

Romance Fraud: its repercussions on victims' wellbeing

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Abstract

This research explored the holistic consequences of romance fraud on the well-being of middle-aged female adults. The research question deemed the utilisation of Thematic analysis. Twelve participants partook in this research (six romance fraud female victims aged between the ages of 40 and 60 and six professionals working within the field having the following professions; police officer, lawyer, psychologist, psychiatrist, counsellor and social worker). Romance fraud victims were recruited through purposive sampling whilst the professionals were recruited through snowball sampling. The data was collected through the use of audio-recorded single question aimed at Inducing Narratives (SQUIN) when interviewing romance fraud victims whilst semi-structured interviews were utilised with the professionals. The analysis was conducted through NVivo. This study elicited eight organising themes namely: 1) Impact on the self and personal attributions; 2) Psychological Wellbeing; 3) Social Wellbeing; 4) Physical Wellbeing; 5) Trauma and the Criminal Justice System; 6) Perception of the Criminal Justice System; 7) Protective Factors; 8) Coping mechanisms and 9) Recovery and moving forward. The findings that emerged from this study highlighted the diverse circumstances and risk factors presented by romance fraud victims. Additionally, their contribution towards the holistic repercussions of such crime on victims' satisfaction and quality of life was addressed. Juxtaposing the interviews held with romance fraud victims and professionals whilst comparing them with existing literature allowed for an in-depth multi-disciplinary approach which facilitated a comprehensive understanding of such a complex phenomenon. Finally, this study outlined various recommendations proposed by the participants themselves related to further research, policy and practice that could contribute to existing theoretical and policy lacunae whilst improving service provision.

Key Words: romance fraud, middle-age, diverse professionals, trauma, multi-disciplinary perspective, victims' rights, court, thematic analysis

Dedication

This research is dedicated to all those victims who were subjected to romance fraud.

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List of Abbreviations

Biographic-Narrative Interpretative Method	BNIM
Corticotropin-releasing factor	CRF
Diagnostic and Statistical Manual of Mental Disorders	DSM-5
European Union	EU
Medial prefrontal cortex	mPFC
Particular Incident Narrative	PIN
Post-Traumatic Stress Disorder	PTSD
Quality of life	QOL
Romance Fraud Victims	RFV
Single Question aimed at Inducing Narratives	SQUIN
Thematic Analysis	TA
Victim Impact Statement	VIS
Victim Personal Statement	VPS
Victim Support Agency	VSA
Victim Support Unit	VSU

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Terminology and Definitions

This research is based on the following working definitions:

Romance fraud

Although there are various definitions of romance fraud, they all convey a similar meaning, however, traditionally, romance fraud (which is also referred to as “sweetheart swindles”, dating relationship fraud and 419 Scams) (Annadorai et al., 2018; Cross, 2018a; Cross et al., 2018; Offei et al., 2020) is defined as “instances where a person is defrauded by an offender through what the victim perceives to be a genuine relationship” (Cross et al., 2018, p.2). Though romance scams are commonly carried out online especially due to the advancements in technology and its related benefits, victims can still be susceptible to in-person romance scams (Cross, 2016; Cross et al., 2018). Thus, for this dissertation, online romance scams will be addressed.

Middle-age

According to research middle-aged is defined as individuals between the ages of 40 – 60 years (Cotrina et al., 2020; Dyussenbayev, 2017; Soederberg, et al., 2020).

Wellbeing

Subjective wellbeing is a multidimensional notion which exposes the evaluation of several matters of life such as family, employment, health and personal attributes like self-esteem etc (Krucichová, 2018). Such term, can be divided into two sections; hedonic and eudaimonic (Krucichová, 2018; Staubli et al., 2014). The first focuses on happiness, pleasure fulfilment and pain evasion whilst the latter focuses on self-realisation and makes notion to becoming a fully functioning individual (Krucichová, 2018; Staubli et al., 2014; Reis, 2019). Thus, Diener (2000) mentioned that subjective well-being comprises both emotional and

rational assessments and defines it as “predominance of positive over negative emotions, engagement in exciting activities that bring pleasure and high life satisfaction” (p. 63).

Victim

There are numerous descriptions of the word victim both on an academic (Davies et al., 2017; Fohring, 2018; Roberts, 2020a) and legal level (Congressional Research Service, 2021; Lacerda, 2016; The European Parliament and Council, 2021) however for the purpose of this study the Maltese Legal definition will be utilised. The Maltese Criminal Code Chapter 539 entitled “Victims of Crime Act” define victims as

“(a) natural person who has suffered harm, including physical, mental or emotional harm or economic loss which was directly caused by a criminal offence including harm from terrorist activities; (b) family members of a person whose death was directly caused by a criminal offence and who have suffered harm as a result of that person’s death. (c) minors who are witnesses to forms of violence” (Laws of Malta, 2015).

This study will solely focus on direct victims of online romance fraud.

Chapter 1 Introduction

“Love is the most important thing in our lives, a passion for which we would fight or die . . .”

(Ackerman, 1994, p. 19)

Historically, crime was always carried out in person, where the victim and perpetrator were in nearby vicinity (Cross, 2019a). However, this is changing as a result of technology. A prime example of this is the development of online fraud. Fraud is not a new concept as it has been conducted in several ways for eras (Cross, 2016a, 2018a). It is considered a worldwide issue (Cross, 2018b; Wallang & Taylor, 2012) as it affects millions every year (Cross, 2019b; Cross & Kelly, 2016; Cross & Layt, 2021). Such criminal act has drastically evolved during the last couple of years especially due to the technological advancements which have revolutionised the past twenty years and will continue to do so in the future (Coluccia et al., 2020; Cross, 2018b; Yar, 2013).

During the 20th Century, this criminal activity increased in number due to the development of the fax (Gillespie, 2021). However, it was during the 21st century that the rates of online fraud skyrocketed (Gillespie, 2021). This is because technology experienced exponential growth which facilitated the development of a global connection overcoming any corporal, social and/or emotional barriers especially when it comes to the formation of romantic relations (Coluccia et al., 2020; Cross, 2019a; Gillespie, 2021). Technological advancements have given rise to new methods of communication especially when it comes to the development of dating applications and sites which have become quite popular in this day and age (Coluccia et al., 2020).

