email, stating they want an exclusive relationship with the victim.

c) The grooming process and testing the waters. At this stage, the criminal grooms the victim, using online media, in particular, to develop a close, intimate relationship with the victim. Communication is frequent and intense over weeks, months, or even years. Phone calls might also be made, but they are typically less frequent. Victims self-disclose intimate secrets about themselves and develop a trusting relationship with the criminal. During the grooming stage, they fall in love with the criminal. Towards the end of this stage, the fraudster asks for gifts (e.g. perfume, mobile phone) as a testing-the-water strategy.

d) The sting (crisis) money requests. Upon receipt of such gifts, the fraudster will request small amounts of money, which then accelerates to larger amounts.

e) continuation of the fraud with more money requests

f) sexual abuse

g) revictimization

Likewise, Anesa (2020) developed an online romance fraud model including the following seven stages: (i) First contact (complimenting the target's profile); (ii) Introduction and self-description; (iii) Request to move from a dating or social networking site to instant messaging or email; (iv) Courtship stage; (v) Testing the water (e.g. requesting small gifts). If the victim complies with a small request, the fraudster will request larger amounts or participate in criminal activities. If the victim does not comply with a small request, complicating factors. (vi) End (no more money is given – insistent requests – no answers); and (vii) Potential re-victimisation. The author added that romance fraud might include the optional stage defined as 'sextortion'. The fraudster invites the victim to send explicit photographs or perform sexual acts in front of a webcam, followed by the threat to divulge such material, typically after a refusal to comply with a monetary request. Also, Cross et al. (2022) concluded that while there is support for understanding romance fraud using a cyber sextortion typology, there are nuances

in how sextortion appears to be used in the context of romance fraud, including gendered differences among victims and a sole focus on financial motivations.

Carter's (2021) work revealed that romance fraud communications fall into frameworks that concentrate on the overarching mechanisms through which the fraudster manipulates and persuades the victim to perform acts of financial and psychological self-harm without causing alarm. These are (i) the set-up and drip feed, (ii) visceral responses, and (iii) isolating the victim. In the 'set-up and drip feed', the fraudster sets up information early in the communication, which is then relied on to validate later behaviours and requests. In 'visceral responses', the fraudster uses reactions to situations to invoke a protective response from the victim. The 'isolating the victim' stage involves the fraudster using language to detach the victim from the security and reality of their support network. All three stages work to instil and normalise the urgency and secrecy essential in manipulation, as Carter (2015) highlighted.

A recent paper by Wang and Zhou (2022) investigated Sha Zhu Pan (Pig-Butchering scam), a new online romance fraud scheme targeting mainly Chinese-speaking individuals. Their findings emphasise persuasive techniques' relevance in understanding Sha Zhu Pan's dynamics structure. Moreover, their analysis demonstrates that rather than following a random pattern to deceive victims, most scammers in the Sha Zhu Pan scheme follow a prearranged plot and procedure when attempting to defraud targets. They developed the following model to explain the methods of romance fraudsters in the Sha Zhu Pan scheme: First, the fraudsters' reason technique involves sharing fabricated personal life details in pictures, stories, and videos. By sharing positive or negative/sympathised cues/stories with victims, fraudsters intend to shape positive impressions that victims have on their fake persona and subsequently lay a solid ground for the following emotional and financial exploitation. Second, fraudsters' use of reason also entails the deployment of authoritative figures. Third, the deployment of the redescription technique among the Sha Zhu Pan fraudsters can be shaped by the presence of the fake "customer service" persona. Specifically, fraudsters are found to exhibit a relatively passive tone before the appearance of the "customer service" persona and suddenly transform into a more active/demanding tone after obtaining support from the "customer service." Lastly, fraudsters' utilisation of real-world events is not solely for creating urgency cues to facilitate money-asking requests but additionally for facilitating their exit from the fraud.

