but we will meet in person when I am back and I will let you understand that it is wrong to doubt people the way you have doubted me

Yes that photo is me.

I am very tired and I have a big problem ...I don't even have any money to move around

and i assure you that i will love you with everything in me

love you

So dear do you mind chatting with me on hangout?

are you taking advantage of my situation?

you have a very special place in my heart and you are my queen and treasure

i am missing you here

I will try to call you on video now but my

I am a General of the USA ARMY and i know my way to meet you.

♥ 😘

the money is here! i am happy

am not that type with ad intentions am here o find a perfect woman

# A Postmodern Love Story

*How Romance Scammers Exploit the Online Dating Experience Through Simulated Love*

i do not have any re to lie to my conscie hate lies

The more i get to know you is the more i get to fall deeply in love with you

please i don't want you to get me wrong I really do have good intention

ou make my heart melt, told you this yesterday nd i mean it, i love you

Yes I know dear ...I will be home and settle the debt before next week mean by next week

ce the money arrives e are good to go

for your mobile whatsapp number because i am always available there on whatsapp

Please dear I know you have a gmail but you don't want me to have it

miss you

but I just want you to give me a chance in your life

.... I think I'm getting addicted to you ... It's really a good feelings and I want this to go on

and i will come to meet you in Netherlands so that we will meet and plan our future together

i care so much about you and you know it

i'm so upset

you are special to me

I am Alexander, am 56 and am a civil engineer I have one daughter I love reading and spending time with my daughter

how much money can you help me with ?

I have problem dear ....

everytime you tell me that you will help me only for you to wake up in the morning and reverse your descision

💔

I promise I will make you happy forever

please take out a loan, there is a loan website where you can take one

please

The text messages above are copies of real messages sent by multiple romance scammers to the researcher and two participants.

**Utrecht University**

# A Postmodern Love Story

*How Romance Scammers Exploit the Online Dating Experience Through Simulated Love*

Master Thesis

Presented to the Faculty of Law, Economics and Governance

Department of Global Criminology
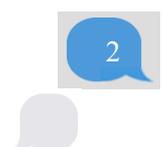
Cohort: 2019-2020

Date: 10-02-2021

First reader & supervisor: Dr. E. Krsmanovic

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# Preface

Before introducing you to my exciting topic, I would like to take a step back and reflect on what this process meant to me personally. I did this research and wrote this thesis in circumstances I had never faced before. I was grieving the loss of a parent, immigrating to another country, and like every person reading this, facing the consequences of a global pandemic. In fact, as I am writing this very paragraph, Austria is in a three week long 'hard' lockdown, which means that I am spending almost all of my time inside the four walls of my apartment. Throughout this strange time, this project formed a red threat, as it became a pleasant, constant factor in my life. There were always new ideas and connections to explore, new ways to improve my work, and new goals and deadlines to work towards. This helped me navigate these strange months.

Nevertheless, doing qualitative research during a pandemic, a time during which we are told to avoid social contact, proved to be quite difficult. When it became impossible to pursue my original research topic in March, I looked into netnography and crimes that predominantly take place online. When I stumbled upon the online dating scam, a largely underexplored cybercrime, I decided to go for it. I was immediately drawn to the emotional aspect of the crime, as I realized that these scammers were not only after people's money, but also after their hearts.

Throughout these last months, I found myself inspired and motivated by every new story that was shared with me about this particular scam. Luckily for me, I found great respondents, who were so kind to give me their time and knowledge. For this, I am extremely thankful, because I fully realize that without them there would be no stories, no research, and no thesis. But as multiple participants told me: you have to experience being romantically scammed to truly understand it. I still hold this to be true, although I think, or sincerely hope, that I came close to uncovering their truths. As an anthropologist and criminologist, I namely always strive to make the unfamiliar familiar, to collaborate with my participants, and to let their stories guide me.

Besides my respondents I am also thankful for those who helped me during this process. I would firstly like to thank my boyfriend, who is likely somewhat of an expert on the topic himself by now. He always listened to my worries and ideas and motivated me to keep going. Also a big thank you to Laura, my fellow anthropologist/criminologist in the making/thesis-buddy, with whom I exchanged many, many voice messages and phone calls. Without her these months would not have been as fun and productive as they were. Lastly, I would like to thank

my supervisor, Dr. Elena Krsmanovic. Her insight and knowledge pushed me to explore new concepts and to find new lenses through which I could look at my data. Her input truly improved the quality of this thesis and I remain inspired by her passion for cultural criminology.

For those reading this who are not my respondents, I hope that by reading this thesis your interests are sparked as much as mine when I (first) learned about the online romance scam. For my respondents, I hope you can recognize the things you taught me, and that I did you justice in my honest endeavour to translate your experiences into something of cultural criminological meaning. Enjoy reading!
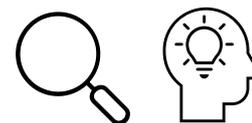
Dank u wel     Thank you     Danke schön

Hester

# Index

# 1. Introduction

Online romance scams according to E4, E1, and R9:

*'It is a very radical form of fraud. From all the forms of fraud we receive, this one lasts the longest as the contact with the perpetrator can go on for weeks, months, and sometimes even years. It's very personal, people have shared a lot of personal information and feelings, and they really thought they were in touch with someone who would become their life partner. Then they're suddenly pulled out of that illusion. Their loving, supporting partner, who they spoke to every day, who would probably even come to the Netherlands, is gone. Additionally, they've also lost money. This sometimes leads to debts, or maybe they have transferred money that was for the mortgage of the house, or to pay for their children's education. It's very painful.'* – E4 (interview, 19-08-2020).

*'These fraudsters play with people's emotions, they really create a bond with their targets. They're very caring, they will check up on you a lot. They make their targets feel like they're very important, which usually leads to them developing feelings for the scammer. Then, the scammer will try how far they can go. It can happen to anyone; scammers will find a way to become the ideal partner for anyone. It doesn't matter if you're really well educated or not, it can happen.'* - E1 (interview, 06-06-2020).

*'They try to get your attention by sending you a friend request, and the moment you react, they turn to action. They'll say they love you very early on, you're their queen or their honey. Then the sob stories come out, about how they have lost their partner, so you feel sorry. Then later on they'll tell you they need money to come home, but their boss won't give them money for their travels, or they are suddenly very sick, and they can't pay the medical bill. They want to see as much money as possible.'* – R9 (interview, 18-05-2020)

In this introductory chapter the reader will become acquainted with the main topic of this thesis: the online romance scam[1]. It will first be explained how literature defines this type of fraud.

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[1] From this point onwards also referred to as online dating scams, or online dating/romance fraud.

According to Whitty & Buchanan (2016) romance scammers traditionally initiate contact with others on online dating platforms, using a fake profile and a fictive personality. They pretend to be interested in developing a genuine romantic relationship, but their real intentions are to defraud their targets of a large sum of money or goods. If there is a match a scammer will dedicate a lot of time and resources to make their target fall in love with this fictive person. Once the scammer has succeeded in doing so, they use this romantic connection in their favour. They will claim that something very problematic has happened and that only their target's money can save them. Because their target now has feelings for this fictive person, they usually comply. These scams can be conducted by both international crime groups and individuals (Whitty & Buchanan, 2016), and according to studies the number of victims reported worldwide is on the rise (Kopp et al. 2016). It is thus an issue of particular concern, especially since it has not gathered much attention from scholars yet (Cross et al. 2018, Whitty, 2018).

The foundation which allows this kind of crime to flourish is love, or more specifically, the human need for romantic connections and affection. Online dating makes finding such connections a lot easier, and as a result the online dating industry is booming. Rosenfeld et al. (2019) state that since 2013 most new heterosexual couples have met through an online dating platform, which proves to be an ever-increasing trend. The dating platforms are not just for romantic relationships either, as literature has indicated that people also use the platforms to find '*short-term dating partners, casual sex partners, platonic friendships, travel partners, and local residents who can give advice to travellers*' (Zytko et al. 2018, 63). These platforms are thus used by millions of people worldwide and can aid in reaching social relationship goal achievement (Zytko et al. 2018).

The reasoning behind the popularity of meeting online lies in the abundance of potential partners a dating platform can provide its members with. This pool of potential partners and the air of partner availability overrules the relationship partner pools that users have access to through their social circles, due to social, geographical, and temporal constraints (Zytko et al. 2018). Dating platforms furthermore make meeting others easier, as third parties (such as friends and family) are no longer needed to introduce a potential match (Luu et al. 2017). Another bonus is the fact that the online space allows people to exhibit their best assets in order to attract potential partners, which empowers them to manage their identity in a way they desire (Hobbs et al. 2017). Nevertheless, it are also these very qualities of online dating that create a space for inauthenticity and deception, which romance scammers greedily make use of. Still, it
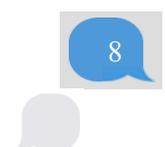
are not only dating scammers who alter reality. According to Drouin et al. (2016) people skew reality to make themselves more attractive, sexual, and adventurous than they really are all the time. They furthermore note that '*the online environment is full of deceit of many varieties, and in some online venues deception is the rule, not the exception*' (Drouin et al. 2016, 141).

This thesis will focus on a specific type of deception which calls for critical inspection: the aforementioned online romance scams. These scams do great harm in multiple ways, yet there are gaps in research. Most research on the topic comes from a physiological or health perspective, which usually ignores the contextual and cultural forces that influence this social paradigm (prominent examples being Whitty's 2013, 2016, 2018 works). Even if a research is rooted in criminology, researchers usually take on a more mainstream criminological approach (examples being Rege, 2009, Button et al. 2014, Kopp et al. 2016, Cross, 2018). Although such researches are interesting, other approaches could refine the current understandings of the crime. This research therefore aimed to enrich the limited scientific debate by assessing how postmodern times are affecting this phenomenon. Although there has been research that incorporates postmodern explanations to the scope of online dating (such as Barraket, 2008, Penney, 2014, Duguay, 2017, Robinson, 2018), no research has explicitly connected such explanations to the online dating scam. This specific focus on postmodern explanations is furthermore in line with the cultural criminological direction of this research. In the next section, it will be explained further why this particular topic is relevant both socially and scientifically.

## 1.1 Social & Scientific Relevance

Social and scientific relevance of this topic is manifold. Firstly, research on online dating scams remains relatively scarce and there are gaps in existing research. Secondly, it has been indicated that this specific form of cybercrime is on the rise. Seeing that the majority of heterosexual relationships now originate online (Rosenfeld et al. 2019), people should be aware of the risks associated with the popular dating platforms too. There are also signs that scammers are spreading to social media platforms, which are frequented by an even bigger population of web users. Yet, as Luu et al. (2017) expose, online dating platforms only offer very limited protection to their users. Platforms that employ manual checks of new profiles cannot possibly cover all incoming traffic, and automated systems have also proven to be insufficient. Because of this, Luu et al. (2017, 2430) conclude that: '*The onus of protection largely lies with the*

*individual when using online dating services.'* Social media platforms face equal security problems, with Rathore et al. (2017, 46) stating that '*[Social media] users share a huge amount of personal data on SNSs, and this data might reveal them to various internet threats, such as identity theft, spamming, phishing, online predators, internet fraud, and other cybercriminal attacks.'*

More awareness for such threats might be more important now than ever: multiple media outlets (ABC7, 2020, BBC, 2020 for example) have reported on a surge in romance scam cases during the COVID-19 outbreak. This can be explained by 'real life' dating not being an option, increasing the number of people online. Another explanation can be found in the expanding loneliness due to lockdown rules, which increases people's vulnerability to internet predators. Raising awareness and learning about the dark side of online dating is therefore pivotal at this very moment.

Those affected by romance scams are furthermore seriously harmed. According to Whitty & Buchanan (2016) these harms can be both financial and emotional: the double hit effect. A short summary of the harms that have been found in literature will now be provided. Cross et al. (2018, 1303) provide the most comprehensive overview of monetary loss as a direct result of dating fraud worldwide: *'In 2016 alone, 3,889 victims in the United Kingdom reported losses of £39 million to ActionFraud; 15,000 victims in the United States reported losses exceeding $230 million to the Federal Bureau of Investigation's (FBI) Internet Crime Complaint Centre (IC3); 831 victims reported losses of almost $21 million to the Canadian Anti-Fraud Centre (CAFC); and 1,017 victims reported losses of over $25.5 million to the Australian Competition and Consumer Commission. This figure increases to almost $42 million when losses reported to the Australian Cybercrime Online Reporting Network (ACORN) are included.'*

In the Netherlands the Fraude Helpdesk keeps an overview of the numbers related to romance scamming. In July[2], the total loss in the Netherlands in the year 2020 was already at €2.351.389, which was transferred to romance scammers by 129 different individuals. One year prior, at the end of 2019, these numbers stood at €3.744.300 transferred by a total of 412 individuals. This was a great upsurge in cases compared to 2018, when 'only' 180 individuals transferred money to romance scammers, which amounted to €3.259.507 in that respective year.

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[2] The complete 2020 numbers had not yet been released at the time of writing. The numbers listed above were conveyed during an interview with a representative of the Fraude Helpdesk.

Nevertheless, when evaluating these numbers, it is highly important to keep in mind that they only represent the tip of the iceberg. As will be explained next, individuals who have been romantically scammed barely report the scams due to stigma and shame (Whitty & Buchanan, 2016).

Whitty & Buchanan (2016, 180) provide an overview of the emotional harms these individuals experience. They note how they face '*shame, embarrassment, shock, anger, worry, stress, fear and the feeling of being mentally raped,*' upon discovery of being scammed. Despite facing these hardships, they also report that there is an absence of a healthy support system to help them overcome these mental strains: '*Others thought they were stupid, were angry or upset with them because of the financial loss and generally did not provide social support*' (Whitty & Buchanan, 2016, 181). In extreme cases the scams have even led to suicide and complete social isolation.

To illustrate the emotional hold scammers have on their online partners, Whitty & Buchanan (2016) highlight how there are many people who report that the loss of a romantic partner was more significant to them than the monetary loss they had to overcome. This romantic loss could be so unbearable, that in a few cases people voluntarily chose to remain in touch with their scammer, or even continued to pay them despite being made aware of the fact that the relationship was fake and fraudulent. On a final note, citing Whitty (2018) the scam affects middle-aged, well educated women disproportionately, and most offenders are male.

To conclude this section, it needs to be mentioned that due to there being very little awareness for romance scams, there is very little time and funds allocated to stopping the phenomenon. As Cross & Blackshaw (2015, 216) namely conclude their study: '*It is evident that online romance fraud poses a significant problem in terms of the number of victims and substantial amounts of money which are being transferred offshore. Traditionally, fraud has not been seen as a priority for police agencies and consequently, the level of resources and staffing allocations have not allowed police to effectively police this kind of fraud. This has been compounded with the evolution of technology and the internet, which has increased the difficulties experienced by police agencies in attempting to address online fraud.*' More knowledge on this type of fraud paired with more awareness is thus crucial to improve the current situation concerning romance fraud, which as of now, is only getting more critical as romance scams are evolving constantly. This study then forms an important contribution as it will make the topic more visible and comprehensible.

## 1.2 Research Question

As has been mentioned before, in this study an original approach to studying online romance scams is taken on, as for the first time, these scams are explicitly looked at through a cultural criminological lens. This lens is due to the fact that romance scams cannot be fully understood if they are not contextualized in postmodern times and within a specific culture. Cultural criminology then provided the best framework to do so. In line with this approach, the following research question was selected:

*'How do the commodification and simulation of romantic experiences relate to exploitation through online romance scams in the Netherlands?'*

The process behind the selection of this specific question will now be central, as its key elements will shortly be discussed. Most prominently, and right at the beginning of the question, there are two important theoretical concepts: commodification and simulation. These are understood through the conceptualisations of postmodern critical thinkers Bauman and Baudrillard. Although the exact theoretical definitions surrounding these concepts will be elaborated on in the theoretical chapter, it will quickly be explained why these concepts are relevant to this research.

Commodification and simulation represent two key characteristics of postmodern time. Commodification is to be mainly understood in the context of love becoming commodified, and individuals altering their representation online so others can romantically, or in the scam financially, consume them. In this thesis the romance scam is presented as the ultimate playing field for this. This increasing commodification has great implementations for relationships, which Bauman (2013) fears have become unstable due to people constantly selling themselves to others, who can move on the moment they are not satisfied anymore. Simulation then, is tied to how digital means have taken over our lives, and as a result, reality has become intertwined with an empty simulation of reality: the hyperreal. In this thesis, I explore how these hyperreal qualities manifest in the romance scam, as scammers have managed to trap their targets in a fabrication of the truth in order to defraud them.

Lastly, as the scam is looked at from a criminological perspective, one is predominantly concerned with the negative impact of commodification and simulation, which is why the relation of these concepts to different modes of exploitation within the scam will be explored. The focus on the Netherlands is due to there being no qualitative, criminological research available in the Netherlands on this topic despite its relevance. In addition to the main research

question, the three empirical chapters will each focus on a specific sub question. These questions are:

Chapter 4: How does the romance scam function and how do scammers exploit their targets?

Chapter 5: How does Baudrillard's conceptualisation of simulation manifest in the online romance scam?

Chapter 6: How does Bauman's conceptualisation of commodification explain the online romance scam?

Although the theoretical aspects of these questions have already shortly been mentioned on the page prior, the use of 'manifest' in the second sub question needs a short clarification. Manifestation is understood through the definition present in the Merriam-Webster online Dictionary (2021). They define manifestation as making something evident or certain by showing or displaying it. In the fifth chapter, it will thus be explored how Baudrillard's conceptualisation of simulation becomes evident within the online romance scam. In the sixth empirical chapter the focus shifts towards explanations of the phenomenon under scrutiny, as Bauman's works will be used as an explanatory mechanism for the romantic scam.

1.3 Overview of the Thesis

This thesis consists of seven chapters. After this introduction the methodological chapter will introduce the mode of ethnography used in this research, and the reader will become acquainted with the fieldwork site and sample. The methods that were used to gather data will be discussed and there will be attention for their usefulness and application. The chapter will conclude with an elaborate reflection on ethical matters that were encountered while doing research on this topic.

The theoretical chapter will combine explanations that focus on the postmodern conditions that shape the romance scam and the practical structure of the scam. This will provide a comprehensive understanding of the topic central in this research. The cultural criminological direction of this research will be highlighted, and will be complemented by Baudrillard's hyperreality theory and Bauman's conceptualization of commodification. Besides this, the works of multiple influential authors on online dating scams will be considered, and

Whitty's Scammers persuasive techniques model along with Walther's Hyper personal model will be included to explain both the functioning and the structure of the scam.

After this, the three empirical chapters will form the largest and most exciting part of this thesis as the data will be presented and integrated with the theoretical findings from literature. Chapter four will focus on how the scam functions, and how Dutch individuals were exploited during and after the scam. This chapter thus forms the foundation on which later understandings of hyperreality and commodification will be based. In order to explain how the scam functions, Whitty (2013) and her Scammers persuasive techniques model will be repeated and critically assessed. A new model will then be presented, which forms the introduction into a discussion concerned with the exploitative nature of the scam, and how the participants of this research experienced various harms as a direct result of the scam.

Chapter five will explore which mechanisms scammers used to create a successful simulation of love. It will specifically focus on how different technological means were employed to create credibility, and how these can be connected to Baudrillard's notion of the simulacrum. The role of these simulacra within the simulation of love as a whole will be discussed, and the chapter will conclude with a section focusing on how the participants were eventually able to exit this simulation and thus move on from the scam.

Chapter six will assess whether Bauman is justified in his fear that love has become unstable as a result of increased commodification and consumption within society. The chapter will explore different modes of commodification and will explain the specific modus operandi of romance scammers. Most of the chapter will therefore focus on how scammers consume their targets financially. Throughout these three empirical chapters the experiences and stories of the participants will form a reoccurring factor, strengthening the arguments and making them tangible.

After these three empirical chapters, the conclusion will follow, in which the findings of this research will be summarized and an answer to the research question will be formulated. The thesis will finish with a short personal reflection and multiple remarks on the consequences of this research for future theory and practice.

# 2. Methodology
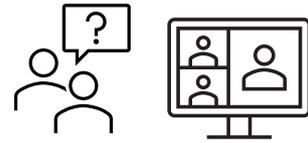
For this thesis qualitative research was conducted over the span of 3 months, from the middle of May until the middle of August 2020. In this chapter the mode of ethnography used to conduct this research will first be introduced, and the reader will become acquainted with the fieldwork site. Different qualitative research methods were employed to gather data, and there will be attention for their usefulness and application. After introducing the participants, the chapter will conclude with an elaborate reflection on the ethical implications of doing research on this particular topic.

## 2.1 Direction of the Research

This research departed from an interpretivist epistemology, which entails that there was an open stance towards new knowledge as the respondents led the research in a collaborative effort. The goal of the research was therefore to understand and interpret the meanings in human behaviour, rather than to generalize and predict causes and effects to form an objective truth. Although I originally intended to do ethnographic research in the anthropological sense of the term, which usually entails a lot of on-site, real life interaction and exploring, COVID-19 changed those plans. I thus had to be flexible and transformed the topic and methods to fit research that is done online. This research thus still relied on ethnography, but reimagined and moved to my own home and laptop: netnography. Netnography, in the words of its founder Kozinets (2010, 20), is *'a specific approach to conducting ethnography on the internet. It is a qualitative, interpretive research methodology that adapts traditional ethnographic techniques to the study of social media.'* Netnography is conducted in six overlapping stages, and these stages are very similar to those of regular ethnographic research. It begins with developing a research plan, establishing entrée (trying to gain access, contacting participants), collecting and triangulating data, analysing and interpreting data, enforcing ethical standards, and finally reporting on research findings and associated insights. This thesis thus represents the final stage, as the empirical data will be presented in three empirical chapters. Each chapter focuses on a different topic and corresponding sub question:

Chapter 4: How does the romance scam function and how do scammers exploit their targets?

Chapter 5: How does Baudrillard's conceptualisation of simulation manifest in the online romance scam?

Chapter 6: How does Bauman's conceptualisation of commodification explain the online romance scam?

Lastly, in the conclusion the main research question will be answered: How do the commodification and simulation of romantic experiences relate to exploitation through online romance scams in the Netherlands?

## 2.2 Quality of the Data

Securing high external validity and reliability were not the ultimate goals of this research design. Due to the online environment, as both the scam and the internet are subject to constant change, it would be near impossible to reap the exact same understandings in future research. Nevertheless, due to the epistemological direction of this research, high reliability was subordinate to internal validity. There were thus multiple measures taken to maximize the internal validity, which was primarily secured through data and methods triangulation.

Method triangulation entails that multiple methods were used to gather data at the same time. The inclusion of multiple methods enabled the researcher to view romance scamming from multiple angles. This then resulted in data from multiple sources, which enabled the researcher to confirm and solidify certain ideas, but it also made it easier to recognize and question inconsistencies within the data. In this research, triangulation thus highly increased correct understandings of the phenomenon.

Additionally, I also made sure to critically reflect on myself and the data throughout the entire process. I also had discussions and check-ups with my supervisor and peers, and also discussed some early findings during the interviews with participants to check my results. This all heightened the quality of the data and ensured that this final product is of scientific credibility.

## 2.3 Research Site

Due to the everchanging and vast nature of the internet, the research site has to be defined in a clear manner (Burrel, 2009). In this case, the research was multi-sited, as multiple online venues

were interrogated. I started this research heavily focusing on online dating platforms, spending most of my time on LEXA & Be2. Nevertheless, these platforms did not reap as much useful data as I thought they would. Most users appeared genuine and without paying for a membership I could not fully filter profiles. I therefore turned to one of the advantages of multi-sited research and followed the people and stories I had encountered so far (Molloy et al. 2017). I spent time analysing WhatsApp, Skype, and Google Hangouts messages found in two transcripts I received from participants. Additionally, when one of the experts pointed out that Facebook could offer research opportunities, I soon consulted it on a daily basis. On Facebook there is namely a magnitude of (international) pages and groups dedicated to dating scammers and their presence on Facebook and other online venues. There are also groups that gather people who have been through a romance scam, to support each other and share their experiences. Through reaching out to the moderators of these groups and pages, I was kindly given the opportunity by one of these Facebook pages, created and moderated by Dutch individuals, to become a moderator. This page is called 'Nep profielen/Fake Profiles', and at the time of writing, boasts 2195 likes, the most out of any Dutch ran anti-romance scamming page. I gladly took up this opportunity and spent much time going through the inbox of the page, reading how people from all over the world shared their concerns about people who had approached them online. The page also received messages from people who were sure they encountered scammers, and after verifying this, these profiles would then be posted on the page to create awareness. On average, the page would be visited about 1000-1200 times a week. In addition to this page, the page Scamming Scammers Action, which is a 'befriended' page of the aforementioned page, was also of much use in regard to information gathering. This page has 16.000 likes, and also reaches a big international audience, with its moderators located in the United States. It is the biggest public page dedicated to education on romance scams. I checked both of these pages daily, and through this gained insight into active scam accounts, tactics, experiences, and other useful information.