Due to these advancements, perpetrators have a facilitated approach where they could target victims as well as the possibility of frauding others on a larger magnitude (Button et al., 2014; Cross, 2018b; Yar, 2013). Moreover, technology has given rise to novel methods of

pathologies, criminal acts and deviancy (Coluccia et al., 2020; Pozza et al., 2019). It has contributed to the development of various forms of online fraud (Cross, 2015), one of which is known as Online Romance Scams (Coluccia et al., 2020; Pozza et al., 2019). The Online romance scams that are known today arose between 2007 and 2008 and their roots originate from the basis of traditional paper-mail scams (Barnor et al., 2020; Sorell & Whitty, 2019). However, such a scam predates the 16th Century when it was identified as the ‘Spanish Prisoner’ scam (Gillespie, 2017). Although traditional fraud is still being carried out, many offenders are resorting to online fraud due to convenience, flexibility, and anonymity (Coluccia et al., 2020; Kopp et al., 2017).

1.1 Purpose of this study

Every week, stories concerning romance fraud emerge on social media platforms (Hanoch & Wood, 2021). Despite the rise in online romance scams, research shows that literature on such criminal act is scarce (Coluccia et al., 2020; Irvin-Erickson & Ricks, 2019; Whitty & Buchanan, 2016). Especially when it comes to analysing its effects on the victims’ well-being (Reis, 2019) and quality of life (Button et al., 2012; Cross, 2017; Cross et al., 2018; Krulichová, 2018). Day (2019) stated that romance scams “remain under-explored to varying degrees” (p. 32). Hence, the above served as one of the motivating elements to peruse such a topic especially since romance fraud has a holistic impact on the individual. Apart from the financial aftermaths (Carter, 2021; Gillespie, 2017; Hawkins, 2019), romance fraud victims (RFV) also experience overwhelming psychological consequences such as anger, lack of sleep and distress among others (Buil-Gil & Zeng, 2021; Clark et al., 2019; Cross et al., 2016). It can also lead to the development of mental health disorders like major depression disorder (Barkworth & Murphy, 2016), anxiety disorders for instance panic disorder, and agoraphobia (Johnston et al, 2018; Shao et al., 2019), obsessive-compulsive disorder and social phobia (Barkworth & Murphy, 2016). Post-Traumatic Stress Disorder is

the most frequent diagnosis concerning trauma (Davies et al., 2017; Shapland & Hall, 2007). Notwithstanding the above, RFV also mourn the relationship which can cause much more significant distress when compared to the financial loss (Whitty, 2018). Whitty and Buchanan (2016) revealed that victims of such crimes compare the loss of a relationship with the bereavement of a loved one. When it comes to gender, formerly, men and women were equally susceptible to romance fraud (Sorell & Whitty, 2019), however, nowadays females are more prevalent to become victims of such crime (Ellis & Renouf, 2018; Hanoch & Wood, 2021; Sorell & Whitty, 2019; Whitty, 2019b; Whitty, 2018). Hence, this research sought to understand the implications romance fraud has on female victims.

1.2 Research question and aims of the study

The overarching question of the study was the following: “What are the holistic consequences of romance fraud on the well-being of middle-aged female adults?” The main aim was to tackle the gap concerning romance fraud and the holistic consequences on such victims. To address such a question, the following objectives were identified:

- To explore the effects of romance fraud on the biopsychosocial aspects.
- To analyse the perception of professionals who work in the field with victims of romance fraud.
- To analyse the EU victims’ rights concerning the well-being of such victims and their experience with the courts of Malta.
- To address the existing theoretical and policy lacunae and improve service provision when it comes to victims of romance fraud.

1.3 Conceptual framework

Such a framework is defined as the rational conceptualisation of the researcher’s views on the proposed phenomenon (Kivunja, 2018; Ukwoma & Ngulube, 2021; Van der

Waldt, 2020). Hence, this provides an insight into the researcher's thought process whilst serving as a guideline on the research design used to fulfil the research question (Adome et al., 2018; Ravitch & Riggan, 2017; Tamene, 2016).

1.3.1 Personal standpoint

During the past six years, local studies predominantly concerned the offenders (Agius, 2018; Anastasi, 2018; Bugeja, 2019; Mangion, 2017; Piscopo, 2015; Said Elmer, 2020). Throughout the same period, domestic violence was mostly investigated concerning victims and victimisation (Bellizzi, 2019; Dalton, 2018; Debono, Borg Xuereb, Scerri & Camilleri, 2017; Haber, 2017; Xuereb, 2019). Coming from a psychology background and working with victims of crime for a couple of years, the author was always fascinated with victimisation and its implications on victims. However, curiosity about romance fraud arose after working with a victim who experienced such a crime. Initially, whilst listening to her experience the author was baffled by the extensive effects such criminal act had on her overall well-being. Moreover, the researcher was unaware that romance fraud existed locally. After researching the subject and noticing that romance fraud was not studied on a national level, this functioned as the central rationale for why such research should be carried out. Hence, this study aims to increase awareness on this phenomenon and address the local lacuna of existing research.

1.3.2 Methodological theoretical underpinning

Based on the research question a qualitative methodology was considered ideal since it facilitates the analysis of complex multifaced issues concerning human behavioural dynamics (Bearman, 2019; Constantinou et al., 2017; Tenny et al., 2021). More specifically thematic analysis which was founded by Braun and Clarke (2006) as it offers an exceedingly adaptable approach to data analysis whilst providing a comprehensive, exhaustive and

multifaceted data explanation (Lyons & Coyle, 2021; Nowell et al., 2017). Six romance fraud victims and six professionals working within the field partook in this study. These were recruited through the Victim Support Agency, which acted as a gatekeeper, and purposive and snowball sampling were utilised respectively. The incorporation of romance fraud victims and professionals working within the field assisted in understanding the phenomenon from a multidisciplinary perspective (Shepherd & Suddaby, 2017).

1.3.3 Theoretical framework

Such framework is defined as the utilisation of one or more theories that motivated the proposed study (Adom et al., 2018; Van der Waldt, 2020; Varpio et al., 2020). It provides structure and strengthens the research's quality (Adom et al., 2018; Grant & Osanloo, 2014; Ravitch & Riggan, 2016).

Romance fraud is based on the perception of a love story developed between the victim and the alleged offender (Kopp et al., 2016a). Various theories focused on exploring the complexity and structure of love, however the most prominent is the Duplex theory of love developed by R. J. Sternberg (2006) (Askarpour & Mohammadipour, 2016; Ng, 2020; Sorokowski et al., 2021). Such theory is composed of two elements; triangulation and story formation. This theory will be further explained in Chapter 2 entitled "Literature Review".