To sum up, researchers consented that the methods used by romance fraud criminals are tactful and strategic, including (i) developing trust and rapport with the victim through designing an appealing profile, constant communication through a variety of channels, and claiming to adhere to the same values, ideology, or religious beliefs; (ii) convince the victim they are in a serious, committed relationship by articulating an intense desire for and attraction to the victim, intimate relationship, buying gifts to victims, or moving away from online platforms to convince the victim their relationship is exclusive; (iii) romance fraud criminals then demand money starting with smaller amounts which then increases over time using persuasive techniques or messages such as "the aim is to be together", or "I need your help to get out of a crisis". If these messages do not work, then blackmailing or intimidation can be used to force the victim into paying the money.

Theme # 5: Why Victims Become Susceptible To Romance Fraud

There is a particular focus on victims' vulnerabilities or susceptibility to romance fraud. The key factors explaining the reasons for romance fraud victims' susceptibility, as reported in the literature, include (i) fraudsters' persuasion skills and grooming techniques and (ii) the impact of information and communication technologies (ICTs).

The fraudsters' persuasion skills and grooming techniques are crucial in romance fraud schemes. Romance fraud criminals exploit the victims' feelings of loneliness and desire for a genuine long-term relationship to defraud them. Buil-Gil and Zeng (2021) indicated that loneliness is a significant risk factor for romance fraud victimisation. Buchanan and Whitty (2013) elucidated that the victim of romance fraud can make rational and reasonable decisions. The transformation from ordinarily unproblematic to poor decision-making may not be due to the victim's over-romantic ideations but rather the skill of the fraudster. Whitty (2013) argued that the success of romance fraud depends on (i) the fraudster's skills to persuade and trick the victims, (ii) the victims' willingness to believe the fraudster and ignore evidence to the contrary (cognitive dissonance), and (iii) the fraudsters' ability to use social engineering to prove their credibility and authenticity, and weakens a victim's links to sources of support.

Romance fraudsters engage in constant communication through various channels such as email, text messaging, phone calls, and video calls (Cross and Layt, 2021), framed as part of the romance in a move reminiscent of gaslighting (Carter, 2021). Using messaging services on mobile phones enables fraudsters to communicate constantly with their target victim, depriving

the victim of sleep under the guise of romance and degrading their cognitive capacity and decision-making abilities (Carter, 2021). Mental exhaustion can decrease resistance to demands, impair victims' thinking and have long-term effects on health and well-being (Humphreys et al., 2008). Constant monitoring through messaging apps on the victims' mobile phones can also monopolise the victim's attention and eventually shape their behaviour as they curtail activities, become submissive and compliant to satisfy the fraudster and return to a more loving relationship status (Cross et al. 2018).

The victim's emotional involvement also prevents them from thinking critically. Anesa (2020) found that errors of judgment are exploited by fraud criminals to lead victims to an inability to recognise an attempted fraud despite the signs present in the message. These fraudulent messages can be successful despite their suspicious appearance due to the fraudsters' ability to implement effective linguistic strategies and fulfil specific credibility requirements. The emotional involvement of the victims prevents them from noticing the manifest inconsistencies. Individuals may comply with requests, even to their detriment, to avoid dissatisfaction with what is perceived as a social or inter-relational expectation.

Technology in itself represents another main factor in explaining romance fraud victims' susceptibility. Walther (2007) explained that in some online environments, individuals develop 'hyper-personal relationships'—that is, more intimate relationships than would be otherwise experienced in face-to-face conditions. According to Walther's hyper-personal theory, receivers idealise partners because of the messages they receive, which they believe demonstrate the similarity in their online partner and a highly desirable character. In contrast, senders exploit the technology to selectively self-present aspects about themselves that others would deem socially desirable. The computer-mediated communication (CMC) features allow one to be strategic in their presentation of self, and the CMC environment creates a space where the outside world is filtered out. Cognitive resources are instead employed to focus on online communications. Similarly, Whitty (2013) contends that it is vital to acknowledge the role of information and communication technologies in creating a close and trusting relationship with the victim.