Next to the presence of such pages and groups, romance scammers are also increasingly active on Facebook itself, providing another reason for investigation of the network. Although their presence on dating platforms has not truly faded, after many years of scam activity most dating platforms have at least taken some measures to get rid of the fraudsters. This has resulted in scammers exploring their opportunities elsewhere. An expert from the Fraude Helpdesk confirmed that the number of romance scam cases that find their origin on Facebook are indeed

on the rise. Facebook namely appears to be a great alternative to the online dating platform: there is a relatively large middle-aged, vulnerable population active on the network, who are mostly unaware of the presence of dating scammers and remain largely unprotected from them.

2.4 Research Methods: The Interview

After meeting the first persons of interest through the aforementioned platforms, an interview usually followed suit. The interview can be labelled the core method of this research. According to Davies & Francis (2018) interviews can be defined as a method of data collection that specifically involves the asking of a series of questions. Typically, interviews consist of a formal meeting or dialogue between people as social interaction occurs. The interview can be considered a primary data source and provided the most useful data in this research. These findings could then complement other methods, as through the interviews I was able to verify or question certain ideas. The interviews also inspired me to try out new things in regards to data collection, as it was for example a respondent who encouraged me to set up the Connie profile, which will be discussed in section 2.5.2.

For this research I did semi-structured interviews with a topic list. Topic lists are easily adaptable for any given situation and subject, but still provide the researcher with some structure. I started off with an initial topic list[3] designed for people who had been scammed. Once I conducted the first interviews and received peer-feedback on this topic list, its contents changed overtime. I did not create individual topic lists for those who had been scammed. By asking all participants similar questions I could easily distinguish patterns and reoccurring aspects of the scam. I did, however, craft a separate topic list for each expert interview, as those interviews linked back to their specific professions and knowledge.

Participants were provided with a choice on where and how to conduct the interview. Due to COVID-19 and the physical distance between me and the Netherlands face to face interviews were not possible This resulted in six phone interviews, six interviews through videocall, and one through a messaging service. I left the choice with my participants, as for many this is still a very sensitive and difficult subject to talk about. Before every interview, I made sure there was informed consent established. How I went about this will be discussed in section 2.7.

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[3] The topic list used for R1-R9 can be found in appendix A.

I tried to stick to my topic list, but if respondents shifted towards other topics than those on the list, I allowed them to do so. At times this offered new, beneficial insights. I did make sure to return to the list eventually, to make sure that I would get the information needed to answer the research question. The interviews highlighted the collaborative nature of this research, as oftentimes, the interviews turned into conversations rather than a static back and forth. I, with explicit permission, recorded the interviews, but only the sound, either with my laptop or phone, and transcribed their words within two days. I also made notes while we spoke, jotting down important thoughts and new questions to ask. Once the transcript was complete I deleted the recording. I safely stored these transcripts on my laptop, and uploaded them into NVivo for coding and analysis. This proved to be my biggest and most important NVivo codebook, with my main codes being: personal information, simulation, commodification, and aftermath.[4]

## 2.5 Research Methods: Digital Ethnography

### 2.5.1 Participant Observation

Participant observation was the most important digital method in this research. According to Davies & Francis (2018, 113) participant observation '*involves observation of individuals or groups of people in their natural setting to understand more about them, their lives and cultures.*' Participant observation is usually one of the key methods of qualitative research. It can namely help researchers distinguish the fundamental components of any given society early on, and help one gain entry (DeWalt & DeWalt, 2011). For this research, this proved to be true as well, as by virtue of participant observation, I gained access to my first connections and was able to improve my topic list. I namely observed the aforementioned pages and reached out to its moderators and members as a first step, eventually becoming a moderator myself. I eventually even made a separate Facebook account to truly experience what it is like to be approached by a dating scammer, taking participant observation to the next level. I will explain how I went about this in the next section.

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[4] As this is the most elaborate and important codebook, it can be found in appendix B.

## 2.5.2 Catfish Connie

To truly explore Facebook and all its scamming possibilities, I set up a fake account with the goal of gathering first-hand experience with these romance scammers. In June 2020, Connie de Wit was created, and I would now like to introduce the readers to her. Connie can be described as a 60-year-old widow and nurse from the Netherlands. Her name is a rather generic name for a Dutch lady and fitting to her generation. These characteristics (50+, widowed, nurse) were given to her as they appear to fit the 'perfect victim' of this type of crime; they are what scammers look for according to the data. I tried my best to create a profile that would fit a 60-year-old woman, and although in hindsight I might have been a bit too stereotypical, it did work. I selected her face through an Artificial Intelligence picture generator, to assure that her appearance belonged to a fictional person that I was authorised to use. I fitted her profile with some colourful quotes and flower decorations and started befriending the men[5] who were branded scammers on the various Facebook pages mentioned. This proved to be a success, and many conversations with men trying to lure Connie in followed. I gathered the messages the men sent to Connie in a Word document and sorted them accordingly. I later uploaded these messages into NVivo and coded them in a separate file from the interviews. The main codes being personal information, love messages, and warning signs.



*P1: 'Connie de Wit'*

Creating such an account has many ethical implications, which will be considered in section 2.7. There were limitations attached to the method, too, as the profiles posted on the anti-scamming pages usually got reported and deleted from Facebook quickly. Whenever I struck up conversations with these men it therefore never lasted longer than a few days. The scammers

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[5] I am referring to 'men' as this is what they posed as. The actual people behind the scam profiles can be both male and female and work solo or in groups. This has to be kept in mind throughout the entirety of the thesis.

appeared to be aware of this, too, and would always request to move to a different platform. I was very adamant to stay on Facebook for my own safety and privacy. To connect on another platform an email address or phone number would be needed. I did not deem it safe and/or necessary to provide this, as the scam would not move forward much after this point anyway, as I would not transfer money. Nevertheless, there would always be new profiles popping up, willing to engage. Additionally, two respondents were so kind to provide the transcript[6] of their conversations with their scammers, creating a secondary data source. Through this, I could still read how the scam evolved past the initial stages of crafting the relationship.

### 2.5.3 Visual Content Analysis

I furthermore did visual content analysis in the terms of Hao et al. (2016). They describe it as the systematic assembling of images into certain groups, as images that belong to the same genre namely share certain features. The function of this being that it will help to make sense of the significance of elements of an individual image. This was deemed a suitable method for this research, as the image is a key factor in establishing authenticity for a scammer, and a key aspect to Baudrillard's concept of simulacrum as well. It can also be connected to the commodification of the self, as looks play a huge role in the creation of the perfect partner. By analysing the most used pictures I could thus unearth what phenotypical features scammers tend to use in their portrayal. Although this method does not form a core method like the interview or participant observation, it complemented the aforementioned methods. An example: through doing participant observation I became familiar with the pictures scammers were prone to use, and these pictures were then conveniently included in the content analysis. I collected these pictures on Facebook, and found most of them on the aforementioned romance scamming awareness pages. Sixty-five pictures of males that were commonly used by scammers were assembled, examined, sorted, and appropriately coded in NVivo. The main codes that came out of this were concerned with specific facial features, skin colour, dress, background, and the degree of visible image distortion.

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[6] For an impression of these transcripts, refer to appendix C.

### 2.5.4 Spatial Mapping

Lastly, spatial mapping was included as the fourth method of this research. Spatial mapping is a method which is concerned with the 'mapping' of the research site: systematically creating an overview of a certain space (DeWalt & DeWalt, 2011). I was much interested in what the domain of the online dating scam looked like, and how it enabled simulation, commodification and exploitation. My other methods mostly focused on unearthing experiences, and information about scammers and their behaviour. This method was at its core specifically concerned with the research site, and how the very site of the crime enabled the crime itself.

In order for this mapping to take place systematically, I drafted up a checklist, and went through Facebook, Lexa and Be2. I selected these websites, as (most of) my interviewees had met their scammer there. Facebook was furthermore selected as it was the main research site. This list covered themes such as the accessibility of the platform and explored the possibilities of setting up a fake profile. It also paid special attention to the security measures taken on the platforms. The results reaped from this method were not as significant as those coming from the other methods in regard to answering the main research question, but did solidify some statements made by respondents. Furthermore, by becoming familiar with the arena of the scam, the stories of the interviewees became more tangible for me.

*P2: Logos of Lexa.nl & Be2 (2020)*

### 2.6 Research Sample: Respondents & Experts

As this research focused on romance scamming in the Netherlands, nine Dutch individuals who were romantically scammed have been interviewed. At the time of the scam, their average age was 55 years old. This age group (roughly 45 to 60 year olds) was focused on as they are most prone to becoming victimized through a romance scam. According to Whitty (2018) this is due to their income, which is usually relatively stable, and the fact that they are more likely to seek out partners on dating websites. They have furthermore not been prepared for the digital age as much as younger generations have (Burawoy et al. 2000), and all these factors contribute to their vulnerability online, as they peek a scammer's interest.

In the empirical chapters, the participants[7] will be referred to as R (respondent) 1 to 9. In addition to these respondents, four expert interviews were conducted as well. These experts will be referred to as E (expert) 1 to 4. First, I would like to clarify how I found these individuals. I found the experts through internet searches, and through the suggestion of respondents. I also found most of the initial respondents through participant observation on Facebook and google searches, as some had shared their stories in (online) media outlets. Once I established rapport with them, some of them were able to forward me to new respondents, something known as the snowball method. It must be noted that some respondents thus knew each other, which affected the data (Jawale, 2012). I will also acknowledge that at least half of the participants had shared their story (somewhat) publicly before, which is rare among those who have been romantically scammed. As mentioned before, most namely keep their experiences to themselves due to stigma and shame. This group of people is therefore hard to access, making the nine respondents that I did find extra valuable.

I have furthermore opted to mostly refrain from calling R1 to 9 'victims' in this thesis, specifically in the empirical chapters based on my own data. As Fohring (2018) namely describes, although the scientific definition of the term 'victim' is very much neutral, in regular life the term bears a negative and harmful connotation. This has led to victims being looked down upon with displeasure and scorn (Fohring, 2018). To clarify: by moving away from the term victim I am in no way trying to deny the traumatic experience these participants went through, but instead wish to highlight their strength in overcoming this experience. I will now include some general statements on the thirteen interviewees.

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[7] I will refer to R1-R9 as participants and respondents alternately throughout the thesis. Experts are (almost) always referred to as experts.

Respondents R1-R9:
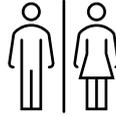
This group included one male and eight females. Because there was only one male included, the findings cannot be generalized for romance scams targeting men. Nevertheless, the particular case study of this male did show a lot of similarities to those of the females.

Age at the time of the scam:

Youngest: 44

Average: 55

Oldest: 62

Self-reported money loss[8]:

Least: €700

Average: €19.783

Most: €55.000

Time between the first meeting and the discovery that they were being scammed:

Shortest: 2 weeks

Average: 4 months & 3 weeks

Longest: 18 months

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[8] Numbers are based on estimations and may not be completely accurate.

The year in which the scam took place:

| 2010 1 | → | 2012 1 | → | 2014 2 | → | 2017 1 | → | 2018 2 | → | 2019 2 |
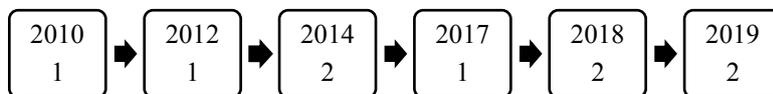
Experts E1-E4:

E1: Volunteer at an organisation that assists Dutch speakers who have been through an online romance scam.

E2: Team leader at Slachtofferhulp Netherlands, the leading agency for victim support in the Netherlands. Has supervised real life support groups of individuals who have experienced online dating fraud.

E3: Cybercrime expert for a Dutch police unit in an area in the south of the Netherlands. Also runs a personal website on cybercrime.

E4: Representative of the Fraude Helpdesk, the leading Dutch agency for reporting any kind of fraud. This agency has an overview of the reported cases of romance scams in the Netherlands.

## 2.7 Ethical Considerations: Covert Research, Informed Consent & Giving Back

Ethical frameworks of the digital sphere are constantly in the making and need to be tailored to each individual research (Abidin & de Seta, 2020). The first question that arises when doing netnography is whether to do overt or covert research. For the most part, I did overt research, which entails that I was open and honest about my intentions. But when I created the Connie profile, I entered covert territory, a choice that needs to be defended as it challenges ethical standards.

Before creating the account, the AAA guidelines (2012), my peers and supervisor were consulted. From the AAA guidelines (2012) and conversations, it became apparent that harm must be avoided at all cost. We considered how the people I would approach with the profile were using fake profiles too. Seeing that I was 'only' using the profile to gain information for scientific research, instead of defrauding others, I seemed to be the lesser of two evils. The main harm I committed then, would be wasting their time, which I did not deem that harmful as it would only momentarily distract them from their criminal activities. Doing covert research in this scenario furthermore served as a security measure. It namely needs to be kept in mind that these scammers are cybercriminals, and some are very technically adept. Covert research then helped to keep my identity and personal details safe. Additionally, if I had approached them with a genuine profile and told them about my research, they would likely not have responded.

Ethical considerations should also extend to the visual aspect of this research. When it comes to online dating scams visual analysis entails looking at the stolen and distorted photos that these scammers use. Although these photos were most likely once taken from public pages, none of these people have given permission for their photos to be used in fraudulent schemes, and some may not even be aware that their pictures are being used by scammers. These people also did not consent to their pictures being a part of this thesis. Nevertheless, these pictures evidently play a big part in the scam. The AAA guidelines (2012) were therefore consulted once again, from which I concluded that there are two things to consider. On the one hand, visual representations can offer a means to understand the complexity of the theoretical concepts, as images can form a bridge between theory and observations from the field. Yet on the other hand, it is not ethical to use someone's picture without their permission, making a harsh copy and paste of these pictures problematic. However, gaining consent from these people was not a possibility. I will therefore suggest two solutions to this problem, inspired by Warfield et al. (2019). Firstly, I will limit the amount of 'stolen' pictures displayed in this research, and only

showcase those necessary. Secondly, I will make use of ethical visual fabrication, which entails the slight altering of images to strip them of meta-data that could reveal the identity of the person.

Despite not being able to gain informed consent from the persons spoken to through Connie and the persons depicted on the photos used by scammers, I did gain informed consent from the individuals I interviewed. I will now clarify how I went about establishing this. Before every interview I would clarify my intentions. Depending on how the first contact happened, this would either be verbal or through writing. I would explain who I was, and what my research was about. I would broadly explain what I would like to know and would make sure that every participant was aware of the fact that anything they shared with me could be used as research data, unless they stated otherwise. I would then let them know that they were doing this voluntarily and anonymously. I usually repeated the above right before the interview would take place. I would then also remind participants of the possibility to refuse answering or stopping the interview altogether if they wished to do so at any point. Although this never happened, there were participants who would tell me certain information, but would then state that they did not want this specific information in the thesis. I respected this. I also made sure that every participant was aware of me recording the sound of the interview for transcription purposes and would not start the interview or the recording before participants clarified that they had understood what I told them and had no further questions. I also gave participants the chance to change, clarify, or take back any of their statements after the final interview question.

Besides ensuring informed consent, there are more ethical matters to consider when doing research among those who have been romantically scammed. This form of scamming is very harmful, making it a difficult topic to discuss at times. I therefore tried not to let any form of prejudice influence the interviews, in order to create a safe space in which participants felt comfortable to talk. It must be said, that as a (at the time) 22-year-old student, I sometimes struggled to fully grasp the emotional experiences of people more than twice my age, who had gone through this painful experience. Despite my best efforts, it was therefore hard for me to find the right words at times, especially when participants got emotional. In those moments, I could only look at them through the webcam and ask if they needed a moment. I thus also experienced a limitation of complete online research, as the online sphere created an emotional barrier.

Lastly, there is an endless debate on how to repay those who so kindly give their time to us. It truly means a lot that so many people were willing to talk to me and help me move forward in my efforts. I therefore sincerely hope that when they read my findings, no feelings of shame or sadness are triggered. I tried to take the utmost care in writing about their experiences, and also discussed this with my supervisor. Continuing on the topic of giving back, I did, on the request of a participant, analyse their situation separately, and drafted up a small report on this, for which they were thankful. Another expert asked me to write a small article for their website, which I plan on doing after the completion of this thesis. This article will likely be in Dutch, and I plan on distributing both the article and thesis among my interviewees. They namely all conveyed their wish to receive a copy of the thesis, but after a conversation with a peer, I realized that a long thesis in academic English with intricate theoretical concepts might not be interesting for all. I therefore hope that the article makes up for this discrepancy. Finally, I hope that by my coverage of this topic, online romance scams will gain a bit more attention, as the only thing that can stop these scams from affecting people is more education on, and awareness for this underexplored cybercrime.

# 3. Theoretical Framework

This chapter focuses on the theoretical concepts that will be integrated with the data in the empirical chapters. First, the criminological direction of this research will be introduced: cultural criminology. After this the two main theoretical concepts which are tied to postmodernity, Baudrillard's hyperreality theory and Bauman's conceptualization of commodification, will be introduced. To complement the use of these concepts, several studies that have also used the postmodern school of thought in regard to online dating will be discussed. After this, the focus will shift away from postmodernity, and move towards mainstream understandings of online dating scams and online communication. The theoretical framework thus combines explanations of postmodern conditions that shape these frauds with explanations focusing on the structure of these frauds. This is done in order to provide a complete understanding of the phenomenon under scrutiny. These mainstream understandings will be prefaced by a short introduction into cybercrime and criminology. Then, the work of multiple influential authors on online dating scams, predominantly Monica Whitty, will be central. Her Scammers persuasive techniques model will also receive particular attention. Additionally, Walther's Hyper personal model, which explains the power of online relationships, will be included as well. With this model the chapter will conclude.

## 3.1 Cultural Criminology & Postmodernity

Cultural criminology understands 'culture' to be the stuff of collective meaning and collective identity (Ferrel et al. 2015), in which culture is something abstract and dynamic, something people make (Oude Breuil, 2011). In connection to crime and criminal justice, this negotiation of cultural meaning intertwines with the immediacy of the criminal experience. Cultural criminology is therefore at its core concerned with how people make meaning through deviant acts. Cultural criminology also focuses heavily on the realities of postmodern societies: according to Ferrel et al. (2015, 6), human culture has always been in motion, but in these late-modern times this motion has become more '*apparent, and all the more meaningful*.' Ferrel et al. (2015) describe the changed postmodern world in the following manner: they note that space

and time have compressed under the forces of economic and cultural globalization. Material and virtual realities have intermingled, which has resulted in a sense of disembeddedness and dislocation. Mass media, new media and alternative media have furthermore created constant, virtual, interconnection between people across the globe. According to cultural criminologists, this has resulted in an unprecedented plurality of cultural perspectives, anomic insecurity and gross inequality. In its interdisciplinary tradition, cultural criminology therefore embraces the concept of risk society from Beck (1992) and claims that *'social uncertainty has emerged as the constant dynamo of existence'* (Ferrel et al. 2015, 58). For this reason, cultural criminology focuses on people's creative potential to deal with these changes. It critically questions taken for granted realities of these postmodern times and rejects grand theories of crime, often popular in mainstream criminology. Arguing that as a result of these postmodern conditions '*orthodox criminology won't suffice,*' and instead demanding *'a criminology designed to explore mass representation and collective emotion, not a criminology bent on reducing cultural complexity to atomized rational choice'* (Ferrel et al. 2015, 56). Both the rejection of grand theories in criminology and the conceptualisation of crime in the postmodern era has advanced furthest in cultural criminology.

This is pivotal for this exact study: the meaning of the romantic scam cannot be grasped by a grand theory, as those theories do not take postmodern influences into account. A crime like romance scamming is inherently shaped by such influences, as the rampant technological advancements and new ways of connecting with others are both key to the romantic scam. This research thus departs from the idea that crime is socially constructed: its meaning is shaped by cultural forces that change depending on the timeframe and place the crime originates in. If one then wants to grasp the meaning of romance scamming, and reap understandings that go beyond the static and the stagnant, cultural criminology forms the most promising answer. A cultural criminological approach has therefore guided this research. This approach also becomes visible in the choice of the two of the main theoretical choices, which hail from disciplines outside of criminology. Luckily, the cultural criminological discipline aims to '*meld the best of our criminological past with newer theories and disciplines*' (Ferrel et al, 2015, 64). Its interdisciplinary tradition therefore also borrows ideas from sociology and communication studies, among others. The application of Baudrillard and Bauman to gain a better understanding of the cultural factors that influence romantic scams is therefore in line with this interdisciplinary approach. These very scholars and their ideas will be discussed next.

## 3.2 Hyperreality & Online Dating Scams

The idea of hyperreality was developed by Baudrillard (1994), and it refers to an image or simulation, or an aggregate of images and simulations, that either distorts the reality it purports to depict or does not depict anything with a real existence at all. Despite this, it still comes to constitute reality, creating an inability for people to distinguish between this simulation of reality and actual reality. Baudrillard views this as a downside of postmodernity. This concept is specifically used to explain postmodern society as in this era people are constantly overwhelmed with symbols and signs, resulting in their meaning dissolving. As Baudrillard (1983, 95) himself put it, '*we are in a universe where there is more and more information, and less and less meaning*.' Hyperreality then forms a complex theoretical explanation and social critique to this occurrence. The implications of this concept for this research are manifold and will be discussed below.

To understand Baudrillard's theorizing, it is necessary to understand his concepts simulacra and simulation, which are different but related to hyperreality. Simulacra connects to hyperreality in the following way. Baudrillard argues that people are overwhelmed with signs, which aids in the creation of the hyperreal condition. The most common example of an entity that produces these signs is the media. The media creates and conveys these signs through means of photography and film. These images then form a representation or reproduction of a concrete other, but they do not signify the real: they are simulacra (Wolny, 2017).

In terms that might be simpler to grasp, simulacra are thus copies of images that depict things that either had no reality to begin with or that no longer have an original (Baudrillard, 1994). Before an image is its own pure simulacrum, it goes through four stages. In the first stage, images reflect reality in a truthful way. In the second stage, reality is perverted, which means that what is seen is still a reflection, but it is sensationalized and distorted. In the third stage, images might refer to reality, but there is an absence of them, meaning that reality has become masked. To make this less abstract, an example can be found in Connie, my fake online persona. Her picture and description referred to something, but did not translate directly into anything real or physical. She was a fragment of my imagination, but still attracted the interest of other users. In the final and fourth stage images and signs bear no relation to any reality. There is no connection between the referent and its representation anymore, and the image is its own pure simulacrum (Kirkwood, 2019).

Simulation then, is the process whereby simulacra assume their function and come to replace the actual real. Simulation goes beyond an image or a copy, as it refers to a process in motion. It is to feign to have what one has not, and thus signifies an absence. This feigning is done to such an extent, that the difference between true and false becomes threatened. In Baudrillard's own words, when it comes to simulation '*it is no longer a question of imitation, nor duplication, nor even parody. It is a question of substituting the signs of the real for the real'* (Baudrillard, 1994, 1-2). The big difference between simulacra and simulation, is that simulation thus refers to a process, instead of just an image. In regard to the Connie example provided priorly, it can be stated that others perceiving Connie as a real, living person would be considered a simulation.

This theory is useful in answering the research question, as the hyperreal is tied to the romance scam in unique ways. As will be further explained in chapter five, scammers namely create a simulation of love, as their targets view the online romance as their reality. This reflects in their actions, as they develop real romantic feelings and transfer money to their online partner. Examining the simulacra scammers make use of and dissecting the simulation they create can then help in understanding the success of the scammers.

