

FACTORS CONTRIBUTING TO ONLINE DATING ROMANCE SCAM VICTIMIZATION: A QUALITATIVE STUDY

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ABSTRACT--*Commercial crimes especially frauds and scams although not directly causing physical harms to human, they can ruin victims economically thus affecting their psychosocial well-being. Along this line of thought, online dating romance also known as Nigerian scam is where the scammer pretends to initiate a relationship with the aim to lure the potential victims of large sums of money. This mass marketing fraud will subsequently give negative impacts to the victims where the victims not only lose huge sums of money but also suffer psychological distress such as depression and stress. Although many researches have explored this area of study, studies in Malaysia is still limited. The aim of this study is to explore the vulnerability of the victims that led to this scam. Using a qualitative research design; victims, public prosecutors, the police, and non-government organization leaders were interviewed. Based on the data obtained from the informants, several themes were identified as contributory factors for this scam: loneliness, agreeableness, sensational seeking, lack of knowledge, and romantic belief. These factors can play a key role to authorities and the general public to curb this scam to some point and to educate and create self-awareness among the public.*

Key Words-- *online dating, romance scam, victims, fraud, self-awareness*

I. INTRODUCTION

The rapid growth of Internet has brought some impressive changes where people embraced this facility with such excitement that it is difficult to live a world without Internet (Peslak, 2015). Today, with social media facilities, it brings a new dimension for communication as it is so easy to communicate with people from any part of the globe (Ali Salman & Siti Minanda Pulungan, 2017, Saodah Wok et al., 2016) for free or even to run a borderless online business. With the convergence of Internet, cyber platform users are being constantly targeted by cyber criminals who rely on a variety of social media platforms (e.g., Facebook and Instagram) and chatting applications (e.g., WhatsApp, Viber, WeChat, and Messenger) to communicate online (Norazlina Zainal et al., 2018). These social media and new applications are becoming appealing for scammers to carefully plan and deceive the victims a huge

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sum of money (Gupta et al., 2015). According to Truecaller Insights Report (Kim, 2019), Malaysia has seen a 24% rise in the number of unsolicited calls in the year 2019 which includes online dating romance scams (which are also referred as love scams or parcel scams).

Online dating romance scam is popularly known as Nigerian scam, where the scammers pretend to initiate a relationship with the aim to lure the potential victims of large sums of money (Azianura et al., 2019). The scammers create fictitious profile with stolen photographs of personnel (e.g., pilot, army officer, and businessman) on social networking sites (Whitty, 2018). They mislead the victims by fabricating their personal details to impress the victims (Blackhart et al., 2014). Scammers often create profiles that contain attractive descriptions such as being professionals, affluent, and personable as part of the strategies to initiate social interaction with victims (Koon & Yoong, 2013). In leaps and bounds, the scammers establish a strong relationship with the victims by contacting or texting the victims daily (Buchanan & Whitty, 2012).

Succeeding that, the scammers purportedly offer gifts such as branded perfumes, handbags, smartphones, and laptops to convince the victims that the relationship is genuine. Some scammers claimed that presenting gifts during birthdays is part of their cultures. Sometimes, scammers also include an envelope together with the gifts, which contains a huge amount of money for the victim. Towards delivery of such gifts, the scammer will make up a story that the gifts are detained by the custom officers for further examination or courier agency and request victims for certain amount of money to be transferred to the custom officers or courier agency, in order to claim the gifts (Whitty, 2013). The scammers may also customize a tragic story such as emergency use of money for family, a loan, business deal or release from immigration department from the victims. The successfully groomed victims would comply with the scammers' request to transfer an amount to the third party account in order to retrieve the gifts or save the scammer from a tragic situation (Buchanan & Whitty, 2012). Not long after receiving all the funds, the scammers block the victims' on social media and chatting applications (New Straits Times, 2019).

The impacts of being victims in scams are distressing and devastating. Individuals who have been victims in this crimes are not only suffer financially but also psychologically. For example, victims of online romance scam experience a wide range of psychological distress such as depression, stress and trauma because they were cheated by his or her romantic partner who they have trusted (Buchanan & Whitty, 2014). With prolonged psychological distress, some may develop cognitive distortion (self-blaming, hopelessness, helplessness and preoccupation with danger) and some even committed suicide (Buchanan & Whitty, 2014). In this context, cognitive distortion can be perceived as irrational thinking pattern or biased thinking (Mohammad Rahim et al., 2013a) which may lead to victimization or criminality. Besides that, Buchanan and Whitty (2014) and Ross and Smith (2011) also documented that victims of online romance scam may experience other psychosocial problems such as social withdrawal and interpersonal relationship problems. In this context, victims not only lose a large amount of money due to scam but they also lose the social support from their surrounding people (family members, friends and colleagues) because the family members and friends of the victims assume victims as an ignorant and useless.