Theme # 6: The Psychology of Romance Fraud Criminals

Routine activity theory suggests that for crime to occur successfully, the motivation of the fraudsters, appropriate targets, and the absence of a capable guardian must converge (Cohen & Felson 1979; Xu et al. 2013). Criminologists asserted that understanding fraud enablers is essential in designing counter-fraud strategies. Fraud enablers include motives, opportunities, rationalisation, and lack of integrity (Cressey, 1950; Albrecht, 1984).

Romance fraud enablers are an under-researched area. Only one study (Offei et al. 2020) explored the rationalisation of romance fraud and found that denial of injury, denial of victim, and denial of responsibility would justify online romance fraud. Another study by Fletcher (2007) concluded that the ultimate goal of romance fraudsters is financial gain. A handful of studies discussed the opportunities for romance fraud. Some scholars argue that the opportunities for romance fraudsters come from online mediums. From their perspective, technology provides many challenges in terms of being able to verify and authenticate the true identity of a person whom one is communicating with online, so there is a risk of experiencing both lies and deceit (Steel, 2010; Couch et al, 2012; Schlosser, 2020). Others concluded that online anonymity allows criminals to control their self-representation, which conveys ideal fictitious identities (Anesa, 2020). Buil-Gil and Zeng (2021) added that with the growth in loneliness and the increasing engagement in online dating sites during COVID-19, the opportunities for romance fraud may have suffered a significant increase. Gillespie (2017) clarified that online dating sites are fertile hunting grounds for these types of frauds, partly because there is arguably a self-selecting potential group of victims. Those who have signed up for online dating services are interested in pursuing romance and, therefore, will respond positively, making them more likely to become victims of romance fraud. The requirement embedded in establishing a relationship, building rapport, and deciding whether someone is a 'match' is predicated on the mutual exchange of personal information, something that is ideal for a fraudster as it is a ready source of details that can be exploited to build a false sense of trust, for personal gain, as Carter (2021) explained.

Theme # 7: The Links Between Romance Fraud and Other Crimes

Prior studies show a link between romance fraud and other crimes. For instance, Cross and Layt (2021) explained that identity theft is critical in perpetuating romance fraud. Some romance fraudsters will create their fake profile (often using legitimate photos of a different person) or take on the profile and identity of a genuine person. There is a complex relationship between romance fraud and identity crime. Whitty and Buchanan (2016) confirmed the link between identity theft and romance fraud. They added that romance fraud could also involve mass-marketing fraud, where criminals target many victims online using similar techniques to defraud them. In some cases, the victims become involved in illegal activities such as money laundering or assisting in acquiring visas, as Whitty and Buchanan (2016) pointed out. Fraudsters can also distort romance frauds to enable continued victimisation of the target, including moving beyond identity theft to direct 'sextortion' (Anesa 2020) and using existing intimate images to leverage further finances from the victim (Cross et al. 2002).

Additionally, online romance frauds draw on persuasive techniques that are to some extent similar to those emerging in other types, such as the so-called 'Nigerian Letter fraud' or '419 scams'. Both fraud types are based on a dual strategy: the first aim is to create a relationship by deliberately appealing to strong emotions in the victim; the second, subsequent aim is to present reasons to request monetary payments (Kopp et al. 2016). Gregory and Nikiforova (2012) found similarities in Nigerian advance fee and romance fraud approaches, indicating that fraudsters 'continue to adapt the format of their letters to appeal to universal themes that touch emotional chords for different reasons within the recipients'. Other studies (Gillespie, 2017; Whitty, 2018; Whitty & Buchanan, 2016; Cross & Holt, 2021) refer to romance fraud as a specific type of advance fee fraud, echoed in industry attempts to categorise this crime type (Action Fraud 2023). Anesa (2020) explained that mirroring the approach adopted in advance-fee frauds, individuals can send money believing they will obtain legitimate goods or services in return. In the case of romance fraud, rather than financial gain, victims hope to consolidate their relationship and achieve future happiness.

