

Online Dating Scam Victims Psychological Impact Analysis

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Abstract. In an era of widespread mass marketing scams on the Internet, many victims have reported varying degrees of financial loss and psychological damage after encountering lottery scams and advance payment scams. Among them, the emotional damage to victims of online dating scams may be even more severe because the whole scam process involves mental attachment, sexual abuse, and relationship breakdown. There is little help and support for victims throughout the scam process and even after the scam is over, which not only makes it difficult for victims to get timely and professional assistance after experiencing online scams, but victims even run the risk of being scammed by criminals again afterward, so timely help and professional psychological treatment for victims is of positive significance. In previous studies, there are fewer reports summarizing and analyzing the psychological conditions of victims. In this paper, we will summarize the psychological problems of victims of online dating scams and compare the psychological treatment needed by victims of online dating scams who experience online aggression with the psychological treatment needed by victims who are actually violated in reality. For example, professional treatment for real victims of sexual assault has methodological merit for victims of online fraud, methods of privacy and psychological protection for victims of online romance fraud, criteria for measuring psychological status, and more. These are all measures to promote enhanced victim care and the prevention of online dating fraud throughout the industry.

Keywords: Online Dating Scam, Psychological Impact, Digital Sexual Assault.

1. Introduction

Online dating scam is a crime of fraudulent money by mass communication technology in the era of digital information technology prevails [1]. It is a relatively new scam, similar in some ways to advance payment scams, which became apparent around 2008 [2]. Such scams usually occur on dating websites or social media platforms, where criminals register fake user profiles and create virtual idealized images of their partners to attract victims and exploit them both financially and emotionally. Usually, they are in a committed relationship with the scam victim and do so by fabricating a tragic story, such as experiencing theft of property or even accidental death. Some criminals claim that they currently do not have the funds to travel to meet their victims and ask the victims to pay them for the trip [1-4]. In terms of the cycle of online dating scams, according to victims in previous studies and SOCA officials, the process can last weeks, months, or even a year after a victim enters a virtual relationship [1]. According to an FBI report, losses through online relationship scams have reached \$85 million in the United States. On an individual level, that is \$14,000 in losses per scam. This would be a serious financial loss for the victim and can even cause more serious emotional damage leading to mental illness. The main contributions of this work are as follows.

In the victim profile analysis, individuals at higher risk of deception were female, middle-aged, had a higher level of education, had a higher sense of urgency and sensation seeking, were less kind, more trustworthy, and had addictive characteristics. 60% of women have been scammed by a love scam, compared to 40% of men. In terms of age, 21% of relationship victims are young, 63% are middle-aged, and 16% are elderly[3]. Meanwhile, regarding the geographic location of criminals, the only study found that about 50 percent of scams come from African countries, followed by 16 percent from Asian and English-speaking countries [5].

The effects on the victim are mainly financial and emotional losses from emotional breakdowns. The criminals cause financial loss to the victim by continuously asking for money from the victim in

the relationship. Although they are the obvious victims and vulnerable parties, they are also the voluntary funders of the criminals on some occasions [6]. Compared to other economic crimes, however, victims of online dating scams also mature the emotional toll of a broken relationship. In general, it was found that while not all victims reported psychological difficulties, some experienced relationship breakdowns, and mental health problems. As with victims of scams in general, victims of such scams may experience a loss of self-esteem and self-worth, as well as a loss of trust and confidence. Moreover, a minority have experienced sexual abuse via the Internet. A subset of victims is asked to masturbate in front of a webcam and leave a record of it. Victims who experienced these sexual encounters reported similar psychological effects, such as shame, guilt, and sexual assault, as rape victims. Of course, financial victims may suffer more, with victims who lost money having significantly higher levels of an emotional impact than those who did not [1, 2, 5, 6].

