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Online love fraud and the experiences of Indonesian women: a qualitative study

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ABSTRACT

Online love fraud is a cybercrime. Victims typically lose around 500 billion rupiahs every year in Indonesia. The research related to the experiences of victims of love scammers is limited, and the authorities often ignore victims who report. This study aimed to explore the experiences of Indonesian women as a victim. The study is qualitative with a phenomenological design utilizing purposive sampling. Twelve victims of online love fraud participated in the study. Data was collected through semi-structured interviews via video chat. Data processing was carried out by verbatim transcription of the video chats. The resulting texts were then rigorously read and re-read, coded, and grouped according to emerging themes. The victims described the experiences of sending large sums of money and naked photos to the perpetrators. The themes reflect the psychosocial impact of love fraud on women: shock, sadness, anger, low self-esteem, anxiety, depression, and suicidal thoughts. Online love fraud impacts the psychosocial functioning of victims. Victims feel a double burden in losing money and self-respect. These findings highlight the importance of policy, mental health practice, and research. Conclusions suggest psychosocial intervention is vital for the survivor.

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1. INTRODUCTION

Online dating is widespread and a significant social activity recognized by many as an appropriate way to meet potential partners [1], [2]. In a survey of the general public in the United States, 15% of respondents said they knew someone, had a long-standing relationship or married someone initially met online. An additional 31% know someone after trying online dating and 74% of active internet users who are single and looking for a partner use the internet in several ways to find one [3]. In Australia, 25% of individuals have used online dating services, and in the United Kingdom, roughly 23% of internet users have met someone online with whom they had a romantic relationship [4], [5]. Online dating opens up opportunities to find a suitable partner but can become a crime scene for fraudsters.

Online romance scams, however, are actually fraud cases with the intention of robbing people of their money. Scammers are people, usually members of an international crime syndicate, who impersonate potential romantic partners, constructing fake user profiles by using stolen photos of exciting models, officers, and soldiers [6]. They then develop online relationships with victims outside their geographical areas so as not to be found, treating victims such that a personal relationship develops. Scammers do this until they feel confident that the victim is ready to transfer money. Because love and loneliness often afflict

the lives of single women who work, married with disorganized domestic situations and they are on the verge of divorce [7]. Divorce cases in Indonesia are the highest in Asia. 93% of wives file for divorce to the religious court because the domestic situation is not harmonious [8]. Love scammers use this condition to ensnare victims through seduction, sweet promises, and offers of 'real' love for personal gain. This fraud inflicts a 'double blow' to the victim, namely financial loss and loss of a love relationship. Losing a romantic relationship is more disappointing for some victims than losing money with some even describing their losses as the death of a loved one [5], [9], [10]. Women who have romantic relationships with men who are known online risk falling victim to love scams.

Love scammers intensively contact victims and build strong bonds during a relationship lasting six to eight months. Furthermore, one technique in extorting money from said victims is the making up of stories about tragic events, such as theft of personal documents during a trip, needing hospital funds, or unexpected living or travel costs. This method used by the scammer is to touch the victim's emotions so deeply that the victim usually has transferred money to the scammer before the fraud is uncovered [10], [11]. Love scammers make the victim willing to give anything requested.

Romance scammers, though, have become a concern for public health. Online romance scams swindle large sums of money and cause serious psychological harm to victims. Every individual who reports as an online love scammer victim has lost around US\$14,000. Losses due to online love scammers in the United States amounted to US\$245 million, in Australia reporting losses of over A\$80 million and British reporting over £50 million. Research in Malaysia states that online love fraud cases are increasing. Online love fraud syndicates have resulted in citizens losing millions of Malaysian ringgit [12]–[15]. Nigerian scam victims' damage is around the equivalent of Rp 500 billion in Indonesia [10], [16]. Since 2011, there have been more and more love scammer victims in Indonesia, but many victims choose to end their 'relationships' (rather than the scammer) with 60% of online love scammer victims being women [9], [10]. The average age of online victims of love scammers is 21% in young adults, 63% in middle-aged adults, and 16% in the elderly. Love scammers tend to target female victims aged 35 years and over, having widowed status or are divorced, because such women are more vulnerable as they have more income and are more likely to look for dating site partners than other age groups [8], [17]. The number of victims in 2019 recorded by love scammer community activists was 74 with a total loss of Rp 3,618,550,000 [18]. Women who are victim of love fraud experience a significant loss.

