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Emotional and financial costs of online dating scam: A phenomenological narrative of the experiences of victims of Nigerian romance fraudsters

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ABSTRACT

Qualitative research on the experiences of victims of online dating romance scams is limited. Following a phenomenological framework, this study explores victims' accounts of interactions with offenders from first contact, development of *romance*, patterns of exploitation, eventual revelation, and financial and emotional costs of dating fraud. Ten participants from six countries who were victims of Nigerian romance fraudsters took part in one-to-one, semi-structured video interviews and an interpretative phenomenological analysis (IPA) was carried out. Four superordinate themes were identified from participants' experiences: i) online romance, ii) exploitations, iii) revelations, and iv) reactions. These themes highlighted the uniqueness of the experiences of victims of online dating scams and the depth of emotional loss suffered after their victimization. Findings suggested that offenders target middle-aged women with troubled marriages or widows with inherited wealth, engage in lengthy pre-dating friendships with their targets, and deploy different forms of emotional blackmail to exploit their victims. These were found to have severe financial and long-term emotional consequences on victims. Participants reported they sought legal redress as a recovery strategy from their emotional sufferings. These findings have important practical and policy implications if online romance dating scams, and their financial and non-financial consequences are to be addressed.

Introduction

Online dating romance fraud, is a cyber-enabled crime in which a person is defrauded by a perpetrator who deceives the victim into believing they are in a genuine romantic relationship (Aborisade, 2022a; Coluccia et al., 2020; Buil-Gil and Zeng, 2022; Lazarus et al., 2023). Perpetrators utilize several techniques to attract and defraud victims including creating fictitious profiles with stolen photographs of attractive people on dating sites and claiming to be in love with the victim at the early stage. It is a modern, insidious, and fast-spreading form of fraud that benefits from the development of social media and dating apps and causes both financial and emotional harm. In the financial loss, the United States Federal Trades Commission reported that 70,000 people complained of being victims of romantic scams in 2022 and were defrauded of $1.3billion with a median reported loss of $4400 (Fletcher, 2023). Similarly, in the United Kingdom, the sum of £ 88million was reported to have been lost to online dating fraud in 2022 with an average loss of £ 11,000 per victim (Wilde, 2023). While appreciable scholarly attention has been focused on the financial losses, victims' psychological characteristics and impact, vulnerability, and other correlates of romance fraud victimhood (Buchanan and Whitty, 2014; Cross and Lee, 2022; Whitty, 2018), there is a dearth of studies that have explored lived experiences of victims, especially victims of Nigeria's romance scammers, using a phenomenological approach.

Nigeria is reported to have the highest number of online romance fraudsters in Africa and ranks third in the world (Walstad, 2021). The country is reported to be responsible for 1129 romance scams amounting to the sum of £12.1 million in 2021, totaling an average of £10,700 loss per victim (Anele, 2022; Walstad, 2021). The growth of the crime in Nigeria has defied laws forbidding the practice under the Cybercrimes Prohibition and Prevention Act of 2015. In fact, rather than abate, the country's Economic and Financial Crimes Commission (EFCC) has reported growing parental support for children's involvement in dating fraud (Aborisade, 2023; Sahara Reporters, 2019). The

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erstwhile chairman of the anti-graft agency, Ibrahim Magu, reported that parents, especially mothers of internet fraudsters are rallying behind their children in the illicit act by claiming they use the proceeds to finance their families. In rallying support for their children, the chairman indicated that mothers congregate to form unions and associations to build solidarity to resist law enforcement onslaught against their erring children. In apparent response to the growth of online dating fraud in Nigeria, there is an appreciable body of offender-centric literature (Aborisade, 2022a, 2023; Aransiola and Asindemade, 2011; Ogunleye et al., 2020; Ojolo and Adewumi, 2020; Olofinbiyi, 2021). However, studies that engage victims of internet scams, particularly romance fraud have been scarce. This may be due to the difficulties involved in reaching the victims who are mostly foreign nationals.

The present study seeks to contribute to the understanding of the experiences of victims of online romance fraud committed by Nigerians to citizens of other countries. By directly accessing victims' accounts of emotional and financial costs to online romance fraud, this study will offer a unique and detailed data set of the grooming methods and social engineering techniques deployed by Nigerian romance fraudsters. Following a phenomenological framework, accounts of the progression of interaction between offenders and victims from first contact, development of the romance, patterns of exploitation, eventual revelation that the relationship was a fraud, financial and emotional costs, and victims' reactions will be explored.

Victimological studies on online dating romance scam: a global overview

Empirical studies on victims' experiences of online dating romance scams have been appreciably conducted and documented by scholars in the global North (Buchanan and Whitty, 2014; Buil-Gil and Zeng, 2022; Whitty, 2018). In these studies, efforts to unravel the processes and patterns of scammers in exploiting victims were made. For example, in her study, Whitty (2013) unraveled five stages of dating scam which starts with offenders creating attractive profiles to draw prospective victims' interest. Upon the show of interest, offenders advance to the second stage of grooming the victims and priming them to send money. In stage three, the actual extortion of the victims starts with different stories and ploys to gain victims' sympathies. In the fourth stage, the victims may experience sexual abuse through cybersex, while revelations of the trickery constitute the final stage. This study has been acknowledged as relevant in understanding the anatomy of romance scams and in planning prevention (Buil-Gil and Zeng, 2022; Cross and Lee, 2022; Coluccia et al., 2020).