1.4 Overview

Following the introductory chapter that presented a synopsis of the research, chapter 2 will delve into the literature review which will address existing literature pertinent to this dissertation. The third chapter will then outline a comprehensive account of the methodology, research design and tools used to fulfil the research question accordingly. The subsequent chapter will present the results gathered from the interviews, while Chapter 5 will discuss the analysed outcomes in line with existing literature. The final chapter will serve as the

conclusion where the study's main findings, strengths, limitations and recommendations for policies, practice, and further research will be presented.

Chapter 2 Literature Review

This section presents an examination of present works considered to be pertinent to the holistic implications of romance fraud on the subjective well-being of middle-aged female adults. This chapter will outline a synopsis of love and technology whilst delving into the stages of romance fraud. It will then discuss the element of gender intersectionality concerning romance stories. An analysis will be made on the correlation between victimisation and the typology of romance fraud victims (RFV) concerning their vulnerability and higher susceptibility to becoming a target. Subsequently, the biopsychosocial effects of romance fraud will be presented accordingly. The EU victims' rights concerning the victims' well-being, the effects of an appropriate environment and the Maltese Context will also be addressed.

2.1 Love and technology

“Love is the most important thing in the world, to which all other considerations, particularly material ones, should be sacrificed.” (Stone, 1997, p.282)

Numerous studies have been carried out to understand love, which is central to human existence, well-being, and quality of life (QOL) (Moss, 2019; Ng, 2020; Sorokowski et al., 2021). Due to its complexity, this global phenomenon is considered one of the most obscure concepts faced by humankind (Sitompul & Purwarno, 2019). However, despite its challenges, it is considered one of the most profound and significant emotions (Sitompul & Purwarno, 2019). As a result of this, love has a substantial effect on one's mental health (Chuang, 2021). For numerous years, romantic encounters used to be carried out in person (Chuang, 2021). However, this has changed due to the evolvment and advancements of the internet which has revolutionalised modern dating, especially with the creation of Facebook, Instagram and Tinder (Annadorai et al., 2018; Coluccia et al., 2020; Wijayanto, 2021). Individuals are

depending on technology for everything starting from retail to relationships and thus it serves a vital role in everyday life (Drew, 2020; Hay & Ray, 2020). In today's society, online dating is acceptable and less frowned upon (Annadorai et al., 2018; Wijayanto, 2021). In fact, during the past decade, roughly 1400 dating sites were created solely in North America (Coluccia et al., 2020). Dating sites and applications are expected to increase and become more popular over time due to the hectic pace of human life as well as convenience (Chuang, 2021; Kopp et al., 2015; Kopp et al., 2016a). The internet served as a gateway for the creation of online romance scams on a worldwide basis since the victim and the alleged offender could be geographically apart (Bossler & Berenblum, 2019; Coluccia et al., 2020; Cross, 2018b). Sigmund Freud (1927) stated that technology has contributed to the advancement of humankind but also experienced "misery" (p.10).

2.2 The Duplex Theory of Love

Despite the numerous theories that focus on love, the Duplex Theory of Love proposed by R. J. Sternberg (2006) (Askarpour & Mohammadipour, 2016; Ng, 2020; Sorokowski et al., 2020) was deemed ideal when it comes to explaining the rationale behind romance fraud. The above theory is subdivided into two aspects; triangulation and story formation. Sternberg stated that love is triangulated between the following which is separate yet inter-related simultaneously (Askarpour & Mohammadipour, 2016; Sternberg, 2019; Sternberg et al., 2019): intimacy (emotional element): characterised by emotional connection, support, communication (Sternberg, 2020) and trust (Sternberg, 2018), passion (physical element): exemplified by exclusivity, excitement (Sternberg, 2020), irresistibility (Feybesse & Hatfield, 2019), sexual desires and physical attraction (Unk, 2017) and commitment (cognitive element): which can be subdivided into short and long term: the individual chooses to be with the other person and choose to maintain a high level of love (Ng, 2020). Thus, such a stage is associated with having a sense of resilience, meaning and endurance

(Sternberg, 2018). Sternberg stated that if two components are present then the relationship is stable however to achieve the “perfect love” all three need to be present with the latter being the most everlasting but rare relationship (Askarpour & Mohammadipour, 2016; Hedayati, 2020). Due to the dynamic nature of the above three elements, there could be imbalances that could lead to the development of eight relationships: liking, infatuated, empty, romantic, compassionate, fatuous, consummate love and non-love (Unk, 2017).

The second part of the theory has a story component where love is built on stories that are formed as an outcome of interactions with the individual’s surroundings like parental relationships and relationships in books, movies etc (Sternberg, 2018). Based on these interactions, individuals develop a series of scripts which are then incorporated into a story that is most often stored within the unconscious (Sternberg & Sternberg, 2019). This story is then projected into the individual’s relationships. This theory states that attraction depends on the identity and/or similarities based on these unconscious scripts, meaning that every individual has a subjective love story constructed on the story of the current relationship and their idealistic relationship (Hedayati, 2020). Sternberg combined several love stories into five main categories (Kopp et al., 2016b; Sternberg, 1998) which are classified as follows (these are then subdivided into other elements): 1) Asymmetrical: there is a power imbalance between the main characters e.g., submissiveness and dominance; 2) Object: a partner is seen as a sacred object that needs exhaustive upkeep and interest. The focus is on externalising issues outside the relationship e.g. in the house and home story the focus is on creating a stable environment; 3) Coordination: both partners work together in hopes of creating something together, thus focusing more on the journey of the relationship rather than the final destination. Hence, the couple needs to work together in hopes of arriving at a mutual point; 4) Narrative: based on fairy tales with the most common being the prince in shining armour saving the damsel in distress; 5) Genre: the relationship is focused on the past, not the aims or

underlying principles e.g. in a mystery story the focus is on unearthing new aspects of oneself irrelevant of the meaning behind it.

