

Why are romance scams so powerful?

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Why are romance scam so powerful?

Abstract

This article examines the issue of online romance scams, a form of fraud that is prevalent and has increased lately. Drawing upon research and analyses, the article explores the origins of romance scam, the anatomy of romance scam. Findings reveals that once the relationship is established, the criminals progressively exploit the victims by using manipulative and deceptive tactics. The article discusses some of the characteristics of victims that fall for this type of scam. The article also highlights the effects this crime has on the victim; unlike other forms of fraud, these victims experience a combination of financial loss and loss of a relationship. Additionally, the article discusses romance scams in Brazil, and its evolution since the pandemic. Thus, the paper suggests an increase in public awareness and preventive measures to avoid this crime.

Keywords: online romance scam, dating romance in Brazil, fraud, effects on victims, prevention

Introduction

The Internet is an effective way to provide a variety of services to businesses and consumers; one example is online dating, which has arguably expanded very quickly as communication through the Internet can exceed physical, social, and psychological barriers in building romantic relationships.¹ On the other hand, one of the crime that increased significantly is fraud.² Accordingly, online romance scams are a contemporary form of fraud because their growth derives from the fact that online dating has adapted from a website to social media and dating apps. Additionally, online dating platforms allow scammers to operate anonymously from anywhere in the world. In answering why romance scams are so powerful, it is argued in this article that the internet has contributed to online romance scam's rapidly growth and expansion, as the internet is a way that criminals can scam a large number of victims. The purpose of this article is to explain the reasons for this conclusion and to focus on preventive measures to avoid this scam. In order to do so, it will address various arguments based on academic resources, books, and internet sources. Furthermore, the Australia Competition and Consumer Commission (ACCC) reported 3,698 cases of romance scams in 2022, and \$37 million was lost to romance scams in 2021, while in 2022 record-breaking more than \$40 million was lost to romance scams.³ Finally, this article will conclude that romance scams will remain prevalent in the modern society.

¹ Anna Coluccia et al, 'Online Romance Scams: Relational Dynamics and Psychological Characteristics of the Victims and Scammers. A Scoping Review' (2020) 16 *Clin Pract Epidemiol Ment Health* 24-35.

² Monica T. Whitty, 'The Scammers Persuasive Techniques Model: Development of a Stage Model to Explain the Online Dating Romance Scam' (2013) 53 *Brit. J. Criminology* 665.

³ *Have a heart-to-heart with loved ones to help stop scams this Valentine's Day* (Web Page, 12 February 2023) <[Hanna Silva Cunha c3295254](https://www.accc.gov.au/media-release/have-a-heart-to-heart-with-loved-ones-to-help-stop-scams-this-valentines-day#:~:text=New%20Scamwatch%20data%20reveals%20more,compared%20to%20the%20previous%20year.>></p></div><div data-bbox=)

The Origins of Romance Fraud

Romance fraud existed before the internet; it has its roots in writing letters. In fact, romance fraud dates back to the 16th century; it was known as the “Spanish Prisoner” scam.⁴ In this scam, businessmen were targeted. The con artist posed as a wealthy and important member of Spanish society, who was being held and detained and claimed to have a large fortune that was hidden away. As a bonus, he had a beautiful single daughter, who needed to be married. The con artist was asking for money to help his daughter escape. In return, the recipient would be given a percentage of his hidden fortune, with the rest to be used to protect his daughter's well-being in her new life.⁵ The Spanish Prisoner scam was considered to be “one of the oldest and most attractive and probably most successful swindles known to police authorities”⁶. Deborah W. Gregory and Bistra Nikiforova argue it was successful because two countries needed to operate the scam. It required the organisation and collaboration of two different authorities.⁷ Therefore, the finding and arrest of the criminals were practically impossible. This type of scam still operates in two different countries and still requires the organisation and collaboration of different controlling authorities and legal systems to arrest and convict the scammer.

It is important to analyse the very nature of the Spanish Prisoner scam to understand the modern romance scam. The first aspect is romance; we can see the similarities between the perpetrator and victim. The man is allowed to marry a woman and to have their social standard raised. This proves to be a substantial element to play with someone's emotions and to have them fall for this type of crime. Moreover, when compared to today's romance scam, it can be seen that the very nature of the crime has not changed; what has occurred is an adjustment of romance scam methods. Thus, romance crimes have evolved with new methods and technologies that have emerged in the society.

⁴ Alisdair A Gillespie, ‘The electronic Spanish prisoner: Romance frauds on the internet’ (2017) 81(3) *The Journal of Criminal Law* 217-231.

⁵ Deborah W. Gregory and Bistra Nikiforova, ‘A Sweetheart of a Deal: How People get hooked and reeled in by financial scams’ (2012) 2(2) *The Journal of Behavioural Finance & Economics* 96-122.

⁶ Jan Beek, ‘Cybercrime, police work and storytelling in West Africa’ (2016) 86(2) *Africa* 305-323.

⁷ Deborah W. Gregory and Bistra Nikiforova, ‘A Sweetheart of a Deal: How People get hooked and reeled in by financial scams’ (2012) 2(2) *The Journal of Behavioural Finance & Economics* 96-122.