Nevertheless, hyperreality has received some criticism and there needs to be attention for those voices countering Baudrillard, too. It must be noted that most criticisms do not have a lot to do with how I plan to incorporate his ideas. The most common criticism is that on the one hand his work is deemed too postmodern, while others deem it not postmodern enough, as his style and ideas would be too substantial (Trifonova, 2003). Countering this, it can be said that hyperreality and its effects are deemed more relevant today than ever before. This can be attributed to the way it effectively captures the postmodern condition, in particular how people in the postmodern world seek stimulation by creating unreal worlds of spectacle and seduction (Allan, 2012). These criticisms do thus not eliminate the use of Baudrillard's conceptualisation. In fact, his ideas will lift this research to another level. Incorporating Baudrillard can clarify not only what happens, but why it happens and why it works, too. Nevertheless, it needs to be kept in mind that in this research the idea of simulation would be applied to a cybercrime, which offers difficulty as Baudrillard did not create the concept with the internet in mind. But through the aid of Ardèvol (2005), Nunes (1995) and Kirkwood (2019), Baudrillard's work can still be understood within the framework of the online sphere.

Ardèvol (2005) states that the ubiquity of the Web introduces the idea that play, duplicity, lies and simulation are part of the social and psychological experimentation conducted by web users. Nunes (1995) also argues that simulation, and thus the hyperreal, have found a new realm of existence in the virtual world. Stating: *'For literally millions of "netters," cyberspace is a real place with real potentials, and it is precisely this blurring of the real and the unreal that marks Baudrillard's postmodern moment of the hyperreal'* (Nunes, 1995, 323). Kirkwood (2019) appears to agree as well, describing social media as a hyperreal experience, and mobile phones as hyperreal objects. She uses Facebook as an example. *'This platform acts as a digital reproduction of real life, a heightened version of real communication between friends, but it does not reflect real life interaction. This is the hyperreal, a digital simulation of reality, where a user ultimately uses Facebook to form an online identity and persona more vivid than 'the real' self'* (Kirkwood, 2019, 1). This is extremely relevant for the online dating scam as well, and highlights the potential of dissecting the scam through Baudrillard's lens.

## 3.3 Commodification & Online Dating Scams

Next to hyperreality, commodification is also a key concept in this thesis on online dating fraud. Due to technological progress, space time compression, and the increase of information in social circulation, society has become obsessed with purchasing consumer goods in postmodern time (Castells, 1996). Dating and relationships have also changed as a result of this. In his work *Liquid Love,* Bauman (2003) therefore connects this technological progress and consumer culture to relationships and online dating. He argues that the solidity and security once provided by life-long partnerships has been 'liquefied' in the postmodern age. As an example he highlights internet dating, as it signifies how modern courtship has transformed into a commodified game, like online shopping for a partner. Virtual connections make human relationships unstable as they are '*easy to enter and to exit'* and '*you can always press 'delete''* (Bauman, 2003, 7). The access to unlimited choice within consumer society then creates the attitude that if one is not satisfied with their partner they can simply replace them (Giddens, 1991, Featherstone, 1991). Bauman (2003) is therefore pessimistic of love within contemporary modern times as individuals constantly fall in and out of love, which leads to frailty of human bonds and increased feelings of insecurity.

Now that dating has been turned into a commodified game, it is also increasingly important to 'sell' yourself online. Bauman (2003) therefore introduces the concept of commodification of the self: branding yourself in order to sell yourself to potential partners. The upsurge in doing so is a result of the new social parameters that focus greater attention on physical appearance and individual qualities (Ardèvol, 2005). Žakelj et al. (2015, 21) also confirm this view, stating: '*Internet dating can be understood as a market that encourages rationalisation and commodification of the self in the initial stages (i.e., selection process) of building up an intimate relationship.*' As the subsequent analysis will show, perpetrators of dating scams employ commodification of the self to a great extent.

Experiencing romantic love and dating itself has also become commodified in multiple ways in postmodern time. In this era, there is namely an increasing openness towards meeting people through non-traditional channels (Rosenfeld et al. 2019), which has enabled dating platforms to capitalize on the search for love (Ardèvol, 2005). Online dating services namely provide opportunities to do so, and as a result, the industry is booming. The biggest source of revenue for these platforms are membership packages (Schmitz, 2014). These membership packages furthermore create a hierarchy within the online dating sphere, as they offer access to a more 'elite' form of dating, with more exclusive features (Robinson, 2018). The willingness of people to pay to find love online has likely been amplified by capitalism saturating basic human needs, as according to Illous (1997) in postmodernity romantic experiences are moving towards a space of consumption. Scammers also make use of this feat, as they make targets pay in exchange for their love and affection. This reinforces Bauman's idea and fear, as love can now literally come at a price.

Although there does not seem to be much disagreement with the given that we exist in a consumption driven era in which commodification is increasingly important, there is criticism against the idea that internet dating liquefies love. Hobbs et al. (2017) namely conclude that unlike the argument advanced by Bauman, online dating is enhancing the possibility for a person to find a partner with whom they can build a mutually fulfilling relationship, which thus continues the trend towards a 'pure relationship' (Giddens, 1991). Online dating platforms and social media furthermore provide more relationship possibilities than previous generations had, which is viewed positively. Technology, for example, provides users with more agency when pursuing and meeting potential lovers. Online dating, as Hobbs et al. (2017) found, is therefore about flirting, courtship and the ongoing search for love and fulfilment, which brings new

freedoms, opportunities and pleasures. Still, they do acknowledge that online dating does come with both old and new anxieties and risks. An example of such a new risk being the online romance scam. Nevertheless, Bauman (2003, 66) himself also appears to acknowledge that the full '*responsibility for deleting those conditions cannot be laid at the virtual door of electronic dating.*' As he furthermore states that, '*Much else has happened on the road to liquid modern individualized society that has made long-term commitments thin on the ground, long-term engagement a rare expectation, and the obligation of mutual assistance 'come what may' a prospect that is neither realistic nor viewed as worthy of great effort.*'

### 3.3.1 The Perfect Lens for Online Dating Scams

To conclude this section, it will be explained how and why Baudrillard and Bauman's theorising constitute the perfect lens through which to observe online dating scams in postmodernity. They are namely two compatible explanations of what goes on in romantic scams. Hyperreality represents the deceptive, non-existent romantic partner and love story, while commodification represents the monetary reduction which is in turn enabled through this simulation of romantic love. Additionally, a link is also found in the commodification of the self and the hyperreal. As has been described, the commodification of the self often means the deceptive idealization of the self. Here, one is thus concerned with the perversion of reality, which can be linked to Baudrillard.

Consumption furthermore also unfolds in the realms of hyperreal. Consumerism, because of its reliance on sign exchange value, as for example owning certain brands signifies wealth or fashion sense, can be seen as a contributing factor to the creation of the hyperreal. There is usually no actual reasoning behind what a certain brand, or in this case likes or messages signify, especially not when they come from non-existent people. The happiness obtained from gaining such things are thus simulations of empty emotions. As a result, one lands in a perpetual hyperreal cycle in which consumerism prevails, in order for individuals to assimilate with the rest of society, giving worth to things that would otherwise be meaningless. In postmodern times, fulfilment is thus found through simulation and imitation of a transient simulacrum of reality, rather than any interaction with any 'real' reality (Perry & Perry, 1998). Connecting this to online dating scams, one could argue that fulfilment is found through an addictive simulation of love found online, rather than a genuine, real life connection.

## 3.4 Previous Research on Postmodernity & Online Dating

As this research is informed and guided by concepts used to explain postmodern times, it is relevant to look at those studies that deal with understanding how postmodern conditions affect online dating and the behaviour related to it. Although this study is original in combining the theorising of both Baudrillard and Bauman, postmodern explanations have been applied to online dating and fraudulent schemes before.

Barraket (2008) will be discussed first, as he proposes some of the most basic ideas surrounding online dating and intimacy in postmodern times. He describes how online dating has become one of '*the most popular ways of looking for love, intimacy, friendship and sex in the 21st century*' (Barraket, 2008, 28). He explains postmodern society as global, networked and mobile, but highlights that because of this intimacy is more contested. This is due to the online search for love now being part of the social fabric of everyday life. In his article he also echoes Bauman, as he discusses the importance of the dating profile, and describes it as a personal shop window. Barraket (2008) concludes that he does not feel that the very nature of intimacy itself has changed drastically, but that the mode certainly has.

Penney (2014) focuses on the popular dating app Grindr, which targets homosexual individuals seeking romantic connections. Just like Barraket (2008), Penney (2014) pays attention to the 'shop window' that the dating app provides. Through Deleuze's concept of the affection-image he describes how images of bodies on dating profiles are transmitting or receiving affection. According to Deleuze et al. (1989) the affection-image is the way the subject experiences itself from the inside. Penney argues that affection is then undermined by the strange narcissistic and numbed affective circuitry that is engendered by apps like Grindr. He elaborates on this by incorporating his own artwork, through which he considers the role of judgemental swiping on apps, and how they parallel the treatment of bodies as objects that are '*disposable, manipulable and exchangeable*' (Penney, 2014, 107). In his article Penney (2014, 115) thus demonstrates how dating apps undermine affection and invite users to swipe and '*discard the human being.*'

Duguay (2017) and Robinson (2018) both discuss the dating app Tinder. Duguay (2017) combines Giddens' conceptualization of authenticity -as in the ability to reference a coherent biographical narrative- with the sociology of translation -which traces how authenticity-building interactions also involve non-human actors including app features- in order to

investigate how Tinder frames authenticity within mobile dating. She finds that a network of both human and non-human actors frame authenticity as it is established through one's Facebook profile, in addition to how much one adheres to normative standards relating to age, gender, ethnicity and socio-economic status. Nevertheless, Duguay (2017, 351) deems this non-efficient, stating that *'user discourses on other social media identify and challenge negative outcomes of this framing, with normativity fostering discrimination and Facebook verification failing to prevent abusive behaviour.'* This is an interesting note for this research, as scammers wish to portray themselves as authentic actors, despite going through extreme modes of commodification.

In another critique of Tinder in the postmodern age, Robinson (2018), echoing Bauman, mentions how the app has elements of control by only displaying a few characteristics of users, such as their name, age and gender. This allows for calculability as social and physical assets are reduced to measurable tick boxes. According to Robinson (2018, 25) this can be considered a negative aspect of late modernity as it makes love quantifiable, and in the process, '*the human person gets forgotten*.' Robinson (2018) also connects the dating application with Beck's (1992) suggestions about the risk society. Wider social, economic, and cultural changes have created new threats and the contemporary world is therefore viewed as a dangerous, risky place. Technology can also pose a risk, especially when it is being abused. Services such as Tinder have for example seen many incidents of what is known as 'catfishing' when individuals adopt fictional identities to lure others into a relationship (Robinson, 2018). Although not mentioned by Robinson, the online dating scam also forms a prime example of technology becoming risky, and catfishing being taken to a whole new level.

3.5 Criminology & Cybercrime
Next to cultural criminology and its corresponding postmodern explanations for crime being relevant, online romance scams also fall in the category of cybercrime. A short introduction into this branch of criminology thus appears appropriate before exploring more general mechanisms to view online romance scams.

Traditionally, criminologists were and are predominantly concerned with the offline world, and its theories are shaped for 'real life' crime as well. But since the 1990s, cyber criminality has rapidly expanded as a field of interest for criminologists. This has only increased

since the introduction of the World Wide Web, and since the 2000s the so-called Social Web (Stratton et al. 2017). Cyber criminologists therefore tend to use the word 'digital society' to describe the world as it currently is. The emergence of a digital society also falls in line with the postmodern era. The term digital society namely refers to the '*integration of communications and other digital technologies into everyday life, such that many of us are constantly connected*' (Powell et al. 2020, 200). The term highlights the embeddedness of technology in the lived experiences of criminality, victimisation and justice, which is important for those involved in romance scams as well.

Wall's (2007) typology can be used to underline how the scope and focus of criminological cybercrime scholarship is structured in the digital age. This typology consists of three categories of cybercrime: computer integrity crimes: 'crimes against the machine,' computer assisted crimes: 'crimes using the machine,' and computer content crimes: 'crimes in the machine.' For this topic, the second category, computer assisted crimes, is a good fit. Wall (2007) also specifically mentions how online fraud belongs in this category. Computer assisted crime namely refers to those crimes in which networked computers are used to acquire money, goods or services dishonestly. This proves to be true for online romance scams. Individuals are dishonestly coerced and manipulated in the online sphere, which results in a financial and emotional loss. In this research, there will thus be less attention for much studied (and important) topics such as hacking and illicit online markets, which are usually popular among cyber criminologists. Instead, a relatively understudied and original topic, the online romance scam, will be central.

3.6 The Anatomy of the Scam
Now that the cultural background fostering this type of crime has been discussed, the focus will shift towards the practical and factual assets of the scam. Monica Whitty's work will be discussed first, as she has written a lot on the mechanisms behind the scam, pathways into victimization and the psychological impact of the crime. This makes her an authority on this topic, and she is also responsible for developing the Scammers persuasive techniques model (2013) which explains the stages of romance scam victimization. This model is used in this research as it makes up the basic anatomy of the online dating scam and is the only one of its

kind. A thorough understanding of this model is therefore deemed of importance as it clarifies the basic structures of the scam.

The general stages of the model are the following: (1) the victim being motivated to find an ideal partner, (2) the victim being presented with the ideal profile, (3) the grooming process, (4) the sting (crisis), (5) continuation of the scam, (6) sexual abuse and (7) revictimization (Whitty, 2013, 677). These stages can be seen in the schematic overview below (Whitty, 2013, 677).



*P3: The Scammers persuasive techniques model (2013)*

Some context in regard to this model will be provided for stages four and six. The fourth stage, the crisis, can be described as an unexpected, very problematic event that can only be solved by the target sending money (Kopp et al. 2017).This stage consists of yet another model, which consists of three techniques: the foot in the door, the face in the door and sexual blackmailing (Whitty, 2013). The foot in the door technique consists of the perpetrator asking for a small sum of money, and after having gained this, slowly increasing the amount of money they would like to receive. The face in the door technique entails that the scammer asks for an amount of money so excessive, the target refuses. They then follow up with a request for a much more modest sum of money to persuade their target into giving them the money after all. A third technique is concerned with sexual blackmail. In Whitty's Scammers persuasive techniques model, this is also referred to as stage six, sexual abuse. She explains how scammers ask their targets, who believe they are in a loving, genuine relationship at this point, for explicit sexual images, to which they comply. These images are then later used to blackmail individuals into sending large sums of money. Still, not all targets will fall victim to sexual abuse, and if it

occurs, they are often not revictimized. This is why this stage is outside of the general model, according to Whitty (2013).

Lastly, Whitty (2013) notes Csikszentmihalyi concept of 'flow' in relation to what targets of a love scam go through. A 'flow' is a mental state, in which a person becomes fully immersed in an activity. As a result of being in a flow, people come to dedicate intense attention, involvement and skill when encountering challenges. She found that this concept is applicable to romance scams, noting that once the grooming process had commenced (stage three), victims became fully immersed in the relationship, blanking out other interactions in their lives, and essentially becoming isolated. The ultimate challenge for them then became to obtain the relationship that they had been striving to achieve, which often meant that they dedicated incredible time and resources to provide their partner with whatever they asked for.

As research on romance scams is limited, criticism on Whitty's work is hard to find. Due to Whitty's elaborate writing and research on this topic her work was therefore integrated into this research. Nevertheless, in chapter four her model will be sharply reflected upon, as it will be explored how this theoretical model fits with the case studies included in this research.

Despite writing the most respected and comprehensive articles, Whitty is not the only scholar who has written relevant work on dating scams. For a more cohesive overview on the scam itself, some other authors who have also made worthy contributions to the debate on romance scamming will now be considered. Kopp et al. (2016) have done research into persuasion and grooming techniques used by offenders, focusing specifically on the dating profiles scammers create. They found that scammers adapt their online profiles and stories over time as they groom their target, to assure that they form a perfect match. The main idea is that once the target has become so invested in this seemingly perfect romance, they will fulfil any monetary requests to '*remain in the story*' (Kopp et al. 2016, 216). Tan & David (2017) are also interested in this 'online lover persona' and offer a deconstruction of the (linguistic) strategies scammers use to manipulate their targets. They found, just like Kopp et al. (2016), that scammers mould their online persona to fit with their target perfectly. They furthermore note that scammers are likely to overwhelm their targets with affection in the early stages, to make them dependent as quickly as possible.

Lastly, in regard to the location of scammers the following is known. Although there are certainly scammers located in more prosperous, Western countries, a significant amount is located in Western Africa, which is where the online romance likely originated from (Tangil et al. 2019). Edwards et al. (2018), who have also done research on the location and behaviour of online scammers, found that most scammers reside in Nigeria, closely followed by Ghana, Malaysia and South Africa. Nevertheless, Edwards et al. (2019) did find traces of scammers present in Western countries as well. As of their 2019 study, the location of online dating scammers is thus increasingly varying, and breaching out to countries outside of Africa, where the scams were (and are) traditionally coordinated from.

3.7 The Hyper Personal Model

Lastly, a more general model, that is useful to understand how online relationships take shape but explains it in a more generic fashion, is also taken into consideration. The Hyper personal model was originally developed by Walther in 1996. It is used in this research as it explains the foundation of strong computer mediated communication (CMC). A good understanding of CMC is relevant, as according to Žakelj et al. (2015) all studies on online dating have one thing in common: they all agree that CMC is the key element which differentiates internet dating from the 'classic' (off-line) face-to-face dating.

The model explains the very structures underlying online communication, while also arguing the strengths of such online relationships. According to Kang & Hoffman (2011, 206) this model *'fits the dynamics of online dating well.'* Antheunis et al. (2019) have most recently confirmed this usefulness for researching online dating, too. The model is an extension of the earlier developed Social information processing theory, which centres on the pace at which online relationships develop compared to offline relationships. The Hyper personal model takes this further and argues that individuals communicating online can *'exploit the capabilities of text-based, nonvisual interaction to form levels of affinity that would be unexpected in parallel offline interactions'* (Walther et al. 2001, 110). The theory consists of three stages, the impersonal (distant social relationships), interpersonal (regular social relationships) and hyper personal stage. In the hyper personal stage, online relationships have exceeded normal interaction and are excessively personal and intimate. This stage can be reached when partaking in online dating and appears to be key to the romance scam, as in these scams targets and

scammers form incredibly strong bonds. The model thus explains how this hyper personal stage can be reached.

In contrast to more traditional models concerned with communication, this model suggests that online platforms with fewer, rather than greater cue systems than real life give users more control over their message construction. When persons use text-only communication channels such as texting, email, and instant messaging, they can take advantage of the lack of nonverbal cues and engage in greater selective self-presentation than people can usually manage when they communicate using both verbal and nonverbal cues, such as facial expressions, vocalics, and physical appearance. Individuals can easily express themselves in favourable ways using the content and style of language and typographic features. Because of this, in the online, a space is created in which it is easier for individuals to idealize one another, manipulate messages, and only present selective, desirable assets of the self. The ability to do so online has been mentioned as a symptom of self commodification in postmodernity too. People communicating online are furthermore prone to expose more information about themselves early on, which aids in the idealization of the self and the other. This leads to people growing closer at a faster pace using CMC and eventually reaching the hyper personal stage (Antheunis et al. 2019).

Ardèvol (2005, 13) confirms this, stating that people who are in relationships online *'usually claim, while showing perplexity, that there are real feelings, more real and honest than the ones that can be aroused by a physical person. One of the justifications for this subjective impression is that in online interaction we get to know the other person better and what he or she "really" is like.'* Barraket (2008, 28) yielded the same results in his study, stating that he found that *'the nature of the communication between participants was revealing due to the intensity, immediacy and in some ways, the almost addictive nature of the interaction.'* He furthermore suggests that there is indeed some form of 'hyper communication' going on here.

Nevertheless, there is also some critique on the model. Lamerichs & te Molder (2002, 451) note that it *'ignores participants' everyday understanding of media use and media characteristics by relying on an individualistic and cognitive framework.'* Tokunaga (2009) argues that the cultural influence on CMC is ignored by Walther and needs to be taken into account. He states that self-disclosures in CMC are shaped by cultural values, and therefore CMC's effectiveness might fluctuate depending on users' locations. This is an interesting point

to keep in mind, seeing the diversity of scammers and targets, and their drastically different locations in the world, as described by Edwards et al. (2018).

Although such criticisms are taken seriously, this model is still relevant. Literature has shown that scammers manipulate their online storylines too in order to idealize themselves, and use specific scripts and narratives in order to seduce and maintain a grasp on their targets. The very core of this model is concerned with how and why this works. This model can thus help in reaping an understanding of the power of online communication. It can furthermore explain how dating scammers have found ways to enter the hyper personal space with their targets, which facilitates the scams to happen. Yet it needs to be mentioned that this model is still limited in that it does not consider some other relevant socio-cultural trends, as Tokunaga (2009) argued. To compensate for this, postmodern explanations, such as the commodification of the self and simulation, have been elaborated on in the beginning of this chapter to make up for this shortcoming.

# 4. Empirical Chapter

# The Functioning of the Online Romance Scam & its Exploitative Nature
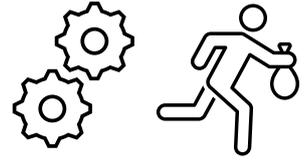
*'I was so focused on trying to get my life back together, if I hadn't succeeded in doing so I wouldn't have been able to stay in my house. I would have lost everything, I'd be on the streets. I therefore focused all my energy on saving myself. It was a horrible time. It's been a while now, and looking back on it, I just think, how could this have happened? It still bothers me. I'd already been through a traumatic experience before, and I was convinced it wasn't going to happen ever again. Then this happened through the internet. My trust is broken.'* -R8 (interview, 02-07-2020), on the impact of being romantically scammed.

As can be read in the quote above, the online romance scam has a great influence on those who endure it. In this chapter, the functioning of the romance scam along with an overview of the exploitation the participants faced will be central. This chapter thus forms the foundation in which later understandings of hyperreality and commodification will be rooted.

First the outline of the scam itself will be central. In order to explain how the scam functions, Whitty's Scammers persuasive techniques model (2013) will be applied to the data and critically assessed. In this chapter, I thus aim to test and improve the model based on the empirical data collected in this research and I will suggest changes to her model throughout. As a result, a new model will be introduced: the Smeitink Model (2021). Its particularities, construction and key findings will be presented.

Then, it will be demonstrated that the scam does not end when the contact between scammer and target ceases. In fact, the impact of the scam can linger for years to come, introducing the idea of adding two extra stages to the Smeitink Model that are not present in Whitty's: the confrontation and recovery stage. The exploitative nature of the scam, which becomes most visible during the recovery stage, will therefore be discussed in depth, too. The chapter will conclude with the story of participant R8, who unknowingly became a money mule for their scammer, which illustrates how the harms can surpass the double-hit effect.

## 4.1 Whitty's Model & Motivations to meet Online

In this chapter, Whitty's (2013) model will form a red threat, guiding the reader through the findings. Her original model will therefore quickly be repeated. It consists of seven stages. These stages are the following: (1) the victim being motivated to find an ideal partner, (2) the victim being presented with the ideal profile, (3) the grooming process, (4) the sting (crisis), (5) continuation of the scam, (6) sexual abuse and (7) revictimization (Whitty, 2013, 677). The model thus represents a chronological overview of how the scam takes place.

Focusing on the first stage as mentioned by Whitty, it is interesting to look at the participant's motivations to meet others online. The reasons why participants turned to the online for new connections were manifold. R6 (interview, 10-07-2020) for example stated: '*My relationship had ended, so I figured I could sign up. I initially went on there because I was bored, not because I was necessarily looking for love.*' This is a good illustration of a person not matching Whitty's first stage: R6 cited boredom as a key reason, and also mentioned not being on the look-out for love. R7 (interview, 20-07-2020) in turn, does match Whitty's description, as they mentioned the following: '*I really wanted a buddy, affection.*' In general, themes such as loneliness, curiosity, and the convenience of online dating prompted participants to sign up. It can therefore be concluded that it is wrong to assume that only those who are highly motivated to find the perfect partner can fall for a romance scam. Someone specifically looking for romance is furthermore often perceived as not rational, naïve and vulnerable- a stereotype Whitty confirms, but the data refutes. Considering this, it appears adequate to propose a slight change to the wording. Rephrasing the first stage to: a person being *open* to find an ideal partner.

Despite their motivations not necessarily being to find an ideal partner, all nine participants did meet someone special online: their scammer. Eight out of nine respondents ended up meeting their scammer on a dating platform. One pair met on Facebook, although it must be noted that there is currently a shift happening in which dating scammers increasingly move their activities to social media (E1, interview, 06-06-2020, E4, interview, 19-08-2020). This likely has to do with the increased awareness and securitization against scammers on dating platforms, whereas on social media, and most notably on Facebook, the playing field is new, vast, and less protected. This was confirmed by E4 (interview, 19-08-2020), a representative of the Dutch Fraude Helpdesk, who noted that in 2020 there was indeed a spike among Dutch romance scam targets who were approached on Facebook. Among the

interviewees, the platforms on which they met their scammer were Lexa, Be2, Plenty of Fish, Tagged[9], Tinder, and Facebook.