2.3 Romance fraud

When compared to several varieties of fraud, romance fraud is considered comparatively novel (Kopp et al., 2017; Wang et al., 2020; Wijayanto, 2021). Romance fraud is categorised under mass marketing fraud or advance fee fraud (Annadorai et al., 2018; Cross & Holt, 2021; Whitty, 2018) which is characteristically carried out by global criminal groups however there were occasional instances where a single person was responsible for a such criminal act (Whitty & Buchanan, 2016). It is carried out through the use of deception, coercion and financial exploitation with the promise of a romantic relationship in return (Cross, 2019c; Cross et al., 2018; Sorell & Whitty, 2019). This form of fraud differentiates itself from other subtypes of fraud as it has an emotional factor (Wang et al., 2020). Kopp, Sillitoe and Gandal (2017) state that such a scam is one of the most common, advanced, complex, and dangerous forms of cybercrime.

Romance fraud can occur in both in-person and online settings, however, the latter is the most frequent (Cross, 2016; Cross et al., 2018) and its common occurrence in Western counties (Cross & Holt, 2021; Offei et al., 2020; Suarez-Tangil et al., 2019). Previously, the preferred medium to conduct online romance scams was dating sites (Cross, 2019c; Gillespie, 2021) however the use of social media platforms like Facebook, WhatsApp and Instagram are also on the rise (ACCC, 2020). Typically, romance fraud is considered a scheme that is carried out for numerous weeks or even years (Barnor et al., 2020; Carter, 2021; Suarez-Tangil et al., 2019).

To explain the progression of romance scams, Whitty (2013) developed the Scammers Persuasive Technique Model (Buil-Gil & Zeng, 2021; Whitty & Buchanan, 2015). This

model is subdivided into five stages however occasionally not all steps are carried out (Wang et al., 2020). Initially, the alleged offender will create a fake profile on dating sites with stolen photographs and forged identities (Chuang, 2021; Wang et al., 2020) most often of attractive models, army officers (Coluccia et al., 2020; Whitty, 2018; Whitty & Buchanan, 2016), doctors and lawyers (Cross & Hall, 2021) in hopes of luring potential targets (Sorell & Whitty, 2019). Such profiles could be made up or of an authentic person. Hence, apart from romance scams, the criminal is also committing an identity crime (Cross & Layt, 2021). This form of crime has risen in the previous years (Burnes et al., 2020; Gies et al., 2021; Golladay & Holtfreter, 2017) and incorporates the following (Cross & Layt, 2021): identity theft whereby an individual is utilising another person's details for instance name, address, social security number etc; identity fraud is where an individual state that they are another person or a fictional character to acquire financial assistance, services or possessions; identity fabrication is carried out when an individual creates a persona that does not exist and identity manipulation occurs when an individual modifies their own identity.

Occasionally, identity fraud and identity theft are utilised interchangeably, however, there are slight differences between the two (Cross & Layt, 2021; Gies et al., 2021; Golladay & Holtfreter, 2017). Burnes et al. (2020, p.1) defined identity theft as the “intentional, unauthorized use of a person's identifying information for unlawful purposes” whilst Golladay and Holtfreter (2017, p.2) defined identity fraud as “using the information to the perpetrator's benefit (e.g., to open a new account)”.

The scammer will start sending messages that express affection and yearning (Annadorai et al., 2018). Once, the victim replies to the scammer's messages, the latter will try to convince the victim to shift from communicating on dating sites to more personal mediums like messenger, email (Buil-Gil & Zeng, 2021; Kopp et al., 2017; Whitty & Buchanan, 2016), WhatsApp, Viber or WeChat (Annadorai et al., 2018). This will cause the

victim to believe that the relationship is becoming more intimate and exclusive (Whitty & Buchanan, 2016), nevertheless, this is done as there is the possibility that the false profile could be reported and thus removed from the dating application. Hence losing the communication medium where contact with potential victims was made (Kopp et al., 2015) or the risk of being tracked (Annadori et al., 2018).

Subsequently, the second stage known as grooming is initiated (Cross, 2018a; Gillespie, 2017; Whitty, 2018) where the scammer utilises the victim's social media to develop an intimate relationship (Whitty & Buchanan, 2016). During this stage, the scammer keeps frequent contact with the victim generally lasting between six to eight months however this could even last for years (Barnor et al., 2020; Coluccia et al., 2020) whilst occasionally sending the victim gifts to develop the relationship further (Sorell & Whitty, 2019). The scammer utilises various forms of communication for instance video chats and phone calls to ensure that a strong relationship is built, however on a less frequent basis, as typing is the preferred method (Cross et al., 2016a; Whitty & Buchanan, 2016). During this phase, the scammer aims at increasing the level of intimacy and trust (Kopp et al., 2015). In the early stages of any romantic relationship, individuals try to live their personal love stories which are fantasies concerning their perfect relationship which have been created as a result of environmental interactions (Kopp et al., 2016b; Sternberg, 1995) per the Duplex Theory of Love. During the initial phases, the scammer aims at getting to know the victim as thoroughly as possible to mirror the victim's personal love story whereby the latter will start replacing the fictional elements with aspects of reality (Kopp et al., 2015). Thus, the scammer tries to ensure that the individual's fictional love story comes true by identifying similar interests and values (Annadorai et al., 2018; Coluccia et al., 2020). Bringing the victim's personal love story to life facilitates the element of manipulation, connection and excitement. Hence, the victim ends up psychologically imprisoned in the deception of building a relationship with

the picture-perfect soulmate as per their subjective love story (Kopp et al., 2016b). The scammer will develop subsequent love stories whereby their main aim is solely financial exploitation (Kopp et al., 2016a). Sternberg (1995) mentioned that every personal love story is based on a plot with specific themes and characters (Kopp et al., 2015). Thus, upon requesting money, the scammer needs to utilise the context of such a story to prevent any form of suspiciousness (Kopp et al., 2015). As a result of this, victims of romance fraud, justify the need to send the scammer money whilst some even stay in the relationship which is a similar concept in domestic violence cases (Kopp et al., 2016a). O'Connell (2003), who carried out various research on internet grooming stated that scammers identify potential targets based on three pillars: convenience, opportunity and helplessness. Romance fraud is a clear example of this. Scammers often find a hunting field whereby victims are expected to be located whilst subsequently identifying the ideal story to utilise to connect best with individual victims (Gillespie, 2017). Most often offenders will be scamming victims simultaneously (Gillespie, 2017) hence making sure that they achieve the highest income they can before potentially getting caught.