Anatomy of Romance Scam

Romance scams are an emotionally destructive type of fraud, as the romance feature act as bait to attract victims. It is similar to advance fee fraud; however, the victims believe the scammers have strong feelings for them, rather than receiving large amounts of money⁸. Rege studies described a basic summary of the scam.⁹ The online romance scam occurs as a process, which can last from 6 to 8 months. The first phase is where a fake profile is created through an online dating site or app, or social networking site, to deceive the victims. They can use low-quality and heavily pixilated photos. The second phase is the contact. The scammer initiates contact with the victim; the purpose is to establish a strong bond, which will create trust, confidence, and romantic connection. The third phase is when the scammer requests money from the victims by telling a story of a tragic circumstance such as theft of personal documents while travelling, unexpected hospital expenses, or seeking money to pay for travel costs to meet the victim.¹⁰ Moreover, it becomes a cycle, where the scammers keep convincing the victims of these fake events, until the victim realizes they are being misled, and stops sending money. In addition, these events are sequential and intensive, as the scammers always need more financial support.¹¹

Whitty¹² conducted three qualitative studies to look at the detailed anatomy of romance scams. The study was based on interviews with victims, non-victims, and Serious Organised Crime Agency officers (SOCA), who are experts on these cases and spent four years investigating this crime. The study identified five distinct stages of this crime. Stage 1, the criminal creates an attractive profile. Stage 2 is the grooming process, which can last weeks to several months or even a year. It is when the scammer declares his love to the victim, and the victim is not just emotionally involved with the scammer but is also committed to being in a permanent love relationship. Stage 3 is financial exploitation, where the criminal requests money from the victims. The study identified four potential paths at this

⁸ Monica T. Whitty 'The Scammers Persuasive Techniques Model: Development of a Stage Model to Explain the Online Dating Romance Scam' (2013) 53 *Brit. J. Criminology* 665-684; 'BYTES' (2010) 13(2) *INTLB* 40, 41.

⁹ Aunshul Rege, 'What's Love Got to Do with It? Exploring Online Dating Scams and Identity Fraud' (2009) 3(2) *International Journal of Cyber Criminology* 494-512.

¹⁰ Monica T. Whitty 'Anatomy of the online dating romance scam' (2015) 28(4) *Security Journal* 443-455.

¹¹ Aunshul Rege, 'What's Love Got to Do with It? Exploring Online Dating Scams and Identity Fraud' (2009) 3(2) *International Journal of Cyber Criminology* 494-512.

¹² Monica T. Whitty 'Anatomy of the online dating romance scam' (2015) 28(4) *Security Journal* 443-455.

stage. Stage 4, the victims were sexually abused by cybersex; the minority went through this stage; and lastly, Stage 5, is when the victim realized that they were scammed.¹³

Figure 1: Anatomy of the online dating romance scam.¹⁴

Illustrates the stage of romance scam.

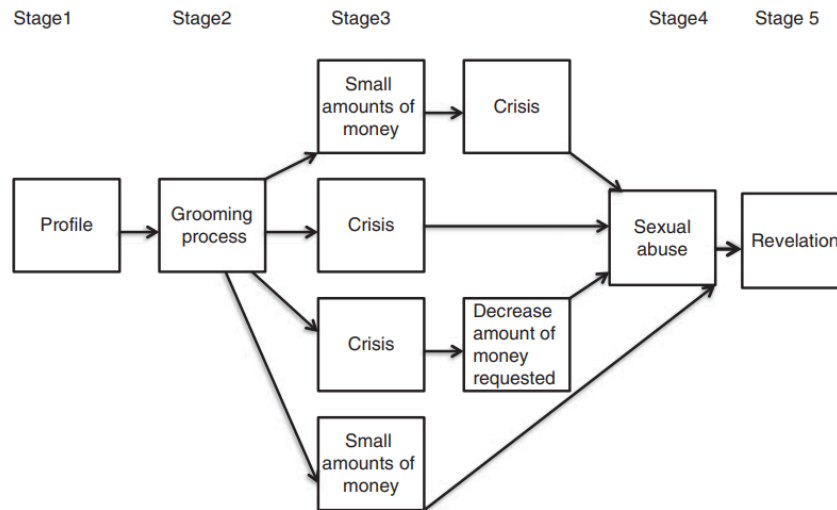


Figure 1: Romance scam trajectories.

The two studies by Whitty and Rege draw attention to the similarities to how this scam operates. Accordingly, a deceptive relationship is created, although the circumstantial events vary; nevertheless, trust needs to develop in order to request money.¹⁵ Arguably, there is an outline of the anatomy of this scam. Understanding the anatomy of this scam is critical to prevention because if potential victims can have an awareness of this stage, they can stop and think before sending any funds. It is essential for law enforcement and dating sites to learn the anatomy of this crime to use preventive measures to avoid this scam.

¹³Cassandra Cross, ‘A Guide to understanding romance fraud’ (2021) 22 *Centre for Justice* 1-3, 2.
¹⁴ Monica T. Whitty ‘Anatomy of the online dating romance scam’ (2015) 28(4) *Security Journal* 446.
¹⁵ Cassandra Cross, ‘A Guide to understanding romance fraud’ (2021) 22 *Centre for Justice* 1-3, 2; Christian Kopp et al, ‘The online romance scam: a complex two-layer scam’ 2016 24(2) *Journal of Psychological and Educational Research JPERR*, 149–154; Monica T. Whitty, “Drug mule for love” (2023) 30(3) *Journal of financial crime* 795-812.