Cross et al. (2018) found similarities between romance fraud and domestic violence, particularly the use of isolation, including economic abuse, psychological destabilisation,

verbal abuse, emotional or interpersonal withdrawal and contingent expressions of love. Carter (2021) revealed that romance fraud involves interactional grooming strategies akin to coercive control and domestic abuse. In particular, using visceral language and isolation as critical exploitation tactics enables the distortion of reality and manipulation of power. Isolation facilitates other forms of manipulation and abuse by decreasing access to social support, resources, and 'reality checks' from supportive friends and family. Woodlock (2016) concluded that possessiveness and jealousy are often part of the abuse and control of victims in romance fraud and DV. Constant questioning about whom the victim interacts with, where they are going, and what they do, including social media monitoring, is common to both forms of abuse. Despite the differences (Domestic abuse perpetrators attempt to gain or maintain control over a person while acquiring financial resources is the primary goal of romance fraudsters), both crimes encourage secrecy and isolate the victim from support sources to ensure the abuse continues unabated (Carter, 2021).

Theme # 8: Challenges in Investigating Romance Fraud

Some challenges can stand in the way of investigating romance fraud effectively, such as remote jurisdictions, the challenges posed by online mediums, and technological evolution. Buchanan and Grant (2001) reported that investigating and prosecuting romance fraudsters has challenged law enforcement agencies. And victims rarely recover the financial losses because fraudsters often reside in separate jurisdictions.

Online mediums provide many challenges in verifying and authenticating the true identity of a person with whom one communicates online, so there is a risk of experiencing both lies and deceit (Couch et al., 2012; Schlosser, 2020). Cross and Layt (2021) argued that fraudsters might use artificial intelligence (AI) to generate unique images to support their false identities rather than misappropriating others, which cannot be checked using a reverse image search, as there would be no source to link the photo. Also, promoting the ongoing use of websites and forums that display photos of fraudulent profiles used by romance fraud fraudsters is a double-edged sword and a challenge. While potentially assisting with preventing romance fraud, it can further victimise those subjected to identity crime, and it also does not prevent fraudsters from creating new profiles once discovered.

Theme #9: Preventing Romance Fraud and Protecting Victims

For clarity, 'protection' refers to protecting individuals from crime, and 'prevention' refers to preventing individuals from committing a crime.

In terms of protection, several methods can be used to protect the public from becoming victims of romance fraud. We categorise these methods based on the actors or who should implement them, including (i) citizens, (ii) government and law enforcement, and (iii) online dating websites.

The role of online dating websites

Online dating websites can play a vital role in protecting citizens from romance fraud by raising awareness and collaborating with law enforcement. Cross and Layt (2021) propose that online dating websites should advise citizens using online dating to conduct a reverse image search on the profile picture or other photo used by the fraudster to confirm their identity. Whitty (2019) suggested that dating sites should warn users to take their time considering profiles.

The role of governments and law enforcement

Prior studies suggested various ways governments and law enforcement can protect romance fraud victims. Cross and Layt (2021) recommended that governments or law enforcement develop standalone websites or pages/groups on existing platforms (such as Facebook, Pinterest, or YouTube) to showcase the photos, false documents, and other details fraudsters use to target victims to prevent similar victimisation. Moreover, they should educate individuals on what to do if they have suspicions about the authenticity of the person they are communicating with online. Whitty (2019) suggests that government e-safety websites might also consider highlighting the behaviours individuals need to change rather than simply highlighting the problem. Besides, understanding who is more likely to make errors in judgment when confronted with a scam could benefit those developing prevention programmes.