After this phase, the scammer will state that s/he has fallen in love with the victim, which normally occurs two weeks after the first interaction (Coluccia et al., 2020) during which the latter will try to set up a meeting with the scammer, though due to the manipulation techniques, the scammer would be able to postpone such meetings without raising any suspicions (Kopp et al., 2015; Kopp et al., 2017). The scammer will build confidence with the victim encouraging them to disclose intimate details thus facilitating the element of trust until the victim eventually falls in love (Buil-Gil & Zeng, 2021; Kopp et al., 2016a; Whitty & Buchanan, 2016). Subsequently, once trust is gathered the criminal will ask for gifts and once the victim complies, the offender will move to ask for money (Kopp et al., 2017; Whitty & Buchanan, 2016) a stage often referred to as the string. The request is often followed by a

narrative, with the most common being the need for hospital intervention, to travel to another country and prison bail whilst promising that this is needed to be able to visit the victim (Cross, 2018b). Hence, motivating the latter to send the money accordingly. This can last from a few months to several years (Buil-Gil & Zeng, 2021). The alleged offender expresses the desperate need for the funds as s/he has no access to personal funds due to the 'emergency' narrative the scammer chose to pursue. Hence, commence by asking the victim for small amounts, acknowledged as the foot-in-the-door technique (Whitty & Buchanan, 2012) until they start requesting larger amounts (Kopp et al., 2016b) recognised as the door-in-the-face technique (Whitty & Buchanan, 2012). The scammer always affirms that s/he will return the loaned money once they can access their account (Kopp et al., 2016a).

In some cases, this could escalate to the performance of sexual acts should the victim disclose that they do not have any more money to send i.e. The offender could hype the victim into taking off their clothes (Buil-Gil & Zeng, 2021) or carrying out virtual sex where the victim is instructed to carry out intimate and sexual actions in front of the webcam (Gillespie, 2017). They might also ask victims for intimate photographs (Gillespie, 2017). The primal reason for such behaviour is not to acquire more finances but to instil an element of humiliation in the victim (Wang et al., 2020). As a result, this gives the offender the leverage needed to blackmail the latter in hopes of sending more money (Buil-Gil & Zeng, 2021). Due to this, victims could participate in illegal activities occasionally even without their knowledge such as money laundering to prevent the offender from releasing the victims' intimate material (Whitty & Buchanan, 2016). Apart from blackmail, the offender will resort to anything to acquire the requested funds such as extortion and threats (Cross et al., 2018). The victim will then start realising that meeting such an individual is not likely to occur due to the numerous excuses created by the scammer and will start doubting the overall

relationship (Coluccia et al., 2020). Hence, the revelation stage will occur when the victim realises that s/he has been defrauded (Wang et al., 2020).

2.4 Romance fraud: its occurrence and prevalence

Due to technological advancements, cybercrime is becoming a critical issue that needs to be addressed (Wijayanto, 2021). Facebook alone, connects over two billion individuals and approximately more than 100 billion messages are sent daily between users worldwide (Facebook, 2019). Clough (2015) disclosed that due to the rapid advancements in technology, especially concerning social media, humans have increased the risk of victimisation due to their online activity particularly since technology does not allow geographical restrictions. A study conducted by Aiken and his colleagues (2016) concluded that cybercrime is more lucrative than the collective international trade of cannabis, cocaine and diamorphine. Romance fraud is an example of cybercrime, and despite it being fairly new, it affects thousands of individuals across the world every year (Cross et al., 2018; Cross & Layt, 2021). It is the most recurrent reported cybercrime, with the greatest financial damage (Internet Crime Complaint Center, 2019). Statistics vary across the world. In America reports concerning romance fraud, have escalated between 2014 and 2020 as approximately, the annual loss increased from \$87 million (Internet Crime Complaint Center, 2019) to roughly \$600 million (Internet Crime Complaint Centre, 2020), thus making it three times more lucrative when compared to other fraud subtypes (Internet Crime Complaint Center, 2019). In Australia, between 2014 and 2020, romance fraud accounted for a loss of around \$27.9 million (ACCC, 2014) and \$131 million respectively classifying it in the top three types of scams generating the utmost economic loss to Australians that year (ACCC, 2020).

Humans are social species and thus yearn for social interaction to carry out the simplest tasks in life and function efficiently (Wijayanto, 2021). Humanistic psychology defines humans as *homo luden* which can be translated as dynamic actors in devising

provisional tactics with social relations in their surroundings (Wijayanto, 2021). The largest increase in romance scams occurred during the COVID-19 pandemic due to lockdowns and imposed social distancing measures as a means of controlling virus distribution (Buil-Gil & Zeng, 2021). Due to such measures, the rates of loneliness and isolation increased thus individuals turned to the internet and social media to satisfy the need for social interaction (Király et al., 2020). Hence, this increased the rate of victimisation since individuals were spending significantly more time on social media when compared to before the COVID-19 pandemic (Ma & McKinnon, 2020). Moreover, the pandemic also affected individuals' psychological well-being on a fundamental level, as the rates of anxiety and depression among others increased, making them more susceptible to becoming a target of romance fraud due to their emotional vulnerabilities (Ma & McKinnon, 2020).

2.5 Gender intersectionality and romance stories

Intersectionality is defined as the study of junctions amid modes of coercion, dominance and/or discrimination (Rosaida & Rejeki, 2017). Kimberlé Crenshaw stated that women face several levels of discrimination emerging from the intersectional systems of society (Rosaida & Rejeki, 2017). For several decades, there was a discrepancy between males and females and although this is changing, there are still residual elements of a male-dominated society as well as power (Cook, 2016; Kräft, 2021; Rosida & Rejeki, 2017; Shohel et al., 2021). As a result of the power discrepancies, females are more easily manipulated which in turn increases the level of discrimination hence making them more susceptible to falling into the ruse of romance scams (Kräft, 2021; Rosida & Rejeki, 2017; Shohel et al., 2021).

Society has a significant impact on individuals as this not only moulds our behaviour but also affects our ambitions, faiths and wishes related to contentment, hence due to these influences females are compelled to attain this highly romanticised relationship (Moss, 2019).