Despite the increasing number of reported cases and considering the psychosocial impacts of online romance scam victimization, the study of online dating romance scam is still at its infancy in Malaysia. Previous Malaysian researchers such as Safwan Hamsi (Hamsi, 2015) has narrowed his research to causes and actions of online dating romance scam based on Kantianism, Social Contract Theory, Rule and Act Utilitarianism. The research revealed some of the factors that may lead to this immoral activity, for instance abusing students' visa, the flaws of the banking system, review of current Cyber Law Acts, untrustworthy online dating websites and government control issues. The other research (Koon & Yoong, 2013) presents the personal attributes of the scammers' online identity and how these attributes materialized in the emails to create a sense of credibility. Koon and Yoong (2013) also examines the linguistic and rhetorical techniques used by scammers to manipulate and exploit the target's range of emotions. However, there is no holistic approach towards the factors contributing to online dating romance scam especially from a qualitative perspective. This alarming level of online dating romance have heightened the significant need to study the factors contributing to the online dating romance scam which serve as a guide to all related parties concerned.

II. METHODS

The research design is a qualitative in nature and it is largely based on the semi-structured interviews with two types of informants (victim and non-victims) using a purposive sampling technique. The interviews and experiences shared by the informants built the foundation of understanding of the factors contributing to the online dating romance scam. For non-victim informants, two public prosecutors ($n = 2$), a police officer ($n = 1$) and a non-government organization representative ($n = 1$) were interviewed in this study. The victims complied to several inclusion criteria. They are Malaysian citizens, age ranges between 18 – 65 years old, not diagnosed with any mental illness, able to access the internet and has an email address, who has been a victim or experienced online dating romance scam or have handled cases related to online dating romance scam, able to read and understand Malay or English and exclusion criteria (non-Malaysian citizen, mentally unfit, who does not have access to internet or an email account, unable to read, write or understand Malay or English).

The collection of interviews stopped after data saturation was met (Glaser & Strauss, 1967, Mohammad Rahim et al., 2019). Participation was on a voluntary basis. The victims' identities were portrayed as Victim 1, Victim 2 and Victim 3 in order to sustain the honesty and validity of responses. The confidentiality of information was maintained throughout the study by restricting access to the data, the identities of victims were undisclosed and protected. For non-victim group, informants were labelled as Respondent 1 (R1), Respondent 2 (R2), Respondent 3 (R3) and Respondent 4 (R4). The interviews were conducted in a conducive room at the informants' place and the interviews audio recorded and field notes were taken as additional notes. Each interview session lasted between twenty to forty minutes. Thematic analysis method was used to generate themes and sub-themes in this study.

III. RESEARCH INSTRUMENT

The research instrument used in qualitative research was a semi-structured, face-to-face individual interview guide. The interview guides for both informant groups (victims and non-victims) differed in terms of questions. For the victim group, the questions were skewed towards involvement in online dating romance scam and questions for the non-victim groups were more to the occurrences of this scam based on their investigation and observation of the online dating romance cases. Both interview guides were developed using open-ended questions and the questions were validated by three experts from the field of Linguistic and Criminology. The interview questions were developed based on previous literatures related to online dating romance scam victimization.

IV. RESULTS AND DISCUSSION

Based on the data gathered from the interviews, five themes were formed as the contributing factors to online dating romance scam. The five themes are: loneliness, agreeableness, sensational seeking, romantic belief, and lack of knowledge. The following sections present each themes in detail with the support of excerpts from the informants.

Theme 1: Loneliness

The ultimate goal of the scammers behind this online dating romance scam is to deceive victims a huge sum of money. The scammers do not particularly pick any group of victims however the scammer customize the messages and tailor a story according to the victims' weaknesses. This is to build a good relationship and trust with the victims. Basically, for the scammers, it is more important that the victims have access to funds or generate income than their marital status. It was reported in Better Business Bureau (Steve, 2018) that often victims do not just send their own money but they also borrow from friends and family members.