Loss can be a stressor for women. Stressors can affect women's lives. The stressor experienced will cause women's cognitive, affective, physiological, behavioral and social responses. Women as a victim need a strategy to deal with the stressors experienced to adapt. Coping strategies used by victims can be constructive or destructive [19]. Victims with constructive coping strategies can deal with stressors well, but if the coping strategies used are destructive, it will harm their wellbeing. Losing money and self-respect due to fraud is an unpleasant experience. This condition causes psychological trauma to the victim.

The experience of being a victim of online love fraud is a traumatic event. Trauma is a frightening experience affecting mental health, and victims of love scams are afraid to discuss their experiences because they are ashamed of their mistakes. Many love scammer victims find it difficult to find support as victims of online love scammers are stigmatized [8]. These victims also have not received attention in Indonesia. Victims of online love scams have not received much empathy from society. They are seen as fools because of their mistakes and stupidity. This phenomenological qualitative research will be able to dig deeper into the experiences and psychological responses of victims facing love deception. The results will provide hidden experiences into the philosophical and psychological aspects of the psychosocial problems experienced by victims through narratives. This will enable the reader to understand the life experiences experienced by the participants. This study aimed to explore the psychosocial fallout experienced by said victims to provide empirical data about the mental health needs of the victims of online love scammers in Indonesia.

2. METHOD

2.1. Research method

Phenomenology focuses on several people of their lived experience of a concept or a phenomenon [20], [21]. The research method is a qualitative study with a phenomenological design. One of the approaches to phenomenology is hermeneutic phenomenology. This study is oriented toward lived experience and interpreting the texts of life [20]. It is because we wanted to understand the psychosocial experiences of female victims of love fraud and to develop a composite description about what they experienced.

2.2. Participants

Purposive sampling was used to choose participants. Participants consisted of 12 female victims of online love scammers. The inclusion criteria were i) having experience as an online love victim, ii) loss due to online love fraud, and iii) looking for help from the anti-scammer community.

2.3. Data collection

The data collection tool uses semi-structured interview guidelines. The interview questions are summarized under four headings: i) the length of the relationship with the scammer, ii) the scammer's requests, iii) the material and non-material losses, and iv) the response after finding out that one is a victim of a love scam. Before the interview, participants were instructed on and signed informed consent forms to participate in the study which included permission to be recorded. Each interview lasted approximately 60 to 90 minutes via video call, and the interview results were transcribed verbatim immediately after the interview process.

2.4. Data analysis

Subsequently, the data were analyzed through a coding process using data replication techniques arranged in descriptions of individual phenomena. The step-by-step analysis process is as follows: i) listen to participants' verbal descriptions, reading and re-reading the participants' experiences through transcribed interviews; ii) make a significant list of statements. Researchers determine ideas about how participants experience their experience and are made in a significant list of statements; iii) coding the transcriptions for the initial themes and sub-themes that lead to the formulation of salient essential themes; iv) piecing together the themes in a coherent manner to clearly describe the experiences of women who are victims of love fraud; and v) observing the balance in the study context by recognizing the parts and the whole of the phenomenon from an individual and holistic perspective. These steps were carried out carefully during data collection and data analysis.

2.5. Validity and reliability

Methodological rigor ensured the following principles were applied throughout the analysis: credibility, transferability, dependability, confirmability and consistency. The question was clarified and confirmed to ensure the credibility of the data. In transferability an attempt was made to provide a detailed and complete description of the process to facilitate the future evaluation of the study, thus assuring the dependability of the data collection and analysis. The study can then be confirmed a valid one with plenty of consistency in any attempt at replication.

2.6. Ethics

This study has been approved by the ethics committee at the University of Jember (number 16/UN25.1.14/KEPK/2020). The Indonesian ethic committee and health research codes were also used to adhere to ethical standards. All participants were given informed consent about the study. They submitted their informed consent papers to participate including permission to record their statements during the interviews. The principle of information confidentiality was followed at every stage. The identity of interviewees was not revealed, all documents about the participants were in a separate safe folder, and participants had the option to quit at any time. Participants were always respected and assured that their comments were kept confidential.

3. RESULTS

Participants in this study were love scammer victims, 12 Indonesian women aged between 25 to 45 years with varying marital statuses (single, widowed and married) and levels of education (middle/high school degrees or bachelor's degrees). A long relationship with the perpetrators is considered one month to 12 months. The results of previous studies state that relationships with fraudsters lasts for 6-8 months [11]. But the current research finds relationships that last up to 12 months. This condition occurs because the victims did not realize that they were cheated. They thought sending money to the perpetrators was evidence of love for them. Another cause for the victim to continue to establish a relationship with the perpetrator is fearing the threat of the perpetrator spreading the victim's pornographic photos and videos on social networks.