In addition to the above, culture also plays a fundamental part as it has engrained an element of a perfect 'fairy tale' romance composed of perfectionistic, unrealistic and/or extremely idealised views which are more ingrained in females when compared to males (Chuang, 2021; Vannier & O'Sullivan, 2017; Whitty & Buchanan, 2012). One major contribution to this is the media. It commonly displays concepts of love that are unrealistic as realistic, hence those individuals who have not yet experienced love or those who do not have role models, internalise this sentimentalised interpretation and utilise it as the underpinnings to form their expectancies (Moss, 2019). Hence, creating these love stories "have penetrated the fabric of our everyday life so deeply that we suspect they have altered, even transformed, our experience of love" (Illouz, 1997, p. 154). Social media also contributes to this as it permits individuals to manipulate their photos and identity to meet idealistic and unrealistic concepts (Moss, 2019). These, unrealistic expectations of love make females more susceptible to becoming a victim of romantic scams.

2.6 Typology of romance fraud victims

There is limited research concerning the concept of risk factors regarding victims of crime (Davies et al., 2017; Hanoch & Wood, 2021; Norris, Brookes & Dowell, 2019). However, recently researchers attempted to explain the correlation between victimisation and the typology of romance scam victims (Lokanan & Liu, 2021; Whitty, 2018; Whitty, 2019b). Numerous demographic factors were identified based on the individuals' characteristics and vulnerabilities, thus increasing the susceptibility of becoming a target of such crime (Brotto et al., 2017).

One factor that is often linked with romance fraud victimisation is age (Lokanan & Liu, 2021). Research shows that middle-aged women are at a greater risk to become a victim of romance scams when compared to juveniles or the elderly (Chuang, 2021; Coluccia et al., 2020; Hanoch & Wood, 2021; Whitty, 2018).

Gender also increases the prevalence of being subjected to romance fraud. Formerly, men and women were equally susceptible (Sorell & Whitty, 2019). However, nowadays females are more prevalent to become victims of such crime (Ellis & Renouf, 2018; Hanoch & Wood, 2021; Sorell & Whitty, 2019; Whitty, 2019b; Whitty, 2018). In their study, Buil-Gil & Zeng (2021) stated that females experienced higher rates of romance fraud when compared to males both before (2019: 516 females & 329 males) and through the COVID-19 pandemic (2020: 682 females and 466 males). Additionally, women receive a substantially greater amount of friend requests, hence rendering them more prone to romance fraud (Onaolaopo et al., 2021; Thomas et al., 2021). In a study conducted by Onaolaopo and his colleagues (2021), it was identified that on Facebook, women received 126 friend requests as opposed to men who received 31 requests.

Education contributes to romance scam victimisation. Literature shows that surprisingly individuals with higher levels of education are more prevalent to experience romance fraud (Coluccia et al., 2020; Hanoch & Wood, 2021; Whitty, 2019b). Furthermore, since the internet is the preferred medium for the majority of romance fraud, those having limited knowledge about cybersecurity are more susceptible to such crime (Whitty, 2018).

Personality is another demographic factor that is related to romance fraud victimisation. Victims of such crime tend to be carefree (Norris et al., 2019), risk-takers, generous, trustful, naïve and avaricious (Sorell & Whitty, 2019; Whitty, 2018; Whitty, 2019b). They also have low levels of self-esteem, and motivation, are unhappy and insecure (Davies et al., 2017; Spalek, 2017). Moreover, they have a sense of respect for authority (Whitty, 2018) and share significant similarities with the offender's false identity (Whitty, 2019b). Additionally, they have addicting tendencies (Chuang, 2021; Whitty, 2018; Whitty, 2019b) due to negative reinforcement. Meaning that victims are captivated by a vicious cycle

whereby the offender asks for money and in return, they are presented with affectionate feelings which contribute to the assumption that the relationship will develop further.

The Big Five Personality Traits model can also be utilised to foresee cybercrime victimisation (Van de Weijer & Leukfeldt, 2017). Those having lower scores of conscientiousness and emotional constancy whilst high scores of openness to new experiences and trustworthiness are more prone to become targets of romance fraud (Coluccia et al., 2020; Van de Weijer & Leukfeldt, 2017; Whitty, 2018). Furthermore, it is typical that such individuals have a sense of extroversion (i.e., introverts are more liable to engage in such scams) and agreeableness (i.e., those who are more likely to agree frequently) (Whitty, 2020). Females who have high levels of dependency and loneliness, seek attention, are easily flattered and coerced (Coluccia et al., 2020; Whitty, 2019b; Whitty, 2018) are more likely to be targeted.

Having low self-control is also classified as another personality aspect associated with the features of RFV (Whitty, 2018; Whitty, 2019b). This can be justified by Gottfredson and Hirschi's Self-Control Theory (1990). Originally such a theory was created to elucidate the causes of delinquent behaviour (Gottfredson & Hirschi, 1990). Self-control denotes one's capability to control feelings, actions, and wishes (Chen et al., 2017). Intelligence and individual backgrounds, for instance, previous experience and education influence self-control (Chen et al., 2017). Gottfredson and Hirschi's Self-Control Theory states that individuals with low self-control are inclined to follow their pursuits which could offer short-term desires without considering any potential long-term corollaries (Opp, 2020). Apart from impulsivity, they also seek attention (Sorell & Whitty, 2019; Whitty, 2018; Whitty, 2019b). The latter goes hand in hand as offenders ask victims to send money for an emergency and thus, due to the emotional connection portrayed by the offender, victims comply without logical rationalisation (Whitty, 2018).

Prior romance experience and current relationship status are other risk factors that contribute to victimisation. Those who are widowed (Coluccia et al., 2020; Whitty, 2018), experienced prior victimisation (Brotto et al., 2017), and/ or had a history of an abusive relationship may turn to the internet to develop social relations as they desperately seek love (Chuang, 2021; Ellis & Renouf, 2018; Sorell & Whitty, 2019). Moreover, such crime is common in those seeking the “perfect partner” based on their internalised love stories composed of unrealistic and idealised expectations (Chuang, 2021; Suarez-Tangil et al., 2020; Whitty, 2019a). The abovementioned risk factors make victims more inclined to persuasion and consequently also exploitation (Whitty, 2018).

2.7 Consequences of romance fraud on the victims’ quality of life

Victimisation can have negative repercussions on the victims’ QOL and well-being (Brenig & Proeger, 2018; Garfin et al., 2018; Krulichová, 2021) thus relentlessly interfering with their daily routine (Janssen et al., 2021; Johnston et al., 2018; McGarry & Walklate, 2015). Online romance scams can leave extensive implications on victims (Cross et al., 2016b). Although it is not as commonly explored as other types of crime such as domestic violence, theft and physical assault, the implications of romance scams exceed far more than the financial aspect as it also affects victims on a biopsychosocial level (Cross, 2019c; Cross et al., 2016b; Whitty & Buchanan, 2015).