Characteristics of Victims and Fake Profiles of Scammers

The study by Whitty also found important characteristics between a fake male profile and a female fake profile.¹⁶ For example, the female fake profile usually had a very attractive photo, where the woman looked like a model, and appeared to be no older than 30 years old, in a low-paying or non-professional job or with a small business, but usually described themselves as being unfortunate with money. On the other hand, the fake male profile did not have a typical picture of a model, but it was a physically attractive photo; some were in an army uniform¹⁷. There was also a greater variation in age between the male profile and the female profile, as some of the fake male profiles were 50 years old. The male fake profile was in a better financial position, as they were in a higher paying job, such as businessman, or army officer.¹⁸

It is important to understand the characteristics of victims as an aim to prevent this type of crime. The more authorities know about the characteristic of the victims, the more they can be aware of this crime to avoid it happening. Researchers identified that romance scam victims tend to be middle-aged people, as this group of people are more likely to be seeking a love relationship.¹⁹ Whitty, in a study looking at the psychological characteristics of romance scam victims, examined the self-rate level of victims and non-victims regarding their understanding of cybersecurity. It was found that those who reported little knowledge about cybersecurity were more likely to be victims of romance scams.²⁰ People with a strong likelihood to romanticize relationships,²¹ impulsivity, trustworthiness, and a predisposition to dependency, indicated a higher possibility of being a victim of romance scams.²²

¹⁶ Monica T. Whitty 'Anatomy of the online dating romance scam' (2015) 28(4) *Security Journal* 443-455.

¹⁷ Cassandra Cross and Thomas J. Holt 'The use of military profiles in romance fraud schemes' (2021) 16(3) *Victims & Offenders* 385-406.

¹⁸ Suarez-Tangil et al, 'Automatically dismantling online dating fraud' (2019) 15 *IEEE Transactions on Information Forensics and Security* 15 (2019) 1-5, 3.

¹⁹ Lee Jinkook, and Horacio Soberon-Ferrer 'Consumer vulnerability to fraud: Influencing factors' (1997) 31 *Journal of consumer affairs* 31, 70-89; Monica T Whitty 'Do You Love Me? psychological Characteristics of Romance Scam Victims' (2018) 21(2) *Cyberpsychology Behave Soc Netw* 105-109; Penny Jorna, 'The relationship between age and consumer fraud victimisation' (2016) 519 *Trends and Issues in Crime and Criminal Justice*, 1-16.

²⁰ Monica T Whitty 'Do You Love Me? psychological Characteristics of Romance Scam Victims' (2018) 21(2) *Cyberpsychology Behave Soc Netw* 105-109; Tom Buchanan and Monica T Whitty, 'The online dating romance scam: Causes and consequences of victimhood' (2014) 20(3) *Psychology, Crime & Law* 261-283.

²¹ Monica T. Whitty, 'THE SCAMMERS PERSUASIVE TECHNIQUES MODEL' (2013) 53 *Brit J Criminol* 675.

²² Anna Coluccia et al, 'Online Romance Scams: Relational Dynamics and Psychological Characteristics of the Victims and Scammers. A Scoping Review' (2020) 16 *Clin Pract Epidemiol Ment Health* 24-35; Monica T Whitty 'Do You Love Me? psychological Characteristics of Romance Scam Victims' (2018) 21(2) *Cyberpsychology Behave Soc Netw* 105-109; Kristy Holtfreter et al, 'Low self-control and fraud— Offending, victimization, and their overlap' (2010) 37(2) *Criminal Justice and Behaviour* 188-203.

Additionally, Atkins and Huang argue that the victim's vulnerability to online fraud is associated with the emotional manipulation of the criminals as they are experts in manipulating human weaknesses to attain their final goal.²³ Further to this, it is arguable that loneliness is one of the main factors why people use online date. Accordingly, lonely people are more likely to fall for this type of scam, because they have a higher motivation to keep the fake relationship.²⁴

²³ Brandon Atkins and Wilson Huang "A study of social engineering in online frauds" (2013) 1(3) *Open Journal of Social Sciences* 23; Johnny Nhan et al, 'Finding a pot of gold at the end of an internet rainbow: Further examination of fraudulent email solicitation' (2009) 3(1) *International Journal of Cyber Criminology* 452-469.

²⁴ Tom Buchanan and Monica T. Whitty, 'The online dating romance scam: causes and consequences of victimhood' (2013) 20(3) *Psychology, Crime & Law* 7.

Effects on Victims of romance scam

In general, all types of crimes impact the victim. Fraud crimes usually differ from other criminal activities because they involve deceptive harm rather than physical harm²⁵; unlike other mass-marketing frauds, victims of online romance fraud can suffer both financial loss and the loss of an important relationship.²⁶ Previous studies denote an intensified abuse and trauma that victims of romance scam experience, derived from both the initial deceit, followed by the loss of money. It is important to acknowledge that the impact of romance fraud goes above financial loss, where most victims reported experiencing a "double hit" of emotional and financial harm when they were being deceived by scammers.²⁷ Furthermore, there is evidence that some victims who have engaged in sexual activity online are described as they have been mentally raped.²⁸

A study done by Monica Whitty and Tom Buchanan in 2016, found some psychological effects on victims of the online dating romance scam. Eight main themes emerged through this study. The themes are as follows:²⁹

Theme 1: Emotional/psychological state after the scam

All participants were impacted negatively by the scam, as they all experienced a variety of emotions, such as shame, embarrassment, shock, anger, worry, and stress. Most participants felt depressed, and only a few considered suicides. Women who had been kidnaped experienced post-traumatic stress. One characteristic of post-traumatic stress is being hyper-vigilant. One of the participants in the study was kidnapped by a Ghanaian man,

²⁵ Mark Button and Cassandra Cross, *Cyber frauds scams and their victims* (Taylor & Francis 2017) 91-112, 109.