Overall, love scammer victims have the common experience of voluntarily sending sums of money and naked photos to the perpetrators. They transfer money to the account number provided by the perpetrators repeatedly with different amounts and nude images send to the perpetrators via WhatsApp. The perpetrators always threatened to spread photos of victims when victims did not give money requests. Based on the semi-structured interviews, the victims experience psychosocial strain in 6 main themes:

3.1. Shock

Upon learning they were victims of love scammers; the participants were unable to face the reality that had happened. They are in shock because they have transferred a lot of money to the perpetrator and fallen in love with the fraudster.

"I was very shocked when I found out that the person I loved so much turned out to be cheating me ... I thought that person was good and religiously devoted ... turned out to be a fraud ... " (P3)

"My feelings are like being squeezed, the money I have transferred is not a small amount ... I am confused about why I can [be] persuade[d] even though I am married ... " (P6)

"I was shocked by this incident ... what should I do? The perpetrators contacted me and threatened to spread my photos ... ruined my life ... " (P8)

3.2. Sadness

Participants expressed sadness because they did not expect to experience events like this in their lives. All participants are sad because the amount of money transferred to the perpetrators is around a million to hundreds of millions of rupiah with the failure to marry the fake man she loves.

"I am so sad. I think to meet an honest person. He always asks for money transfers because he says there needs a sick family, an accident and treatment in the hospital. He always will replace me when we meet. I constantly cry because I always give less money to my mother than her wants..." (P1)

"I want to cry ... I think he is serious about marrying me. I volunteered to give photos as proof of my love. That is not all he always said to send a package from abroad for me. I had to transfer some money so the package could escape immigration, but I never got it. It is unfortunate my fate ... " (P4)

"If I keep crying myself ... my husband does not know that the money from the business I hold is gone. Transfer the money to that person. He threatens to spread videos to my husband if it was not transferred. It is so sad why it's like this." (P10)

3.3. Anger

Participants expressed anger toward the perpetrators because they were lied to about feelings of love and had been tricked into transferring millions to hundreds of millions of rupiah by the perpetrators.

"I think I am lucky to meet a good man. He is religious and always talks about religion whenever a chat or call via WhatsApp. He is a romantic man. I always believe when he says he needs money, so I always transfer. If it was calculated - the count was more than tens of millions. I am distraught now; I have been deceived. I was so angry about why I am so stupid." (P2)

"Angry already cheated, hurt being deceived like this because it plays on people's feelings. Mad for being like this, transferring money to fraudsters from my saved earn." (P12)

"There are mixed feelings, upset and want to be angry. I work abroad as a female labourer gathering. I think I have found a soulmate. He is a good person and always romantic. Turns out, finally like this." (P11)

3.4. Low self-esteem

Participants who have posted photos of lovers on social media and stories to friends and family about wedding plans felt low self-esteem. Also, participants felt worthless because they had sent personal pictures or videos to the perpetrators.

"What makes me feel worthless is that I have submitted my photos and videos. What if my friends know or my family knows. I am very embarrassed to obey his request to send pictures and videos like that. It feels like being hypnotized by him." (P 9)

"I am so ashamed of myself. I am so sorry I could do such a thing, even though I used never to be careless. I feel guilty now. I do not know if God can forgive my sins." (P7)

"The criminal contacted my close family, my mother and sister. The fraudster sent a video to my family. My husband was angry, disappointed, blamed me and wanted to divorce. I regret and feel stupid." (P5)

3.5. Anxiety

Participants feel anxiety due to the threat of the perpetrator spreading photos or videos to friends, family, spouse, or workplace. Participants are also afraid of being visited by the perpetrators.

"I am scared, I am doubtful, I do not know what to do ... the criminal continues to spy on me ... he wants to destroy my career and life ... I am afraid he will open my disgrace again ... I am also fearful that the video spread even more ... " (P1)

"... I have tried worship ... remember all my sins ... my feelings are still afraid, worried, sorry ... confused why I can do all of that and why it can happen ... the perpetrators still threaten ... I am also scared of being subjected to pornography laws..." (P3)

"What I feared my family knew ... he threatened to have created a special FB account for my videos ..." (P5)

"I am afraid my photo will be spread on social media by scammer... because he knows my email and threatens to spread my photo..." (P10)

3.6. Suicidal thoughts

Participants have thoughts of suicide. It is caused by not finding a way out of having a family who knows the problem and does not help but blames the participants.