Through the interviews with Victim 1 (V1), Victim 2 (V2), and Victim 3 (V3), it was observed that the scammers target females including single females and married females as they find it easy to deceive the females. Generally, these victims are lonely in real life where they have a complex relationship, unhappy with current relationship or need some change in life and they are looking someone to share to their problems or listen to them (Azianura, Mohammad Rahim & Yeap, 2018). As mentioned by Sonderby and Wagoner (2013), loneliness is not caused by being alone but actually being without some definite needed relationship or set of relations. It also may be a response to the absence of the provision of a meaningful friendship, collegial relationship, or other linkage to a coherent community.

During the interview with V1, V2, and V3, the victims were asked how they feel about their relationship with their loved ones and in summary they responded that although they have a lot of people surrounding but they do not share everything with them. Below are the excerpts from V1, V2, and V3 interviews which recount their circumstances relating to loneliness.

“I have a lot of friends but not many good friends. First, be a friend, to know each other and when it comes to feeling, it’s totally different. Example I like when they take care more about us, knowing your mood better compare to other people” – V1

V1 has preferences in choosing friends such as a caring friend and a friend who understand her better. This is where the scammer tackles this victim by showing her love, care and compliments daily in his communication. V1 felt flattered because she lack of love, care and compliments. The similar pattern was obtained from Victim 2 as well:

“I am not a person who is easily get close with everyone. I am only close with people who I like. I have one best friend and I only share my story with my best friend only, like my personal story or family problems” – V2

V2 claims that she is a reserved person and shared her personal life with only with people whom she trusted. V2 although married claims to a best friend and in her case she completely trusted the scammer to the extend she agreed to marry him although she has a spouse and kids. She is keen to accept someone new in her life so that she can begin new life with someone she trusts completely mainly due to loneliness. Meanwhile Victim 3 responded in this way:

“Quite close with my family members and boyfriend. I have a lot of friends but not all are my best friends” – V3

Although V3 is close to her family and her boyfriend, the scammer would again find a way to tap on her weakness. The victim explained how she fell into the trap of the scammer because he valued her friendship and promised to be with her forever as a friend. She mentioned some quotes from her messages “I want be friends with you forever”, “I want to be right there for you no matter what happens” and “no one can make this friendship end” were used by the scammer to make her feel good.

It can be observed that at this stage the victims are carefully groomed by the skillful scammer. The more skillful the scammer is at grooming, the more likely the victim is to be taken in by the scam (Whitty, 2013). They are easily convinced through love promises such as promise to marry or long lasting relationship because they have confidence that the scammer is real and will be there forever. Conversely, many people choose to self-disclose to a stranger in Computer Mediated Communication (CMC) because they think it is more secure as they would most likely never meet again. They expect to receive support and understanding from a perfect stranger (Durand, 2010).

It can be concluded that was learned that these victims do not have a good companion to listen to their problem even though they have family and friends around them. This is further supported by responses from the victims when they were asked who do they turn to when in an emergency or need of help.

“My best friend, depend on the situation sometimes I keep it to myself” – V1

“I will ask my best friend. In case I need money, I will ask my mum. But other than that I don’t share or ask anything to anyone. Only these two people only” – V2

These victims look for their best friend or family in the event they need a help in an emergency or advice but most of the time they prefer not to share anything with anyone even though they have a family or friends. A good friend is someone who can listen to our problems, advise us and accompany us for an outing. If the victim do not

have a good friend then they tend to find an alternative to replace and fill in the position either by trying a new hobby alone or spending time online. Hence, the scammers preyed on vulnerabilities of the victims and falsely promise to end their loneliness (Rege, 2009).

In support to the victims' responses, Respondent 1 who is a Public Prosecutor in High Court of Malaya, explained that the potential victims are those who are lonely and looking for attention or affection. The excerpts as follows:

“From my experience, it is where gullible women who feel lonely fall for the sweet talking men who provide them with attention. People who are lonely and are looking for affection and attention. They cannot find it in real life, thus look for it online. The victims are usually married but left alone at home, divorced or have been single for a long time” – R1

The victims could be single for a long time, married but left alone or having some family issues. This emptiness in their life as well as longing for love trigger them to find it online. He further clarified that they use social media or online sites to make friendship with new online friends without knowing the real background of that person. Research proven that lonely people actively seek companionship (Cacioppo, Fowler & Christakis, 2009) to solve their problems temporarily or act as a listening ear.

Besides that, the victims tend to give out personal information freely on social media especially they reveal their relationship status such as “complicated” or “I’m single”. In the same way, they also post statuses on relationship or loneliness which indicate that they are in a complicated relationship or a problem.

