

> Thursday, March 2nd, 2023

15:30 – 17:00

MIS

**RESEARCH
SEMINAR**



EMPOWERING CHANGEMAKERS FOR A BETTER SOCIETY

‘ONLINE ROMANCE FRAUD: TOWARD VICTIM–OFFENDER STAGE THEORY’

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ABSTRACT

Online romance fraud (ORF) is a threat that is of great concern to individuals, organizations, policy makers, and nations across the globe. For example, according to the U.S. Federal Trade Commission, in 2021 alone, ORF resulted in a loss of about USD 550 million for victims. Beyond financial losses, ORF victims suffer diverse psychological effects, including loss of employment, suicidal ideation, relationship breakdown, and deterioration in health and well-being. Most ORF studies focus on either the victim or the offender but not both, and therefore do not provide comprehensive understanding of the victim–offender interaction. Moreover, most previous studies mainly explain ORF victimization with generic and static predictors. We contend that the factors that explain why the victim and the offender engage in ORF are not static but change during the ORF process. We argue that the extant literature does not fully explain victims’ decisions to engage, remain, or quit ORF relationships. Based on textual data from two-way victim–offender communications, we develop a victim–offender stage theory of ORF. We identify six stages in ORF: 1) recruitment by profile, 2) trust building, 3) commitment by sharing gifts, 4) billing by extortion, 5) job by more extortion, and 6) love stops.