2.7.1 Financial implications

It is not surprising that victims of romance fraud experience financial losses (Cross et al., 2016b) since offenders manipulate potential victims to send money with the promise of forming a stable relationship in return (Carter, 2021; Cross et al., 2016b; Gillespie, 2017; Hawkins, 2019; Whitty, 2020). When it comes to romance fraud, financial losses are exceedingly high. In fact, in 2019, the Internet Crime Complaint Centre (IC3) stated that

romance fraud was classified in the top tier of financial fraud classifications where victims reported a loss of over US\$475 million (Internet Crime Complaint Centre, 2020). Whilst, in Britain in 2018, victims of romance fraud lost more than £50 million (Cross & Layt, 2021).

Not all victims of romance fraud lose significant amounts of money however those who do, experience catastrophic and incapacitating long-term implications (Carter, 2021; Cross et al., 2016b; Vasquez & Houston-Kolnik, 2017). Victims have lost their residence, spend money meant for their descendants' inheritance, any funds that they were saving in case of an emergency such as medical assistance (Wemmers, 2021) or meant to support them when they get older whilst remaining in serious debt for the remainder of their lifetime (Whitty, 2020) and losing the element of safety (Cross et al., 2016b). Since offenders could be from anywhere in the world, it is challenging for law enforcement entities to find such offenders and hence, victims hardly recuperate their finances (Buil-Gil & Zeng, 2021; Sawa & Allen, 2018). These severe financial losses can lead to the development of other consequences that could affect the victims' well-being (Whitty, 2020) which will be discussed in the coming sections.

2.7.2 Psychological implications

Although romance fraud is very different from violent crimes the implications could be more pervasive since the crime occurred on a personal level thus essentially affecting victims' sense of being (Walsh, 2021). Romance fraud is notorious to cause overwhelming psychological consequences to the victims (Carter, 2021; Whitty & Buchanan, 2016) as the latter still hold an emotional attachment to the offender even once the truth is uncovered (Chuang, 2021). Psychological consequences experienced by RFV can be subdivided into two categories; short and long-term.

By definition, the duration of short-term psychological consequences are experienced for less than a month (Bryant, 2018; Bryant, 2019; Rehman et al., 2019). Victims of romance fraud can be subjected to self-doubt and incredulity (Whitty & Buchanan, 2016). In addition, they also face an element of guilt for not identifying that they were being frauded especially if others around them warned them accordingly (Cross et al., 2016a; Sorell & Whitty, 2019). They utilise this as a coping mechanism helping them come to terms with the experience they endured, grasp a sense of control as well as assist in the recovery from such encounters (Cross et al., 2016a). Stemming from such blame, such victims also experience embarrassment and/or shame (Chuang, 2021; Cross et al., 2016a; Sorell & Whitty, 2019).

Victims of romance fraud can also experience elements of shock, loss and sadness after realising that the relationship was a lie, anger and distress especially since they were manipulated both financially and romantically (Shao et al., 2019), and worry particularly if they lost the majority of their savings as well as helplessness (Buil-Gil & Zeng, 2021; Cross et al., 2016b). They also reported feeling an element of disgust towards themselves whilst feeling as if they were emotionally abused (Coluccia et al., 2020). Romance fraud could also increase the victims' stress levels which could then lead to the aggravation of other psychological conditions such as anxiety among others (Buil-Gil & Zeng, 2021).

Apart from short-term consequences, victims of romance fraud also experience long-term psychological distress which lasts more than a month. This can lead to the development of mental health disorders. As a result of romance fraud, victims could experience depression (Buil-Gil & Zeng, 2021; Carter, 2021) which could lead to major depression disorder in severe cases (Barkworth & Murphy, 2016; Shao et al., 2019) characterised by a depressive mood throughout the day and decreased appeal in formerly enjoyed interests amongst others (American Psychiatric Association, 2013). Anxiety disorders are also prevalent when it comes to romance fraud, especially the following (Johnston et al., 2018; Shao et al., 2019). A

panic disorder is characterised by sweating, palpitations, breathing difficulties, dizziness, nausea, derealisation (losing the feeling of reality) and/or depersonalisation (out-of-body experience) and fear of death (American Psychiatric Association, 2013). Subsequently, agoraphobia is when individuals experience excessive fear and anxiety when being in open and/ or enclosed spaces, utilising public transportation, being outside their homes alone, waiting in line and/or being in crowds (American Psychiatric Association, 2013).

Additionally, there is generalised anxiety disorder which is typified as excessive worry and anxiety concerning everyday activities where individuals experience irritability, muscle tension, restlessness, fatigue, concentration difficulties and lack of sleep (American Psychiatric Association, 2013). Finally, social anxiety disorder (Barkworth & Murphy, 2016) is exemplified by anxiety surrounding social situations where the individual could be subjected to potential scrutiny by others, feelings of humiliation and fear which could lead to avoidance of social activities and/or interaction (American Psychiatric Association, 2013).

Victims of romance fraud could also experience Post-Traumatic Stress Disorder (PTSD) which is the most common diagnosis when experiencing trauma (Chiba et al., 2021; Lewis et al., 2020; Miao et al., 2018; Rehman et al., 2019). PTSD is typified by the manifestation of eight criteria (refer to Appendix A) whereby the symptoms can be categorised into four groups; intrusion, evasion, negative cognitive and mood modifications and changes in stimulation and responsiveness (Bryant, 2019; Rehman et al., 2019). PTSD is an incapacitating state that disturbs the victims' daily routine and is frequently comorbid with depression and anxiety disorders (Chiba et al., 2021; Lewis et al., 2020; Shalev et al., 2017).

RFV could also experience Fraud trauma syndrome which is characterised by acute emotional and psychological anguish (Sarriá et al., 2019). Such syndrome consists of vast symptoms with the most prevalent being rage, agony, hopelessness, depression, anxiety (Buil-Gil & Zeng, 2021; Chuang, 2021), fear (Alfaro-Beracoechea et al., 2018; Baier &

Pfeiffer, 2016), nightmares, disbelief, desolation, emotional numbing and despondency (Sarriá et al., 2019).