According to Respondent 3 who is an Executive Director of Asian-Pacific Resource & Research Centre for Women (ARROW), frequent postings on social media show that the victims probably spend a lot of time on the phone and going through some depression which they express using social media. So this may give clues to the scammers that this person is lonely or isolated. According to Respondent 3:

“Posting few quotes about complicated relationship continuously indicate that the person must be going through a relationship problem. Actually, the posts on social media reveal about our state of mind and the situation that we can relate too. The clues and discourse on the social media draw on the scammer to detect even though the victims may not have made an announcement about it and it gives a space to the scammer to bait the victim into a fairy-tale relationship” – R3

Respondent 3 also mentioned that:

“The victim would be certain that the prince charming whom they met online is going to change their life and make their life wonderful. On the contrary, this is different for a person who has good companionship or relationship with family or friends. They can talk or spend time with their close friends or family whenever they are down. They would not feel lonely or depress as the family and friends support and listen to them’ – R3

Theme 2: Agreeableness

Most of the victims share information such as personal details, family details, pictures, phone numbers, and address with scammers within few days meeting strangers online (Buchanan et al., 2014). Their life histories can be

traced on their profile in social media by scrolling through their profiles on social media. Interestingly, the victims do not have any trepidation in sharing personal details early with someone that they have not met in person. According to Victim 2, the victim explained that the photos are available on their social media and it is not dangerous if the photos are being shared with strangers as they always can view the information on social media.

“Yes, why not. It is not dangerous because if I don’t share also, it is on my Facebook, they can see there (Facebook). I don’t mind sharing pictures or information about myself with anyone” – V2

V1 also expressed she would only share with personal details or pictures with her friends because it is a good feeling when the photos or posts being complimented. The excerpt as follows:

“Emm, depends. I know it is wrong but I want to be honest with you, I do share pictures only with my friends. Sometimes, they like to compliment on my make up or my dress” – V1

From the excerpt above, the victim admitted that it is not proper to share information with anyone but the victim intentionally shared pictures with her friends. V1’s communication with the scammer, proved that the victim shared her personal information and details with the scammer after the scammer successfully initiated a conversation with the victim. The victim believed the scammer’s words and being incautious about what the scammer says. The victims gave out information about themselves, work, family, photos, phone number, and address without having a second thought. This answers why the victims easily agree or commit into a relationship with the scammer as the scammer is aware that the victims’ frailty. In the beginning, the scammer tried to add the victims on social media and consequently transfer the medium of communication by requesting for a phone number to chat on WhatsApp. The scammer gave excuses that he or she is not always active on social media because travelling for work purpose and the victims share their phone number just after few days knowing the scammer.

According to Respondent 4 who is a Public Prosecutor of High Court of Malaya, mentioned that the victims giving out a lot of information about themselves when they display details publically. It is an invitation to the scammer to approach the victim while trying to profile, segregate and classify the victims according to their vulnerability. When the scammers have enough information about the victims, they use the information and persuasive words to lure the victims. The victims feel that the scammer know them better but the real situation is the victims are the one feeding information to the scammer on social media. In online world, it is difficult to judge a person’s real behaviour and everyone wish to be a good person on social media. According to Respondent 4:

“Well, when we display our details publically actually we are giving a lot of information about you to the scammers and it is kind of inviting the scammers to approach you. The scammers then will try profile you, segregate and classified you. But this is not always the case because there are also instances where *some who* have remained quiet and reserved when it comes to social media. They have also fallen to this kind of scam. When the scammers enough information about you, they use this information and put into nice words to lure victims. Victims feel that the person (the scammer) is the person knows them better. But actually the victims are feeding information to them on regular basis on social media” – R4

The foundation of agreeableness is that the victims have a forgiving nature and being altruistic. Therefore, they are generous, unselfish, friendly, considerate and willing to compromise their interests with other (Graziano, 1997).

According to Williamson (2018), these victims have high level of honesty, decency and trustworthiness. This is evident from V1's response as to whether she is forgiving in nature, helpful and unselfish with other. The excerpt as follows:

“Yes, I am. Example someone hurt you or making story about you which is not true at all and the person find out the truth and say sorry to me. I will just forgive it. I am easy person. You are nice to me and I'm nice to you” – V1

The victim agreed that they have a strong feeling of tenderness for anyone who needs help. She also agreed that they are helpful and easily forgive people in any situation. For instance, as mentioned by V3, she had lent money to their friends when they are in need of money and to the extent one of that they willing to sign as a guarantor for their friends in a sale and purchase agreement. This shows the victim is easily empathized for a person in their difficult situation and applying the same concept in online dating romance scam, the victims think they are just helping out their online partner, never realizing the profile is a fake profile and the real person behind this is a scammer.