4.2 The (Not So) Ideal Profile

According to the model advanced by Whitty (2013), in the second stage the victim will be presented with the ideal profile. She views this as a pivotal moment for the trajectory of the scam. This does not correlate with the findings of this research. When questioned on their scammer's profile, participants usually remembered very little. This is likely due to the overwhelming selection of users they were presented with on a daily basis, as Zytko et al. (2018) describe. Two participants did note how they felt very attracted to the image and biography present on the profile. On the other hand, R3 (interview, 14-06-2020), R4, (interview, 02-07-2020) & R8 (interview, 02-07-2020) all stated how the profile belonging to the scammer only held very little information. Although the profile thus played a part in reaping initial interest, it does not appear to have been of great significance and does therefore not need a separate stage dedicated to it.

In fact, the time spent interacting on the initial platform is usually very limited to begin with. Scammers tend to move their targets away from the initial platform of meeting within the first few days. This is likely done as a safety measure, as scam profiles face the risk of getting reported and deleted on dating and social media platforms, which would disable the scam to move forward. All the accounts that approached Connie tried to move the conversation to Google Hangouts, an email service, or WhatsApp as well. An example of this can be seen in P4. They would state that it would be easier to stay in touch on the other platform, as they frequented that platform more. This occurrence was confirmed by the participants too, as R5 (interview, 25-06-2020) for example stated that they moved to WhatsApp after exchanging only three messages on the initial platform.

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[9] Tagged is a bit of a crossover between a social media platform and online dating platform, but for the purpose of this research has been categorized as a dating platform, as it is designed to facilitate romantic relationships with special chatrooms for this very purpose.
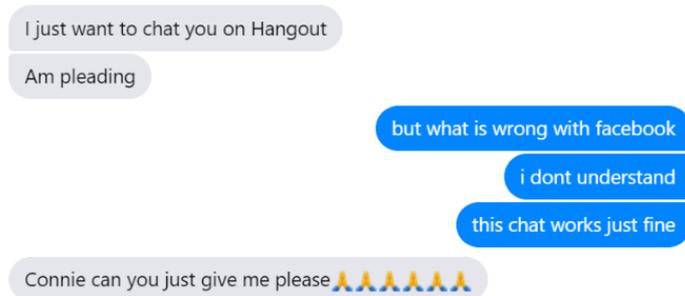
*P4: Request received on the Connie profile from a scammer eager to switch platforms.*

4.3 The Grooming Process: The Ideal Partner

Nevertheless, data has shown that the next stage Whitty (2013) mentions, the grooming process, is of great importance. But contrary to where Whitty places it, who indicates that the grooming only really takes shape towards the middle of the scam, I would like to argue that grooming is parallel to the entirety of the scam up until the truth is discovered. The grooming namely starts from the very first contact on and consists of different components that will be described in the following sections.

The ultimate goal of the grooming is to get the target to comply with the scammer's wishes by forging an emotional attachment. A scammer will therefore start with overwhelming their target with questions and attention. As Antheunis et al. (2019) noticed, people are prone to expose more information about themselves early on online. Through this, a scammer quickly learns what the target is looking for in terms of personality and interests. Scammers will then take this information to mould themselves into an ideal partner (Tan & David, 2017). Doing so is also beneficial for the scam itself, as all participants noted how the genuine interest and attention received in the early stages spurred their motivations to develop the connection. Scammers also tend to mirror the situation of their target. If a person for example indicates that they are widowed or divorced, scammers usually claim the same situation, or claim that something equally difficult has happened in their life. This happened multiple times to Connie too, who was described as a widow. Most of the men approaching her claimed to be in the same situation. Various respondents also described this, and particularly noted how it gave them common ground to move forward on, illustrating its effectiveness. As R3 (interview, 14-06-2020) mentioned: *'They were a widower, too. Their partner passed away from cancer. That made me feel comfortable, because I thought they understood the process. Looking back, it really connected us and made me want to move forward.'* This perfectly fits with what Kopp et

al. (2016) describe, who found that scammers adapt their personalities as they groom their partners, in order to create the feeling of there being a perfect match. This will lead to a solid relationship quickly, which is necessary for the fulfilment of the monetary requests later on. This is also in line with what Walther (1996) suggests in his Hyper personal model. Online people can idealize the self and the other, messages can be manipulated, and through selective representations one can more easily portray themselves as a perfect partner which ultimately can lead to an intimate online relationship.

Next to mirroring the situation of the person they are trying to defraud and learning as much about them as possible, scammers also use a typical set of occupations and life stories to solidify their portrayal of the perfect partner. Most scammers will claim to be highly successful businesspersons or military personnel, with great income and many assignments abroad. In this research, seven participants thought they were in contact with engineers/businesspeople active in fields concerned with raw materials (gold, mining, iron, oil) or construction (building roads and laying electrical cables) and two participants thought they were in contact with military personnel. Their online partners furthermore claimed that they were in, or had to go to Nigeria (2x), Malaysia (2x), Afghanistan, Spain, Turkey, Dubai, and China for work related activities. It is important to note that scammers usually explain that they will secure a large sum of money while doing these assignments abroad, which is then followed up with the promise of a comfortable new life together once the scammer returns. Despite residing abroad for the majority of the scam, there were four participants who were told that their online partner normally resided in the Netherlands. Yet not a single scammer claimed to be (fully) Dutch or spoke the language fluently. All pairs therefore spoke English with each other for the majority of the scam. In fact, most scammers claimed to be American, as this was the case for six of the scammers who targeted the participants. The remaining three scammers claimed to be Spanish, Swedish/Belgian and British. E1 (interview, 06-06-2020) explained why it is likely that Dutch people are approached by scammers claiming to be American, as the scammers targeting the Dutch are likely from Western African countries where many have great knowledge of the English language. Edwards et al. (2018) back this idea up, as according to them, most romance scammers indeed hail from this part of the world.

All scammers claimed to be single at the time of partaking in the scam, usually due to the passing of a partner or because of a divorce. From the scammers that talked to the participants, four claimed to have children. All these assets: their caring personality, jobs and

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family situation became part of a larger fictive narrative to capture their targets.

To finish this paragraph, the attention will shortly return to section 4.2. Here, Whitty's second stage, the 'victim being presented with an ideal profile,' was discussed. Throughout section 4.2 it was illustrated how the ideal profile did not make a big difference for the Dutch participants. In this paragraph it was then described how crafting the ideal partner on the other hand did greatly influence the success of the scam. The second stage of the new model will therefore be renamed to 'the individual being presented with the ideal partner.' The grooming process will furthermore appear as a more dynamic, overarching element of the Smeitink Model which will be presented later on in this chapter.

4.4 The Grooming Process: Conversation & Isolation

To further groom their targets scammers spend a lot of time conversing with them. As mentioned in the last paragraph, these conversations function as a learning mechanism, as through them scammers can adapt their fictive personality. But the conversations have another function as well, as they grow increasingly intimate and addictive over time, in line with what Barraket (2008) described. They then solidify the emotional attachment and isolate the target from the outside world. This will be illustrated by the experiences of participants below and will be enriched by understandings gained from Walther's Hyper personal model and various insights from Whitty's works.

The contact between scammer and scammed was described as intense by all participants. R2 (interview, 02-06-2020) for example stated that they would talk to their scammer for hours on end. The conversations became an addiction and the priority of their day. R3 (interview, 14-06-2020) shared this view, and shared how the first and last thing they did in a day was talking to their online partner. They also added that the attention and care they received during these conversations had a great impact on their wellbeing. R5 (interview, 25-06-2020) also shared this experience, stating how they talked to their scammer all the time, '*at the strangest time of day, or in the middle of the night, just constantly*' also adding that, '*at one point I completely lost track of everything, I didn't know what was going on, it felt like I was being brainwashed. I was completely captured in their story.*' Whitty & Buchanan (2016, 177) confirm this to be a typical element of the scam, stating that *'communication is frequent and intense, over periods of weeks, months or even years.'* This constant contact serves a function, too, as it namely ensures the social isolation of the person the scammer is talking to. Scammers make sure they

are in contact with this person constantly, which results in a state of 'flow' (Whitty, 2013). It ensures full immersion in the relationship, and makes people blank out other interactions with friends and family, who could alter the trajectory of the scam. At this point, the hyper personal stage is thus reached, as described by Walther (1996), in which communication is incredibly intimate and intense. This enables online relationships to overtake its real-life counterparts. This reflects in the words of R2 (interview, 02-06-2020) effectively: '*They will isolate you, and you'll isolate yourself too. I had and have a great social network, with lots of friends and co-workers, I used to be very social. But when this was going on, my neighbours told me that whenever they saw me, I'd be on my laptop. My friends also said that I acted differently, that I couldn't accept comments or criticism [on my relationship] anymore. It's true, I wanted- I was obsessive. All I could think was this is it and I'm going to give it my all.*'

4.5 The Grooming Process: Putting the 'Romance' in Romance Scam
What will be discussed next is a stage of the scam that does not belong in any definite category mentioned by Whitty (2013). This stage is concerned with the relationship becoming official. Within the Smeitink Model, it will be categorized under the grooming process, as the confirmation of romantic feelings on the target's behalf signifies that the grooming has been successful. Nevertheless, this stage will not get a distinctive, fixed spot in the model, as the development of the relationship differed too much among the participants. Data has namely shown that there were participants who confirmed their feelings before the crisis (which is the stage that will be discussed after this), during the crisis, or not at all. Nevertheless, as this section builds on what was discussed priorly, the further development of the romantic relationship will be discussed here.

Data has shown that a romantic relationship and/or developing feelings are realistic outcomes of being romantically scammed. Seven participants ended up developing romantic feelings. Two did not reach this point but did say that they were very fond of their scammer at the time. These two participants did not develop romantic feelings as the scam did not last long enough for them to do so. The seven participants who did catch feelings furthermore described them as valid and real. This reflects in the words of R5 (interview, 25-06-2020) who said the following: '*I honestly have to admit that right now it doesn't make sense to me anymore how I fell in love with someone I had never seen. I can't understand it. Why did it happen, why did I fall in love with a person who I only knew from two or three pictures? I fell in love based on*

*our conversations. Of course, there can be a connection, but truly falling in love? That seems impossible, but it actually happened.'* This is in line with what Ardèvol (2005, 13) describes, who states that people who are in relationships online '*usually claim, while showing perplexity, that there are real feelings, more real and honest than the ones that can be aroused by a physical person.'*

These romantic feelings varied in intensity, but most participants did describe having serious plans for a joined future. These typically involved plans to live together, which was the case for four participants. Two scammers even went so far as to propose, with one participant saying yes. *'They asked me to marry them, so we had plans for the future for sure. First, we would live together, then get married, and then go on a honeymoon, for which we had already picked a destination. They would continue working all over the world, and I would accompany them as they travelled. For me, that was a very appealing perspective.'* - R2 (interview, 02-06-2020). This quote effectively shows how true the romance in a romance scam can appear to be, as this participant thought they were set to marry. Although this was not a reality for all, it needs to be understood that the romantic aspect of the scam is very much real for those experiencing it, and significant for the trajectory of the scam.

4.6 The Crisis

Following Whitty's (2013) model, after the target has been groomed, the sting, or crisis will commence. The crisis is an unexpected, very problematic event that can only be solved by the target sending money. This event will usually trigger new problematic events, causing the target to be requested to transfer money over and over again: the continuation of the scam. All nine participants experienced the crisis, as for this particular research, only people who did were included. Although in this chapter the tactics scammers make use of during the crisis will not be explained, as this will be saved for chapter six, it will be explained how the crisis usually commences. But before doing so, some claims that have been made in literature about the crisis will be challenged.

Whitty (2013) views a romantic connection as a prerequisite to a target sending money. As stated in section 4.5, data from this research has shown otherwise: two participants claimed to have never developed romantic feelings for their scammer. Nevertheless, data did show that the stronger the romantic link, the bigger the willingness to transfer (bigger amounts of) money was. As Whitty (2013) furthermore argued, the first amount of money asked for is usually small,

and the amount increases over time. She coins this the foot in the door technique, which was experienced by R7 (interview, 20-07-2020), who stated: '*the amount gradually got bigger, it started with 100, then it became 1000, and then it was 2500 to pay their workers, so they could leave the country.*' Whitty also mentions the face in the door technique. This is when a scammer first asks for an amount so big the target refuses, but then later gives in when the scammer asks for a significantly smaller amount. In this research, only variations on this method were found, but not an exact example. Participant R1 (interview, 19-05-2020) for example described how the scammer said they needed €20.000, but missed €800 to finalize the deal, which R1 was asked to transfer. Other participants agreed to transfer a big amount straight away, such as R2 (interview, 02-06-2020), whose first transaction was €3000, and R6 (interview, 10-07-2020), who transferred over €5000 as a first transaction. This shows that there are more than just the two techniques described by Whitty (2013). Although she does not claim her model to be the absolute and only truth, making any generalising statements about this part of the scam thus proves to be problematic, as in this research alone, multiple variations were found.

This research furthermore confirmed that a key principle of the crisis is that it always takes place while the scammer is 'abroad.' It is also important to mention that all participants were told they were only temporarily loaning the money out. A scammer will namely always promise to transfer the money back. Since the money is a loan, some participants also explained that they continued to transfer money in fear that if they stopped, the scammer would break off the relationship and they would surely never see their money back again. '*Eventually I transferred the money, and once you do it once, they got you. As time passes by, you've transferred money twice, three times, and well, you think if I don't send money now I'll lose everything. If I stop I surely won't see anything back. You're just assuming they're speaking the truth.*' - R3 (interview, 14-06-2020).

## 4.7 Sexual Abuse & Revictimization

After the crisis, Whitty moves on to stages six and seven, which are sexual abuse and revictimization. None of the participants claimed to have suffered sexual abuse. The fact that this stage has such a central place in Whitty's model therefore does not add up for this set of data. When returning to Whitty's 2013 article, there is no clear explanation as to why she encountered cases of sexual abuse either, although she does mention it were only a 'few.' She also notes that her respondents stated that they '*would never have felt comfortable engaging in cybersex with anyone else before and were not sexually adventurous types*' (Whitty, 2013, 681).

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This implies that the few respondents who did engage in sending sexual images would normally never do so. Assuming that this is the case for most who fall for a romance scam, this could explain why the participants did not engage in it, but only adds more confusion as to why Whitty placed it as a separate stage in her model. Nevertheless, it is possible that the participants were led by social desirability and chose not to report this occurrence. She furthermore does link the grooming a romance scammer commits to the grooming a sex offender would commit, but then does not connect it to sexual abuse within romance scamming (Whitty, 2013).

In terms of revictimization, it needs to be mentioned that one participant explicitly connected a real-life abusive relationship to them being scammed, as they said they got into this abusive relationship due to the vulnerable state the scam left them in. Yet none of the participants stated to have been romantically scammed again. Even so, this does not mean that they were never approached again. Once someone is successfully scammed, it is likely scammers will try again. Whitty (2013) also mentions this in her description of the revictimization stage, as she explains that individuals either become victims of a new or the same romance scammer or fall for a recovery scam. During a recovery scam (not to be confused with the recovery stage mentioned in the next section) a scammer poses as an agency that can help retrieving the money they lost in the previous romance scam. This 'service' comes at a high price. In reality no such agencies exist, and this will therefore only lead to more financial losses. For this reason, seven participants completely cut all ties with their scammer, and became hyper alert to strangers approaching them online. Two participants did admit to still occasionally talking to their scammer at the time of the interview. They did so in the hopes of gathering information that could help retrieving the money they lost. '*They try to contact me through hangouts [messaging platform] every now and then, they'll tell me they love me, that they'll be back home soon. I tell them: actions over words. They keep saying that I'll get my money back, but they also know I won't send them any money. I told them that it stops right here. I'm not interested in them anymore, just in my money. Even if they only have a little, I hope they send it back to me: I try to get them to do so. They always tell me they're going to try, but now a month has gone by and still nothing has happened. But that's why I still respond to their texts sometimes, only on hangouts. I blocked them everywhere, told them that I don't have a phone anymore, and can only respond on my computer. I even told them a sob-story, and they said they felt so sorry and that this was never their intention and blah-blah, but oh well. I just keep holding onto that last bit of hope.*' – R6 (interview, 10-07-2020).

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## 4.8 The Smeitink Model

Before the text turns to the exploitative consequences of the scam, it is appropriate to take all the suggested changes to Whitty's model and reformulate them into a model that fits the interviewees, as after sexual abuse and revictimization, Whitty's model ends. In line with critical postmodern approaches, in which no theory is accepted as an absolute truth, a new model will now be presented. This new model, which will be coined the Smeitink Model, goes beyond what Whitty (2013) suggested. Nevertheless, the model does not function to reject hers, as it was formulated in a different time, created through different methods, and based on a different sample in a different country. It therefore also needs to be kept in mind that this model is exclusively based on the findings of this research, and may not be suitable for generalization. This also means that it should be tested and possibly developed further. Nevertheless, due to this model being tailored to the experiences of the Dutch participants specifically it can still contribute to a better understanding of dating fraud in future Dutch research and policy. I will now first repeat the new and revised stages, before showing how this model is visualized in comparison to Whitty's. I have opted to select the following stages:

(-) the grooming process (1) an individual being open to find an ideal partner online, (2) the individual being presented with the ideal partner, (3) the crisis, (4) continuation of the scam, (5) confrontation, (6) recovery.

Firstly a different phrase to describe those who have been scammed was selected, to stray away from negative labelling and trapping the participants within the victim ideology, as described in section 2.6. The first stage has also been reworded, as the term 'open' was used instead of 'motivated.' This can be explained by the fact that data has indicated that it is wrong to assume that only those who are highly motivated to find the perfect partner can be romantically scammed. In the next stage, 'profile' has been replaced by 'partner.' Data has shown that the dating/social media profile did not play a big role for most of the participants. Being presented with a perfect partner through a combination of visual materials and conversations on the other hand highly influenced their decision-making.

The only two stages that remain in the same spot compared to Whitty's model are the crisis and the continuation of the scam. Although Whitty's conceptualisation is not spot on for this set of participants, these stages are still relevant and key to the scam. On the conterary, the stages sexual abuse and revictimization were not mentioned by the participants and have

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therefore not been included in the model. Instead of these stages, the stages confrontation and recovery were added. Confrontation represents the stage in which targets discover that they have been scammed, which is a very pivotal moment. The recovery stage then shows how they deal with this confrontation with the truth. The lived consequences of the scam, due to suffering both a financial and emotional loss, can namely continue for a long time after the contact with the scammer ceases. They are also inevitably intertwined with the rest of the scam, and were experienced by every participant, highlighting their relevance. These stages will be discussed after the introduction of the model, in sections 4.9 & 5.4 (in the next empirical chapter).

Lastly, there is also the grooming process, which Whitty places third. In the outline of the stages it has a '-' in front of it. The grooming stage is the least static, most overarching process in the scam. Putting a number in front of it and thereby limiting this stage was not deemed appropriate, so instead, it has been placed along with three postmodern explanations that are central in this research in the new visualisation of this model.
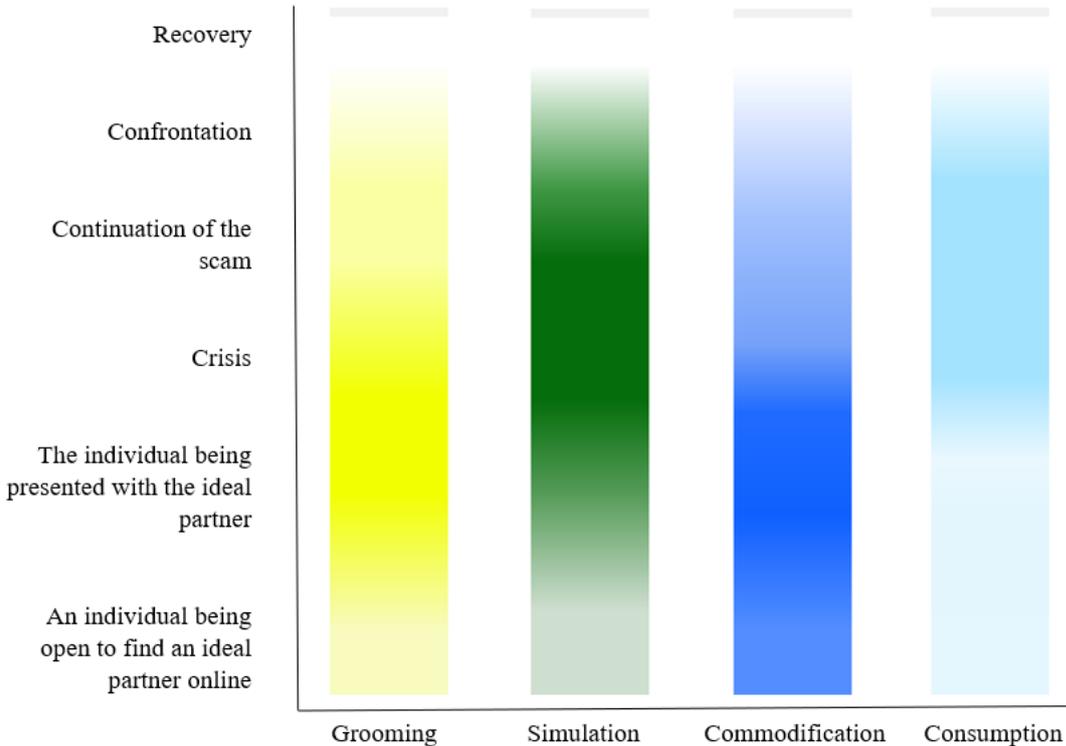


Above, one can see the visualisation of the Smeitink Model. It will now be explained how to read this model. The chronological stages of the model itself can be found on the y-axis. The first stages are at the bottom, and the end of the scam is on top of this axis. On the x-axis, one

can find grooming and three postmodern explanations that have been incorporated into this research. Above them are four different bars, that all represent how these concepts dynamically become visible throughout the different stages of the scam. When the colour on the bar intensifies, it means that its corresponding concept intensifies within the scam itself. An example: grooming shows the brightest yellow in the beginning of the scam up until the crisis. From there on, the yellow slowly fades, signifying that the grooming element of the scam gradually becomes less important for the scammer until it disappears during the recovery stage.

As can be seen, one of the main differences between Whitty's 2013 model and my own is its formatting[10]. I observe the process of scamming as less linear and more dynamic. I have therefore opted to visualize the model like this for the following reasons. Although it is inspired by a traditional bar chart, it is not based on mathematics. Despite an attempt to try and measure the data in a quantitative way, this was not feasible due to the emotional involvement which differed for each respondent. Generating numbers was furthermore not the goal of this research due to its specific epistemological footing. Using a bar with a gradient then provided the possibility to highlight the dynamics within each concept, without having to reduce these personal experiences to solid numbers.

It is also important to provide an explanation on how to interpret the three other categories on the x-axis: simulation, commodification and consumption. These were included to highlight the postmodern nature of this study. Simulation within this model refers to how a scammer simulates a reality for its target. As the green intensifies on the bar chart, the simulation thus successfully intensifies. When referring to commodification, the emphasis is on commodifying or selling the self to the other. With consumption, in turn, the emphasis is on how specifically the scammer consumes its target, and gains money from them.

The specific colouring of each one of these categories on the x-axis also holds meaning. All four categories play a distinctive role within the entirety of the scam, hence their distinctive colours. Nevertheless, as has been mentioned in the theoretical chapter and will be highlighted throughout the upcoming empirical chapters, these four categories also strengthen and influence each other. This has affected the colour scheme of this model. Grooming, commodification and consumption are all integral parts of the simulation as a whole. Mixing yellow (grooming) and blue (commodification, consumption) therefore creates the green of the simulation.

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[10] For the very first version of this visual, refer to appendix D.

Commodification and consumption are furthermore both key to Bauman's conceptualisation, which explains why they are represented by two shades of the same colour.

What can be deduced from this model? Some key findings will now be presented. In regard to grooming it becomes clear that this predominantly takes place in the beginning of the scam, up until the crisis. The simulation builds from the beginning and becomes the strongest during the crisis up until the confrontation. Commodification is the strongest in the earlier stages of the scam and follows a trajectory which is reminiscent of grooming for the most part. However, commodification becomes subordinate to consumption, which becomes the scammer's main occupation during the crisis. It is also here where one can see that consumption is at its highest when the simulation is at its strongest. This link will be explored and explained further in the upcoming empirical chapters.