"I thought of wanting to end my life ... but I feel sorry for my child who still needs her mother's love ... " (P1)

"I was depressed once and wanted to end my life ... felt that life was of no use anymore ... thankfully I finally read that I was not the only victim ... " (P12)

"If I am alone ... daydreaming especially at night I even think of committing suicide ... especially when my family is also pressuring me..." (P9)

4. DISCUSSION

Attitudes about love are subjective experiences, including emotional feelings and confidence in oneself to live out the feelings of love in relationships as romantic. Having a high-quality intimate relationship with someone can promote positive individual love attitudes. Various actions taken show love, including emotional contact, friendship, and the physical contact that is exchanged in intimate relationships. Actions taken as a form of love can provide a sense of attachment, trust, fulfillment, and increase attitudes towards a positive commitment to feelings of loves [22].

Emotions are subjective reactions expressed by a person and are usually related to physiological changes and behavior. Each person displays different emotional reactions—they feel it, events trigger it, and the clinical manifestations make themselves known. Love, then, provides positive self-perception, which arises when one is accepted unconditionally by loved ones, resulting in deep feelings of security and self-satisfaction. These feelings increase satisfaction for life which then leads the effort always to maintain contact with the scammer [23].

Love consists of positive and negative emotions based on attachment theory. Individuals who fall in love will be more focused and try to maintain relationships with their love partners even to the point of obsession. People who fall in love feel a wide range of emotion—anxiety, jealousy, happiness, and trust. The perpetrators used the feelings of love experienced by the participants in this study to exploit the participants. Participants fulfilled each offender's request as a 'form of love' given through said devotion and trust. The perception of participants about the ideal woman is that women are friendly, kind, compassionate, willing to sacrifice, and like to meet the expectations of others. Women also have a perception of the ideal partner. Men who are handsome, religious, strong, and rich make women feel that the then unknown scammer is an ideal partner. Physical appearance is another crucial aspect of romantic appeal. The success of a love relationship has also been shown to depend on a sexual attraction strongly associated with physical appearance [23]. All

participants revealed that the initial accepting friendship with perpetrators via Facebook only looked at the profile photo of the handsome face of the perpetrators. Besides, participants expressed that in addition to attractive images and words written by the perpetrators, it gave the impression that the perpetrators were good and romantic people.

Cybercrime takes place in all sorts of online activities, whether by institutions, corporations, ideological collective groups, or individuals. The most common cybercrime is harassment, identity theft, defamation, and fraud [16]. Online dating crimes are a form of cybercrime. The victims experience emotional problems that affect feelings, self-confidence, and autonomy. The various negative emotions include anger, revenge, fear, anxiety, and depression. Victims also feel ashamed and believe it is their responsibility to be victims, increasingly affecting their trust in themselves [24].

Crimes hurt the victim with both materially and psychologically. The material impact is the loss of money and the destruction of social relations, and the psychological impact is the emergence of a feeling of fear that results in the individual's deteriorating social and occupational functions. Victims here experience a loss of well-being either immediately and directly or more slowly and indirectly. The slower experience of losing well-being increases behavioural health risk [24], [25].

Victims of online dating romance scams can experience a series of emotions such as depression, shame, shock, anger, worry, and fear leading to depression, suicide, and post-traumatic stress. Victims even describe past experiences, such as rape and suicidal tendencies [26]–[30]. The current study shows that participants said shock was the first thing experienced upon discovering they were victims of online fraud love. The victim knew she was a victim after finding information related to the scam on Instagram, Youtube or Facebook owned by the anti-scammer volunteer community. The victim felt shocked because she never thought she could be a victim, did not expect men known through social media or dating sites to be fraudsters, and had sent money to fraudsters in millions of rupiah. Shock or feeling of shock is an emotional response to a situation a common reaction to grief [31], [32]. The participants' grief is a process provoked as a response to losses of money and love, and fraud victimhood is an unexpected life event. All participants felt shocked, although the experiences of loss and grief are individualized and could persist for years. This situation can disturb the psychological well-being of participants.

All participants expressed sadness (the second theme), an emotion that can be regarded as a natural response to physical or psychological pain impacting on body and mind. Deep sadness may lead to more prolonged mood states associated with consisting of negative views about the self, the world, and the future [33]. It is an adaptive emotion to cope with losses and was the most prevalent psychosocial symptom [34]. They feel sad because they have been cheated since the feelings of love owned and given to the perpetrator are so sincere. Participants felt that the perpetrator also had the same feelings as her. In addition, the participants felt sad because they lost the savings they had collected from work. Participants stated that the sadness they experienced made them have no appetite, have difficulty sleeping and always cry when they were alone.