Theme 3: Sensation seeking

With the advancement of high-technology, some victims enjoy being unique, novel and intense sensation for the sake of experience and different from others (Zuckerman, 1994; Mohammad Rahim et al., 2013b). Sensation seeking individuals are willing to take any risk and be adventurous when given opportunity to do so for the sake of experience or being unique. Sensation seeking correlates with certain characteristics such as novel situations, stimulating surroundings, unstructured tasks, adventure seeking such as mountain climbing, inhibited wild parties, travel more to less familiar places, prefer new environment with new friends, and try new food (Roberti, 2004). These victims find it necessary to show to the world through online medium that they have tried something new by posting updates or pictures on social media, presumably they need affirmations from people that they are novel and adventurous. \

In online world, victims with high sensation tend to form online relationship quickly than low sensation people because of the excitement of the process by anticipating “gift” or “big prize”. These victims are highly targeted since they exposed actively to the social media as they spend most of the time on social media updating statuses wherever they go or post pictures.

According to R1, R2 and R3, the scammers studied the statuses posted online in order to understand the victims' weakness, the weakness could be relationship or financial including money and branded gifts, the scammers will lure the victims by sending the relevant photos to show that they have everything the victims needed and they are the perfect person to be with which motivate the victims to trust the dupes. Below are the excerpts of R1, R2 and R4 which explain further whether it is easy for someone to fall into scam if the person displayed personal details publically or update their status frequently on social media.

“Definitely... This information can be used by the scammers to target their victim. They will know what the relationship status of the victim is. They will know the likes and dislikes of the victim, and this makes it easier for them to start a conversation. The victim thinks that the scammer is so similar to them, and that they share so many things in common. Actually it is all the info that has been displayed by the victim on their social media. The types of movies they watch, the types of clothes they wear, their favourite types of food etc. Their public information will also show how well to do they are. Are they a person with money or do they go to expensive places? Thus the scammers will know what type of person they have targeted, and how to scam them” – R1

“Yes, based on my investigations, victims are normally active and seek fun on Facebook and like to make friends. These victims have high chances to get trap into this scam compare to individuals who do not have accounts on social media” – R2

“I think that frequent posting sometime show that the person is probably lonely and spends a lot of time on phone. So this may give clues to the scammers that this person is lonely or isolated. Most people who post frequently.... I mean like when you do post a quote actually reveals about your state of mind. Sometimes you give a lot of clues that we don't know. Example, I know a girl who post a lot of quotes about marriage or relationship or message indirectly to the husband so we know that she is having a problem with her husband based on the Facebook statuses. It is visible to everyone. If I am who am so busy not a scammer can do this, then what more scammer. This will already show that this person there is a change relationship status, this person is probably vulnerable, so you start tracking this person. I think clues and discourse that we put out that people are able to detect even though you may not have made an announcement about it.” – R3

The victims are also willing to make new friends online so that they can share knowledge and expand their contacts for future benefits. This was explained by V1 and V3 when questioned whether they prefer to make new friends or comfortable familiarity of everyday friends. Besides that, V1 and V3 also mentioned that they liked to travel to new places by themselves as they can able to gain new experiences and make new friends.

“I love to travel. I like to explore new country that I never been. Twice a year I would spent my money on travelling. I prefer to explore the place by myself so that I can gain my own experience. It is adventurous and I like to try that. In fact, I travelled to Istanbul alone I mean I met new people in the trip so they helped me. It is a new experience for me” – V1

“Yes, I'm comfortable to explore the new place by myself, so I know what I can find out there, what I'm gonna face, after all, I can share my experience with my friend” – V3

The above excerpts clearly show that the victims are adventurous and brave to endeavor new things. Predictably, these characteristics can easily lead the victims to fall for the scammer's trap since they are highly motivated to find new friends and explore new places. The scammer may use this weakness as an advantage to offer the victims a free travel to their country or sponsor the air tickets to travel around the world. This promising words influenced the victims to feel proud to have such a person in their contact list.