²⁶ Tom Buchanan & Monica T. Whitty, 'The online dating romance scam: causes and consequences of victimhood' (2014) 20(3) *Psychology, Crime & Law* 261-283, 279; Monica T. Whitty & Tom Buchanan, 'The Online Dating Romance Scam: The Psychological Impact on Victims - Both Financial and Non-Financial' (2016) 16(2) *Criminology & Crim. Just* 176-194, 191; Fangzhou Wang and Volkan Topalli "Understanding Romance Scammers Through the Lens of Their Victims: Qualitative Modeling of Risk and Protective Factors in the Online Context." (2022) 16 *American Journal of Criminal Justice* 1-37, 25.

²⁷ Fangzhou Wang and Volkan Topalli "Understanding Romance Scammers Through the Lens of Their Victims: Qualitative Modeling of Risk and Protective Factors in the Online Context." (2022) 16 *American Journal of Criminal Justice* 1-37, 26.

²⁸ Monica T. Whitty and Tom Buchanan, 'The online dating romance scam: The psychological impact on victims – both financial and non-financial' (2016) 16(2) *Criminology and Criminal Justice* 176-194, 180; Debbie L. Deem MS and MSW, 'Notes from the field: Observations in working with the forgotten victims of personal financial crimes' (2000) 12(2) *Journal of Elder Abuse & Neglect* 33-48, 37; Mark Button and Cassandra Cross, *Cyber frauds scams and their victims* (Taylor & Francis 2017) 91-112, 91.

²⁹ Monica T. Whitty & Tom Buchanan, 'The Online Dating Romance Scam: The Psychological Impact on Victims - Both Financial and Non-Financial' (2016) 16(2) *Criminology & Crim. Just* 176-194.

the women became fearful of all black men after the incident. As such, this can be analysed as one of the symptoms of post-traumatic disorder.³⁰

Theme 2: Others in the victims' lives

The study found that important people in the victim's life frequently did not provide social support. The victims stated that their self-attributions of feeling stupid, angry, or upset were often reaffirmed by others. They were less likely of telling their story to others, other than the police and interviewer.

Theme 3: Change in a self and social situation

Victims experienced social and personal changes negatively. They also lost their trust in others and were afraid to make new love relationships. The study also found that victims were less likely to be social; a minority of the participants felt wiser after the traumatic experience. The social changes were losing money, as many victims lost a large amount of money.

Theme 4: Problems associated with the loss of "the" relationship

The study found that the loss of a love relationship was sometimes more upsetting than the loss of money. Two participants stated that despite knowing about a fake relationship, the relationship was so important to them that they would pay to remain in the relationship. This is important to understand how this type of scam can manipulate someone's emotions to the point that they cannot compel themselves to end the relationship. The study provides a deep understanding of the devastating loss in the relationship suffered by the victims. The victims claimed they found their ideal partner; someone they can trust and tell the deepest aspect of their lives. The victims developed substantial feelings towards the scammers, and these feelings are not ephemera. Additionally, many of the participants experienced another wave of the scam. This occurred when the victims knew that their relationship was a scam, and the scammer knew that the victim was aware that they have been scammed. The scammers deceived the victim by pretending to be police, affirming that

³⁰ Monica T. Whitty & Tom Buchanan, 'The Online Dating Romance Scam: The Psychological Impact on Victims - Both Financial and Non-Financial' (2016) 16(2) *Criminology & Crim. Just* 176-194, 181.

they caught the criminal and that for a payment the victim would be able to have their money recovered.

Theme 5: Stage of Grieving

After becoming aware that they have been scammed, victims went through the 'stage of grieving': denial; bargaining; anger; depression; and acceptance.³¹ The denial left the victims in a vulnerable situation as they were more likely to be affected in a second wave of this crime. Many of the victims stated going through a grieving process when dealing with the loss of their relationship.

Theme 6: Attributions

The study found that most of the victims blamed themselves for being the victim of this crime and often this belief was reaffirmed by others.

Theme 7: Ways of coping

Few of the victims appeared to be coping with the experience, even though they made attempts to cope with the situation. Despite attempted counselling, they did not feel support due to the lack of knowledge and experience of the counsellor in this area. Victims found that providing interviews to police and law enforcement helped them as they felt accepted and not ridiculed. The participants who disclosed to others and did not receive the support felt more harmful in their healing. The study also indicated evidence of *the transference effect*, which is when an unconscious feeling is redirected from one person to the other³². In this case, some of the participants were transferring their love for the scammer to law enforcement officers. Law enforcement and police officers need to be aware of this because they need to know the consequence of this crime to the victims. Thus, they can show empathy towards the victims, but need to provide boundaries to avoid the transference effect. Furthermore, some victims

³¹ Elisabeth Kübler-Ross, 'On death and dying: A reappraisal' (2013) 18(1) *Mortality*, 94-97; Monica T. Whitty and Tom Buchanan, 'The online dating romance scam: The psychological impact on victims – both financial and non-financial' (2016) 16(2) *Criminology and Criminal Justice* 176-194, 185.