Other strands of victimological studies on online dating romance scams have focused on psychological vulnerabilities in victimization and the mental health of victims (Button et al., 2014; Coluccia et al., 2020; Rege, 2009; Whitty, 2018). For example, Buchanan and Whitty (2014) reported psychological characteristics that expose individuals to the risk of romance scam victimization. Drawing from a quantitative analysis of accounts of 397 victims, romantic belief of idealization was found to be highly connected to romance scam victimization. Similarly, Witty (2018) submitted that romance scam victims tend to be middle-aged well-educated women who are more impulsive (scoring high on urgency and sensation seeking), more trustworthy, less kind, and have an addictive disposition. Despite these and similar submissions on the psychological characteristics of internet fraud victims, studies have asserted that people are susceptible to different types of online fraud in different manners and, therefore are exposed to different types and degrees of emotional consequences (Aransiola and Asindemade, 2011; Coluccia et al., 2020; Rege, 2009). This therefore invites more studies into the vulnerabilities and consequences of Internet fraud victimization, especially the psycho-emotional sufferings of romance scam victims.

On psychological consequences of experiencing romance scams, studies have reported emotional distress, high loneliness, and low openness to experience as common (Buchanan and Whitty, 2014; Buil-Gil and Zeng, 2022; Button et al., 2014; Cross and Lee, 2022). These psychological consequences were reported to have been experienced by both victims who suffered financial loss and those who did not (Buil-Gil and Zeng, 2022; Carter, 2020; Whitty and Buchanan, 2015). While Chuang (2021) equally reported psychological distress experienced by victims, he also found that emotional investments in romance oftentimes make victims remain attached to the scammer even after the lie has been unfolded. Despite the appreciable number of studies on romance scam victimization, there are still grounds to be covered as regards qualitative, and especially phenomenological studies that deployed victim-centered approaches in analyzing victim experiences of international romance scams.

Online dating romance scam: the case of Nigeria

Before the advent of the Internet, Nigeria had to deal with the pervasive and profound illicit activities of financial fraudsters who perpetrate Advance Fee Fraud (also known as 419 – a scam named after the Section in the Nigerian Criminal Code that forbids the act). The Advance Fee Fraud dates back to the 1970 s as postal mail and faxes (Whitty, 2013). With the advent of the Internet, scammers benefited from free email and mailing lists to target several potential victims (Cukier et al., 2007; King and Thomas, 2009). In perpetrating this scam, criminals usually inform potential victims of the existence of a large sum of funds that is trapped or frozen for several reasons and offer a chunk of the amount to the potential victim as a reward if they can help facilitate the release of the funds (King and Thomas, 2009). Perpetrators of this crime recorded huge successes and were known for their lavish lifestyles which included driving exotic cars, wearing designer clothes, spending lavishly at parties and nightclubs, building palatial mansions, and staying long in suites of five-star hotels (Aborisade, 2016; Glickman, 2005). The kind of lifestyles they lived off their illicit activities without being reprimanded by law enforcement agents were noted to have motivated more youths into the practice and with the emergence of the Internet, the growth of the fraud became rapid and more profound with online dating romance scam as only one of the several cybercrimes that are massively perpetrated by youths in the country.

Despite the enabling law and the activities of law enforcement agencies in curbing online dating scams in Nigeria, the nefarious activities of romance scammers continue to soar with reported devastating consequences (Aborisade, 2022a; Aborisade and Adedayo, 2018; Lazarus and Okolorie, 2019; Olofinbiyi, 2021). There are no reliable statistics on the rate of involvement of Nigerians in online romance scams, however, several reports have identified citizens of the country as top offenders across the world by the size of victims' complaints and the enormity of financial losses (Aborisade, 2017; Anele, 2022; Fletcher, 2023; Walstad, 2021). Some of the recent high-profile cases of romance scam victimization by Nigerian perpetrators include that of a 69-year-old California woman who lost $250,000 to a 26-year-old Nigerian scammer who posed as a surgeon and a US Marine officer (Mail Online, 2023). Also, a 21-year-old Nigerian woman was arrested by the Police Special Crime Unit (PSCU) Lagos for duping a 50-year-old German of $220,000 under the guise of marrying him and setting up a joint business as a couple (Vanguard, 2023). The woman was reported to have lured the victim on Instagram and taken him to meet her parents in a Nigerian village to dispel suspicion. She then advised him to sell off his house in Stuttgart and forward the proceeds of the sale to her to set up a joint business in Nigeria where they are to settle down after marriage.

Studies on online romance scams in Nigeria have largely been offender-focused (Aborisade, 2023; Aransiola and Asindemade, 2011; Ogunleye et al., 2020; Ojolo and Adewumi, 2020), that reported wealthy Westerners as primary targets. As against the predominant assumption that Nigerian men are the *sole* perpetrators of online dating scams with women only acting as accomplices (Aborisade, 2022a;

Lazarus and Okolorie, 2019), recent studies have reported active engagement of women in romance scams without male involvement (Lazarus, 2023; Oduwole and Aborisade, 2023; Ogunleye et al., 2020). Despite the broadening of research focus on online dating scams in Nigeria, there is a dearth of victimological studies on the subject (Cross, 2018). This might be due to the notion that victims of online dating scams are difficult to find or they will be unwilling to participate in research. It is therefore imperative for this gap in literature to be addressed to broaden our knowledge of victims' experiences of online romance scams perpetrated by Nigerians.

Financial and non-financial impact of online dating scams on victims

Extant studies have posited that romance scam victims mostly suffer a *double hit* of financial and non-financial losses (Sorell and Whitty, 2019; Modic and Anderson, 2015; Wang and Topalli, 2022). While the financial losses are quantifiable and can be mitigated by measures earlier put in place to protect victims against such losses (Fletcher, 2023; Lazarus and Okolorie, 2019), non-financial losses, especially those that border on victims' emotional or psychological well-being are often complex and difficult to address (Anesa, 2020; Button et al., 2014; Chuang, 2021; Modic and Anderson, 2015; Whitty and Buchanan, 2015). This may explain why more studies focus on the emotional, psychological, and other non-financial losses suffered by victims of romance scams. The complexities surrounding emotional or psychological losses on victims have been described as a factor of time and emotional investments committed into the *relationship* (Chuang, 2021; Modic and Anderson, 2015).