Cross and Halt (2021) added that prevention messaging needs to focus on not all profiles being genuine and not all persons are who they say they are. There is a continued need to promote a consistent message on not sending money in response to an online request. Carter (2023) reveals the harm that protecting messaging can do if it fails to accurately reflect the reality of fraud victimisation. Such failure could occur by promoting fraud protection as an easy several-step process, arguing that simple 'don't send money" messages disguise the reality of romance

fraud, which is long-term grooming and abuse. Such messages also promote the perspective that if effective self-protection is used, it is possible to avoid becoming a romance fraud victim. The impact of this is victims blame themselves rather than the perpetrator who has groomed them. Cross (2022) voices concern that current protection messaging heavily promotes internet searches (specifically reverse image searches) to verify or refute the identity/scenario presented. For those who choose to do this, it can be successful and avoid initial financial losses or reduce the overall amount of money lost to a fraudster. However, as technology evolves, fraudsters will likely alter their methods to deceive victims. This is evident through the rapid progression and improvements of artificial intelligence and deep fakes to create unique images.

Given the similarities between these two crimes, Carter (2021) urges law enforcement to view romance fraud through the lens of domestic violence and abuse. Also, she recommends awareness-raising and preventative strategies to increase their impact in preventing fraud and protecting future victims of this crime type. Gillespie (2017) recommended that the gravity of romance fraud should not be identified through the value of the financial loss but by the emotional harm caused. This way, significant sentences should be passed even when the financial loss may be trivial. Law enforcement should treat romance frauds differently from other frauds, recognising the personal consequences that arise and therefore prioritising the prosecution of such individuals so that there is, at least, some sense of closure for victims who have been defrauded.

The role of citizens

While online dating websites, law enforcement, and governments are expected to protect citizens from romance fraud, citizens still have an essential role. Cross and Layt (2021) suggested that citizens look for warnings on dedicated fraud websites that match their circumstances. For instance, the absence of social media profiles or a digital footprint indicates that the person was not who they portrayed themselves as.

In terms of romance fraud prevention, particularly in jurisdictions that are burdened with an increasing number of perpetrators of romance fraud, Offei et al. (2020) suggested that education should be designed to communicate the consequences of committing this crime and

the devastating toll their actions have on their victims to influence the conscience of the perpetrators. They also proposed that administrators of dating websites should design screening mechanisms that can help flag individuals who have denial of risk or victim perceptions on their platforms. For instance, pointers of over-confidence by a participant on the dating platform would signal to both the administrator and other participants the likelihood of a potential fraudster using denial of risk to defraud. Wang et al. (2021) examined messages' effectiveness in deterring romance fraud. They found that a deterrent message such as, "I know you are scamming innocent people. My friend was recently arrested for the same offence and is facing 5 years in prison. You should stop before you face the same fate" (p.6) reduced romance fraudsters' messaging in terms of rate of messages sent and the number of words used in messages.

Theme # 10: How Romance Fraud Victims Can Be Supported

Supporting romance fraud victims is vital as it can alleviate their sufferings and prevent re-victimisation. Whitty and Buchanan (2016) proposed that policy needs to be developed regarding how to treat victims of romance fraud when they testify in court, given the sexual abuse and psychological trauma many of these victims suffer. In particular, the authors recommended that victims of romance fraud should be treated as intimidated witnesses or vulnerable victims and that they should be referred to counselling as early as possible. Health professionals need to be aware that romance fraud victims could be experiencing post-traumatic stress, and most are stressed and anxious, went through a grieving process, and are left in a problematic state of denial which needs to be worked on to avoid re-victimisation; some victims experience cyber-sexual abuse, which some described as virtual rape; and transference is likely in some cases. Similarly, Buchanan and Whitty (2014) suggest that attention should be paid to how law enforcement, online dating companies, client support departments, and other agencies, such as victim support charities, treat victims.