Anger may be caused by a wide variety of triggers [35]. Participants were angry (theme 3) at the perpetrators for taking their money and playing with their sincere feelings of love. In addition to being mad at the perpetrator, participants also felt angry at themselves. The participants' anger expressions obtained were "I am stupid, so I became a victim of fraud" and "if I could meet the perpetrator, I would be angry."

Low self-esteem (theme 4) is negative feelings about one's own abilities. Low self-esteem related factors of exposure to traumatic situations, failures or history of loss [36]. Low self-esteem in participants occurs because of the failure experienced in losing love and money as well as deception. All participants received a promise from the perpetrators that they would soon be married when the perpetrators came to Indonesia. This promise makes the participants upload the perpetrator's profile photo on Facebook or Instagram as a boyfriend so that the participant's family and friends can see it. Participants also tell their family and co-workers that they have boyfriends from other countries. There are even participants who have made various wedding preparations.

Anxiety is the feeling of fear that occurs when faced with threatening or stressful situations [37]. Anxiety (theme 5) from participants is related to photos or videos of themselves without clothes that have been sent to the perpetrators. All participants said they were asked by the perpetrator to send photos or videos without clothes as proof of love for the perpetrator. Photos and videos of participants became tools for perpetrators to threaten participants. Participants expressed anxiety in the following statements: "I'm worried that my photos and videos will be spread and then seen by family or friends, "the perpetrator threatened to send photos and videos to my office friends if I didn't transfer the money", "I was afraid that someone would see my video because my Facebook account was taken perpetrator."

The current study shows that participants also have thoughts of committing suicide. Suicidal desire arises from feeling devastated by losing money and interpersonal shaming because the victims failed to get married and was blamed by the family for the relationship's outcome. It also arose because the money they sent to the perpetrators resulted from working for years and the provided information to the family and

neighbours about the wedding never materialized. The victim hopes she will get support from family or friends over her new situation. However, she is increasingly blamed and said to be stupid.

The principal phenomena found in the study of victims of love scammers are the experiences of shock, sadness, anger, low self-esteem, anxiety and suicidal thought. Participants gave descriptions of their experience as the life personal-life devastation (sadness, anxiety dan low self esteem), emotional pain (shock, anger and suicidal thought), and disruption of daily life (disturbance of sleep and no appetite).

Psychology for women victims of online love scammers in Indonesia has many similarities with the results of studies that have been conducted in various other countries. Participants think maintaining a love relationship is their duty and responsibility, so guilt will arise when a love relationship ends. Anxiety over losing a loved one engenders criticism against the self who does not have a strategy for maintaining loved ones. It makes participants consistently fulfill the wishes of online love scammers as a form of responsibility to maintain the relationship. The end of a love relationship, then, results in a broken heart. Knowing that the person 'loved' by a participant is a fraud becomes the end of the relationship, plunging the participant into a kind of despair.

The different themes from the current study are low self-esteem and anxiety. Self-esteem refers to an individual's subjective evaluation. Self-esteem is related to success in various life domains including interpersonal success [38]. Interpersonal success for women with Indonesian patriarchal culture is having a life partner. The status of women without partners has a negative impression because they have a low position so they often experience injustice and discrimination [39]. Failure to find a partner and experiencing love scams causes victims to have negative thoughts about themselves, resulting in the theme of low self-esteem. Low self-esteem is different from shame. Shame is more about emotional status or feelings while low self-esteem has negative self-evaluations.

Anxiety is an emotional reaction that arises when an individual experience a bad event. Anxiety is related to personality. Individuals who experience anxiety tend to have low self-esteem. Besides that, based on gender studies, it is reported that men have more high self-esteem than women [40]. The anxiety theme was found because the participants received threats from the fraudsters and felt they could not find a way out to escape from the fraudsters.

5. CONCLUSION

Love scammer victims experience various psychological problems including anxiety, low self-esteem, and suicidal thoughts. The existence of psychological problems experienced indicates that mental health interventions are needed for victims provided by a professional mental health team and social support from families, groups and the environment. Psychological recovery from these problems depends on the coping ability of each victim, psychotherapy and support systems. The role of health professional is required to assist women victims of love scammers to overcome mental health problems encountered victims. Law enforcement officials related to cybercrime can also advertise the risks of cybercrime to the public. Further research is needed regarding the effect of mental health interventions on the psychological well-being of victims of online love scams.

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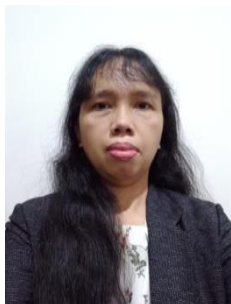
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