Generally, literature on the emotional consequences of romance scams reported that victims are prone to suffer psychological pain such as embarrassment, shame, stress, anxiety, depression, fear, or even suicidal ideation (Buchanan and Whitty, 2014; Cross and Lee, 2022; Whitty, 2018). Chuang (2021) particularly indicated that romance scam victims may develop symptoms that resemble major depressive disorder, grieving, or post-traumatic stress disorder (PTSD). Some victims are reported to be reluctant to disclose their experience to close associates or seek external support due to shame, embarrassment, or fear of disapproval. Also, some victims react to such experiences with disbelief and disdain (Cross and Lee, 2022). The various emotional effects of romantic scams on victims were attributed to the enormity of love on mental health. According to Chuang (2021), one does not need an actual romantic relationship to be in love. He further remarked that someone can be in romantic love with another person that they do not see frequently or yet to have real-life encounters with. Therefore, the revelation of an online dating relationship as a scam may cause similar emotional damage to the victim as a relationship based on physical interaction that comes to an abrupt end (Anesa, 2020; Buchanan and Whitty, 2014; Modic and Anderson, 2015). As a result, it is often challenging for victims to destroy the affection they have for the scammer simply by perceiving that they have been deceived (Chuang, 2021).

Scope of the present study

This study focuses on non-Nigerians who consider themselves victims of online dating scams perpetrated by Nigerian citizens. We are particularly interested in those who have suffered some form of financial loss and loss of a relationship. This is premised on extant studies and reports that affirmed that foreigners often constitute the primary targets of Nigerian romance scammers (Aborisade, 2022a; Aransiola and Asindemade, 2011; Cross, 2018; Fletcher, 2023; Lazarus and Okolorie, 2019). The study is further informed by the need to broaden the understanding of Nigeria's anti-graft agencies and other law enforcement outfits on the patterns and tactics employed by love scammers to defraud their victims, Also, the study outcomes may help develop prevention strategies and awareness campaigns.

Methods

Interpretative Phenomenological Analysis (IPA) recommends purposive sampling for identifying and recruiting samples with extensive knowledge and experience of the subject of the study (Adetola et al., 2017; Bernard, 2006). In IPA studies, purposive sampling is aimed at narrowing the range of variation and focusing on common patterns of experiences, while the uniqueness of each account is recognized and acknowledged. Consequently, studies with small samples ($N < 12$) are recommended to utilize the IPA approach to yield the level of depth and detail to give voice to the lived experiences of participants (Pietkiewicz and Smith, 2014).

Participants

The study targeted non-Nigerians who identified themselves as having suffered both financial and non-financial losses to online dating romance fraud perpetrated by Nigerian citizens. Although it has been widely reported that Nigerian citizens sometimes engage in romance scams under the guise of being citizens of other countries (Cross, 2018; Whitty, 2018), this study only welcomed participants who were certain that Nigerian citizens were the perpetrators. In an attempt to recruit a sample, we initially posted an invitation to participate in the study on websites and other social media platforms. However, this strategy failed as no response was recorded in three months. Thereafter, we approached anti-graft agencies and legal outfits that interact with victims of cybercrimes in the criminal justice processes. The agencies then reached out to romance scam victims in their contact, provided them with the study information, and enquired about their willingness to participate in the study. Eight participants who met the study criteria expressed interest in participating, and through one of them, two more participants agreed to be a part of the study. While initial efforts set out to have a gender-balanced participation of victims, this proved unsuccessful as no male victim agreed to participate despite contacting three that met the criteria.

The 10 participants were contacted on their emails and video interviews were arranged with them at their preferred time. Consequently, 10 one-to-one, semi-structured online interviews were conducted between February and April 2023. Interviews with two participants had to be suspended due to signs of distress. However, they decided to continue with the interviews and additional dates for interviews were arranged for them. Table 1 outlines pseudonyms chosen by participants, their demographic, and case-related information.

Interview protocol

An interview schedule was designed and used as a guideline (see Table 2), to enable a natural flow of conversation between the interviewers and participants. Therefore, the interviews largely took the form of open discussions on participants' experiences of online dating romance, prior knowledge about cybercrimes, and romantic expectations from online dating relationships. The areas covered in the interviews included: a) their prior awareness and knowledge about romance scams, b) patterns of the initial and progressive contacts with perpetrators leading to love and extortion, c) the source, nature, and initial reaction to the revelation of the relationship being a scam, d) subsequent reactions and action taken to recoup the financial loss and recover from the emotional distress.

Procedure

As soon as participants expressed their interest in the study, they were requested to complete digital copies of the informed consent form that provided details of the study, including the purpose, participants' rights, and ethical assurances (confidentiality, anonymity, and withdrawal). They were asked to fill out and sign the form before video

Table 1
Demographic information of study participants.

Pseudonym	Age	Country of origin/ residence	Education	Employment type	Marital status	Medium of first contact with scammer	Length of love relationship (in Years)	Number of physical contacts with scammer	Estimated amount lost to scammer ($)
Whitney	41	Canada	First degree	Banking	Widow	Instagram	7	2	45,000
Jennifer	39	USA	First degree	Business	Divorced	Instagram	3	Nil	96,000
Aurora	35	Britain	Second degree	Banking	Separated	Facebook	4	Nil	31,000
Sidney	45	Britain	First degree	Nursing	Widow	Instagram	2	Nil	135,000
Cash	62	Britain	First degree	Civil servant	Widow	Badoo	3	3	186,000
Liz	55	Sweden	Diploma	Social work	Separated	Match.com	4	Nil	187,000
Angel	35	Britain	First degree	Banking	Separated	Badoo	4	Nil	36,000
Cleo	37	Germany	Advanced certificate	Teaching	Widow	Facebook	8	4	177,000
Cindy	48	Britain	First degree	Engineering	Separated	Match.com	6	3	110,000
Catherine	55	Ireland	Second degree	Teaching	Separated	Facebook	6	3	131,000

interviews could be arranged. The Zoom platform was used to conduct and record the interviews. The interviews, which were all conducted in English Language, lasted between 1 h 50 min and 2 h 10 min. Emphasis was placed on the voluntary nature of the study all through the recruitment and interview processes and interviewers remained alert to signs of distress during the interviews. In the course of the interviews, participants were occasionally asked about their well-being and if they needed a break. At the end of each interview, the interviewers carefully debriefed participants. In doing this, the study objectives and anticipated outcomes of the research were explained to them. All data obtained were held securely following the regulations of the university of the lead author. Ethical clearance for the study was equally obtained from the Research Ethics Committee of the lead author's university.