3.2 Literature Gaps and Future Research

Our review highlights various literature gaps discussed in this section and suggestions for future research to address these knowledge gaps. A noticeable gap is that a handful of studies

explored the profiles of romance fraudsters and victims with conflicting results, particularly regarding the age of romance fraud victims. Future research should investigate and analyse the profiles of romance fraudsters and victims with diverse backgrounds. Knowing more about romance fraud victims could help target the most vulnerable groups and offer support to safeguard them against romance fraud and reduce future victimisation. In the meantime, identifying the profile of romance fraudsters could help law enforcement, social media, and dating websites recognise these criminals and limit their access to more victims if prosecution is impossible.

Another critical literature gap is that understanding why romance fraudsters commit such illegal acts without regard to the harm to the victims is evolving and unclear, and only a few explored the psychology of romance fraud criminals, including their motives, the opportunities that enable their crime, and how they rationalise romance fraud. We need more research exploring the psychology of romance fraud criminals to disrupt their criminal acts and reduce future victimisation. There is some acknowledgement of the challenges in investigating romance fraud; nevertheless, it has yet to receive substantial research attention.

Moreover, no research exists on whether psychological characteristics (e.g. personality, belief systems, and behaviours) predict who is more likely to recognise a romance fraudster profile online except for Whitty (2019). Except for Cross and Layt (2021), no known research explicitly explores how the potential inauthenticity of profiles confronts those targeted by romance fraud and how they seek to verify the identity of the person they are communicating with online. There is also a clear gap in examining the experiences of those third parties whose identities are misappropriated by fraudsters to commit romance fraud. Research exploring links between romance fraud and other crimes, particularly crimes relying on grooming, distortion of reality, and abuse, would provide more insights into the power of romance fraudsters to compel their victims to act against their best wishes and to stay in the (fraudulent) relationship despite requests for money. The links between romance fraud and other crimes are still an under-explored area worth investigating by future research.

Further research is also needed into supporting victims of romance fraud; as disciplines start to move towards understanding it as a type of grooming and abuse, so with it must come the support that recognises and is designed to attend to the psychological harm victims of this crime can experience. Research should consider examining the power of fraudsters rather than the

victims' weaknesses. This is more fruitful in terms of avoiding victim blaming and working to address the negative narratives around victims of romance fraud, as Carter (2021, 2023) pointed out.

Additionally, future research should explore what support would assist victims post-reporting and use understandings from similarly psychologically-driven crimes to understand the needs of victims of romance fraud. More research should also be undertaken regarding romance fraud protections to drive understanding and practical knowledge on how to best protect the public from becoming victims of this crime. This could be achieved through broadening understandings of victims beyond a homogenous group; for example, research addressing neurodivergent victims of romance fraud and how fraudsters interact and navigate with non-neurotypical victim responses. This is a literature gap that, if explored, could reveal much about criminal persuasion and the impacts of and protections from victimhood.

Finally, given the impact of technology as a romance fraud enabler, future research should explore and develop new technologies that can counter romance fraud and aid victims in identifying fictitious profiles.

Discussion and Conclusion

The themes that emerged from the SLR demonstrate distinct research directions in categorising and understanding romance fraud as a crime type, its impacts, motivations for it, and protections from it. Romance fraud is a relatively young field of inquiry, with fraud itself very much on the periphery of criminological endeavour despite it being the UK's most prominent crime type (Crown Prosecution Service, 2022), and much research within the field concentrates on fraud more generally, rather than single types such as romance fraud. There has, however, been an increase in attention to this crime type, evidenced in increasing numbers of publications in recent years, the creation of specialised policing units dedicated to fraud, and a proliferation of media attention on fraud, particularly romance fraud. Television shows on national stations that have emerged within recent years include For Love or Money (2020, 2021, 2022), Scam Interceptors (2022, 2023), Dirty Rotten Scammers (2023), and The Swindlers (2023).