Although the current research is cognizant of the types of losses that victims of online dating scams suffer, there is still a lack of research on the psychological impact of victims after suffering a scam, as well as a lack of in-depth research on the possible psychological problems of victims. As with fraud in general, victims are affected psychologically to varying degrees, especially those who have suffered severe property damage, so it is reasonable to view victims of online dating scams as intimidated or vulnerable witnesses in the same way as victims of domestic violence or sexual assault [5, 6]. Therefore, a summary of the psychological impact of victims compared with the psychological impact of victims in similar fraud cases is positive for helping victims to get out of the psychological shadows or even to avoid being defrauded again. In previous studies, the challenge in preventing online dating scams is that victims are unable to understand and realize that they have been scammed before and still disregard the correct credible and authoritative information now, which eventually leads them to be scammed again in a similar way and even leave deeper psychological shadows [6].

According to the available literature, few researchers have yet to summarize the psychological impact of online dating fraud victims and make guidelines for future prevention. This study summarizes and summarizes the psychological problems of victims in such cases using case studies and a review of similar victims' psychological losses in previous fraud cases and suggests appropriate fraud prevention and recommendations.

First, this study will summarize and summarize the psychological problems of victims in the previous literature on online dating scams and list the most distinctive features. In the second part, this study will compare and analyze the mental losses and psychological problems of victims in similar fraud cases or sexual assault cases and suggest possible guidelines. In the third part, this study will summarize how to face the psychological losses in online dating scams and how to prevent being scammed by criminals again.

2. Comparison with other Types of Scams

Mass marketing fraud has many potential victims due to the pervasiveness of the Internet [1]. Mass marketing scams are considered to be a serious consequence, complex in circumstances and means, and usually organized crime. One of the newer and more victimized types of mass marketing scams is also the online dating scam. The scam affects one-third of the U.S. population and costs almost \$40 billion annually [7]. Victims of many "non-violent" financial fraud crimes are not only devastated financially but also suffer physical and mental health consequences. In a personal-level qualitative analysis of an investment victim of a failed lender, financial fraud victims were found to continue to have financial, self-esteem, embarrassment, and self-blame issues ten years later. In these reports, victims more often mentioned being labeled delinquent criminals because they lost so much, if not all, of their money in the fraud that they were unable to pay their bills and defaulted on their payments. In the domino effect of losing the ability to meet financial obligations, other negative consequences can also cause serious harm to the victim, such as loss of social status and negative psychological damage, such as self-blame, depression, embarrassment, and suicidal ideation. Another factor that negatively affects victims is that victims do not receive equal or even no compensation, and they do

not know where to report the victimization because of their guilt and embarrassment. Although financial scams also have a degree of negative impact on the psychological well-being of victims, the psychological problems generated are less severe in number, severity, and potential threat than the impact of online dating scams. This is because victims of online dating scams can suffer a "double whammy" in terms of property loss and relationship breakdown. In many cases, even if the victim does not suffer serious property damage, the emotional toll of a broken relationship leads to a higher level of suffering. Although many of these relationships are built online, after a long period of grooming and relationship development, the victim has developed a psychological attachment and affection for the criminals' virtual persona, which often has a severe psychological impact on the victim when the scam is uncovered. In one study, victims of online romance scams are not distinguishable from non-victims by simple property loss, but it was also mentioned that victims who participated in the experiment reported higher levels of distress than those who suffered financial losses [8]. Although it is not possible to measure whether monetary loss or relationship breakdown has a greater negative impact on victims in online romance scams, the emotional loss is a more significant feature of online romance scams than other mass marketing scams.

