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How online fraudsters are romancing away people's savings

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More people than ever are looking for love online. But this growth of online dating has provided a fertile ground for scammers says **Suleman Lazarus**, whose research explores the complexities of online romance fraud.

"I did not consider myself a stupid person, but I'm telling you they have a way of just sucking you in," Laura Francis, a woman from North Carolina, told a local media outlet WRAL News.

While Laura thought she was in an online relationship with a rich European cosmetic surgeon, she had instead been talking to a romance fraudster in Nigeria. By the time she and her daughter uncovered the deception, he had swindled her of \$200,000.

Romantic deception for financial gain is nothing new, but the rise of online dating has increased the ease and reach of these crimes for their perpetrators. Across great geographical distances, it has become easy to create online profiles that bear no relationship to the characteristics of the offender. Fraudsters are able to misrepresent their gender, sexuality, "race", disability, and class and more.



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underestimating the financial harm they inflict. ”

"Romance fraud can have a terrible psychological impact"

For perpetrators, the identity of the money's owner – whether man or woman, black or white, young or old – is inconsequential. Con artists consider victims "good clients" inasmuch as they can steal funds from them easily.

According to the US Federal Trade Commission, over \$547 million was lost to online romance fraud in 2021. This was an almost 80 per cent rise compared to losses incurred in 2020.

Dr Suleman Lazarus, a Visiting Fellow at the Mannheim Centre for Criminology who conducts research on the issue, explains why this kind of online fraud is so damaging:

“A romance fraudster tries to create an emotional and sexual connection or sense of dependence between themselves and their victim. This can have a terrible psychological impact on those who get caught up in these fake romances, on top of their financial losses.

“It’s important that we see these criminal activities as ‘fraud’ rather than potentially trivialising their seriousness by thinking of them as merely ‘scams’,” he added.

Despite the scale and impact of these crimes, little research has been done on romance fraud. This led Dr Lazarus and colleagues to conduct a systematic literature review to discover what we do know from empirical literature published between 2000 and 2021.



Fraudsters see their victims as unintelligent with poor mental faculties, slow to detect fraudulent relationships. 

The key techniques to gaining trust online

They found that romance fraudsters, as outlined in “Scammers Persuasive Techniques”, have three different key techniques to reel their victims in. The so-called “foot in the door” technique, for example, involves initially asking for a small sum of money. Then, after gaining the victim’s trust, the perpetrator will invent escalating crises and demand larger amounts of money.

They found that romance fraudsters employ three distinct key methods to entice their victims.

A perpetrator of the “face in the door” technique will ask for an extreme sum of money right at the start, and afterward, the victim is asked for smaller sums of money. But after this grooming phase, the perpetrator usually creates a “crisis”, claiming they need travel papers or have a loved one in the hospital – all of which require large sums of money.

Another strategy offenders employ involves acquiring sexually explicit webcam recordings of the victim by duping them into believing that they are in a romantic relationship. The perpetrator then uses these images to extort money from their target.

Dr Lazarus and colleagues' research reveals that cybercriminals often target wealthy Westerners in these ways, underestimating the financial harm they inflict. They assume that their victims have access to safety nets such as social welfare and benefits.

By trying to rationalise their actions the fraudsters try to circumvent any feelings of guilt they might experience. This includes blaming victims for their own suffering, describing them as "greedy", or dehumanising them by referring to them by derogatory names.



While men are often portrayed as the main culprits of these crimes, women also play a significant role. ”

Colonialism

Dr Lazarus and colleagues' own empirical study on online fraud themes in Nigerian hip-hop songs highlights this. Lyrics refer to victims as "Cash App", "CC" (cash cow), and "Maga" (stupid animals).

While often identifying themselves as "hunters", online romance fraudsters label their victims as "game animals" transforming their criminal activities, in their minds, into "a game". And just as the hunters see themselves as superior to the antelope they pursue, the fraudsters see their victims as unintelligent with poor mental faculties, slow to detect fraudulent relationships.

Research reveals that some West African offenders see defrauding Westerners as justifiable in the context of colonialism. For them, it is a means of retribution for the historical suffering endured by their ancestors at the hands of Westerners and Arabs during the slave trade, as well as for the exploitation and depletion of both human and natural resources.

This means that in some West African countries, online romance fraud is considered a civic virtue. In many cases, online romance fraudsters are respected members of communities and enjoy a venerated status as skilled tricksters.

The glamorisation of wealth also plays a significant role in normalising and legitimising the criminal activities of these romance fraudsters. Rather than being condemned, fraudsters are often seen as resourceful and intelligent.

Displays of wealth, such as luxury cars and houses, are also used to entice and recruit other would-be romance fraudsters in their local communities.

And while men are often portrayed as the main culprits of these crimes, women also play a significant role. Without relying on men for mentorship and support, these women challenge traditional gender roles and stereotypes. However, they are less socially accepted than men because their behaviour is seen as transgressing the "feminine" values of nurturing and caring by instead taking on the "masculine virtues" of assertiveness and cunning.



“We need to understand more about these broader societal and other factors enabling and supporting this fraudulent behaviour”, says Dr Lazarus.

“And while we found that the emphasis of empirical research looking at victims focuses on the West and those looking at offenders focuses on West Africa, this belies the fact that romance fraud is a global, as well as a regional phenomenon”. ■

Dr Suleman Lazarus was speaking to Sue Windebank, Senior Media Manager at LSE.

What do we know about online romance fraud studies? A systematic review of the empirical literature (2000 to 2021) and Cheques or dating scams? Online fraud themes in hip-hop songs across popular music apps are published on the Journal of Economic Criminology. Read **Social media users compare internet fraudsters to Nigerian politicians** by Suleman Lazarus on the Africa at LSE blog.

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