We are in the early stages of a turn in criminology towards examining and understanding fraud, driven partly by psychological studies of susceptibility, vulnerability, and harm but also developed and filtered through criminological concerns of perpetrator behaviours, harms, and

coercions in terms of grooming and control, and increased attention to and recognition of the importance of, the language used as part of, and as a way to explain the power of, criminality. Moving towards understanding romance fraud as a type of financial abuse rather than a ruse to exploit the vulnerable or susceptible is therefore crucial.

Another related issue this article raises is the inconsistency in using romance fraud language. Our review shows various terminologies describing romance fraud, including romance cybercrime, online romance fraud, romance scams, dating fraud, relationship fraud, sweetheart swindles, and Lovextortion. This inconsistent use of language to describe romance fraud may confuse what romance fraud entails and does not help create consistent and accurate understandings of this crime; many serve to reduce its perceived seriousness and impact. A similar issue is using inappropriate terms to describe romance fraud which does not reflect its actual harm, including the Pig-butchering scam, as reported by Wang and Zhou (2022). The inconsistent use of fraud language is an issue that was also raised by Kassem and Betts (2020), who focused on the increasing use of scams to describe fraud and the implications of the inconsistent use of fraud language. As Kassem and Betts put it:

> *Confusion over the meaning of fraud and the words associated with it does not help counter fraud or make the language of fraud accessible to potential fraud victims, particularly in times of crisis. This article presents examples and current scenarios to highlight this confusion and shed light on its impact. We believe there is significant merit in all key stakeholders revisiting the meaning of fraud in the 21st century and agreeing on standard terms to harmonise the response and provide improved interoperability between organisations and sectors (p.18)*

Therefore, we urge the academic community and anti-fraud professionals to consistently use romance fraud to describe this crime rather than multiple terminologies.

This paper also shows that the impact of romance fraud goes beyond financial losses and results in serious psychological harm to victims. We hope that this will inform law enforcement perceptions of romance fraud victims and encourage them to provide victims support commensurate with the harm suffered by romance fraud victims. At the same time, we revealed how victims' susceptibility to romance fraud does not pertain to the oft-repeated negative narratives of victims' mistakes, stupidity, or greed. Romance fraud criminals prey on victims'

hopes for a genuine long-term relationship to defraud them using various persuasive techniques highlighted in our paper.

Finally, our paper identified the challenges in investigating romance fraud, including remote jurisdictions, the challenges posed by online mediums, and technological evolution. To overcome these challenges, we recommend international collaboration and treaties to facilitate investigating and arresting overseas romance fraud criminals. Additionally, technology plays a vital role in enabling this crime and reducing the chances of detection; investing in technological solutions to counter and investigate romance fraud and funding research in understanding technological harms are other ways to address the technological challenge.

Additionally, the paper identified various ways law enforcement and the government can protect romance fraud victims. We recommend organisations with counter-fraud responsibilities actively work to reduce victim blaming and focus on conducting effective fraud investigations that reflect the seriousness of the crime and the impact on the victims. We also argue that investigations and subsequent victim care could be assisted if viewed through the lens of other crimes investigated by police officers. Our paper clarified the link between romance fraud, domestic violence, identity theft, advance fee fraud, and sextortion.

To conclude, this paper provides a holistic view of romance fraud by systematically reviewing more than two decades of peer-reviewed academic articles. It identifies ten themes relevant to romance fraud, including i) the definitions and terminology of romance fraud; (ii) romance fraud's impact on victims; (iii) the profile of romance fraud criminals and victims; (iv) romance fraud methods and techniques; (v) why victims become susceptible to romance fraud; (vi) the psychology of romance fraud criminals; (vii) the links between romance fraud and other crimes; (viii) the challenges of investigating romance fraud; ix) preventing romance fraud and protecting victims, and (x) how romance fraud victims can be supported. The paper identifies several literature gaps, suggests new directions for future research, and reveals implications in terms of the future direction of policy and strategy to address the pervasive low reporting rates and narratives of shame bound with victims of this crime.

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