3. Fraud Process and Victim Demographic

In online dating scams, some scholars believe there are five stages in the scam, and while not every victim goes through the same exact process, the criminals' methods are similar in many cases, such as using attractive male avatars or beautiful female avatars to create an image of a perfect spouse that the victim would be almost impossible to meet in reality [6]. Then later, the criminals demand money from the victim by making up a tragic story or asking for a reason to pay for the road trip to meet. The entire grooming process can be cyclical and last for weeks, months, or even a year or more. After a long period of grooming, the victim may become attached to the criminals' virtual image and make the person an important part of their life or even the only support in their life. This is one of the reasons why some victims suffer serious psychological damage. One study used multiple indicators to predict the characteristics of victims in an experiment with 12,060 participants living in the United Kingdom [9]. 60% of women had fallen prey to a love scam, compared to 40% of men. In terms of age, 21% of the relationship victims were young, 63% were middle-aged, and 16% were elderly [3]. It was concluded in this study that victims of online romance scams tend to be middle-aged, a proportion that far exceeds that of younger and older people, contrary to the previous speculation that older people are more likely to fall for scams, possibly because middle-aged people have more disposable income and are potential users of online dating sites compared to other age groups. In terms of education, more educated people are more likely to be victims of relationship scams, which may also be related to overconfident traits, as they believe they can identify scams. In terms of other traits, people with impulsiveness, lack of self-control and high addiction have a higher chance of falling into an online dating scam.

4. Psychological Impact of Victims and Analysis

4.1. Sexual Assault and its Psychological Consequences

In some online dating scams, victims may resourcefully engage in sexual acts online or offline under-grooming [10]. Some victims also engage in masturbation and sexual acts in front of a camera after being groomed, which they describe as sexual abuse or even gang rape. Most victims who have had similar experiences will feel depressed, and a small percentage may even consider suicide. Victims may also develop post-traumatic stress syndrome, in which the victim persistently avoids trauma-related stimuli and stress. In another study of online sexual assault, 39 of 93 victims (42%) who experienced online sexual assault reported that the criminals-victim relationship began over the Internet. 47.3% of victims reported being exposed to online sexual solicitation by criminals. Another 49.5% of the victims made a recording of the image, and 44% of them claimed to have experienced

the threat of the image. Even 21.6% said the criminals shared the images online or offline, and even 14% - of them suffered sexual abuse from other criminals who knew about the images. By online sexual abuse, 45.3% of victims reported PTSD and post-traumatic stress disorder, and 40% reported suffering from depression. Even 4.8% of victims experienced suicide attempts. In online dating scams, the use of communication technology to sexually assault victims becomes easier and more threatening, victims lose sight of safety concerns due to their fascination with the criminals, and the emotional toll they endure after the relationship breaks down or is revealed almost devastating, as well as what victims describe as psychological rape. Some victims are also subjected to real threats, which can also cause them to experience intense fear and severe physical threat [2]. Some victims suffer from the long-term pain of having their private information compromised because they reveal their address, job, family situation, and more. This fraudulent crime can have long-term negative psychological effects, and some victims report still feeling severe psychological trauma for a long time (about three years later).

4.2. Impact of Victim's Self and Sociality

There are also some negative effects on the victim's ego and social status. Altered self-status includes closing oneself off and having some degree of decreased self-confidence. Changes in social status include loss of possessions and a decrease in intimacy with important people around them. The effects of online dating scams on victims extend to others in their lives, including important players in their lives such as family members, close friends, and co-workers. In previous studies, some victims with an already low standard of living continued to borrow money from others in their lives after losing all their savings in online dating scams. This eventually caused their standard of living to hit rock bottom. However, after the scam comes to light, few people around them offer positive social support because they think the victims are stupid and have suffered property losses themselves. Some victims also conceal their experiences for fear of negative comments from others. Such experiences cause a breakdown in their social relationships, not only in terms of loss of virtual relationships and money but also in terms of irreversible loss of their own social status and reputation.

5. Potential Threats to Victims

5.1. Addictive effects on the relationship

After a long virtual relationship long run, the loss of the relationship is considered more disturbing and unacceptable than the loss of money, independent of the amount of property lost. Some victims said that even though the relationship was not a real one, it was so special and important to them that they were willing to continue paying to keep it going. Most victims were told that the real gender appearance of the perpetrator was different from the virtual image, but victims had a hard time accepting that the person they were communicating with was not the person in the online relationship photo. Some victims even seek out the real owner of the photo and attempt to enter a romantic relationship with that person. Some victims may experience the second stage of the scam when the perpetrator informs the victim of his or her sudden tragic or unexpected death. The victim is shocked, grief-stricken, and angry to learn the truth [4]. However, they have developed a psychological attachment to the crime and will choose to continue the relationship and be willing to pay more money even if the perpetrator tells them the truth.