³² Monica T. Whitty and Tom Buchanan, 'The online dating romance scam: The psychological impact on victims – both financial and non-financial' (2016) 16(2) *Criminology and Criminal Justice* 176-194, 187; Freud Sigmund, 'Observations on transference-love' (1915) 12 *SE* 157-171.

found that writing down the trauma helped with their healing process. Pennebaker³³ argues this method is efficient to help people deal with traumatic situations. Others felt the only way to achieve an end was by having the criminal locked up in jail.³⁴

Findings from this study are relevant to deal with victims of this type of this crime because it demonstrates the difficulties that victims suffer to recover psychologically and emotionally from this type of crime. The more we are aware of how the victims are impacted, the more we can contribute to their recovery, for instance, showing kindness and empathy towards the victims. It is also important that victims of this crime be immediately referred to well-informed counsellors about this crime.³⁵ The more these victims feel comfortable speaking up about their experiences, the more aware other victims will be too; and consequently, this will lessen the degree of expenditure of this crime.

Having considered the analyses of the study by Monica Whitty and Tom Buchanan³⁶, further information affecting victims of romance scam need to be considered. Other research also suggests that victims of romance scam often accept they have been scammed from the sudden departure of the scammers, their realisation, alerts from family and friends, or warning from authorities. It is a traumatizing event in the victim's life once they have accepted they have been scammed.³⁷ It is valuable for the police force, counsellors and law enforcement to know what the victims go through to help them deal with this traumatic experience.³⁸ Most of the time victims feel embarrassed and ashamed to tell their family members, as most of the time their family members do not show support for them³⁹. As such, this conduct contributes to the victim delaying or avoiding seeking help, which re-enforces their feeling of loneliness, leading to serious problems and depression.⁴⁰ Therefore, this is a difficult situation, because the long-term impact on victims once they realise they have been

³³ James J.W Pennebaker, 'Writing to Heal: A Guided Journal for Recovering Trauma and Emotional Upheaval' (2004) Oakland, CA: New Harbinger Press.

³⁴ Monica T. Whitty and Tom Buchanan, 'The online dating romance scam: The psychological impact on victims – both financial and non-financial' (2016) 16(2) *Criminology and Criminal Justice* 176-194, 187.

³⁵ Ibid 190.

³⁶ Ibid 176-194.

³⁷ Monica T. Whitty, 'Anatomy of the online dating romance scam' (2015) 28 *Security Journal* 443–455, 444.

³⁸ Tom Buchanan and Monica T. Whitty, 'The online romance scam: caused and consequences of victimhood' (2014) 20(3) *Psychology, Crime and Law* 280.

³⁹ Cassandra Cross, et al. *Improving responses to online fraud victims: An examination of reporting and support*. (Report to the Criminology Research Advisory Council, August 2016) 1-90, 61.

⁴⁰ Christian Kopp et al, 'The Role of Love stories in Romance Scams: A Qualitative Analysis of Fraudulent Profiles' (2015) 9(2) *International Journal of Cyber Criminology* 205-217, 206.

lied to and manipulated is greater than the financial impact that affects them. Victims who dealt better with a traumatic event were those who were listened to and believed by others.⁴¹

Cross et al., Butchanan and T. Whitty, argue that the harmful effects of this crime on romance scam victim are similar to the effects on victims who suffered domestic violence, as victims from romance scam experience repeated emotional dependency toward offenders.⁴² Despite knowing that they have been scammed, the victims suffer long-term effects and emotions, such as incessant self-denials, frustrations, anger, and even suicidal ideation. These similarities unequivocally can be found in victims of domestic violence. As a result, victims of romance scams may also receive similar social support that domestic violence victims receive to help victims recover from the trauma.⁴³

Cross et al., also argues that there is a likelihood of a physical threat towards the victims, as in her studies, two women who were both victims of romance scams, sold their property and moved houses as they feared physical threats and experienced anxiety after becoming victims.⁴⁴ This shows that although this crime is online, where there is no physical contact, it relates to other types of crimes where the physical threat is experienced. Arguably, romance scam is powerful and devastating to the victims. This is why authorities, law enforcement, and dating websites should provide better policies and procedures to protect potential victims.

⁴¹ Monica T. Whitty & Tom Buchanan, 'The Online Dating Romance Scam: The Psychological Impact on Victims - Both Financial and Non-Financial' (2016) 16(2) *Criminology & Crim. Just* 176-194, 190; Sarah E Ullman 'Attributions, world assumptions, and recovery from sexual assault' (1997) 20 *Psychology of Women Quarterly*, 505-526.

⁴² Cassandra Cross et al, 'Understanding Romance Fraud: Insights from Domestic Violence Research' (2018) 58(6) *The British Journal of Criminology*, 1303–1322, 1307; Tom Buchanan and Monica T. Whitty, 'The online romance scam: caused and consequences of victimhood' (2014) 20(3) *Psychology, Crime and Law* 281.

⁴³ Fangzhou Wang and Volkan Topalli "Understanding Romance Scammers Through the Lens of Their Victims: Qualitative Modeling of Risk and Protective Factors in the Online Context." (2022) 16 *American Journal of Criminal Justice* 1-37, 32; Cassandra Cross et al, 'Understanding Romance Fraud: Insights from Domestic Violence Research' (2018) 58(6) *The British Journal of Criminology*, 1303–1322, 1308.

⁴⁴ Mark Button and Cassandra Cross, *Cyber frauds scams and their victims* (Taylor & Francis 2017) 91-112, 109; Cassandra Cross, et al. *Improving responses to online fraud victims: An examination of reporting and support*. (Report to the Criminology Research Advisory Council, August 2016) 1-90, 30.