## 4.9 Exploitation

As has been mentioned, Whitty (2013) views revictimization as the final outcome of the scam in most cases. She does not discuss the aftermath of the scam, or how people unmask their scammer. This is worrisome, as in the aftermath, the exploitative nature of the scam truly becomes visible, and it highlights how despite the illusion of love being gone, the scam can continue to haunt people for years to come. Confrontation and recovery are inevitable processes for people who have experienced the romance scam, and I would therefore like to argue that the confrontation and recovery stage should be considered as legitimate stages of the scam, too. For more information on the circumstances under which this confrontation takes place, refer to section 5.4. In the remaining parts of this chapter, the recovery process will be most central as the exploitation the participants faced will be highlighted.

On the upcoming pages it will be described how the unique 'double-hit effect' caused emotional and financial exploitation, and how this was a reality all nine participants faced. It will also be noted how the double hit effect might be too limited, as participants stated that the scam led to physical hardships, a car accident, and becoming part of a money laundering network. But before exploring this, it will be shown how the emotional 'hit' was experienced by the participants, and how they navigated this harm.

### 4.9.1 Exploitation: The Emotional 'Hit.'

As has been discussed priorly, everyone who becomes the target of a romance scammer is groomed to develop romantic feelings. The idea that these feelings are real in their consequences reflects in the fact that eight out of nine participants mourned the emotional impact of the scam over the financial impact. The biggest emotional setback caused by the scam proved to be the loss of trust. As R5 (interview, 25-06-2020) explained: '*It's dumb that I did it, but oh well, it's only money. In my opinion the lying is the worst, why? Because I can't trust people anymore.*' This sentiment resonated with R7 (interview, 20-07-2020), who stated, '*I'm not very materialistic. I'm sad about the money loss, because I have to work hard for it, but losing trust is the worst. I have limitless trust in people, I search for the good in people, and truly believe that people can be good. So when that is abused, my trust, that hurts me the most.*' In total, six participants explicitly stated that they had lost a significant amount of trust in others as a result of the scam. This loss of trust mostly reflected in their current romantic relationships/dating life, as they now struggled to trust any new partners. Besides loss of trust, participants also reported experiencing shame, anger, feeling stupid, loss of self-esteem, disappointment and being heartbroken as the main emotional consequences of the scam. This corresponds with what Whitty & Buchanan (2016) describe as the main emotional setbacks.

Such feelings furthermore made it hard for participants to open up about their experiences. E2 (interview, 29-06-2020) recognized this, and described her experiences with people who have been romantically scammed as the following: '*Only a few people talk about it to their loved ones, and if they do they usually don't tell the whole story. It's not something they want to shout from the rooftops, because they'll find that not everyone will be understanding. I know a case where an ex-boyfriend was super understanding, but I also know of a case where the children had warned their parent for a long time, and this person still went and transferred money. Later, when it indeed turned out to be a scam, they were quite upset and angry. I've got to say, I haven't heard a lot of stories of people reacting positively.*'

In this study, seven out of nine participants received some sort of support from their loved ones, while two never told their loved ones about what happened at all. Every participant also dealt with the emotional hardships in their own way: for one participant accepting the scam took a day, while for others, the healing process was still ongoing in 2020. As R2 (interview, 02-06-2020) for example described their process: '*I would love to put it behind me and move*

*on. But I've been traumatized, and there's no social worker who knows exactly how to handle these cases. You can't imagine the damage this does, it truly is really, really painful.'*

In terms of mental assistance especially Slachtofferhulp offers guidance. But there is only so much they can do, as they only offer short-term counselling and support groups (E2, interview, 29-06-2020). Additionally, not all people who have been through a romance scam are able or willing to go to a support group and talk openly, or do not know about the existence of such groups to begin with. Three participants reported on positive experiences with Slachtofferhulp. Pursuing this further, four participants also said to have been in contact with the Fraude Helpdesk. As E4 (interview, 19-08-2020) from this organisation described: '*We're there for the victims, not to try and track down perpetrators. Above all, we want to offer an emphatic ear. You'll find that people are very confused and emotional. We listen to them and advise them on what steps to take next.*' There is thus guidance available, but not all participants knew about this, acted upon this, or felt like it helped them. Although some emotional damage is lasting, such as the loss of trust, most participants did confirm that they were doing ok at the time of the interview in 2020.

### 4.9.2 Exploitation: The Financial 'Hit.'

What makes the scam a legal crime is the financial exploitation targets face under the guise of a loving relationship. Although the details of this will be described in chapter six, all participants suffered money loss. Only one participant classified this as the worst loss, stating: '*The financial loss was worse for me, for sure. It took me 20 years to save that money, I'm long done with the relationship.*' - R6 (interview, 10-07-2020). Nevertheless, all respondents still felt remorseful over the loss of money. Yet, a fluctuation in grief over money loss was thus observed, which can be explained by the subjective nature of money loss. One participant had for example just worked their way out of debt and then lost everything again, while two others transferred inherited money. These participants thus experienced the loss differently, as it had different implications for their lives and livelihood. Nevertheless, as E2 (interview, 2020) explained, as a rule of thumb it can be stated that the money loss is a painful and often taboo subject among those who have been scammed. This needs to be kept in mind when evaluating the numbers in the methodological chapter, as some participants were therefore only able/willing to give estimates, which I respected. This is also due to the fact that some

participants had been scammed long ago, or had done many different transactions in different currencies, making it unclear what the exact amount of money lost was.

Although most participants were eventually able to overcome the emotional damage, most individuals who have been romantically scammed will never see their money back again. In this study, only one participant got lucky. One of their transactions was marked as suspicious by a German bank and was stopped, ultimately enabling this participant to recover it months later. As of 2020, the others did not recover anything, although two participants still had official investigations pending at the time of the interview.

There are many reasons why their money is gone for good. Firstly, the moment people find out they are scammed the money has likely long been retrieved in a foreign country (Tade & Aliyu, 2011). Secondly, only a few people report being romantically scammed to the police, leading to a low priority status, and only minimal funds being allocated to recovery efforts. Finally, even when a report is made, due to legal and practical reasons there is only so little authorities can do. At the end of the day, they transferred the money 'voluntarily' and usually know very little to nothing about their scammer's true identity (Cross & Blackshaw, 2015, E3, interview, 17-06-2020).

Next to the police, banks also play a role in the financial aspect of the scam. Banks are usually unable to do much retrieving either but are still viewed as a responsible party by participants. As R6 (interview, 10-07-2020), who was warned by their bank belatedly stated: '*The bank called me, 'you are transferring big amounts of money, we are suspecting fraud.' I told them well, that's just great that you tell me that now because I've already transferred all that money. A normal bank- normally the only money leaving my account is for standing charges, and when I suddenly go and transfer €5000 euro, you'd think the bank would go and warn you. They didn't.*' This is a sentiment E2 (interview, 29-06-2020) recognized from their experience with people who have been scammed: '*People are usually angry at their bank, because they allowed them to transfer so much money without asking questions.*'

Seeing these experiences, improving awareness about romance scams at banks could perhaps limit financial harms in some cases. Then again, there are also examples of people being warned and purposely going through with the transaction anyway, as described by Sorell & Whitty (2019) and E2 (interview, 29-06-2020), who shared the following anecdote: '*Some people really do not listen to warnings. I spoke to a person who was warned that the person*

*they wanted to transfer money to was blacklisted and that they could not make the transaction. They then went to another financial service to transfer the money anyway. Afterwards, this person wondered how this could have happened, saying: 'people warned me, but I wanted them [scammer] to have the money so bad, because they said they needed me.''*

### 4.9.3 Exploitation: Additional Harms

The two components of the double hit effect have been discussed, and it can be concluded that they are inevitable elements of a successful online dating scam, as every participant experienced both emotional and financial damage of some sort. It has also been explained which resources they could or could not turn to for help on their road to recovery. But the harms do not necessarily stop there. I will now continue to explain other uncategorized harms that were mentioned by participants in this specific sample.

Two participants mentioned how the stress of realizing they had been scammed resulted in physical hardships, such as strong migraines. Another participant connected a car accident they had to the scam. They felt that their scammer had cast a voodoo spell on them when the participant refused to transfer more money. As Cross (2018) discusses, this is a plausible idea, as it is a well-known fact that especially Nigerian scammers tend to use voodoo to secure success in their scamming business. The participant described this experience as the following: '*They texted me, and in that text was an African word. That day I had to drive out of a parking garage, and I really wasn't going fast. I suddenly heard a bang, and I was like, oh dear, is that me? I get out of the car, and the whole bonnet is standing up, the bumper is torn from the car, and I've hit the pole I was supposed to drive around. Later, I found out that the word the scammer had texted me was a voodoo word. I think that's how I got that accident. No one believes me, but I do think it caused it.*' - R5 (interview, 25-06-2020). Although it will not be argued whether a voodoo spell was truly cast upon the participant, it will be argued that the spell is effective and real in its consequence. The participant lived in fear of this spell, as they perceived that the spell had consequences for them in their daily life, and they viewed it as a harm brought upon them by their scammer.

### 4.9.4 Exploitation: The Story of R8

To finish this chapter, a rather unique story in the entirety of this research will be presented: the story of R8. They saw the scam harmfully escalate when they did not have any money left to

transfer and were tricked into being a money mule. Sisak (2013, 41) defines a money mule as the following: '*Money mules are mostly individuals who are recruited by fraudsters to help transferring fraudulently obtained money (most of the time online banking scams). After being recruited by the fraudsters (usually by using electronic means of communication), money mules typically receive funds into their accounts.*'

In this case, the participant did not knowingly get recruited. They were made to believe that their scammer was at a hospital abroad following an accident. Still wishing to help their partner, the participant agreed to transfer money they would receive from a doctor the scammer had befriended at said hospital. This money then needed to be forwarded to another account, in order for the scammer to pay their medical bills. What the participant was unaware of at the time, was the fact that the accounts that they were getting money from and sending money to were known and marked as criminal and fraudulent. Due to the participant's account now being connected to this money flow their Dutch bank froze their account completely. It escalated to the point where the participant's account became blacklisted for five years and they became a suspect of money laundering. Although the bank and police showed understanding as the participant could prove that there was no ill intent on their behalf, but rather that they had been tricked in a case of dating fraud, it did not end there. After switching to a new bank and regaining control over their financial means, the scammer tried to commit identity fraud with the participant's details. The participant had namely sent pictures of their I.D. card (front and back) to their scammer, as their friend, the doctor, needed to know if the participant could be trusted with their money. Verification of the participant's identity would then solidify this trust. Someone, likely the scammer, then tried to steal the participant's identity and open another bank account in the participant's name for the purpose of money laundering, but this attempt was discovered in time. In the end, the participant had to replace their banking and I.D. cards, and visit their local municipality, bank, and police office multiple times. To this day they remain blacklisted by their former bank, and their details are known at the Dutch national intelligence service in case someone tries to use the participant's identity for a criminal cause again. This example thus indicates how romance scams can be harmful beyond emotional and financial damage and lead to criminal exploitation. Nevertheless, more empirical studies in connection to criminal exploitation within romance scams are needed for conclusive results on whether this type of exploitation is integral to the romance scam.

# 5. Empirical chapter

# Creating a Simulation of Love

*'Yes, it did feel real, that's the whole point of this, that's their goal, to make you truly believe in it. It's just... you grow so incredibly close to one another, it makes you feel like you're actually in a relationship.'* - R2 (interview, 02-06-2020).

The quote above illustrates a sentiment shared by many who have been roped into a romance scam. In hindsight they knew it was an illusion, but during the scam everything felt genuine and real. This is a key characteristic of the romance scam, and in this chapter it will be explored how scammers create such a successful simulation of love, in which the fraudulent love story becomes a target's reality.

This chapter will thus demonstrate how different simulacra and manipulative actions became evident throughout the scam, and how they added to the hyperreal simulation of love. As stipulated in chapter three, hyperreality is a concept developed by Baudrillard. It refers to an image or simulation that either distorts the reality it purports to depict, or does not depict anything with a real existence at all. Importantly, this image or simulation still comes to constitute reality. This is something people increasingly experience in postmodernity.

In the next paragraph, the text will first turn to the visual materials scammers sent as proof of their existence, such as pictures and identification cards. Additionally, there will be attention for scripts, in both written texts and verbal communication between scammer and scammed. It will be explained how these categories can be understood in Baudrillard's terms, and how they contributed to the simulation as a whole. It will also be highlighted how actions not rooted in technology, such as the sending of real-life gifts, can add to the simulation. After this, the text will turn to the confrontation stage, the fifth stage of the Smeitink Model, and explore how participants realized that their sense of reality had been compromised. It will be explained which mistakes the scammers made, and whether these 'red flags' did or did not influence the outcome of the scam.

## 5.1 Visual Materials

From here on out, the visual materials the scammers sent to the participants will be discussed. The visual materials mentioned in this chapter are thus not encompassing for all romance scams, as they only represent those encountered by the participants.

### 5.1.1 The (Profile) Picture

The first image a target sees is a scammer's profile picture. The 'face' of a scammer is therefore of the utmost importance, as it determines a target's initial interest. This is especially true when meeting online, where 'selfies' are common practice. On popular dating apps, like Tinder and Bumble, the photograph even mainly determines the match (David & Cambre, 2016). Penney (2018), inspired by Baudrillard, therefore states that when dating online, people consume a constantly updating user-produced media spectacle, which is all about the face and the body.

From the visual analysis and daily presence on anti-scam pages, an overview could be compiled of some of the most popular faces and profile pictures scammers like to use. As it are mostly heterosexual women who are preyed upon, and the interviewees were mostly heterosexual women too, it was decided to analyse profile pictures used to scam women. Most of these pictures could be described as 'selfies' taken by the person in the picture themselves. A second popular option was a picture taken of the person by someone else. Lastly, there were also pictures taken professionally, which was usually the case when men were depicted in uniform. Almost all of the men in the pictures were white, and had dark or grey hair, as they were usually in the same age group as those targeted, or slightly younger. Although scammers at times made use of Asian and Hispanic features, they did not use pictures of people of African descent.

This can be explained by ingroup-favouritism and implicit race attitudes. Romance scammers predominantly target affluent, Western individuals, who are mostly white. Ingroup-favouritism influences people in their decision making and judgement of others, especially if they are part of the most dominant group. This entails that especially in the West, a place where white people are oftentimes the majority and hold the most power, people are socialized to trust (fellow) whites over others (Dasgupta, 2004). Using the image of a white person is therefore a tactical move. Additionally, in Western society the stereotype of the Nigerian scammer is very well established too, making it more lucrative for scammers to use another identity than one that suggests West African descent (Akpome, 2015).

Besides profile pictures, scammers can also send pictures depicting themselves and others in a multitude of settings, for example at work. Such pictures were sent throughout the entirety of the scam, and reinforced the narrative the scammer tried to push at that very moment. Although one participant only ever saw the profile picture the scammer used, all other participants received multiple pictures. P5 was for example received by participant R6, and was said to depict an employee of their partner. When I looked into the picture's origin, I found that the original might hail from a 2014 news article on prefab wiring in London (The construction index, 2014). This does not line up with what this scammer said, as the scam took place in 2019, and the scammer claimed to be far away from London, in Dubai (R6, interview, 10-07-2020). It is likely that most pictures used by scammers originated from such public web and/or social media pages.



*P5: Picture received by R6*

Besides work related pictures, like P5, participants also received pictures of their partner enjoying leisure activities, like going for drinks, enjoying a soccer game, or attending family events. Not every picture the participants received depicted a person either. R1 (interview, 19-05-2020) for example received a picture of the house their partner was said to live in, and the school they said their child attended. This both confirms and contradicts Rege (2009, 498), who states that *'often multiple shots of the same person are used, which strengthens the scammer's credibility who can supply limitless photographs at the victim's request.'* 'Limitless photographs on request' appears to be overbearing considering the data, although a variation of different pictures certainly boosted the scammer's credibility.

To conclude this section, it should be noted that the pictures scammers sent can be recognized as simulacra in its purest form, as they have lost any relevance to what they were

meant to represent. For instance, P5 has no connection to this construction worker doing his job in London in 2014. Rather, the simulacrum represents an employee of R6's scammer doing work on electricity cables in Dubai in 2019. R6 was made to believe that the picture the scammer sent was the original. This original furthermore belonged within a larger fake narrative, which R6 viewed as real. Such pictures then formed reinforcing symbols of the bigger fraudulent storyline, as they came to represent the non-existent ideal partner and their life. Such pictures thus enabled a scammer to replace their target's reality with a simulation of reality.

### 5.1.2 Identification Documents

In order to establish more credibility scammers can send even more visual materials. An example being identification documents, like I.D. cards or passports, which can confirm their made up identity. A passport that was received on the Connie profile will now be presented.



*P6: Passport sent by a scammer to Connie*

On a first glance this passport might seem legitimate, as it includes everything one would expect an American passport to contain. Nevertheless, the biggest giveaway that it is a fake is the fact that the person in the picture is in a military uniform, which is not allowed on passport pictures, as stated by the U.S. Department of the State (2020). Still, although in this copy its fraudulency was easily distinguished, there are great counterfeit documents in circulation among scammers. According to E3 (interview, 17-06-2020), the most genuine looking identification documents are likely bought on the dark web, an idea that is backed up by Castelluccio (2017) and

Baravalle et al. (2016).

Despite such fraudulent passports looking legitimate, they did not signify anything real, as the person a scammer claimed the document belonged to did not exist. There was no connection between the referent and its representation, making it a simulacrum. The person receiving it, however, could usually not distinguish the difference between the real and hyperreal, meaning that its effectiveness remained intact. R6 (interview, 10-07-2020) confirmed this, saying: '*they had sent me a copy of his passport, and it looked real. Afterwards it turned out to be fake, but you really couldn't tell from the copy they sent me, at least I couldn't.'*

### 5.1.3 Plane Tickets & Work Contracts

Scammers usually claim to be on trips or missions abroad, and at times also provide various forms of documentation to support these claims, such as plane tickets. From the interviewees, three participants received a copy of a plane ticket, which was either to a work-related destination or back home. R2 (interview, 02-06-2020) was one of them: *'They sent their ticket to clarify that they were really coming back to the Netherlands. It looked legit; I fly often so I recognized it. It was very convincing.'* Scammers can also send work contracts to prove that the business trips are real. R6 (interview, 10-07-2020) received one when their partner suddenly had to leave the Netherlands. Certain parts on the contract have been blacked out on the request of R6, which can be seen in P7.

*P7: Contract received by R6*

Taking a closer look at this contract, none of the companies or names appear to be retrievable. That is, when one searches golf energy, as can be read in the header. In the contract itself it says 'gulf' energy, which does reap results. Nevertheless, a direct link to the company portrayed on the contract has not been found. Yet, there are other parts that make it look convincing, such as the formatting, the trademark and the autographs. When a scammer presents such a document in a convincing manner, it can greatly heighten their credibility and strengthen the construction of a hyperreal version of reality.

### 5.1.4 Bank Accounts

Three respondents were also asked to log into their partner's bank account, and two actually went through with this. This usually happened specifically during the third stage of the Smeitink Model, the crisis. By logging into the account, participants would be reassured that their partner had the funds to pay them back. Additionally, it also solidified the belief that they were indeed successful in their respective fields, as both participants stumbled upon accounts with a balance of multiple million U.S. dollars. Both participants were so kind to share the pages they were led to, as can be seen in P8 and P9. These are thus copies of the authentic webpages.

*P8: Example R6*
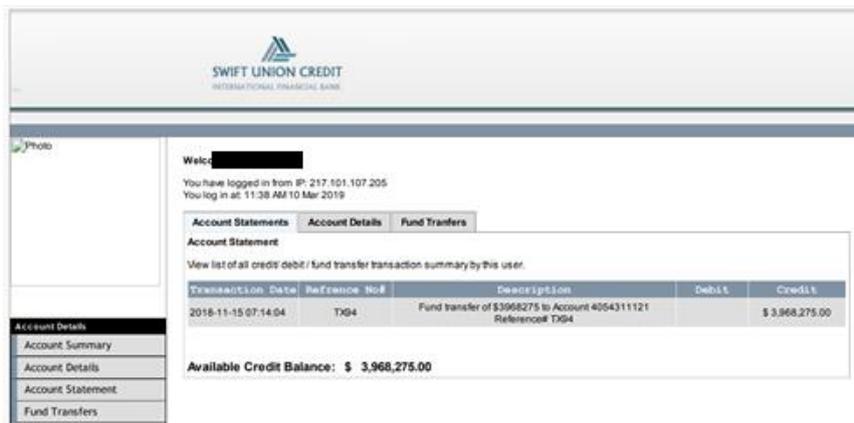


*P9: Example R1*

As can be seen above, these accounts belonged to the 'Chase' and 'Swift Union Credit' bank. A quick search shows that Chase is a legitimate bank, based in New York. The logo used in the fake account also corresponds to the real Chase bank logo (Chase, 2020). R6 (interview, 10-07-2020) at the time also confirmed this, stating: *'They gave me their credentials, and it's a very well-known bank in America. I looked it up online and that bank exists.'* The account sent to R6 appears to be the most professionally made out of the two, even including a Verisign checkmark in the bottom right corner, signifying that the participant had logged into a safe space. The presence of these well-known logos greatly spurs the credibility of such fake websites (Button et al. 2014).

A search for the Swift Union Credit bank, on the other hand, showed no results. The logo also appears to be a fabrication. Nevertheless, it still convinced the participant. This participant also admitted to not immediately fact-checking the bank's existence at the time, stating: *'I thought this is real, this is a real bank, it all added up. I could log in and see their balance. Only later did I visit the website again and realize that nothing truly worked. The only part that worked was logging in, and it didn't matter what password I used. I always gained access.'*- (R1, interview, 19-05-2020). In fact, this Swift Union Credit account appears to be a customized copy, based on a pre-existing layout that likely circulates among scammers. In the aforementioned Scamming Scammers Action Facebook group, this bank account was namely shared, which has the exact same layout as the account sent to R1, only the balance differs.



*P10: Bank account found on Scamming Scammers Action (2020)*

Button et al. (2014) confirmed in their research how such fake webpages highly increase the chances of a scammer. The fake banking websites also influenced both participants in their decision to transfer money. R6 (interview, 10-07-2020) furthermore admitted that being able to log into the bank account and seeing the balance made them feel like this person was a real 'catch,' adding to the belief that this person would make a great partner.

Button et al. (2014, 400) furthermore revealed that *'for someone technically adept it is relatively easy to create a professional-looking website or copy a legitimate one.'* This highlights how an intricate looking piece of web design can be reduced to a quickly made simulacrum, successfully used for criminal purposes. The notion Baker (2002, 4) presents: *'If Baudrillard's paradigm is correct, crime, fraud and deceit in cyberspace may be very difficult to control,'* therefore appears increasingly relevant to consider. To conclude this section on visual materials, it will be noted how these prior examples highlighted a myriad of visual 'proof' that scammers submit to their targets. Although the profile picture is recognized as a key element, other pictures, documentation, and even websites can equally construct the simulation and manifest throughout the scam.

5.2 Scripted Conversations: Texts & Phone Calls

Moving away from visual materials, the text will now turn to the ongoing conversations between scammer and scammed. In these very conversations, may it be through text or call, traces of the hyperreal can also be found. This will be explained next. I gathered first-hand experience in having conversations with scammers through the Connie profile, and there is something peculiar about them. R3 (interview, 14-06-2020) recognized this sentiment, and said the following about the first conversations they had with their scammer: *'They sent me such a fun message, saying that they saw my profile. From there on we both kind of scanned each other, trying to get to know each other. I have to say, it felt very familiar very quickly. I don't know how they do that, I can't think of ways to do that, but they gave me such a safe feeling so early on. It was like we had a connection right away.'*

What likely happened here, and what created this perfect connection, was the script used and followed by the scammer. As E1 (06-06-2020) noted, scammers, at least in the early stages, use scripts to quickly find out if there is potential and interest (also confirmed by David & Tan, 2017). It is also common among scammers to work in groups, so then scripts are used for convenience as it enables another scammer to pick up where someone else left. Additionally, scripts have already proven to be successful and therefore form a guide for any newcomers into the criminal enterprise. However, this does not mean that scammers exclusively or always use scripts. Nevertheless, they are of particular interest due to their hyperreal nature, which will be explained after providing some examples.