Analysis strategy: IPA

Within qualitative research, the use of IPA is an established method of analysis that is concerned with the exploration and examination of 'participants' personal lived experiences (Smith, 2011), which, as regards this study, focused on how participants 'made sense' and interpreted the romance fraud they experienced. As a result, IPA is attributed to be suitable for unravelling hidden voices from groups whose accounts are hardly heard by "metaphorically shining a light" in novel and under-researched areas (Oxley, 2016).

The design of the study's research questions and interview schedule (see Table 2) were aimed at engaging and eliciting the personal experiences of victims of online dating romance scams. Data from the interviews were then transcribed verbatim, analyzed, and quotes drawn to reflect participants' natural conversations. Upon transcribing the interview data, the analysis followed a four-stage process, a) interpretative reading and annotation, b) codes were generated with preliminary themes identified, c) finding relationships and clustering into master themes, and d) compare master themes across samples to identify overarching themes (Pietkiewicz and Smith, 2014). The first author conducted the initial annotation, coded, and nested preliminary themes, and then engaged in in-depth discussion with the other authors and two independent coders. The personal experiential themes that were identified for each account were examined and refined. This was followed by summarizing and nesting of related themes which produced master themes for each account for the first author and were assessed independently by the other four coders. This process was repeated for all the interviews and a master table of themes emerged which represented the entire data. All coders then engaged in a critical assessment of the validity of the themes against the initial transcripts of each participant, to ensure the representativeness of the extracts of the range of experiences of the romance scam victims.

Validity and quality assurances

Smith et al.'s (2022) definition of validity was adopted for this study. They posited that validity entails the extent to which design and methodological approach deplored in a study can achieve the study's purpose. Consequently, we followed three guidelines to ensure that the adopted methods were appropriate and coherent with the research's set objectives. The guidelines include Yardley's (2000) four principles of good qualitative studies, four quality indicators for IPA research by Nizza et al. (2021), and Smith et al. (2022) assessment tools for ensuring quality in IPA studies (Table 3 shows an outline of the guidelines). Furthermore, we paid attention to reflecting IPA philosophical principles in our analysis, and in ensuring that our research design was transparent, rigorous, and coherent, the authors deployed collaborative and iterative processes in presenting vigorous experiential accounts of how participants made sense of their romantic relationships with online dating fraudsters.

Table 2
Interview schedule with representative questions.

Sections	Representative questions
Initial building of rapport	Hello (pseudonym), how are you doing? How is life treating you? (e.g. your job, trade, social life, family). Can you describe yourself to the best of your knowledge (e.g. your social, psychological and emotional characteristics)? What does having romantic and/or love relationship mean to you?
Free recall about romantic experiences	Thank you for telling me a bit about yourself and deciding to share your experience with this research. Now I will like to ask whether you can share with me experiences of romantic relationships you had in recent past.
Relationship with romance fraudster	Thank you for sharing your romantic experiences. Now I will like you to focus on the case of romance fraud you experienced. Share with us your entire experience in this regard (e.g. how you met with him, where, how the relationship developed, at what point you fell in love and other major events in your relationship)?
Patterns of exploitations	So, how did he start asking for financial and material assistances from you? What were the stories told to you? Did he ask directly or you volunteered to help? While you went through these experiences, did you ever considered telling someone about it?
Eventual revelation and reaction	What were the circumstances that led to your knowledge about the relationship being a fraud? Tell me all your interactions with him after you found out the relationship being a fraud. How were your initial and subsequent reactions to the reality? Tell me about the challenges you experienced during this period. Did you consider reporting to the police or other law enforcement agencies?
Financial and emotional costs	Tell me, can you make a precise or estimated account of money and other valuable that you gave to him during your relationship? Were you subjected to blackmail or abuse of any form (e.g. IBSA, physical and/or emotional threats) in the course of your affair?
Conclusion	So, how are you doing now? Looking at your past experience, what are your views, if any, about online dating, across border relationship, and romance scam? Do you have any advice to offer to women who experienced romance fraud?

Results

In describing their experiences, four superordinate themes were identified from participants' accounts of online dating scams. These are online romance, exploitations, revelations, and reactions.

Theme 1: online romance

Participants shared experiences of online romance that they initially believed were genuine but ended up being a fraud. Their accounts in this regard were separated and discussed under the following subthemes: initial contact, falling in love, and interactions.

Subtheme 1a: initial contact

All participants indicated that the first contact they had with the men who ended up swindling them was through different social media platforms (please see Table 1). Five of the participants specifically used dating sites out of curiosity, fun-seeking, and adventurous intentions, while the other five participants who did not specifically join online dating sites, welcomed advances from the men "to get over heartbreak," "out of boredom" and to "fill an emotional void." All participants indicated that the fraudsters initiated the first contact and conversation, with only two giving immediate responses and encouraging continuous communication right from the first contact. Others expressed that they were initially resistant to the overtures of the romance fraudsters but they eventually gave in due to their (offenders') persistence.