Online romance scam in Brazil

Brazil is the largest country in Latin America in terms of territory and population⁴⁵; it is also home to the world's biggest rainforest. The two strongest nations in Latin America are Brazil and Mexico⁴⁶. In 2021, Brazil was leading this rank.⁴⁷ In addition, there is a significant social difference prevalent in both countries, which is why crime is high in both countries, especially in Brazil. According to a survey available through Serasa Experian⁴⁸, Brazil is now leading in internet fraud in South America.⁴⁹ Additionally, a study in 2017 of 30 countries revealed that Brazil was the second country that spent most of the time online⁵⁰; in other words, Brazilians are consumed with the use of the internet. However, they are not aware of how to protect themselves online. Thus, they are often victims of online scams.

A common type of fraud in Brazil is romance scam, also called "Tinder robberies". This type of scam grew during the pandemic. A survey by Brazil's banking association in 2022, indicated that 1 out of 3 people have been scammed online in Brazil.⁵¹ This growth occurred due to two important factors present in Brazil: dating apps and mobile payments. In Brazil, most romance scam occurs by kidnaping the victim and taking their money using PIX-a quick QR payment method used by the majority of Brazilian⁵². A combination of

⁴⁵ Daniel Antonio, and Rui Cunha Marques 'Models of subsidies for water and sanitation services for vulnerable people in South American Countries: lessons for Brazil' (2020) 12(7) *Water* 16.

⁴⁶ Miguel Angel Montoya, Daniel Lemus, and Evodio Kaltenecker, 'The Geopolitical Factor of Belt and Road Initiative in Latin America' (2019) 2(5) *Latin American Journal of Trade Policy* 6-21,6.

⁴⁷ Bianca Lopez, 'Understanding Online Fraud in Brazil', *Pag Brasil* (Web Page, 29 March 2018) < <https://www.pagbrasil.com/news/online-fraud-brazil/>>.

⁴⁸ Joao Luiz Souza, 'Brazil loses BRL 2.3 billion with fraud in financial transactions in 2013', value and finances (Web Page, 01 April 2014) <<https://valor.globo.com/financas/noticia/2014/04/01/brasil-perde-r-23-bi-com-fraudes-em-transacoes-financeiras-em-2013.ghtml>>; Alex Karlinsky, 'Spotlight: CPF fraud in Brazil', *Security Intelligence* (Web Page, November 2014) < <https://securityintelligence.com/spotlight-cpf-fraud-in-brazil/>>

⁴⁹ Lulu Garcia-Navarro, 'Brazil's Cybercrime free-for-all: Many scams and little punishment' *NPR* (Web Page, 15 June 2015) 1 < <https://www.npr.org/sections/parallels/2015/06/15/414622197/brazils-cybercrime-free-for-all-many-scams-and-little-punishment>>; Alex Karlinsky, 'Spotlight: CPF fraud in Brazil', *Security Intelligence* (Web Page, November 2014) < <https://securityintelligence.com/spotlight-cpf-fraud-in-brazil/>>.

⁵⁰ Jason RC Nurse, 'Cybercrime and you: How criminals attack and the human factors that they seek to exploit' (2018) *School of Computing, University of Kent, UK* 1.

⁵¹ David Feliba, 'FEATURE-'Pix Gangs' cash in on Brazil's mobile payments boom', *Industries, materials and utilities* (Web Page, 14 June 2023) 1-9 < <https://www.reuters.com/article/brazil-crime-payments-idUSL8N37Z4E1>>.

⁵² Matheus Andrade and Nicole Froio, 'Tinder robberies have men in Brazil on high alert', *Rest of World* (Web Page, 1 March 2023) 1-3 < <https://restofworld.org/2023/tinder-robberies-dating-apps-brazil/>>.

various factors has made men more vulnerable to this type of scam.⁵³ Accordingly, the criminals lure the victims and after a period of conversation, the criminals organise to meet the victim in a distant suburb, and finally the victims are apprehended by the criminals. Their goal is to steal the victim's car and other belongings, but more importantly, they want to access payment apps to transfer money via PIX.⁵⁴ Gustavo Torrent, professor of cybersecurity at the University of Business and Information in Sao Paulo, affirms that most criminals use PIX to take money from their victims when kidnapping them.⁵⁵

This type of crime occurs more frequently in the big cities in Brazil; the small county towns do not experience this crime very often. The SSP (Secretaria da Seguranca Publica de Sao Paulo) reported that 90% of kidnappings in Sao Paulo are made by fake profiles created in the Tinder app. 9 out of 10 kidnappings that happened in Sao Paulo was caused by romance scam. The targeted victims are the ones who appeared in the dating to be of a higher social status, such as posing in photos near luxury cars or showing them on international trips. As a result, the criminals believe the victims possess money and start to target the victims. The kidnaped victims in Sao Paulo were usually high-income earners and intelligent men, around the age of 30 to 65 years old. They were not looking for a long-term relationship, just a casual encounter. The criminal talks to the victims for 1-2 days and suggest an encounter. They capture the victim until they can get all the victim's money from their bank account and payment apps. One of the victims was released only after the criminals⁵⁶ were able to transfer all the money, get loans, and make online purchases for a total of R\$75,000. This amount is equivalent to \$20,000. This suggests this crime is also prevalent in the big cities of Brazil.

Furthermore, Tinder is the main type of app for online dating in Brazil; nevertheless, Grindr, an app used by most of the LGBTQ+ community also indicated being victims of this

⁵³ Matheus Andrade and Nicole Froio, 'Tinder robberies have men in Brazil on high alert', *Rest of World* (Web Page, 1 March 2023) 1 < <https://restofworld.org/2023/tinder-robberies-dating-apps-brazil/>>.