While looking for traces of these scripts in my own conversations as Connie and in the transcripts two participants provided, there were indeed some indications of their usage. Especially their perfect wording raised suspicion. On the second day of talking, a scammer namely wrote to Connie: *'While I open my eyes every day, I only want to see you. Good morning, my love, I have sent you hugs and kisses in your mind. Since I've been dreaming about you all night, I want to cuddle you all day long. Good morning.'* The intimate nature of this message is rather odd for such a fresh connection, and its wording extremely smooth. It is therefore likely that these 'perfect' words were part of a script.

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To illustrate this with another example, a quote that was sent to R1 and found in their transcript will be shared. They were told the following: *'Before I met you, I never knew what it was like to be able to think of someone and smile for no reason. Meeting you was fate, becoming your friend was a choice, but falling in love with you was beyond my control.'* To which R1 responded: *'Where did you get this talent from to write so romantically? You make my heart melt instantly,'* indicating the effectiveness of the words. But a quick google search will show that the quotes used by the scammer are not their original words at all: they are popular love quotes that can be found all over the internet:



*P11: Google image search result for 'before I met you I never knew what it was like to be able to look at someone and smile for no reason.'*
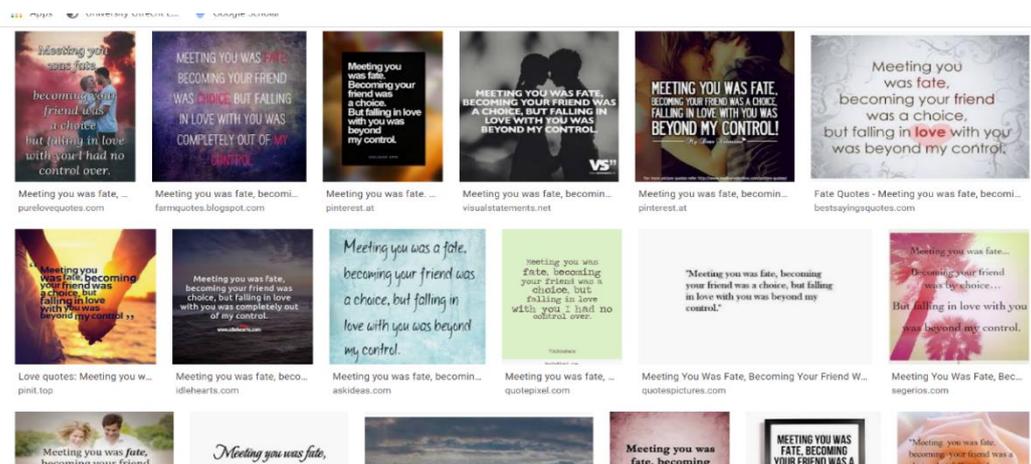


*P12: Google image search results for 'meeting you was fate, becoming your friend was a choice, but falling in love with you was beyond my control.'*

Another medium in which (verbal) scripts can be found are phone calls. It must be noted that phone calls are not the standard way of communication within the romance scam. Scammers namely tend to reject calls, as their accent might give away their true identity. Only two respondents called regularly with their scammer. Four others had to plead for an extended period of time for a call to happen, which it eventually did. The other respondents did not call

at all during the scam. None of them had a successful videocall. Especially those who pleaded for a call to take place reported difficulties. This is rather peculiar in the digital age, which is all about '*integration of communications and other digital technologies into everyday life, such that many of us are constantly connected*' (Powell et al. 2020, 200). Although this behaviour could be classified as odd on the scammer's behalf, throughout the chapter it has been pointed out how participants themselves did not immediately act upon, or recognize errors in the materials they received either. This inability to call did not end the scam in most cases either. Nevertheless, it needs to be kept in mind that the participants were raised by parents who only knew modernity, long before the digital era evolved into what it is today (Burawoy et al. 2000). They had thus not been prepared for the conditions of postmodernity like newer generations have. This could therefore have led to less awareness for fraudulent materials and irregularities encountered throughout the scam. Pointing out what the participants missed or dismissed is thus not meant to brandish them off as stupid, but rather to highlight how mistakes on the scammer's behalf did not automatically terminate the scam and were easily omitted.

R8 (interview, 02-07-2020) said the following about their difficult phone call: '*I tried many times [to call], but the connection was always bad, so it never worked. They tried calling me once, but I only heard white noise in the background. They also said themselves that they had a very bad connection. It only worked once. When I heard their voice it was not what I expected. It was just a bit odd all in all, as they kept repeating the same phrases. We never video called, that never worked out.*' R2 (interview, 02-06-2020) described a similar situation, stating: '*we called, but that wasn't really a success. I only got one-liners, like 'hello my love' with a strange Asian accent. The voice didn't match the photo or the messages at all. They couldn't really hold up a conversation, and only used one-liners, as if they were reading a script. 'Hello my love, I miss you so much, I miss you so much.' That was very strange. I started to become hesitant, but at this point I was so far gone. We had been talking for so long and I couldn't accept the idea of it not being real.*' As can be read, both participants reported on the scammer repeating the same sentences over and over again, and their inability to hold a normal conversation. This heightens the possibility that at the time, the scammer was abiding to a script, a suspicion R2 even explicitly shared. In R2's quote one furthermore sees how irregularities caused by the scammer do not have to be fatal to the scam. R2 namely decided to ignore their doubts, in order to remain in the ideal, addictive reality the scammer had created. As mentioned, these scripts form reminders of the hyperreal, as they represent unoriginal content. They are

copies of stolen words that a lover is supposed to say, and these words have been automated into a script which is likely used over and over again by different persons. Additionally, the words are meaningless, as they only function to reinforce a false love story. The words have become empty symbols of affection for the scammer to exchange with their target, in order to financially consume them later on.

Besides scripts, another explanation for the scammer's odd behaviour in these specific phone calls could be the fact that they simply did not speak English that well. When questioning participants on their scammer's English knowledge all of them stated that their scammer's English had been (very) good. However, this does not mean that all their scammers spoke English perfectly: in the two transcripts I received from participants and in my own conversations with scammers errors were discovered that a native speaker (most scammers claim to be American) would not make. An example of this can be seen in P13. Nevertheless, three participants did report on noticing some mistakes (in hindsight), but again, faulty language did not appear to be a big warning sign. The fact that the respondents dismissed such mistakes might have to do with their age. Generally, Dutch individuals over the age of 50 struggle more with the English language than younger speakers (Edwards, 2016). How English knowledge influences chances of victimization through a romance scam could therefore be an interesting topic for future research. Nevertheless, the Dutch are generally known to be very proficient in English. There were also some very articulate scammers approaching Connie, which could have been the case for some participants, too. The same could not be said about scammers attempting to conversate in Dutch: two participants initially spoke Dutch with their scammer, and Connie was also approached by one scammer writing in Dutch. Nevertheless, both participants quickly proposed switching to English due to their scammer's poor Dutch knowledge. From my own experience, I can hypothesize that the scammers that approached Connie and these two participants likely used a cheap translation machine due to the severity of their Dutch mistakes. Once again, this red flag did not sever the simulation. An example of these mistakes can be seen in P13 and P14.

*P13 & P14[11]: an example of odd English wording and odd Dutch wording in messages received on the Connie profile.*

### 5.2.1 Amsterdam Calling

Despite other participants reporting difficulties, there was one participant, R3 (interview, 14-06-2020), who had normal and regular phone calls with their scammer all the time. In fact, this very scammer even called them with a Dutch phone number. This greatly increased their credibility, and left the participant convinced that this person was who they said they were. But what actually happened here, is that the scammer made use of something called caller ID spoofing. Deng et al. (2018) define caller ID spoofing as the forging of an authentic caller identity, including the caller name, and/or number, something that is usually done with criminal intent. Caller ID spoofing thus creates the illusion that the call originates from a legitimate user in a specific corresponding geographic location, when this is not the case at all. Deng et al. (2018, 369) confirm how scammers like to make use of this feature, stating: '*This seemingly simple attack technique has been used in the growing telephony frauds and scam calls, resulting in substantial monetary loss and victim complaints.'*

R3 (interview, 14-06-2020) described their experience as the following: '*At some point they said they were in Amsterdam, and they even had a 088 number, which you can normally only call and possess when you live in the Netherlands.'* Here, another aspect of the hyperreal can be distinguished. In this case the spoofed phone number that lit up R3's phone screen signified absolutely nothing, but was perceived as reality and thus real in its consequences. It namely convinced R3 that this person resided in Amsterdam.

R3 (interview, 14-06-2020) furthermore added: '*they are surprisingly sophisticated, and this was a couple of years ago. It really shouldn't be possible to do such a thing, but they did*

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[11] Rough translation: 'I would really appreciate it to get to know more about you, maybe we can after some time have a better future development together.'

*it. They are so good with computers; it goes beyond what you and I can imagine.'* Although there are indeed very tech savvy scammers, it is in fact not that complicated to spoof a phone number, which explains why so many scammers make use of it. There are many methods to spoof, but the easiest way to do it is through downloading an app or software that allows users to fabricate a phone number. This app will let users pick the area they want the number to be from and it will then randomly generate a number for them. Technically, anyone calling this number is calling into this app, but it will appear as if they are calling a legitimate number. This is relatively easy to do and pretty accessible. There are also more sophisticated methods to spoof a number, but the method with a spoofing app as discussed above is becoming increasingly accessible and popular (Deng et al. 2018). The downside to this, as Deng et al. (2018) mention, is that although caller ID spoofing might be easy to launch, it is very hard to defend yourself against: as of their 2018 article there were no truly effective and practical defence solutions in place, hence its popularity among scammers.

## 5.3 Gifts & Dates

As can be read in the previous paragraphs, scammers have many materials and technological ingenuities at their disposal to establish their credibility. Although in the texts and phone calls hints of romance could already be distinguished, some scammers go even further in simulating their love and affection. It is called the romance scam after all, and next to establishing their credibility, scammers also wish to establish their affection. Gift giving and dating is common practice among those pursuing a romantic connection (Illous, 1997), and therefore some scammers also partake in doing so. Although this has less to do with simulacra, as it refers to real life actions, one is still concerned with the strengthening of the simulation as a whole. It furthermore also has a lot to do with the grooming process, as a scammer is actively preparing their target for a romantic relationship that will never manifest, and is pushing them to develop real romantic feelings.

Three participants received gifts, and R6 (interview, 10-07-2020) was one of them. They said the following about this occurrence: '*They sent me a bouquet of flowers and a bottle of wine because it was my birthday. The evening before my birthday they told me, 'it's your birthday tomorrow so I've got a surprise for you.' At two o' clock a florist came by with the biggest bouquet I had ever seen, and there were chocolates as well. It was so romantic, not a red flag at all.'* R7 (interview, 20-07-2020) was equally happy to receive something, as

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illustrated by the following quote: *'They asked for my address, and I was kind of wary, but they promised me that they had no ill intent and that they just wanted to send me something before they embarked on this business trip. I received a huge bouquet of flowers, I think it must have cost 50 euros, and a bear- a teddy bear that was really high quality. It was so sweet. This happened in the first week of us knowing each other, and I just thought that I had met this wonderful person online.'* These two participants felt very positively about receiving the gifts, which likely reinforced their romantic interest. The gifting furthermore confirmed that the person they were talking to was indeed successful and had money to spend, as they were quite generous.

Next to gifting, there were also scammers who set up dates. R2 (interview, 02-06-2020) was planning to go on a zoo date: *'They told me they lived in Amsterdam, and we were supposed to meet up there. We had plans to visit the zoo because I figured that it would be a good place to get to know each other, to walk around and talk. So, we had all of it planned, and then they suddenly had to leave for their job.'* R6 (interview, 10-07-2020) found out that their supposed partner worked close to them, prompting a meet up after work: *'I worked near to where they claimed to work, so we were going to meet up at a café on Thursday after work. They even asked me, are you nervous for our date? But then on Monday I got an email, that they had to go to a different country for a new assignment. So then our date got cancelled.'* As can be read, both meetups inevitably never took place due to business trips abroad, which is typical for the romance scam. Yet, the fact that the scammers were at least trying to set up a date reinforces the idea that these people truly exist and are serious about developing a relationship. Such gestures can thus strengthen the simulation.

5.4 Exiting the Simulation

As I have sought to explain in the paragraphs prior, scammers employ a lot of tools to reinforce their fake narrative. As mentioned in chapter four, section 4.5, scammers furthermore do not shy away from announcing plans for a joined future, signalling their seriousness. They also paint themselves off to be the perfect romantic partner, possessing qualities such as being caring, attentive, and successful in their respective field. They usually also deliver some sort of proof for this, with many examples included in this chapter. As has also been mentioned, many of these artefacts can be recognized as simulacra, as it usually concerns empty virtual copies devoid of any reality. Yet, for the participants these simulacra were perceived as a part of their

reality, adding to the broader simulation their scammer had created.

Nevertheless, in 2020 all nine participants were aware of the fact that they had been scammed. It is therefore interesting to consider how they were able to exit the simulation. Although scammers try very hard to create a hyperreal storyline that is more convincingly real than the real itself, they too make mistakes which hints at the fraudulent reality behind the scam. As has been demonstrated on the previous pages, a quick search proved to be enough to confirm the fraudulence of most visual materials. As the scam continued for a longer period of time, participants themselves also started to become doubtful. They increasingly recognized the mistakes their online partners were making and the irregularities in their stories, creating the first definitive cracks in the simulation. The final section of this chapter is therefore concerned with the confrontation stage of the Smeitink Model: the stage in which the participants slowly but surely faced actual reality.

Seeing that the scam spanned an average of 4 months and 3 weeks for the participants, a mistake did usually not mean an immediate breakthrough of the simulation, as mentioned in section 5.2. Most participants, at least after the first warning signs, continued to stay in touch with their scammer despite having doubts. In search of an explanation for this, one could refer to Eco, who describes how in postmodern times people have become infatuated with consuming the fabrication of the real rather than the actual real itself (Finkelstein, 2016). Another explanation can be found in Perry & Perry (1998), who explain how people get stuck in a perpetual hyperreal cycle in which consumerism prevails. They state that in postmodern times, fulfilment is found through simulation and imitation of a transient simulacrum of reality, rather than any interaction with real reality. Connecting this to online dating scams, one could argue that fulfilment is thus found through a simulation of love rather than real life relationships, and this fulfilment then becomes increasingly difficult to give up due to the scam's addictive nature and the state of flow, as mentioned in section 4.4. As will be explained more thoroughly in the next chapter, the rampant insecurity Bauman (2013) discusses, which has destabilized and complicated finding true love, can also have contributed to people staying in their pairing despite their righteous doubts. Lastly, as mentioned in section 5.2, in many cases participants also omitted errors due to their age and the lack of preparation for the digital and postmodern era.

It must furthermore be mentioned that scammers are also experts in removing any doubts that may come up. All participants described how their partner would always have

excuses and explanations when they did question them. To make this tangible, an example from R3 will be provided. When the crisis first commenced, R3 (interview 14-06-2020) asked why their partner could not find someone else to pay for them as they had only met recently. '*They then gave me an excuse, like 'I'm stuck here and got nowhere else to go, I barely have friends, I like being on my own.' I thought, but if you are in this business, then how can you be on your own? But in the end, I deemed it possible and plausible.*' After they transferred the money, R3 (interview, 14-06-2020) requested a videocall, which led to another excuse: '*They said there was a policy at their company that prohibited them from turning their camera on. There are companies who have such policies. I checked that, so who am I to doubt their words?*' Such excuses then made it hard for participants to look past their scammer's lies. It also highlights the professionalism and calculation of most scammers. R2 (interview, 02-06-2020) also remarked on this during the interview stating that, '*they really have an excuse for everything.*'

In the end, five of the participants needed an external warning to fully see through the deceit of their online partner. Two participants received a signal from their bank, while three others were informed by friends who had grown wary of the situation. R3 (interview, 14-06-2020) was one of the individuals to be warned by a friend: '*Right when I hit the 'send' button on this transaction, a friend reached out to me. They said: 'if you haven't seen them you have to check this website, I think you might be getting scammed.' I asked, scamming? What's that about- at this point I had no idea what that meant. So, I looked on that website and then looked at the messages I'd been getting and just thought 'oh my god.'*'

The four remaining participants were able to exit without external help, as some had never even informed their surroundings about their online partner, or only did so after the scam. These breakthroughs were usually triggered by unexplainable events taking place in the scammer's storyline. R5 (interview, 25-06-2020) could, for example, not trust their partner anymore when they claimed to have been kidnapped at an airport. They stated the following on this situation: '*They told me they had been abducted at an airport in Lagos, so I called that airport. I told the airport staff that this person said they had been abducted inside the airport. At that point I didn't believe them anymore, the story got too crazy. The person on the phone then told me that things like that didn't happen there at all, and that I was indeed being scammed.*' And when R7 received a badly photoshopped picture in a final bid to get them to pay one last time, the scammer truly gave themselves away. This exact image can be found on the next page. Participant R7 (interview, 20-07-2020) had the following to say about the

incident: '*They sent me a message with a picture attached to it of someone who looked like them. They had a white sign in their hands with the following words typed onto it: [name] stop doubting me -something like that. I just thought, you're such a loser, everyone can clearly see that this is photoshopped. I searched for the original image, and I found ten other versions of this photo. They'd just pasted their 'own' head on there, it was very poorly made.*' At this point, R7 had already voiced their concerns about their partner's honesty, with the picture severing the simulation once and for all (R7, interview, 20-07-2020).



*P14: Picture received by R7 from their scammer, the sign reads: '[R7] stop doubting me… I hope you are satisfied now. Tears'*

Once the participants realized they had been scammed they could finally start letting go of the reality the scammers had crafted over time. As could be read in chapter four, this process of letting go and overcoming the simulation differed for each participant. Although all participants eventually cut (most) ties with their scammer, only a few participants were able to figure out who the real person behind the profile was. As of the interview date, two participants were aware of the exact identity of their scammer, and both proved to be West Africans males who worked in (small) groups. Three participants had strong suspicions, and may not know a name, but had either (accidentally) seen or heard their scammer. Two participants therefore figured that it is likely that their scammer hailed from West Africa, and the other participant had likely been in contact with a Malaysian individual. These locations are all in line with what Edwards et al. (2019) suggested. The remaining four participants had no clue who might have been behind the scam at the time of the interview. One participant therefore still held onto the hope that their scammer was in fact the person on the profile picture after all.

To conclude this chapter, it can be stated that this last example truly illustrates the strength of a single simulacrum (the profile picture) and the simulation as a whole that this scammer managed to create. In fact, as has been described in the beginning of this section, most participants struggled to fully let go of the reality their scammer had crafted. The better, hyperreal version of reality, complete with a loving partner and big plans for the future, had namely replaced their actual reality for an extended period of time. This development was enabled through the many simulacra that manifested throughout the scam, with many examples provided in this chapter. They formed a key to the exploitative consequences of the scam, because once a scammer established their credibility through these hyperreal measures, they could start to do what they originally logged in for: consuming their target financially, as will be discussed in the next chapter.

# 6. Empirical chapter

# Commodifying the Self and Consuming the Heart
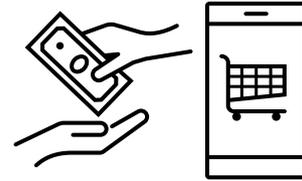
Commodification is viewed as a typical attribute of postmodern time, just like internet dating, which is a direct result of the rampant technological progress in postmodern societies. But before the internet and online dating, people had to find romantic partners through traditional channels. Popular options were meeting through mutual friends, school, work, or church. Nevertheless, there was also another alternative that some bachelors and bachelorettes turned to: newspaper ads. Also called marriage or lonely heart ads, these advertisements made their first appearance in the 1600s, and until this very day still occasionally appear in Western newspapers (Lee, 2019). They illustrate how commodification of the self and love are not exclusive to postmodernism, as the advertisements themselves came at a price. Just like contemporary times, personal qualities, specifically money and financial worth, also played a role in the selling of the self to potential partners, as can be seen in these American examples:

WE SEEK HUSBAND FOR MAIDEN lady, age 23, worth $8,500; bachelor girl, age 31, worth $28,000; widow, age 42; no children, worth $90,000, and for many others. Mutual Book Exchange, Toledo, Ohio.

AM 30, WEALTHY, lost mother, for whom I sacrificed youth, dread a lonely future, seek husband and true companion. Orphan, care Berger, 124 E. 25th St., New York.

*P15: Both taken form Lee, 2019, from the Atlanta Constitution (1898) & The Anaconda Standart (1904) respectively.*

This precursor to current dating trends also came with its own dangers. The advertisements became linked with crime, as at times posters would try to defraud the people responding to the posts, just like a contemporary dating scammer would. The advertisements therefore had quite the reputation, as Lee (2019, 1) explains: '*Seeking a spouse through the newspaper was inevitably a risky venture. In addition to running lonely hearts ads, newspapers also ran stories of people who were conned—and even murdered—because of marriage ads in newspapers.*' Yet, postmodern thinkers such as Bauman claim that it was not until postmodernity that love truly became liquid like never before, meaning that romantic connections have become exchangeable, weak and unstable. This has introduced increased risks and dangers when pursuing a relationship.

In this chapter, it will therefore be explored whether Bauman's fears are justified, as he thinks that love has turned into a commodified game. To him, this is a direct reflection of the consumption obsessed, digital society (Bauman, 2003). Just like the adverts on the last page, both scammers and participants advertised themselves on websites, too, with either the intention to defraud or to find an honest connection. How especially scammers went about 'selling' themselves and turning the relationship into a commodity will therefore be central in this chapter.

This chapter will explore the different modes of commodification in the online romance scam, as the way to a scammer's heart is an expensive one, starting usually with the purchasing of a membership package for an online dating service. This will therefore be discussed first. It will then be considered how users of dating websites commodify themselves, and how this showed from the data. From there onwards, the focus will slowly shift towards the core of the scam: the crisis, the third stage of the Smeitink Model. During the crisis the scammer's story takes a drastic, usually dramatic turn, and money is needed to fix whatever problem has occurred. The crisis also illustrates how scammers turn their supposed love and relationship into a commodity and use it as a weapon to defraud. The modus operandi of the scammer, including the scenarios and tactics employed during the crisis phase, will therefore be explored. The chapter will furthermore especially consider how Bauman's views on consumer culture and commodification can explain the scam, introducing a link to the critical and theoretical debates on the risks of finding love online in the postmodern age. This link to Bauman is important as it highlights the contextual forces of postmodernism that shape the criminal behaviour of the scammers and enable the financial exploitation of the participants.

6.1 Commodifying the Search for Love

As can be seen in the example on sweetheart ads above, paying to find love is not necessarily new. But in line with the *zeitgeist* of the postmodern age, in which money is supposed to be spent, there is a rapid increase in the amount of people making use of paid services to find love. The dating scape has namely changed and has moved online. Traditional modes of finding a partner are not as necessary anymore, as online dating creates opportunities to connect with unlimited potential partners (Zytko et al. 2018, Rosenfeld et al. 2019). But to be the most successful on these platforms, people are expected to purchase some form of membership. From the spatial mapping it became clear that it is still possible to access the platforms without paying,

but many options, such as viewing profile pictures or sending messages, will either be limited or locked for non-paying members. From the interviewees, five participants paid for a membership. They did not declare whether their scammers also paid for a membership.

Lexa, a paid platform on which three of the participants met their scammer, will be taken as an example to illustrate what these participants approximately spent, and what this enabled them to do on said platform. Without paying, which means that there is no membership purchased, users can create a profile, access some key search functions and access other profiles. Nevertheless, they can only chat with premium accountholders on Lexa. They cannot chat with other non-paying members or regular members. A premium membership costs €9,99 a month and must be purchased on top of another membership package. There are four other membership packages, which makes a premium account a rather expensive option, as the cheapest membership option already comes in at €24,99 per month (Lexa, 2020).[12]

Although it is possible that the participants invested this much money in their dating experience, it is unlikely that scammers would have done the same on Lexa. They can namely talk to premium members without paying, as has been stated above. It is likely that they are most interested in premium members, as the ability to pay such a monthly membership fee forms a signal of monetary stability. It also indicates that there is a (partial) willingness to pay for love, which will be an ongoing theme in this chapter. Nevertheless, no conclusive statements can be made about this, as data on whether scammers paid for a membership is lacking.

It could also be argued that online dating services themselves commodify love, as they have created a paywall which hinders those who wish to meet others on the platforms freely and for free. This paywall also aroused emotions of anger and frustration for some participants, as its existence reinforced the idea that the dating platform was a safe space with legitimate users, which then proved to be untrue. Nevertheless, the fact that one is now made to pay to find love is in line with what Illous (1997) describes: in postmodernity romantic experiences are increasingly set in a space of consumption.