All participants stated that their scammers did not immediately express romantic gestures towards them, but rather, asked for their "friendship." Three participants stated that they were endeared towards their partners based on their consistent communication with them, emotional intelligence, attention, and passion without asking to date them. Two of these participants, Aurora and Liz, indicated that they were the ones who initiated the transformation of friendship with their scammers to romance. Participants pointed out that the period of 'ordinary friendship' with the fraudsters to romance ranged from 12 to 22 months. Cindy whose friendship with the scammer lasted 14 months before he asked her for a romantic affair stated: "he was consistent, loving, a friend who was always there to share my feelings. I already knew if he eventually pops the question I will say 'yes' to him."

Subtheme 1b: falling in love

All participants expressed they were emotionally invested in their relationship with their partners before the discovery that the relationship was fraudulent. They identified factors that aided them in falling in love including frequency and intensity of communication, attentiveness, and emotional intelligence displayed by their partners, and the use of endearing words and expressions of love. According to Cleo "he was fully involved and often showed interest in my affairs. I have two daughters and he will spend long hours asking and talking about them. Something that their fathers don't bother to do." Other participants described how their partners were intentional in making them fall in love with them without giving away their true intention of fraud. "We

Table 3
Guidelines for validity and quality assurances.

Guidelines	Criteria
Principles for good qualitative research (Yardley, 2000)	Sensitivity to Context Commitment and Rigor Transparency and Coherence Impact and Importance
Assessment tools for quality IPA studies (Smith et al., 2011)	Adherence to IPA Philosophical Principles Transparency and Coherence in the Analysis Sufficient Sampling from the Corpus Keeping Focused and Offering Depth Presenting Strong Data and Interpretation Engaging and Enlightening the Reader
Indicators for quality IPA research (Nizza et al., 2021)	Constructing a Compelling and Unfolding Narrative Developing a Vigorous Experiential and/or Existential Account Close Analytic Reading of Participants' Wording Attending to Convergence and Divergence

talk multiple times every day. We both share our daily experiences almost every night. He was my best friend at this period. He knew a lot about me…" Despite the level of love the participants expressed they had for their partners, only three of them stated that they were discussing and/or planning marriage before they found the relationship was fake.

Subtheme 1c: interactions

Five participants indicated they had a minimum of two physical interactions with their partners who all visited their countries of residence. However, no participant visited the country of residence of their partners all through the period of their relationship. All five participants who welcomed physical visits of their partners indicated that they initiated and bankrolled the traveling expenses of their partners as well as other expenses incurred during their stay in their localities. However, all five participants stated they volunteered to pay for the expenses due to various excuses given by their partners why they could not finance their visits. They described the visits and stay of their partners as very cordial and interesting. This, they claimed, informed the repeated visits that they (participants) requested from their partners which were all bankrolled by the participants. "He was a very lively person who lightens up everywhere when around. He makes me laugh and happy a lot during his stay" Cash said. All five participants indicated they had multiple sexual intercourse with their partners during their physical visits.

Participants whose partners never visited nor had any physical contact with them also described their online interactions with their partners as interesting. They expressed that they had several video calls and online sexual acts with their partners. On the reasons for the lack of physical contact during the period of their relationships, two participants posited that their partners declined their invites and asked that they rather send them the money that would have been spent on such travels. "He said he was so much in need of money at that time to allow me to spend such an amount on such travels."

Theme 2: exploitations

All participants shared stories of financial and non-financial exploitations which included emotional blackmail, use of threats, fraud, and diversion of funds. The accounts shared were separated and discussed under the following subthemes: stories, major exploitations, non-financial exploitations, concerns, and coping.

Subtheme 2a: stories

Participants described that their partners used both overt and covert ways to request financial help from them. Covertly, they will tell them stories of how they are in some trouble, relatives' sicknesses, and other dire conditions that require money to solve. They will not directly ask the participants for money but expect them to offer assistance after listening to such stories. Other covert ways that money was exploited include telling participants about their wishes that require money they don't have and telling them about business transactions that are going bad because they could not fulfill their end of the deal. In some instances, participants were directly asked for financial help as loans, gifts, or investments in some businesses.

Subthemes 2b: major exploitations

Participants described some exploitations they considered to be substantial during their relationship with the scammers and after they found out that they were being scammed. For some of the participants, it was the enormity of the financial loss they suffered that informed their decision to report to law enforcement agencies. The antics used to obtain substantial amounts from the participants include inviting their participation or investment in businesses, contract bids or executions, drawing them into a joint deposit account, and asking for financial bailouts from major legal troubles. In these instances, participants stated they had to part with sums of money ranging from $50,000 to $200,000.

> I was asked to buy automobiles like cars, buses, and computer consumables like laptops and some accessories here (Germany) and send them to him in Nigeria where he will sell them and send me the proceeds. He indeed returned the money on two occasions, but then he asked me to buy and send heavy vehicles and auto spare parts running into €170,000. On this occasion, he refused to send the proceed… (Cleo, 37).

Cash (62) was invited by her partner to invest in a government bond and take advantage of a mouthwatering interest, while Catherine (55) was asked to invest in a bureau de change business due to the escalating naira to dollar rate in the country. A noticeable pattern in the exploitation of the participants is that the scammers initially lived up to the business obligations with the victims or they returned money borrowed until large sums of money became involved.

Subtheme 2c: non-financial exploitations

Participants described various forms of non-financial exploitations they experienced in the course of their relationships with the romance scammers. Some of these exploitations were not initially perceived in that light until participants reflected on what happened after the "fakeness" of their relationships became known. They reported sexual and emotional exploitations and social abuse. The sexual exploitation reported included asking them to perform sexual acts in front of webcams, recoding or snapping their nudes, and recording their physical sexual intercourse without their awareness and consent. Whitney reported that her partner recorded her nudes and sexual intercourse with her awareness but sent it to some porn sites without her knowledge or consent. Jennifer never met her partner physically but performed several online sexual acts for him.

