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Love Scam: How Did It Start?

by Siti Hawa Shuid

INTRODUCTION

Many recent online news stories detailed how large amounts of money were stolen by love scams. The Star newspaper on 17 October 2022, reported a 54-year-old woman was cheated of RM1.4 million by someone claiming to be an engineer. The victim, without meeting face-to-face, transfers the payment through four different accounts after making 37 payment transactions. On 29 July 2022, Free Malaysia Today newspaper reported a company director lost RM5.29 million after transferring it into fourteen bank accounts with 120 cash transfers. The public should be alarmed by the detrimental effects of this form of crime, given the increasing news about it.



scammers to determine their possibility of becoming future spouses. At this point, communication was professional and polite. No expressions of romantic interest, such as "I like you," "I adore you," or "You are my type," were discovered.

The next phases demanded more intimate communication between the scammers and victims. At this point, the scammer will now try to present themselves as a compassionate, romantic, and/or pious person who is eager to discover more about the background of the victim (Shaari et al., 2019). The persuasion strategies used by the scammer lower the level of alertness of the victims (Anesa, 2020).



STRATEGIES BY THE SCAMMER

The scammer's strategies could involve initiating a relationship with the potential victims (Whitty, 2018; Shaari et al., 2019). Using stolen images and a created identity, the scammers build false profiles on social networking and dating sites. The scammers constantly display affection, develop trust, and try to give the victim the impression that they have a completely similar life perspective (Anesa, 2020; Coluccia et al., 2020). According to Shaari et al. (2019), the scammers will attempt to determine how weak their potential victims tend to be. On the other hand, the victims will assess the profiles of the

Then, the scammer will begin talking about the idea of going to meet up. This will be repeatedly cancelled due to urgent issues or tragic incidents like accidents, deaths, surgeries, or unexpected hospitalizations. The unwitting victim will then be persuaded to send money to cover the emergency (Coluccia et al., 2020).

The scammers typically grow more aggressive in the last stage as it comes to an end. Usually, this happens after victims have changed their minds and decided to quit the relationship. But still, at this point, some transactions may have taken place, or at least

half of the money may have been transferred to several fictitious accounts (Shaari et al., 2019).

PROFILE OF THE VICTIM

There have been several previous studies that have focused on the victim profile of a love scam. The victims are typically middle-aged and educated women (Whitty, 2018). In addition, they are more likely to be impulsive (with high scores for urgency and sensation seeking), unkind, trustworthy, and addictive. According to Whitty (2018), middle-aged persons are more likely to fall victim to love scams because they have more disposable income than people of other ages and/or are probably more likely to be looking for partners online. More educated people were also more likely to fall victim to love scams. The conclusion goes against the notion that only "stupid" individuals fall for scammers. Perhaps those with higher levels of education use dating sites more frequently.

Buil-Gil & Zeng (2022), on the other hand, discovered that the increase in love scams was more abrupt among young adults than it was among older people. The findings show that during COVID, only young adults reported a significant increase in loneliness. Kadoya et al. (2020) claimed that people with lower conscientiousness are more prone to falling for scams because they are less inclined to evaluate proposals logically.

CONCLUSION

The impacts of this kind of scam go beyond just financial loss and include psychological effects including anxiety, worry, shame, dread, and even suicide thoughts (Anesa, 2020). It is very difficult to get the money back; even the owner of the bank account is also a victim of this scam. We must notify

our family about the strategies used by the scammer by not entertaining any strangers through social media and not even putting trust in the contact in social media.

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