⁵⁴ 'Panorama of dating and romance scams', *MOVINEWS* (Web Page, 6 April 2023)1-6 <<https://movi-news.com/security/panorama-of-dating-and-romance-scams/06/04/2023/>>; David Feliba, 'Pix Gangs' cash in on Brazil's mobile payments boom' *Context* (Web Page, 14 June 2023) 1-8 < <https://www.context.news/digital-rights/pix-gangs-cash-in-on-brazils-mobile-payments-boom>>.

⁵⁵ Matheus Andrade and Nicole Froio, 'Tinder robberies have men in Brazil on high alert', *Rest of World* (Web Page, 1 March 2023) 2 < <https://restofworld.org/2023/tinder-robberies-dating-apps-brazil/>>.

⁵⁶ **Teresa Romero**, 'Gross domestic product (GDP) in Latin America and the Caribbean in 2021, by country', *Statista* (Web Page, 17 October 2022) 1 <<https://www.statista.com/statistics/802640/gross-domestic-product-gdp-latin-america-caribbean-country/>>; Felipe Souza, '9 out of 10 kidnaps in SP are 'Tinder scams'; understand how criminals act', *BBC News Brasil* (Web Page, 29 November 2022) 1-7 < <https://www.bbc.com/portuguese/brasil-63733202>>.

crime⁵⁷. Additionally, the law is weak and inefficient, as most romance scams require just a simple penalty such as an arrest or fine.⁵⁸ Nevertheless, the Chamber of Deputies 2022 approved a bill that increased the penalty for the crime of romance scams from two to six years and a fine.⁵⁹ In addition, research in 2022 by Hibou, which is a department in Brazil that monitors and protects consumers, revealed that 4 in every 10 women were victims of romance scams, the most used excuse by the criminal was asking to borrow money from the victim. Hibou also launched a campaign to promote awareness in women about romance scam crime. The main goal is to show women that falling into this type of scam does not mean they are weaker, silly, or not intelligent. The main goal is to support victims so they can rebuild their lives; by providing free psychological support, legal advice, and support networking. The website is friendly and easy to navigate.⁶⁰

Overall, it was important to study romance scams in Brazil, as it was revealed this type of scam increased with the pandemic. This is because more people were feeling lonely and isolated, which is one characteristic that victims of this crime have. There is very little protection in Brazil for the victims, as the law is still evolving for this type of crime. Additionally, it was important to learn about the various types of support that the Department of consumer protection- Hibou offers for the victims, as one of the main problems the victims face, is shame and embarrassment, which is why most of the time the victims do not report this type of crime. Consequently, the more support the victim has, the more they will feel comfortable in reporting this crime, and more measures will be able to be implemented to avoid this crime.

⁵⁷ Matheus Andrade and Nicole Froio, 'Tinder robberies have men in Brazil on high alert', *Rest of World* (Web Page, 1 March 2023) 2-3 <<https://restofworld.org/2023/tinder-robberies-dating-apps-brazil/>>.

⁵⁸ Lulu Garcia-Navarro, 'Brazil's Cybercrime free-for-all: Many scams and little punishment' *NPR* (Web Page, 15 June 2015) 5 <<https://www.npr.org/sections/parallels/2015/06/15/414622197/brazils-cybercrime-free-for-all-many-scams-and-little-punishment>>.

⁵⁹ 'Panorama of dating and romance scams', *MOVINEWS* (Web Page, 6 April 2023) 4 <<https://movi-news.com/security/panorama-of-dating-and-romance-scams/06/04/2023/>>.

⁶⁰ 'Is what you are living love?' It was a scam not love' (Web Page) <[It Was Coup, Not Love – Initiative \(eragolpenaoamor.com.br\)](https://eragolpenaoamor.com.br/)>; 'Romance or financial scam' *Dolce Morumbi* (Web Page, 19 June 2022) 1-11 <[Romance or financial coup – Dolce Morumbi](https://www.dolcemorumbi.com.br/romance-or-financial-coup/)>.

Prevention is crucial

Our findings indicate the difficulties to arrest criminals, and how the law and major policy need to be developed to minimise the damages of romance scams. As such, this articles also focuses on prevention, as it is the main aspect to avoid this type of scam. Sorell and Whitty⁶¹, argue that victims do not fall in love voluntarily, they also have a responsibility to take into consideration before falling in love online. Additionally, some victims with personality traits such as hyperpersonal involvement and loneliness form relationship impulsively, and when they decide to meet face-to-face it is too late. Thus, in many cases, potential victims have the potential to prevent being victimised. ⁶²

Moreover, many studies suggest the implementation of an algorithm that could be developed into dating apps and websites, as well as social media to detect fraudulent attempts against possible victims.⁶³ Arguably, romance scam produces a pattern, such as the grooming process, online speech pattern, and payment demand. The algorithm could detect these patterns and it would either warn the victim, or it could automatically end the conversation with a suspect scammer.⁶⁴ Sorell and Whitty, argue for an algorithm that will automatically end the conversation with a suspect either with or without the victim's permission. This argument is based on the psychological and emotional difficulties faced by many victims, especially the ones with personality traits such as hyperpersonal involvement and loneliness, as they are unable to make objective decisions when involved in this type of scam.⁶⁵

Additionally, research suggests that there is an opportunity to develop tools that will detect and avoid cyber-grooming of children⁶⁶, and credit card fraud recognition⁶⁷. Therefore, there is a plausible argument for a similar tool to be implemented in romance scams to avoid this type of crime. Further to this, studies suggest the importance of providing awareness and

⁶¹ Tom Sorel and Monica Whitty, 'Online romance scams and victimhood' (2019) 32 *Security Journal* 342-361.