> …he kept asking me to do a lot for him. He will ask me to put on different costumes and strips in our video calls. He will tell me he liked weird stuff…never knew he was recording and sending it for sale…

Participants also described incidents of emotional blackmail and abuse in different forms which include making constant abusive references to their failed marriages, relationships, body and age-shaming them. Some of the participants indicated that they often had to accede to their partners' financial requests to avoid them resorting to emotional blackmail or using hurtful words on them. "He can be loving and all that, but when he asks [for money] and I am unable to give, he will become nasty…" Catherine stated. According to Cash, "he will say a lot of nice things to me, how I am the best thing that has happened to him and all whatnot. Then after a bit, [he will] table his financial request. He played a lot on my intelligence, but all those times, I never thought much of it."

Some of the participants reported how their partners stopped them from having friends and associating with their families. "I used to think his claims about how my friends were envious of our relationships, jealous of me and all that were genuine…" Sidney said.

Subtheme 2d: concerns and coping

Participants expressed that at various times, they observed or suspected that their partners may be exploiting or taking advantage of them. However, none of them suspected of being in a "fake" relationship or that the romance of their partners was a scam. They identified behaviors of their partners that raised their suspicions and concerns including incessant use of emotional blackmail to press their demands for money, using different phone numbers, changing social media accounts, and collecting "loans" they never paid back. Some of them also stated that their partners were less "loving and caring" at some points, started acting aggressively when requesting money, and were calling less or less disposed to having video calls with them.

Although they noticed increasing exploitative and nonchalance on the part of their partners, participants were generally hopeful that their partners would turn a new leaf at some point. Some of them stated that they consoled themselves with thoughts that all relationships have some high and low points, others stated they considered the length of time that their partners devoted to their relationship for self-assurance of the genuineness of their relationships. Some participants stated they had to resort to borrowing and raising money from their social networks to keep their relationships alive and their partners happy. "I just want to keep having a healthy relationship with him so I used different methods to raise money any time he requested." Liz volunteered. Aurora and Cindy stated they resorted to reading literature on keeping long-distance relationships and dating people of other cultures to enhance their love affairs with their partners. Four participants (including Aurora and Cindy) indicated that they had to request breaks from their relationship which ran from four weeks to six months as a way of refreshing their dwindling relationship and making their partners more committed to their affairs. Angel said, "I needed him to appreciate me more and for us to realize we need each other. It appeared to have worked when we got back together because he seemed to have paid more attention." All the participants who tried this method claimed that it worked for a while after they reconciled as their partners took turns for the better.

Theme 3: revelations

The "fakeness" of the romance and love affairs proposed by their partners towards the participants were eventually revealed. Participants shared accounts of how they unraveled or were confronted by the reality of the romance scam they experienced. Their narratives were presented under the following subthemes: finding out, excuses/apologies/vulnerabilities, post-revelation events, and counting costs.

Subtheme 3a: finding out

Only Catherine reported that her partner confessed to getting into a pretentious love relationship with her to extort money from her. The other nine participants indicated that they found out in different ways. These include the discovery of financial fraud committed against them, nonconsensual withdrawal of money from their accounts, and information from law enforcement agents. Others are anonymous emails/phone calls disclosing the intention of their partners, seeing evidence of diversion of their funds and self-discovery of the partner's intention from his phone. "I saw a message he sent to his friend saying he would soon be done with me, just one more "hit" on me…" Cleo, who found out during one of the visits of her partner, stated.

Subtheme 3b: excuses, apologies, and vulnerabilities

Eight of the 10 romance scammers issued different stories of excuses and apologies to their victims after their fraudulent acts and intentions were uncovered. Catherine's partner who confessed before he was found out blamed Nigeria's adverse socioeconomic conditions for engaging in the crime. He told Catherine that he took advantage of her vulnerability being a widow who will be longing for love and comfort. Also, as a widow, he was interested in the wealth that may have been left behind by her deceased husband. A majority of participants' partners blamed Nigeria's poor socioeconomic conditions but offered different apologies and different reasons for choosing their partners for romance scams.

Their apologies were mainly informed by the display of genuine love from their partners despite their fraudulent intentions, the emotional pains they knew the revelations would have cost their victims, the financial losses, and according to the participants, the ploy to dissuade them from pursuing legal redress. The question of "why me" asked by the participants generated responses from scammers indicating that they mostly target women experiencing troubles in their marriages, separated, widowed, and elderly or middle-aged single-never-married. Emotional characteristics such as those who had suffered different forms of abuse in their marriages, neglect, loneliness, and desire for relationships and love are those that are intentionally targeted as well. In terms of physical attractiveness, scammers go for those who are less attractive as they are more committed and appreciative of dating despite the unattractiveness. Also, they target those who are elderly and wealthy, as they are perceived to be more willing to "give" with less reluctance.

Theme 4: reactions

The study sought the reactions of participants to the realization that their relationships were "fake." For eight of the participants, the scam had taken place at least two years before the interviews while for two participants, interviews were within a year of experiencing the scam. Their accounts were presented under the following subthemes: counting costs and losses, initial attacks, reporting, emotional, and moving on.

Subtheme 4a: counting costs and losses

Different events followed the revelation that the study participants were victims of online dating scams. Participants expressed that they spent weeks and months counting their losses regarding the financial, time, and emotions invested into the relationship. Some of them said they could not come to terms with the reality they were faced with and spent some time trying to convince themselves that it was "all a dream." "I went numb for days and kept expecting him to reach out to me and say it was a love prank," Sidney said. Although some participants explained that they took loans and other credits to effect transactions for their partners which they made away with, the most outstanding losses suffered by them were their time and emotional investments. In US dollars, the financial costs they reported suffering ranged from $45,000 to $187,000. While some of them stated they were able to recoup parts of the money from insurance, bank reversal, and other means, none of them were able to retrieve money directly from their scammers.

Subtheme 4b: initial attacks

Seven participants indicated they launched different forms of attacks on their estranged lovers when they got over the initial shock that followed the revelation. Their reactions include launching various forms of cyber-attacks (including paying hackers to infiltrate scammers' social media accounts), sending online messages to scammers' associates, reporting them to social media sites, and posting their pictures as scammers on various social media outlets. Some of them resorted to damaging the properties of the scammers within their reach such as clothes, electronics, and personal effects, while some destroyed the gifts their fraudulent lovers bought for them.