A portion of victims not only realize that they have been scammed in the past but now ignore correct, credible, and authoritative information that they have been scammed again and in much the same way as those who were scammed before. Victims of repeat scams or victims of chronic scams may not recognize for themselves what all the evidence against them is because they have gone through the grooming process or because they have developed an addiction to being the object of intense romantic attention [6]. This is what makes it difficult for the victim to rationalize the relationship for what it is - a scam.

5.2. Perceptions of Future Romantic Relationships

Some victims reported in interviews that what they experienced made no sense and that they could not believe it was an elaborate scam, and that the virtual picture of their ideal partner had even been in her home for a year. The longer the victim is in the virtual relationship, the harder it is for them to distinguish between the perpetrator behind the "avatar" and their ideal spouse in the "avatar" [11]. Few victims were able to cope with the post-crime trauma and stress, and most felt unable to trust others and were afraid to develop new relationships. In the experiment, some victims decided to stop using online dating sites, while others decided to give up relationships altogether. Most victims, however, continued to use online dating sites, although they all chose to leave the site where they were last scammed, and two of the victims became repeat victims. Many participants felt that the virtual relationships created by the criminals were no match for any real romantic partner and remained full of fantasy. Participant Lucy kept a picture of the man she believed she had a relationship with and believes he is still unparalleled.

6. Recommendations for Victim Assistance

Some victims are reluctant to disclose their poor condition to the police or professional agencies due to the stigma of their experience of being scammed [12]. In the study, the authors suggest that ensuring access to the names of fraud victims is crucial, but for some organizations, access is difficult for reasons of confidentiality or data protection. Establishing an organization that keeps victim information confidential enough to classify victims of online dating fraud according to their psychological status and using the same counseling approach to counsel and protect victims may be a possible approach. At the same time, a study of victims' reactions could use multiple affective scales or qualitative methods to explore victims' experiences and come up with a more targeted set of therapeutic or supportive approaches to help victims. On the other hand, proper awareness of the scam and timely help are necessary for victims, some of whom even enter the same set of scams repeatedly. In the concrete implementation, they can be made aware of the identification and complete replay of each stage of the scam, which is the most needed part for victims in all studies [10]. In a study related to the psychological treatment of rape, cases encountering similar psychological problems were summarized, and recommendations for psychological treatment were made. The victim initially shows distrust, and as a result of the rape, the victim is left with a deep distrust of others and of herself, and such a situation is a barrier to treatment. Afterward, after the victim feels the deprivation of autonomy, psychotherapy needs to support her autonomy and self-restraint as much as possible. The authors suggest several possible perspectives for treatment, including finding one's own appropriate psychiatrist and being brave enough to reenact and replay the entire experience. If victims do not receive therapeutic intervention, the extent to which they respond to rape will remain so for the next three to five years. However, assessing the impact of the consequence variables of sexual assault and rape is complex, especially the combined impact on the victim after the emotional and factual revelations that arise in online dating scams. In short, all psychotherapy is designed to help a severely impaired person recover or even exceed previous levels of functioning [13].

From the perspective of websites and official institutions, it is possible to detect the communication characteristics of criminals and special address verification methods [6].

7. Conclusion

Online dating fraud is a crime that has a serious negative impact on the victim. The victim suffers a great blow to his or her property and to his or her mind, which leads to a series of abnormal psychological conditions and mental illnesses. Although many victims experience the entire fraud process online, many victims report similar experiences to the offline injuries of real relationship breakups and sexual assault injuries. These include severe PTSD, depression, and suicidal tendencies. There is no doubt that victims need more specialized psychological treatment after experiencing fraud.

However, the current help and treatment for victims are not professional and detailed enough. In this paper, professional psychological help for victims is proposed, such as the protection of privacy in the treatment of sexual assault victims and professional treatment methods such as multidimensional psychological assessment. This is also helpful in preventing victims from falling into online dating scams again and in avoiding online scams.

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