⁶² Ibid 358-359.

⁶³ Fangzhou Wang and Volkan Topalli "Understanding Romance Scammers Through the Lens of Their Victims: Qualitative Modeling of Risk and Protective Factors in the Online Context." (2022) 16 *American Journal of Criminal Justice* 32.

⁶⁴ Tom Sorel and Monica T Whitty, 'Online romance scams and victimhood' (2019) 32 *Security Journal* 359.

⁶⁵ Tom Sorel and Monica T Whitty, 'Online romance scams and victimhood' (2019) 32 *Security Journal* 359.

⁶⁶ Daniela Milon-Flores and Robson LF Cordeiro, 'How to take advantage of behavioral features for the early detection of grooming in online conversations' (2022) 240(15) *Knowledge-Based Systems*, 1-27; Cynthia Ngejane et al, 'Mitigating online sexual grooming cybercrime on social media using machine learning: A desktop survey' (2018) *International Conference on Advances in Big Data, Computing, and Data Communication Systems* 1-6.

⁶⁷ Anuruddha Thennakoon et al, 'Real-time credit card fraud detection using machine learning' (2019) *International Conference on Cloud Computing, Data Science & Engineering (Confluence)* 488-493.

warning of romance scams to the victims to stop their involvement with the criminals⁶⁸. Even though each romance scam process may differ from victim to victim, arguably, there is an anatomy for this scam, where it could be used for preventive measures for law enforcement and dating sites to warn potential victims.⁶⁹ Consequently, awareness is the key, because if a victim can recognize they are in one of the stages of a romance scam, they are more likely to stop the relationship.⁷⁰ It is also important that victims understand the scam was real to avoid re-victimization.⁷¹

Furthermore, it is imperative that law enforcement and consumer protection department, such as the (ACCC), educates people on this type of scam. For example, it could implement programs to ensure that potential victims do not send money overseas and insist on meeting the person face to face within a month of making the first contact, especially because the grooming process is so powerful on victims. It would ensure that potential victims do not continue the conversation if the scammers keep on failing to meet the person face-to-face. Thus, potential victims should endeavour to meet someone else online. Additionally, it would be valuable to have similar support programs like the one in Brazil, which offers free social and psychological support for victims of romance scams. This initiative would be appropriate for victims to not feel alone or embarrassed to have fallen for this type of scam. Arguably, victims would feel empowered to report this crime and would be able to recover faster from the trauma they have suffered. Lastly, government agencies and health professionals must understand the trauma these victims experience; they need to be treated as vulnerable victims, as the emotional and psychological impact on victims is devastating.

⁶⁸ Monica T Whitty, 'Do you love me? Psychological characteristics of romance scam victims' (2018) 21(2) *Cyberpsychology Behaviour and Social Networking* 105–109; Tom Sorel and Monica Whitty, 'Online romance scams and victimhood' (2019) 32 *Security Journal* 342-361; Veronica Lulu et al, 'Safeguarding against romance scams—Using protection motivation theory' (2017) *Proceedings of the 25th European Conference on Information Systems (ECIS)* 2429-2444; Fangzhou Wang and Volkan Topalli "Understanding Romance Scammers Through the Lens of Their Victims: Qualitative Modeling of Risk and Protective Factors in the Online Context." (2022) 16 *American Journal of Criminal Justice* 1-37.

⁶⁹ Monica T Whitty, 'Anatomy of the online dating romance scam' (2015) 28(4) *Security Journal* 443–455.

⁷⁰ Ibid 443–455.

⁷¹ Monica T. Whitty and Tom Buchanan, 'The online dating romance scam: The psychological impact on victims – both financial and non-financial' (2016) 16(2) *Criminology and Criminal Justice* 192.

Conclusion

Finally, the impact and occurrence of romance scam in today's digital society cannot be underestimated. There is no doubt that romance scams are here to stay as the increase of technology continues to be evolving in our society. The criminals take advantage of the vulnerability and emotions of individuals who are seeking love and relationship online, by using deceptive tactics to manipulate the victims' emotions. As highlighted throughout this article, romance scams have destructive consequences, not just financial but also emotional and psychological trauma are faced by victims. This article also drew a precise attention to romance scam in Brazil, although it does not necessarily use two different countries to operate. However, this scam is still prevalent in Brazil.

It is crucial for individuals to be educated about the anatomy and warnings of romance scams. If potential victims can recognise signs such as request for money, or unwillingness to meet face-to-face, it can help them to avoid falling for this type of scam. Similar, it is also crucial for individuals to report any suspicious activity that is relevant to cease romance scam. The responsibility to avoid romance scam also lays on individuals. Additionally, governments should aim to create accessible social support programs for victims from romance scam to help them recover from the trauma they experienced.

Overall, the impetus is greater than ever before for government, law enforcement and online platforms to enhance regulations for stricter verification process to create a safer online platform. Additionally, awareness, education, and practical measures are vital components to avoid romance scam, because by maintaining individuals informed, alert, and supportive of one another, they can protect themselves and their loved ones. This is significant as it can contribute to reduce the numbers of romance scam in the modern world as romance scam will be prevalent.

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