Subtheme 4c: reporting

Cleo was the one whose first reaction was to report her scammer to the police immediately she came across the message that exposed his intentions. It took others between three months and one year to file charges against their scammers. The delay in reporting was due to initial difficulties in coming to terms with their victimization, expectation that the relationship may be mended, lack of awareness of how to apprehend the culprit, and doubts about the Nigerian criminal justice system. "I have heard and read about the Nigerian police and other agencies, nothing was assuring about those reports, so I wasn't sure" Cindy submitted.

In all, nine participants reported to law enforcement agencies and financial institutions to apprehend and prosecute cases of fraud against their offenders, stop further transactions or freeze their accounts, and report fraud to banks in the home countries of the scammers. Their efforts paid off according to the participants as six scammers were apprehended and are being prosecuted by anti-graft agencies in Nigeria. None of the cases of the participants has been decided yet in court. In

their accounts, there was no case of identity theft as investigations from law enforcement agencies confirmed.

Subtheme 4d: emotional sufferings

Participants indicated that suffering emotional pain was the most significant consequence of being a victim of a romance scam. They described different psychological and emotional reactions that followed the revelation that they were not in genuine love relationships with their supposed partners. These include personality change, denials of victimization, becoming easily agitated and angry, experiencing anxiety and moodiness, withdrawal from social media, and avoiding their associates. They also described engaging in risky behavior like heavy alcoholic consumption, smoking illicit substances, and unhealthy eating. They reported other forms of poor self-care which include poor hygiene and poor dental care. They described different feelings of hopelessness, feelings of being overwhelmed, sleeplessness, and worthlessness. Some reported having to consult with physicians and psychologists for corrective therapies. Participants indicated that the number of years and the depth of affection they devoted to their relationship and the belief in their partners as being genuine based on the length of time they dated were responsible for the depth of pain they felt.

Subtheme 4e: moving on

Eight of the participants stated they have "moved on" from the heartbreak of the romance scam, even as seven of them continued to pursue legal means to recover their money and punish the offenders. Five of them indicated they traveled down to Nigeria to serve as witnesses to the cases of fraud against their scammers. A majority of the participants stated their legal pursuit of the cases was a way to get the memories of their relationships off their minds. "I needed to fight him legally and get his memories off my mind in the process. That way I won't have any emotional attachment towards him" Jennifer stated. Others expressed that they consider the legal cases against their scammers as able to positively impact their healing process. These seven participants affirmed that their resolve in this direction has helped them recover from the emotional trauma they faced after the revelation that they had been victimized.

Discussion

The phenomenon of online dating frauds has continued to generate research interest on areas bordering on offending, offender types, modes, strategies, trends, patterns of perpetration, victims' characteristics, causes, stages, and consequences of victimization (Aborisade, 2022a; Anesa, 2020; Buil-Gil and Zeng, 2022; Fletcher, 2023; Whitty, 2018). Despite these appreciable scholarly interests, there is still ground to be covered in exploring the experiences of victims of online romance scams. Following a phenomenological framework, this study addresses the gap by exploring the experiences of victims of online romance fraud committed by Nigerians to citizens of other countries. Participants' experiences were described in four overarching themes i) online romance, ii) exploitations, iii) revelations, and iv) reactions which highlight the uniqueness of the experiences of victims of online dating scams (Chuang, 2021). Participants' experiences varied in terms of how they came in contact with their love scammers, the depth of romantic relationships, exploitations, financial and non-financial losses, and their reactions to the revelation that their relationship was a scam. However, despite these divergences, the general convergence of online romance scam victimization exposed in this study suggests that the phenomenon of online dating fraud commands specific attention as a distinct form of romance fraud or cybercrime victimization. This implies that support for victims of online romance scams should be constructed in recognition of the peculiarities of their experiences (Buchanan and Whitty, 2014; Button et al., 2014; Carter, 2020; Sorell and Whitty, 2019).

In online romance (Theme 1), participants described factors that made them receptive to online dating and how they met with their would-be scammers. Participants described their feelings of anger, frustration, loneliness, and depressive moods as conditions that drove their interest and desire to engage in online friendships, which eventually led to romantic relationships. These feelings and other characteristics of the participants align with postulations of the extant literature on the psychological characteristics of victims of romance scams (Wang and Topalli, 2022; Whitty, 2018; Wang and Topalli, 2022; Whitty, 2018). However, unlike the positions of literature on offender types and characteristics that largely posits that scammers are quick to declare their dating intention to their potential victims (Aransiola and Asindemade, 2011; Carter, 2020; Fletcher, 2023), scammers in the case of this study sample delayed asking for romantic relationship for a minimum of a year. This may connote precautionary motives on the part of scammers who may be wary of potential victims' awareness of the gimmicks of romance fraudsters that have been widely circulated in media and scholarly journals (Aborisade, 2022c; Buchanan and Whitty, 2014). Also, this study's finding is at variance with extant literature which reported that offenders create attractive profiles and engage in identity theft to draw in the victims (Sorell and Whitty, 2019; Whitty, 2013). The apparent *openness* of offenders, delayed declaration of dating intention, and both qualitative and quantitative communications with their potential victims may be strategic toward gaining the trust and confidence of their victims.

Theme 2 described various gimmicks deployed by scammers to extort money and other material resources from victims. These gimmicks were not different from the ones reported in previous literature (Carter, 2020; Wang and Topalli, 2022), however, participants reported significant use of emotional blackmail and pressure by the offenders. In the use of emotional pressure and blackmail, offenders appeared to have exploited the high level of trust they had built in the minds of the victims through prolonged friendship before dating, frequent and quality communication, and high levels of affection expressed by their victims. This was used to becloud the sense of judgment of their victims from discerning their deceptive and exploitative antics. As reported in extant studies (Aborisade, 2022a; Anesa, 2020; Buil-Gil and Zeng, 2022; Whitty, 2018), scammers started extorting the study sample from small to large sums of money using business, investment, and personal needs to draw large sums from them.