## 6.2 Selling the Self
As has just been described, the search for love is being turned into a commodity, as dating websites have created a monetized experience. Continuing on this theme, people themselves

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[12] For a complete overview of the membership options and monthly fees at Lexa, refer to appendix E.

are commodifying as well, especially in the online love sphere. As explained, the commodification of the self involves the selling of the self, and therefore often the improvement of the self. This is an occurrence often witnessed in online dating, as users wish to portray themselves as favourably as possible to amass matches. They will list their best qualities and use a flattering photo to display themselves to others in their personal shop window: the online dating profile. This can also be related to the dehumanizing influence of neoliberalism in the domain of love, which has become liquid in postmodern time. Bauman (2003) is therefore pessimistic, stating that this behaviour has turned romantic love into a commodified game, typical for the consumption driven society that has destabilized relationships. In this section, it will therefore be explained how this commodification of the self takes shape in the romance scam for both parties: scammer and scammed.

The first step to commodifying the self lies within the realm of the dating profile. For a scammer, this profile is a complete fabrication of the truth. From the spatial mapping, it was gathered that it is not that challenging to create such a fake profile, and I did so myself when I created Connie. Dating platforms usually ask for email verification, which can easily be falsified. Although some email providers ask for phone number verification, there are also many that do not and allow users to set up accounts full of false information without any obstacles. Once a dating or social media platform has been accessed through the verification of an email address, all that is left is to do is to create a legitimate looking profile. This profile then becomes a tool to attract others.

Online dating platforms can offer clear instructions when uploading profile pictures, such as the face having to be clearly visible, no filters, and they might also limit the number of pictures to be uploaded, as the spatial mapping has shown. Some dating platforms have automatic photo analysis, which rejects photos if they do not meet such requirements. On social media there are less limitations, and most pictures are accepted, even if they are photoshopped or distorted otherwise. Nevertheless, an attractive and clear profile picture is, as discussed in the last chapter, key to attracting possible matches (Penney, 2014). It is therefore pivotal to select a good portrait when commodifying the self. For legitimate users, like the participants, this usually meant selecting a flattering picture, without any alterations or filters. This might have to do with the age-group studied. As the 2016 study by Dhir et al. namely suggests, age does influence 'selfie-editing behaviour.' The older the subject, the less likely they are to edit their pictures, whereas teens and young adults are more likely to edit their pictures before

posting. Nevertheless, not editing your picture does not mean that a person is not trying to sell themselves. Their very presence on online dating networks (or any social media network intended to meet others) signifies commodification. Such platforms namely encourage users to engage at least somewhat authentically with an inauthentic representation of themselves and others, as they enable people to filter what they want others to see and know (Hobbs et al. 2019). Scammers on the other hand, as discussed in section 5.1.1, do not use their own pictures, thus taking extreme measures to sell themselves.

Besides their profile picture, a dating or social media profile also allows people to list qualities and interests. In doing so, all participants claimed to have been honest. The participants who remembered their biographies, as for some the profile had been created years ago, did report describing themselves in a positive light. Two participants even claimed that in hindsight they might have been too honest in their biographies, as they openly described their past hardships, something they later recognized as signs that may have attracted the scammer. As R3 (interview, 14-06-2020) described: *'You have to say some stuff about yourself, which I did, and being a widow is very clear, it means you've lost your partner. For them that's of course interesting, but you only recognize that afterwards.'* The three main types of people scammers look out for are those that are depressed, divorced, or widowed (Whitty, 2013). Scammers, once again, take a different approach. They will usually list little information, as mentioned in section 4.2, and mostly craft their personality in the conversations that follow.

Both scammer and scammed namely continued to commodify themselves throughout their conversations. As discussed in section 4.3, scammers wish to create an illusion of the perfect partner and do so by mirroring and taking on any characteristics they think their target appreciates. They learn about this during these chats, and use this knowledge to sell themselves to their target. Nevertheless, for both parties selling themselves served an even bigger purpose, which introduces a link between the commodification of the self and the commodification of love. In the online dating world, where romantic experiences are commodified, both targets and scammers are namely part of this process in different ways. As has been described above, the participants could be described as self-commodifying, but they are also consumers. Through commodifying themselves they hope to consume genuine love, which they think to have found in their perfect online partner. Scammers, on the other hand, have ulterior motives. Instead of wishing to consume love, they consume those searching for it. This becomes visible in how they manage to secure money and other material benefits from these individuals. Seeing how

this harmful behaviour is enabled online, Bauman's fears seem to become more and more justified. How a scammer goes about consuming their partner financially will therefore be discussed next, as the focus of this text will turn towards the pinnacle of the romance scam: the crisis.

## 6.3 Game and Gain

In light of exploitation, it is relevant to consider how especially scammers manage to turn their partner's affection into a commodity. From here onwards, it will therefore be explored which scenarios scammers use to con people and what tactics they employ to convince them to send money, to eventually discuss how they go about receiving the money. The focus will thus shift to the third and fourth stage of the Smeitink Model, the crisis and the continuation of the crisis.

In this study, nine participants reported nine different <u>first</u> crisis scenarios. These will be listed in no particular order. The reader can notice that there are categories to be distinguished within these scenarios, which are signalled by different pointers. The first five crises all have to do with the inaccessibility of financial means. Then there are three that have to do with business related issues, and the last one is rather original, as it concerns a family matter. All these scenarios occurred while the scammer claimed to be abroad. From literature research (Whitty, 2013, Kopp et al. 2016) and expert interviews, it does appear that all three categories listed, inaccessible finances, business issues, and family matters, are commonly used storylines in romance scams. When considering these first crises, it is important to realize that they are only the starting point of a scammer's storyline. Over time, more problems usually arose for which more money was needed.

- Lost their wallet, needed money to pay their workers and for a hotel stay.
- Lost their wallet, needed money for basic necessities.
- A broken credit card and a blocked bank account made it impossible to access funds that they needed to pay for business materials.
- Could not access their bank account, but needed to pay their workers.
- Wanted to visit the Netherlands but could not access their funds due to being active in the military.
- Machinery breaking at work, which needed to be repaired.

- o Due to a corporate accident they had to pay a great sum of money to finish an important business deal.
- o Could not afford the flight back to the Netherlands due to a business mistake.
- ▪ Daughter of the scammer lost all her belongings while at an amusement park on the other side of the world. Money was needed so that the nanny could be flown out there to help the daughter.

### 6.3.1 Tactics

Once scammers tell their target about a pressing situation, like the ones just mentioned, they are oftentimes not immediately willing to transfer money. Scammers therefore use different tactics to get their targets to cooperate. The tactics employed by scammers can roughly be divided into two categories: love & affection and guilt & anger. It needs to be kept in mind that their main mechanism to secure transactions is the trusting relationship, which scammers construct throughout. But, within the crisis itself scammers have shown different strategies to give their targets the final push they need into paying. It needs to be noted that these are not the only tactics to be used by scammers, and that many scammers also make use of hyperreal measures during the crisis, by sending convincing simulacra. This has been explained in chapter five.

### 6.3.1.1 Love & affection

As it is a romantic scam, most scammers will first try to gently coax their partner into giving funds. This is a move that will aid in holding up the beneficial guise of a loving connection for as long as possible. This reflects in the words of R8 (interview, 02-07-2020), who described how their scammer got them to make their first transaction: '*They didn't push me, like you must do this or that. They just asked in a very understanding manner, and said that if I couldn't transfer the money that they'd have to find another way. I think that if someone pushes you, and is like, 'you must pay right now', I think you'd feel very differently about it. Because it was so subtle, I went with it.*' E2 (interview, 29-06-2020) also confirmed this view, stating: '*I think people pay out of love, and not necessarily because they're scared. Because it's not like scammers say, I'm going to get you or send someone to hurt you if you don't.*' The fact that people are gently coaxed into paying is furthermore key to the legal status of the scam. If the subjects had been threatened in such a manner, it would be easier for officials to open an

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investigation. But if people fulfil the requests voluntarily out of love, it makes it harder to prosecute such cases (E3, interview, 17-06-2020).

### 6.3.1.2 Guilt & Anger

Nevertheless, as time went by most scammers showed signs of anger towards their targets, as they usually became more reluctant to continue paying. This is something Whitty (2013) recognized as well. Scammers would then start to guilt their partner into paying. This became visible in the two transcripts and in data from the interviews. Scammers would typically point out how harmful it was that their target refused to pay for the relationship as a whole. As R9 (interview, 18-05-2020) explained, the following happened when they refused to transfer more money: '*They told me they were sick from sadness, and that I was a hard person who didn't care about anyone but myself- that's what they said to try and get money out of me.*'

The transcript between a participant and their scammer showed a similar sequence. When this participant voiced their concern on having met online, and thus not knowing whether they could trust this person with their money, their scammer replied: *'I am really annoyed now and I am sad. I think you will never trust anyone. I was just about thinking of asking for your help till I am able to get my money from bank in few days' time but now I know you cannot help me because you don't even trust me in the first place. This is really a wrong start I think.'*

What happens here is very reminiscent of the concept 'gaslighting.' Gaslighting can be described as psychological abuse aimed at making people seem or feel crazy by creating a fake narrative surrounding their actions (Sweet, 2019). In this case, these participants made a rational decision by doubting someone asking for money online, but were made to believe that they were in the wrong, and that their actions were repulsive. The reasons why this specific tactic works so well and is often employed, is due to the fact that those who are scammed are usually loving, caring, and empathetic individuals. The participants of this research also described themselves as such. It was then extra hurtful for them to be called untrustworthy and uncaring by someone they truly cared about. R2 (interview, 02-06-2020) forms a good example of this. They were so afraid to upset the scammer, or to come across as unwilling to help, that they continued the contact and transferring, and even apologized for being distrustful. This can also be connected to the increased insecurity present in both society and relationships, as mentioned by Bauman. As relationships are so fragile, keeping your partner satisfied becomes pivotal for the state of the union. True love is not easy to come by in postmodernity, as Bauman (2013)

argues, so once people think they have found that special someone they can go to great lengths to keep them. This may also explain the scammer's boldness to gain money. They know that hurting their target will probably not jeopardize the scam. They are aware that what they have to offer, this ideal partner and the perspective for a joined future, is special. This gives them the power to emotionally manipulate their targets into paying. As R2 (interview, 02-06-2020) commented: '*if I didn´t believe them right away, because sometimes I would ask questions, they would go silent. Like, if you don't trust me you won´t hear from me. I found that so horrible. I'd then go and tell them how very sorry I was, and then they'd respond again after a couple of days. I felt so guilty, so afraid of losing them, and I wanted to help. That happened a couple of times. Whenever they'd disappear I'd feel so bad- that's my personality. There might be people who can be like ok, whatever, but I can't. That's why I got caught up in it for a very long time.*'

### 6.3.1.3 Love, Guilt & God

Lastly, scammers can also combine affection and guilt. When R8 (interview, 02-07-2020) initially refused their scammer's request, they were sent an email in a bid to persuade them. This email was shared by the participant with the researcher. The scammer concluded this email with a combination of gentleness and reproach, stating: '*I'm thinking at the moment maybe this is one of the hardships I have to go through in a relationship with you. I pray to God to show me the way. Write me or come online please. Can't stop loving you.*' Although these lines seem sweet, the scammer makes it clear that R8 not sending money is a hardship and implies that they are being difficult. What also deserves a short reflection is the fact that the scammer refers to God. This can serve multiple purposes. People of faith are usually believed to be fair and honest people. When scammers paint themselves to be religious this can provide a false sense of security. R8 (interview, 02-07-2020) also met this scammer on a Christian dating platform, and its Christian foundation led R8 to believe that they had entered a safe space that would only be frequented by genuine and honest people. R2 (interview, 02-06-2020), who met their scammer on the same website, also stated that they '*naively thought that everything would be ok,*' on said platform due to its Christian character. On the Connie profile I also received messages mentioning God and Christianity. An example of this will be included on the next page.

*P16: a message received on the Connie profile in which a
scammer refers to their Christianity.*

### 6.3.1.4 Radical Statements

To finish this section, scammers who have turned to more radical measures to get what they desired will be discussed. Right before the confrontation stage was reached, their story at times escalated, as already shortly mentioned in section 5.4. Scammers are not afraid of pushing ethical boundaries to get what they want, and their radicality in doing so became clear in the experiences of the following participants. This extreme behaviour can be explained by both Penney (2014) and Robinson's (2018, 25) notion that the online sphere invites harmful behaviour, as '*the human person gets forgotten.*'

R9 (interview, 18-05-2020) was for example told by their scammer that if they did not transfer money their scammer would starve. As E1 (interview, 06-06-2020) confirmed, scammers also like to get their supposed children involved, as she had heard of cases where people were told that the scammer's child would die if money was not transferred. Additionally, two participants[13] were told that their online partners were kidnapped and hurt, and that only their money could save them. One of these scammers still claimed to be kidnapped at the time of the interview, and still attempted to (unsuccessfully) use it as a leverage to gain money from this participant.

### 6.4 An Alternative Tactic: The Story of R7

During the interviews, there was one case study that stood out when it came to persuasion techniques, namely the case of participant R7. This particular case study will therefore be explored more thoroughly. They agreed to have this story shared in great detail (including

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[13] R5's case was shortly discussed in section 5.4.

gender pronouns), and it will be written from their perspective as it concerns a literal translation of the interview transcript. The story mainly centres around the first crisis their scammer presented (on top of the list in section 6.3), and how they convinced R7 to pay for the first time. At the time R7 thought they were talking to an American engineer, who was in charge of a project concerned with road construction in Malaysia. This engineer flew to the country to close a business deal with their business partner and to pay their workers. They were supposed to stay in Malaysia for three days, finish the task, and fly back to the Netherlands. As it goes in online romance scams, unforeseen trouble interfered with these plans:

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Case study R7 (interview, 20-07-2020).

*The lost wallet & a convincing Dutch grandma.*

'He told me he was at the Kuala Lumpur airport, he had a layover and had to wait so he had time to talk. We texted for a bit, and when they announced that his flight was ready for boarding, he had to run to make it. He told me we could talk again once he landed. After a couple of hours he indeed contacted me again, asking me how I was doing, and how work had been that day. I told him all was well, and asked, what about you? He said he was good, except for the fact that one tiny problem had emerged.

I wrote back that problems were there to be solved. He then told me that he had lost his wallet at the Kuala Lumpur airport in his rush to get to the gate after our conversation. Now he had a huge problem, because he was stuck at this airport and really needed to get to his hotel for the night to conclude this business deal. He also couldn't get a hold of his business partner, adding to the stress. I understood his worries and asked him if there was anything I could do to help, if I needed to call someone or do something else- but no, no that wasn't possible. Until he suddenly said well…maybe you can help me.

I find it so hard to ask, he said, and I know we don't know each other that well, but can you loan me €100? I told him, hold on there, loaning €100 to someone I don't know? I don't know about that... but I can call the airport for you and ask if they maybe found your wallet? But again- that wasn't necessary, he had a bank statement, and I could call his bank, and then I would hear how trustworthy he was. Then I could also get access to his account and see for myself that he spoke the truth about who he was and that I could transfer the money. I told him

wait, I'm not going to log into your bank account, that doesn't sit right with me, and I also don't feel comfortable sending you money.

In that case, he said, I have a cousin in Dordrecht (NL), and she can confirm that I exist and am trustworthy. That already made me trust him a little more. He gave me her number, and I called her. It turned out she was a lady in her 70s. She said that everything he had told me was indeed true and she reassured me that he was a great guy. She also noted how happy she was that he had met me. I asked her, well, if you know him so well, why don't you help him? But she told me she was widowed and living on social benefits. She couldn't miss the money. But he was super trustworthy, and I was surely going to get that €100 back. If there was one good guy left on this planet, it was him- and so on. That convinced me that this had to be real, so I transferred the €100. I had to do this through Western Union, as he couldn't access his bank account, and I had to travel to a city near me to do so. That was an experience in itself. He was super thankful once he received the money and promised me I'd have the money back by Tuesday. We texted for a bit longer that day, just making small talk.

A couple days later he texted me that everything almost worked out. He had reached the hotel, but his business partner had suddenly taken off on a vacation and basically disappeared. A lot of drama commenced. He had to pay his employees but still couldn't access his money or contact his business partner. It came down to me having to transfer more money. He spoke about how he didn't want to ask for it, but that I now knew he could be trusted because I spoke to his cousin. I called her again and had also added her on Facebook at this point. She appeared to be this neat Dutch grandma, with children and grandchildren. She convinced me again, so I sent money again…'

As can be read in the case study of R7, their scammer had a Dutch 'helpline' who made the hesitant participant go through with the transactions. R7 later uncovered the truth about this 'grandma' as they explained during the interview. She was initially just another person the scammer had tried to defraud. When she appeared not to be of much financial use, this individual was enlisted to gain the trust of other Dutch people the scammer was in contact with. Button et al. (2014, 401) note how it is not uncommon for a scammer to have a ''*real person' available to speak to the participant in order to reassure them'* and also highlights its effectiveness.

It was also highly effective in this particular case, as R7 was aware of at least one other individual who was also successfully scammed through this method by the same scammer. This individual was not consulted for this research but according to R7 (interview, 20-07-2020) this person had lost about €50.000 during their time with the scammer. This person furthermore mainly blamed this on the beforementioned Dutch lady who helped the scammer and convinced other Dutch individuals to pay. The fact that they blamed this on this lady instead of on the scammer could be explained by the fact that the scammer was likely at the centre of this person's life, due to the intense romantic connection this person thought they shared. It is then easier to blame someone you had no emotional bond with, such as the elderly Dutch lady, than to blame someone you once cared deeply about (Nadler, 2012).

Of this Dutch lady and her motive to help the scammer the following is known (information gathered from R7, interview, 20-07-2020[14]). The assumed reason this elderly lady complied with the scammer was because she was in love with him as well, and was made to believe that despite the scammer talking to other women, she was their one true love. This appears to have been enough for her to go through with her actions within the scamming scheme. Although a police investigation was launched into her and her role in the defrauding of at least two Dutch individuals, one being R7, she did not face any legal consequences as she was deemed to be another victim of the scammer. She herself namely claims that she was unaware that the scammer was a fraudster and did not know he was faking his identity. Nevertheless, she did, for obvious reasons, know that this person was not her cousin at all, and that they had never met in real life, even though she told R7 this was the case. Participant R7 (interview, 20-07-2020) therefore had mixed feelings towards this person: *'She thought she was the only one for him, and on the hand I feel sorry for her, but on the other hand she knowingly deceived others to help him.'* All in all, this scammer's particular method proved to be highly successful, as it helped them to successfully defraud at least two people out of thousands of euros. It also showcases the ruthless ways in which these people manipulate and operate, and their high skill. This scammer was namely able to successfully scam multiple individuals at the same time, and even enlisted one as a helper in their fraudulent efforts. Lastly, to link this story to chapter five, this tactic also greatly heightened the simulation of reality. As could be read,

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[14] Additional information was gathered from a source that cannot be mentioned as it would give away the participant's full identity.

R7 strongly held onto their doubts, but all of that was suddenly changed when this Dutch grandma came along, plummeting R7 into a new, fraudulent reality.


6.5 Moving the Money

Next to knowing how scammers convince people to pay, it is also important to mention how the money reaches the scammers, as they have their own particular modus operandi for this. Scammers like to make use of money transfer services. This makes sense, because as can be read in section 6.3, at least five claimed to be unable to use their bank account, making a normal transfer unattainable. For many transfer services, no bank account is needed on the receiving end.

In the Netherlands and most of the world, the most popular services are Western Union and MoneyGram. Seven participants made use of these services at the request of their scammer at least once during the scam. Most of the participants were not familiar with these services prior to the scam, and were usually explicitly instructed by their scammer on how to go about transferring the money. R7 was one of them, as mentioned in the case study. Whitty (2015) confirms this occurrence, and states that in her research most participants also forwarded money to their scammers through the use of money transfer services. Tade & Aliyu (2011) who did research among Nigerian scammers, also mention how these services are predominantly and conveniently used by Nigerian scammers. They also notice how in Nigeria, where money service workers usually have a low socio-economic status due to instability on the job market, officials are easily lured into the schemes. One of their respondents therefore noted the importance of having connections in order not to raise suspicion: '*If I go to the bank to collect money, although they know me very well as their customer, but what I do mainly is to 'dilate' the ground. If you are collecting such an amount of money from the bank every day or say weekly, they can decide to set you up. So you need to make a 'dilate' because when you have worked, it is only through bank medium you can collect your money'* (Tade & Aliyu, 868, 2011). Because of this, Western Union has built a reputation of being cooperative in fraudulent schemes and being used by criminal networks globally.

Once the money is retrieved from another Western Union office abroad, it is usually gone for good, and there is no real way of retrieving it (Cook & Smith, 2011). Despite this, they have a global presence in more than 200 countries, and agents and kiosks in virtually every city, becoming easily accessible for all. MoneyGram appears to be a slightly smaller and slightly

less popular option in the Netherlands, but still boasts a presence in 200 countries worldwide as well. These services were used in the 'oldest' scam included in the sample (2010) and in the most recent cases, proving this method's ongoing success.



*P17: 'Easily accessible' indeed: three kiosks only walking distance away (in Vienna)*

Because of what has been listed on the page prior, regarding Western Union's shady reputation, Western Union usually questions customers on whether they know the people they are sending money to. Due to the priorly discussed hyperreal dimension of the scam, participants are made to believe the person they are talking to is real. They share a close, intimate relationship which is based on mutual trust. So when participant R4 (interview, 02-07-2020) received this very question at a Western Union office, they responded, '*yes of course, I talk to them every day,*' and transferred the money. This shows how in these scams, consumption of love and simulation link, as could also be seen in the Smeitink Model. Through the simulation of a genuine relationship, R4 namely felt safe to pay.

The two remaining participants who did not make use of these services transferred money directly to bank accounts. There were also participants who sent money to bank accounts and through money transfer services alternately. For both transactions to bank accounts and money transfer services people need to know who they are sending the money to. As for the participants who disclosed this information, most had to transfer money to people with different names than their scammer, which are likely the real people behind the scam account, or money mules like R8, as described in chapter four. Even if the name of the person did correspond to the name on the profile, it is not a guarantee that this is the name linked to the bank account, as domestic banks in the Netherlands usually cannot verify this information for foreign accounts (Doeland, 2019). Sometimes participants were even made to transfer money to a different person and country than the one their scammer was supposed to be in. Scammers then usually claimed that this person was a trusted agent, family member or business partner. In case they

claimed that they could not access their financial means this would actually add up and make sense, reinforcing the idea that their money was safe with whoever they were sending it to.

## 6.6 Relating to Bauman & the Liquidation of Love

In this chapter, it has been demonstrated how money is spent in online romance scams in multiple ways: from spending it on online dating platform subscriptions to getting a nanny flown out to a different country on the scammer's behalf. It is therefore appropriate to return to Bauman, who wrote about the liquidation of love to round this chapter up.

In the beginning of this chapter the popularity of online dating was highlighted. Bauman (2013) describes internet dating as something which has been normalized in the postmodern age, and he argues that it should not be viewed as a desperate last resort. Rather, it has become a recreational activity: like a shopping experience. He therefore compares the online dating experience to *'browsing through the pages of a mail-order catalogue with a 'no obligation to buy' promise and a 'return to the shop if dissatisfied' guarantee on the front page'* (Bauman, 2013, 65). Still, in this Bauman sees the demise of love, as it has entered a space of consumption. In the consumption era, even if a product lives up to its expectation, there will always be a new and improved version, ready to replace the former. This leads Bauman (2013, 65) to wonder '*why partnerships should be an exception to this rule.'*

In regard to the romance scam, this thought proves to be (partly) true. A romance scammer will always move from target to target. The case study of R7 illustrated this, as multiple people were entertained by the scammer at once. One of them was even repurposed from a financial interest to a scamming tool for maximum profit, before all three were discarded. This illustrates that for scammers their targets are mere commodities, and that their interest in them only remains as long as they are of economic benefit. This is in line with Kirkwood (2019), who explains that in cyberspace humanity disappears, making any other online subject nothing but a sign to be consumed. This was also showcased in the scammer's behaviour towards the participants. In the tactics section one could read that as long as a target complied, a scammer would be sweet, but as soon as they showed hesitation, they would push a target's boundaries and use more manipulative strategies to secure the funds they desired. This greatly affected the participants and showcased the disregard scammers had towards their target's emotional wellbeing. Scammers are able to show this kind of behaviour as people are increasingly insecure about their partnerships in postmodernity, as Bauman (2013) describes. People are therefore

willing to go to greater lengths, and endure harsher circumstances to keep that one special person in their life.