Studying the communication records of V3, it showed she was inveigle that the scammer was willing to offer a free trip to Europe. Knowing the victim (V3) is a person who loves travelling, the scammer guilefully offered to sponsor the victim and her boyfriend a trip to overseas. Logically, a person should have doubts as to why and how an online acquaintance known for few days or months would sponsor an overseas trip. Undeniably, the feeling to pursue a new experience and sensation is what stimulated the victim to fall for the scammer's tactics.

Theme 4: Romantic belief

The conversation records showed that potential victim fell in love quickly with scammer due to certain reasons such as their online partner or lover is from foreign country and the promise to marry them. They believe that true love can be found online and love gives meaning to life. Since they spend more time on phone, it will be easier for the scammers to approach these victims. The victims accepted the scammers' love and marriage proposal within few days or weeks after knowing the scammers, but on the other hand, the scammers used the opportunity to request for money. By then, the trust and relationship with the scammer got strong and the victims agreed to send money without much thought.

Respondent 2 explained that one of the common reason why the occurrence of this scam is because the victims are looking for a partner or relationship online. The victims are comfortable when they are being addressed with pet names such as darling, honey, dear and sweetheart or their sweet promises. The reason why the scammer address all the victims "dear", "darling" or "honey" and seldom use the victims' names because the scammer is running multiple love scams with many victims and they do not want to get caught out. These victims do not think that the scammer could also be chatting with many other women or potential victims out there using the same romantic words to scam them. It is difficult to understand how the victims could love a stranger that they have never met before. Sometimes the human feelings take over logical thinking skills, thus it is how the victims react towards the love showered by the scammer.

V2 believed that true love can be found online. She admitted that: "*Yes, I blindly trusted him. His promises is to marry me*". The false promise made her to bank in some money when the scammer requested. What is more worrying is the victims are willing to find a way to be together with someone who met online regardless of the physical distance or any other barrier. This victim was seeking a good companionship or someone who can show care, love and attention virtually or in real life. The victim blindly trust scammer's promises such as the scammer will come to Malaysia just to see the victim and offer her some money to take care of her.

At this point, the victims are in the understanding that they found their ideal partner online who is caring, loving and romantic. In the same way, the scammers try to portray as someone who is trustworthy, caring, honest and respectful, the victims believe that the characteristic matches with their ideal partner. The scammers also show that they are serious in building a relationship with the victims by reminding the victims how much they love victim. They claimed to possess only good characteristic such as being matured, honest, and generous.

Theme 5: Lack of experience and knowledge regarding online dating romance scam

Jackson (2017) suggested that lack of knowledge is the contributory factor in the financial exploitation which increases propensity for fraud. For instance, people with higher levels of computer self-efficacy, web experience and security knowledge were less susceptible to online fraud (Norris et al., 2019). According to R4, lack of awareness is one of the major reason for the occurrence of this scam. When the victims have a strong sense of awareness especially being cautious when comes to online transactions with anonymous individuals, could avoid a person from being a victim of online scam. According to Chang and Chong (2010), individuals who lack of knowledge related to romance scammers or how they operate may be at greater risk of being scammed.

“Firstly, the victim is the reason. The victim tend to believe anonymous or people who just they make friends. The vulnerability of the victim and they are less cautious..... the victims are easily convinced and deceived. Of course, the scammer is tactful and creative in their approach is one the factor but when the victim has a strong sense of awareness and being cautious especially when comes to online transactions with anonymous individuals, that can be a major factor to reduce this problem” – R4

V. CONCLUSION

Through the factors explored in this research, it is learned that the victims who do not have knowledge about this online dating romance scam are more likely to be deceived by the scammer, victims who easily agreeable are more prone to fall into this scam as they are cooperative and appreciative, victims who are experiencing negative emotions in their lives such as loneliness, have a high tendency to be persuaded by the scammer and lastly victims who have strong belief in romance are more at risk of being fooled. The victims not only experience financial loss but also psychological distress and online dating romance scam will continue to exist as long there are people to trust a stranger online to solve all of their problems. Hence, a holistic approach must be taken to spread the awareness and nature of this online dating romance scam. Through this dissemination of salient information, the public will be more alert to this kind of scam. This study fills a gap from the perspective of victim which was previously unavailable and it can form a better of understanding of what happens behind scene of such scams. These factors could help the police and relevant authorities to develop useful programmes and guidelines to curb this growing issue. In addition, the findings generated in this study would be beneficial for early psychosocial intervention among at-risk groups. These psychosocial interventions can be carried out at individual and familial levels. For example, individuals who exhibit traits such as sensation seeking and loneliness can be intervened earlier to avoid being the target for this online dating romance scam.

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