The study sample reported that offenders resorted to the use of sexual and social abuse to control and manipulate them into doing their bidding, which aligns with extant studies (Aborisade, 2021, 2022b, 2022c; Anesa, 2020; Fletcher, 2023). However, in the case of this study sample, the strategy was used to both separate them from their social networks which may have contrary opinions to their engagement with their exploiters and to make the victims more reliant on their relationship with the company. The study also found that offenders particularly targeted widows, middle-aged, and women with troubled marriages based on their beliefs that they have inherited wealth, are lonely and depressed, and will long for companionship. Indeed, studies have identified being middle-aged and having some psychological characteristics as factors that determine vulnerabilities to online dating scams (Coluccia et al., 2020; Cross and Lee, 2022; Lazarus et al., 2023), however, this study can expose one of the reasons Nigerian romance scammers specifically target widows beyond the factors of age and loneliness. Despite participants' expressing suspicions about being exploited before eventual revelation, the level of their attachment and built trust hindered them from taking action until it became clear that their relationship was a fraud.

Revelations of the "fakeness" of the relationships of the victims with scammers were made in different ways, but largely after a substantial amount of money had been lost by the victims. The scammers made excuses and apologies to assuage the minds of their victims, blaming Nigeria's socioeconomic conditions for engaging in such offending. However, the apologies did not help as study participants reported being subjected to a season of emotional and psychological suffering.

Specifically, they reported being suicidal, engaging in risky behaviors, isolating themselves, taking illicit drugs, ignoring physical and dental care, and becoming depressive. These are consequences of romance scam victimization identified in previous studies (Buchanan and Whitty, 2014; Button et al., 2014; Modic and Anderson, 2015). However, the study sample indicated that they resorted to reporting their offenders to law enforcement as a way of getting over their emotional pains rather than recovering the lost finances. Despite this, participants expressed difficulties in accepting their experiences and victimhood due to their level of commitment to the relationship and the disguised affections of their scammers which were enduring. They reported that the emotional consequences suffered outweighed the financial costs of experiencing romance scams. This is in tandem with studies that affirmed the longevity of psychological and emotional pains that victims of romance scams are exposed to and which should inform intervention programs targeted at this category of crime victims (Buchanan and Whitty, 2014; Sorell and Whitty, 2019).

Implications for policy, practice, and research

The findings from this research highlight the need for more attention to be paid to the prevention and apprehension of online romance fraud, and the peculiarities of online romance scam victimization, which necessitates specialized treatments as against victims of other forms of cybercrimes. These findings indicate that the schemes and antics deployed by online dating scammers are evolving and they are deploying new methods of targeting and interacting with their potential victims. The new antics being used ss found in this study impact more on victims' emotional and psychological well-being, therefore inviting decisive measures to be taken in addressing the continuous growth of the crime.

Aside from making local laws prohibiting cybercrimes, and specifically dating scams, the Nigerian government should intensify its efforts in collaborating with international law enforcement agencies to address romance scams. At present, more efforts appear to be geared towards other types of cybercrimes, however, considering the emotional, financial, and psychological damages occasioned by online romance scams, more specialized preventive efforts should be made. As a preventive measure, cross-border awareness campaigns exposing new antics of online dating scammers should be organized using different platforms social media, television, magazines, radio, and newspapers. Specifically, match-making and dating social media sites should display caveats warning users of the activities of scammers and advising them on the need to exercise caution. In addition, banks and other financial institutions should flag warnings when individuals go to withdraw large sums of money.

Findings from this study also highlight the need for victims of online dating scams to be given specialized attention and treatments by law enforcement agents, therapists, and other interventionists. Also, as found in this study, victims' healing process is enhanced by the apprehension and prosecution of offenders, therefore, the Nigerian criminal justice system should dedicate its resources to ensure the apprehension and processing of online romance cases. This will enable strong awareness of the undesirability of dating scams and assist in the recovery process of the victims It will also help correct the negative image that the practice has imposed on the nation and its criminal justice system.

Future research should be conducted on this subject to triangulate the perspectives of offenders and victims with those of Nigerian law enforcement agencies and foreign anti-graft agencies to consider the perpetration and victimization of online dating fraud from multiple viewpoints. This will help broaden our understanding of perpetrators' tactics, victims' experiences, and anti-romance scam laws and law enforcement at an international level.

Limitations of the study

One of the major limitations of this study is its lack of breadth for certain sociodemographic characteristics, gender, age, and marital status in particular. The male gender, young adults and single-never-married have been reported to be victims of online dating fraud, however, despite substantial efforts made to recruit people with a variety of sociodemographic characteristics, this was not especially successful. This invites further research to explore the experiences of men, young adults, and single people as victims of online dating scams.

Conclusion

Extant studies have highlighted the factors that impact the vulnerabilities of victims of online dating scams and financial and non-financial consequences on victims. However, this study has advanced knowledge in providing a phenomenological analysis of victims' experiences from the first contact with scammers, through their relationship, exploitation, and eventual revelation of the fraudulent nature of the relationship. The forms of selecting potential victims, attracting interest, declaring dating intentions, exploiting victims, and apologizing after revelation are evolving. Therefore, this underscores the need to keep research interest alive in this special type of cybercrime. Concerted efforts of law enforcement agencies, financial institutions, and other stakeholders at the global level will be required to address the problem of cybercrime generally and online romance scams in particular. Also, the experiences of victims of online dating scams are unique and require specialized attention for prevention and victims' treatment. This would promote positive victim support that will encourage disclosure and help-seeking.

Declaration of Competing Interest

There is no conflict of interest to declare.

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