Besides treating their partner as a commodity, both scammer and scammed also inevitably commodified themselves through their presence in the online dating sphere. They did so in order to either receive affection (participants) or money (scammers.) This commodification of the self starts with the creation of the online shopping window, also known as the dating or social media profile, and continues in conversation.

Due to all that has been mentioned above, Bauman fears that love is now liquid and riddled with new risks, as the dating scam signifies. For scammers, online dating namely really is a game in which they can always press delete, collect their money at a Western Union kiosk, and run. Nevertheless, it needs to be mentioned that despite the not so happy endings, participants highlighted how during the scam they thought they had found something beautiful and worthwhile. This has been illustrated in chapter four, in section 4.5, in which the romantic feelings of the participants and future plans they thought they had made with their partner were discussed. One could argue that the fact that the participants were willing to pay someone they met online out of love and trust illustrates this even further. This would then partially be in line with what Hobbs et al. (2017) describe, about internet dating providing opportunities for a fulfilling connection. Nevertheless, this chapter must conclude with Bauman's (2013, 6) idea that, at least when it comes to the romance scam, it is in fact the case that '*investment in a relationship is unsafe and bound to remain unsafe, even if you wish otherwise.*' The online romance scam then highlights the exploitative risks of the opportunity to easily commodify and consume the self and others in the online dating sphere during postmodernity.

# 7. Conclusion: Findings & the Future

This thesis explored online romance scams in the Netherlands through means of qualitative research with a specific focus on netnography. It did so with the goal of answering the following research question: *'How do the commodification and simulation of romantic experiences relate to exploitation through online romance scams in the Netherlands?'* The main findings of this research will now be summarized, and this research question will subsequently be answered.

The first empirical chapter, chapter four, highlighted how the unique sample used in this research created new understandings about the functioning of the romance scam. This led to a new way of defining the core mechanisms that enable the scam to exist. It was discovered that Whitty's beliefs did not fully line up with the Dutch interviewees used in this research. This can be explained by the fact that her model was formulated in a different time, created through different methods, and based on a different sample in a different country. Therefore, a new model was presented, in line with critical postmodern approaches, in which no theory is accepted as an absolute truth. This new model exists of the following chronological stages: (-) grooming, (1), an individual being open to find an ideal partner online, (2) the individual being presented with the ideal partner, (3), the crisis, (4) continuation of the scam, (5), confrontation, (6), recovery. These stages have been intertwined with the theoretical concepts central in this research, and were visualised more dynamically, due to the postmodern footing of this study. This model has thus been tailored to the experiences of the Dutch participants specifically and can therefore contribute to a better understanding of romantic fraud in future research and policy in The Netherlands. Nevertheless, it needs to be kept in mind that this model is exclusively based on the findings of this research, and may not be suitable for generalization. This also means that it should be tested and possibly developed further.

The general key findings about the functioning of the scam in relation to the theoretical understandings from literature will now be presented. The participants met their scammer online, and most pairs met on online dating platforms, the romance scammer's traditional playground. Although the scammer's dating profile did play a role in determining the match, it was not significant to most participants, who usually barely remembered its contents. In turn, it

was discovered that the intense contact that followed the match between scammer and scammed was fundamental to the scams' success. This contact was characterised by its speed and caring nature, as scammers are known to overwhelm their targets with love and affection throughout. Targets were thus groomed to feel important and cared for, resulting in them becoming addicted to the positive reinforcement, which then led to them shutting out any outside influences that could alter the trajectory of the scam. This heavily contributed to the creation of a hyper personal connection, which overtook their real-life relationships in terms of intensity and intimacy. This intense contact also functioned as a learning mechanism, as through it scammers were able to unearth and then adapt to the preferences of their target. Through this they were able to mould themselves into an ideal partner, which was key to the success of the scam. This perfect partner was furthermore usually an affluent, white (American) businessperson or member of the military on a business trip or mission abroad.

After, or while transforming into the ideal partner, a scammer usually put in effort to confirm their existence. They usually accomplished this by sending various visual materials. In this study, participants reported on receiving a multitude of pictures, identification documents, plane tickets and work contracts. Additionally, two participants successfully logged into banking websites, on which they could see their scammer's balance which in both instances numbered over a million U.S. dollars. This reinforced the idea that they were indeed talking to a successful businessperson. These materials were either taken from other webpages or forged but were presented as genuine. Nevertheless, the fake identification sent by a scammer to confirm their identity, for example, represented no concrete other. There was nothing real signified, as the person they claimed the document belonged to did not exist. There was no connection between the referent and its representation, making it a simulacrum. The person receiving it, however, could usually not distinguish the difference between the real and hyperreal, meaning that its effectiveness remained intact.

Such simulacra strengthened the simulation as a whole, but there were also other measures scammers took to convince their target. Mirroring a normal relationship, three scammers sent their target (pricey) gifts, and two planned a date with their target. These dates never took place, but still signalled the scammer's seriousness to develop a relationship. Scammers furthermore liked to plan out a future with their targets, for when they returned home from their trips. This ranged from planning to meet to living together, and in one case even tying the knot.

Once a target was convinced that this perfect partner indeed existed, their willingness to help them during hard times increased, which enlarged the scammer's chances to consume their target financially. The goal of a romance scammer is to commodify love, and to maximize the profit they can gain from one online relationship, before moving on to the next one. This justifies why Bauman is doubtful of love in postmodernity. But, as has been noted, this does not mean that love found online cannot result in genuine romantic feelings: unlike the scammers, seven participants did develop genuine feelings.

For them, this person and what they thought they shared became their reality for weeks, months and sometimes even over a year. They were caught up in the simulation the scammer had created, which centred around their relationship. Because of the established trust, and the notion that this must be real, they (eventually) caved when their partner claimed to need a helping hand. During the crisis a scammer's hard work thus finally paid off, as the carefully crafted simulation mobilised their target to pay for their untruths. In case a target became reluctant to pay, scammers usually turned to emotional manipulation, knowingly abusing their target's empathy and insecurities to secure even more money. Scammers are aware that they offer a simulation of something that is increasingly rare to come by in real life. Bauman namely illustrates how in postmodernity love has become liquified, so once people think they have found that special person, they can go to great lengths to keep them. This might also explain why participants continued paying their scammer despite having righteous doubts about their stories. Eco also offered an explanation, as he described how in postmodern times people have become infatuated with consuming the fabrication of the real rather than the actual real itself. Perry & Perry also highlighted how people get stuck in a perpetual hyperreal cycle in which consumerism prevails. In postmodern times, fulfilment is namely found through simulation and imitation of a transient simulacrum of reality, rather than any interaction with real reality. On top of that, scammers are also known to have an excuse and explanation for every single situation, even the most unlikely ones.

It therefore usually took a while before the cracks in the simulation were truly acknowledged by the participants, but in the end all participants faced the truth and stopped the money flow. This was either triggered by the scammer making too many mistakes or an external warning from an outside party. All participants recovered from the scam at their own pace and had to acknowledge the exploitation they had endured. They mentioned having emotional traumas, such as the loss of trust in others and dealing with a broken heart. For eight out of nine

participants this emotional setback took prominence over the financial setback. This however does not imply that the financial losses were insignificant. The financial loss averaged over €19.000 for the participants in this research. The fact that participants struggled more with the emotional implications of the scam highlights the strength of simulation, as the emotions they felt towards their scammer were real, and it were these very emotions that were roughly abused. Additionally, two participants mentioned physical hardships as well, such as migraines, and one participant even became part of a criminal network themselves, when they unknowingly were turned into a money mule.

In regard to the research question, it can therefore be determined that the commodification and simulation of romantic experiences indeed leads to exploitation through online dating scams in the Netherlands. In fact, these assets of postmodernity both enable and amplify exploitation in this specific kind of scamming, data has shown. This will now be explained.

The entirety of the online romance scam centres around the fake identity of the scammer and the false narrative they push. This all starts with scammers having found opportunities to lure innocent web users to their personal shop window, in which they have put a handsome, successful individual on display. Commodification of the self is relatively normalised and intensified in online dating, as individuals do not only have the opportunity to show off their best assets, they can even pose as someone they are not. Nevertheless, convincing people to pay this non-existent person proves to be quite laborious. This is where the hyperreal enlarges a scammer's chances for success.

As mentioned, online one is able to frame themselves differently through pictures and text. But when uploading something online, it enters the hyperreal, as the online world is not equal to the real world. Such artefacts are thus at their best reflections of reality, the first stage of a simulacrum. But when something is uploaded by a scammer as a component of a fraudulent narrative, reality becomes masked completely. It then bears no connection to any kind of truth whatsoever. Nevertheless, when simulacra are presented as genuine, and placed within a larger convincing narrative, they can enlarge a scammer's credibility. The better, hyperreal version of reality, complete with a loving partner and big plans for the future, then comes to replace actual reality, which can have far reaching, exploitative consequences.

Once a scammer's credibility has been established through hyperreal measures, scammers can start to do what they logged in for: consuming their target financially. In the process, they also consume them emotionally, as they use the romantic feelings they have incited in their advantage. These feelings, at least on the target's behalf, are a direct symptom of the simulation, as they are very much genuine. Scammers on the other hand do not appear to care so much: they will always ask for more money, as in postmodernity consumption is the ultimate goal, and it never stops. A target, both out of love and fear to lose everything, can comply for a very long time and thus lose a lot of money. In case a target does break through the simulation, there are still many more users for a scammer to approach, as they can usually simply press delete and move on. Their targets on the other hand are left exploited, while the scammer disappears into the anonymity of the world wide web. Nothing about them was ever real, and they are likely to get away with the harms they caused. The online romance scam thus proves to be a true postmodern love story, with a very liquid ending.

7.1 Personal Reflection

Now that the findings have been summarized and it has been explained that both simulation and commodification amplify and enable exploitation in the romance scam, I would like to shortly share a reflection regarding this body of work. Although this was a circumstantial topic, I found myself getting more intrigued and motivated with every new story I uncovered. The emotional aspect of this crime kept drawing me in, which for me is what makes the romance scam so controversial. It goes beyond what I assumed a scammer to be capable of, as before this research I did foster certain stereotypical ideas about romance scammers and scamming in general. The romantic scam is so much more than a shady email filled with untruths and empty demands for cash- it is about love and true feelings. These scammers invest days, weeks, months, at times even years to convince their target that they are the man or woman of their dreams. Combined with the fact that everything takes place online, and that the scammer's entire narrative is completely based on a fabrication of reality, the romance scam kept me interested for many months.

Nevertheless, this is also where the stigma, which has been mentioned in this thesis multiple times, stems from. It is hard to understand how people can end up in a complete fabrication of the truth and fall in love with someone they have never met. For this reason, most people who I told about my research claimed that they would never fall for a romance scam. I

partly understand this sentiment, as before this research, I would have likely agreed with them. It is indeed hard to understand the romantic scam as an outsider, and I myself still feel like some pieces of the puzzle are missing.

One of the most surprising findings for me therefore still remains unexplained. When I learned how participants, once immersed in the simulation, looked past or chose to ignore obvious red flags within the scammer's narrative and actions, it left me quite intrigued. Although I have sought to explain this occurrence through the help of multiple scholars, the idea that people continued to send money to someone who made clear mistakes surprised me. I would therefore like to repeat the suggestion made in the preface, that one has to go through the romantic scam to truly understand it.

Nevertheless, I would not dare saying that I could never get caught up in a simulation like the participants did. One of the biggest lessons I have learned from this research is that our reality can in fact quite easily be compromised by a stranger met online. Hyperreality exists, and probably influences our perceptions a lot more than we would like to admit, or can acknowledge. The hyperreal namely replaces actual reality, usually without one noticing or being able to make this distinction. For me, this is a scary and strange idea, but one that should be considered as a real consequence of living in a digital society. As we increasingly allow technology to control every aspect of our lives, we will have to accept higher degrees of hyperreality replacing our actual reality. Getting caught up in a simulation is therefore something that can happen to all of us, and I view it as a real risk of life during postmodernity.

7.2 Consequences for Theory & Practice

This research has added to the scientific debate in multiple ways. It is the first of its kind, as never before has there been such an elaborate, qualitative research done on this topic in the Netherlands within the criminological discipline. Dutch individuals have therefore never been the sole focus of criminological research on online romance scams either. Nevertheless, romance scams are on the rise, which is only boosted by the loneliness brought on by the pandemic, which scammers greedily prey upon. This inquiry therefore appears more relevant now than ever before.

This research furthermore focused attention on assets of the scam that had not been touched upon priorly, as the cultural criminological approach allowed the researcher to look at

the romance scam through Baudrillard's and Bauman's postmodern lenses. This research has illustrated how their conceptualisations of commodification and hyperreality can be applied to a specific case study, and helped in reaping deeper understandings of how cultural influences can determine decision making when navigating love online, something people increasingly partake in.

On a practical level this research is also useful. Support agencies and organisations could for example benefit from the results set out in this thesis, as they need to be aware of the details of the scam in order to understand the ordeal that people endure at the hands of romance scammers. The Smeitink model, which is based on the experiences of Dutch participants, can also be used for the development of preventative strategies for Dutch law enforcement and dating and social media websites. This thesis furthermore provided a platform for the nine participants, as throughout this thesis I shared their stories. This can hopefully add to the reduction of the stigma surrounding the scam.

Lastly, to truly grasp the romantic scam in all its complexities, more research is necessary. Although this thesis covered an array of relevant topics and concepts, research on the ever-evolving romance scam is far from done. For the future, it would certainly be interesting to investigate how different types of crime intertwine with the online romance scam, as one of the participants was turned into a money mule. As mentioned in chapter five, research could also look into how proficiency in the English language influences the chances of victimization through the romantic scam. Lastly, it is deemed important to further explore the implications of people increasingly looking for love online. Romance scammers have namely found a sanctuary in cyberspace, where they can operate freely and successfully. If this topic and their modus operandi remains underexplored they will be able to continue doing so, with all its exploitative consequences.

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# 9. Appendix

A: Topic List R1-R9

**[ Introductie ]**

- Wie ben ik?
    - Naam
    - Studie
    - Onderzoek
- Informed consent
    - Anonimiteit & vrijwilligheid
    - Opnemen
    - Eventuele vragen
- Wie is de participant?
    - Naam
    - Leeftijd
    - Locatie

## 1 Situatie

**'Hoe zag uw leven er uit voor u contact kreeg met de oplichter?'**

- Burgerlijke stand
- Thuissituatie
- Emotioneel welzijn

## 2 (Het eerste) Contact

**'Waar heeft u de oplichter ontmoet?'**

- Motivatie inschrijving
- Soort platform
- Wanneer/jaar
- Lidmaatschap
- Uw profiel
    - Zichtbare informatie
    - Waarheidsgetrouw
- Profiel oplichter
    - Zichtbare informatie
    - Profiel foto/uiterlijk
    - Merkwaardigheden/waarheidsgetrouw

- Toenadering
  - Wie
  - Wanneer
  - Waarom
- Contact
  - Aard van berichten
  - Duur
  - Intensiteit
  - Taalvaardigheid
  - Omgeving/isolatie

## 3 Identiteit oplichter

**'Wat vertelde de oplichter over zichzelf?'**

- Identiteit oplichter
  - Gender
  - Leeftijd
  - Locatie
  - Nationaliteit
  - Beroep
  - Burgerlijke stand
  - Kinderen
  - Overlap met participant
- Bewijs
  - Foto's
  - Documenten
  - (Video)bellen
  - Geloofwaardigheid

## 4 Romantiek

**'Ontstonden er na enige tijd romantische gesprekken?'**

  - Gevoelens
  - Cadeaus
  - Relatie
  - Toekomstplannen

## 5 Crisis

**'Waarom vroeg de oplichter voor het eerst om geld?'**

- Na hoelang

- Betalen
  - Overtuigingswijze
  - Betalingswijze
- Hoogte bedrag/oplopend
- Frequentie

**6 Ontmaskering**

**'Wanneer begon u voor het eerst echt te twijfelen?'**

- Red flags
  - Gedrag
  - Bewijsvoering
  - Verhaallijn
- Doorslag
  - Na hoelang
  - Doorslaggevende gebeurtenis
  - Alleen ontdekt/hulp van buitenaf
- Initiële reactie
- Wel/niet beëindigen contact
  - Waarom
  - Revictimization
- Totale duur oplichting

**7 Nasleep**

**'Hoe heeft u alles kunnen verwerken?'**

- Emotional hit VS. Financial hit
- Volledige acceptatie
  - Wel/niet
  - Duur herstel
- Hulp
  - Vanuit omgeving
  - Wel/niet instanties benadert
  - Welke instanties
    - Politie
    - Slachtofferhulp
    - Fraude Helpdesk
    - Bank
  - Effectiviteit instanties
- Identiteit oplichter
  - Locatie
  - Groep/individu
  - Vervolging

## 8 Afsluiting

**'Hoe gaat het nu met u?'**

- Vragen/correcties
- Bedanken
- Kort napraten

Main code 1: Personal information

[Algemene informatie]
- a. Gegevens participant
- b. Pers. omstandigheden participant
  - Motivatie online daten
    - Ontmoetingsplek
    - Profiel participant
    - Profiel scammer
- c. Gegevens scammer
  - Pers. omstandigheden scammer
    - Beroep
    - Locatie

Main code 2: Simulation

[Simulatie]
- a. Aangeleverd bewijs
  - Documenten
  - Foto's
- b. Contact
  - Eerste contact
  - Intensiteit
  - Isolatie
  - Taalgebruik
- c. Red flags
  - (Video)bellen
  - Merkwaardigheden
- d. Romantiek
  - Cadeaus
  - Dating
  - Romantisch contact
  - Toekomstplan

## Main code 3: Commodification

- [Commodificatie]
  - a. Zelf commodificatie
    - Aanpassing aan participant
  - b. Betaald lidmaatschap
    - Ja
    - Nee
  - c. Crisis
    - Betaling
      - Bedrag
      - Betalingswijze
      - Eerste crisis
      - Frequentie
    - Tactiek
      - Alternatief
      - Verwarring
      - Verwijtend
        - Kind opvoeren
        - Woede
      - Vriendelijk

## Main code 4: Aftermath

- [Nasleep]
  - a. Ontmaskering
    - Doorslag
    - Omgeving ontdekt
    - Zelf ontdekt
  - b. Gevoelens
    - Acceptatie
    - Emo vs. Fin
    - Herstel 2020
  - c. Contact scammer
    - Contact aangehouden
    - Contact verbroken
    - Totale duur scam
  - d. Hulp
    - Geen hulp of alleen
    - Instanties
      - Effectiviteit
    - Naasten
  - e. Identiteit scammer

C: Impression of the Transcripts Received from Participants.

Names have been removed for privacy purposes, and have been replaced with X (scammer) and Y (participant). Pages have otherwise not been edited and are direct copies.

**Page from transcript 1:**

25-8-2016 08:51:40] X: Hi dear , we can chat here now ...I have missed our conversation

[25-8-2016 09:00:25] Y: Hi how are you? I have to go to the garage now the get my car. Within approx. half an hour I"ll be back. Okay?

[25-8-2016 09:29:48] X: okay dear ... Let me know when you are back home

[25-8-2016 09:54:35] Y: Hi, back again..

[25-8-2016 09:57:48] Y: Tell me please what is going on over there

[25-8-2016 10:02:05] X: okay , nice to have you here now ..I have missed our conversation ... tell me what you have been doing with your days ....I am happy we can chat now ...I am sorry for the stress

[25-8-2016 10:06:24] Y: Please tell me first what happened to you these days

[25-8-2016 10:11:11] X: My love...I am actually tired of everything right now ... If I don't find the 1000 so that I can negotiate on time ....I have fear that the sitution might get more deterorate  than this ...this make me have lseepless nights ...it has not been my week so far ...I would need you to send the voucher to my email again because I  did not save it from facebook the other day and the internet is very bad ...I am glad we can use skype to chat now

[25-8-2016 10:11:59] Y: What voucher do you mean dear

[25-8-2016 10:15:38] Y: I don't understand why you cannot use Facebook anymore and Skype is no problem. They both need internet or not?

[25-8-2016 10:26:03] X: Yes but the enginner here said the skype is better because of the bad internet network ....facebook require internet strenght but skype is just an IM ... I mean the Vodafone  to upgrade

[25-8-2016 10:33:50] Y: Okay, I understand. I just have sent you the Vodafone Voucher. Fortunately, I had not yet thrown it away

[25-8-2016 10:35:12] X: okay

[25-8-2016 10:38:13] Y: I am very sorry to hear that there is still no solution for the money problem with the asphalt company. I hoped you could have managed it the last few days so you were able to take the first flight home. Are you still in contact with them? Do they know you are in this kind of problems now?

**Page from transcript 2:**

X: I know what is mising in my life now

X And that is YOU

Y: Pff I am so warm when i read that

Y: Missing you dearly

X: I am yet to make the fixing of the flight because I am yet to know the amount you want to send if it will be enough so I will liek to hear from you darling

Y: It should be possible to send 4000dollar as a loan.

Y: How are you sure that you can absolutely pay that back on Monday. It will be my savings

Y: 4000 dollars or Euro?

X: Euro

X: can you make it 5000 Euro ? this is why, with that it is easy for me to make a deal I am sure of that and as for if I will return it on monday? I am VERY CERTAIN but then I wont be able to give you by cash anymore I will send it to your account because that amount will be too much so I can only send it to your account darling

Y: On the Monday you mean, To give you back?

X: Yes my dear. The 800 on the Friday and the 5000 euro on the Monday. If we would be okay this weekend I could stay a few days if you like

X: So in total it will be 5800 Euro but I will send 6000 Euro because of the bank Charges on monday morning

Y: I want you to stay

Y: I want us to have quality time for each other

Y: I need the 800 euro back on the Friday

Y: Is that okay, for I promised the person I borrowed it from and they need to pay their mortgage

X: Yes that is possible but I wont be able to give you the 5000/5200 until monday is that ok with you?
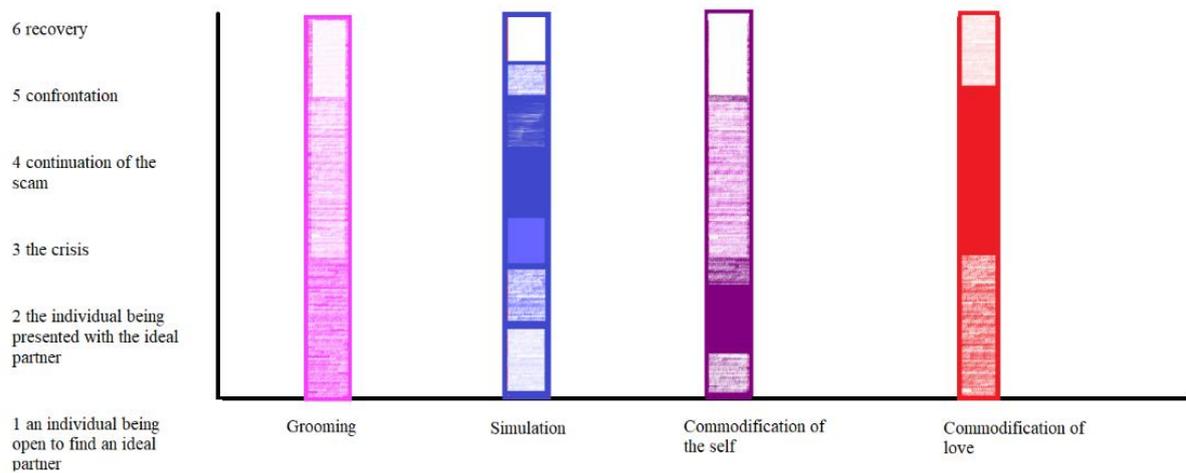
Y: This is fine

X: Ok darling let me know when it is sent

Y: I have transferred it to my bank account. Than I can send it to you

X: Ok darling

D: First Sketch of the Smeitink Model



E: Price Indication Lexa 2020

| Package | 1 month | 3 months | 6 months |
| --- | --- | --- | --- |
| Basic | €24,99 | €50,97 | €59,94 |
| Discover | €27,99 | €59,97 | €77,94 |
| Unlimited | €29,99 | €65,97 | €89,94 |
| Unlimited + Control | €34,99 | €80,97 | €119,94 |
| Premium | €9,99 | | |
| Control | €6,99 | | |
| Control & Premium | €14,99 | | |