In severe cases, RFV could even commit suicide and/or self-harm (Chuang, 2021; Cross, 2019c; Whitty & Buchanan, 2016). However, it is challenging to determine if suicidal ideation might be direct aftermath of romance fraud or caused due to other life stressors (Cross et al., 2016a).

Romance scams typically cause victims to experience a “double hit” phenomenon since they process the financial losses whilst mourning the relationship (Cross, 2018a & b; Whitty, 2019a). Studies show that the loss is equivalent to experiencing the loss of a loved one and consider this more traumatic than financial loss (Cross, 2019c; Gillespie, 2017). Such criminal activity is different from experiencing a negative relationship based on the scammer’s modus operandi since the relationship was not genuine in the beginning as its foundations were laid in fabrications and treachery (Cross, 2018b; Cross et al., 2018).

2.7.3 Social implications

Romance scams not only impact victims on a financial and psychological level but also affect their social behaviours (Chuang, 2021; Janssen et al., 2021). Since loneliness is one of the main demographic factors for romance fraud, this can cause social isolation thus increasing victims’ prevalence of re-victimisation (Buil-Gil & Zeng, 2021). Moreover, social isolation can also be brought about due to the element of fear associated with romance fraud which could negatively reinforce victims to utilise avoidance as a coping mechanism (Baier & Pfeiffer, 2016; Stickley et al., 2015). Furthermore, as a result of the psychological consequences such as embarrassment and shame, RFV might avoid certain places or behaviours such as online dating (Buil-Gil & Zeng, 2018; Cross et al., 2018; Janssen et al., 2021; Johnston et al., 2018). Such victims could also go through social exclusion (Barkworth

& Murphy, 2016; Janssen et al., 2021). In addition, due to the deceiving nature of romance fraud, victims can experience low levels of self-esteem, self-worth, faith and self-reliance, especially towards online dating sites whilst increasing elements of suspicion whenever approached by potentially new romantic partners hence affecting future romantic relations (Whitty & Buchanan, 2015). The above could negatively influence the victims' mental health, life satisfaction and overall QOL (Krulichová, 2018; McGarry & Walklate, 2015).

2.7.4 Biological impact of trauma on the adult brain

Apart from psychological, social and financial consequences, trauma can also cause modifications to brain structures. This can be explained by the fronto-limbic model which is composed of the amygdala (Bryant, 2011; Chiba et al., 2021; Suvak & Barrett, 2011), medial prefrontal cortex (mPFC) and hippocampus (Akiki et al., 2017). Since the amygdala is responsible for emotional regulation, trauma causes the victims to experience either emotional under-modulation or emotional hyperarousal (Chiba et al., 2021; Yehuda et al., 2015). During the under-modulation there is hyperarousal and hypervigilance thus the amygdala is hindered (Chiba et al., 2021; Yehuda et al., 2015). Whilst in overmodulation the amygdala is hyper-aroused thus producing amplified stimulation and exaggerated distress which is accountable for dissociation (Akiki et al., 2017; Chiba et al., 2021; Yehuda et al., 2015;). The mPFC is important for inhibitory control and decision making among others (Jobson et al., 2021). Thus, trauma impacts the mPFC from carrying top-down inhibition (Akiki et al., 2017) which is responsible for carrying out appropriate contextual actions (Duque et al., 2013). The hippocampus is responsible for processing contextual data thus (Levy-Gigi et al., 2014), the experienced trauma causes a malfunction in identifying secure and non-threatening circumstances hence explaining why victims may resort to avoidance (Akiki et al., 2017). Trauma also reduces the size of the hippocampus and mPFC whilst also

reducing the level of response in the latter (Mann & Marwaha, 2021). Moreover, the frontal and parietal regions could also be impacted on a neurocognitive level (Qureshi et al., 2011).

Trauma also influences neurotransmitters. Individuals with PTSD have high levels of corticotropin-releasing factor (CRF) which stimulate the anterior cingulate cortex releasing norepinephrine, developing a sympathetic reaction, which exhibits a quickened heart rate, blood pressure, amplified stimulation, and frightened reaction (Mann & Marwaha, 2021). It also decreases serotonin and GABA levels which in turn intensifies glutamate levels thus promoting dissociation and derealization (Mann & Marwaha, 2021).

As observed from the above sections, romance fraud causes individuals to experience negative holistic implications as it affects the financial and biopsychosocial aspects. Additionally, due to this, such criminal act destructively affects the individuals' QOL as well as life satisfaction.

2.8 European Union victims' rights

Historically, victims were disregarded when it comes to the criminal justice system (Pemberton et al., 2019), however, due to ground-breaking advancements within the study of victimology, this has changed (Fattah, 2000; Fattah, 2012). This dynamic shift occurred during the 1970s on account of the Victims' Rights Movement, which brought an increase of victim assistance programmes and promoted victim activism, the creation of victim support organisations, the development of compensation programmes and amendments concerning Legislation and Policy, especially with the formation of numerous rights assisting the victims to become the central point of reference (Daigle, 2017; Holmberg et al., 2020; Parkin, 2021). Indeed, during such a period, victims were granted numerous procedural rights thus ameliorating their position and involvement during criminal proceedings (Kunst et al., 2015).

During the past couple of years, a momentous process was made concerning victims' rights (Healy, 2019; Pemberton et al., 2019; Pugach et al., 2017). According to Vanfraechem and his colleagues (2015), Europe is experiencing the dawn of a new period concerning victims of crime and this is mainly due to the formulation of the Directive 2012/29/EU (also known as the Victims' Rights Directive) (EUCVT, 2021; Pemberton et al., 2019), which was issued by the European Parliament and Council. Such a document provides a framework that EU members (except Denmark) (European Commission, 2020) need to uphold. This framework goes further than the Council Framework Decision 2001/220/JHA as it takes an inclusive and victim-centred approach toward victims at a European level (European Union Agency for Fundamental Rights, 2014; Van der Aa, 2014). This directive was designed in a way to reduce as much as possible additional victimisation and discrimination (European Commission, 2020) and aims to facilitate the dissemination of the victims' voices (Englebrecht, 2008). The EU victims' rights can be categorised into five major classifications: respect and recognition, support including information, access to justice (procedural rights), protection and compensation (Van der Aa, 2014).

2.8.1 Right to respect and recognition

Recognition and respect are fundamental during the healing stage and thus such a directive states that all EU members must guarantee that professionals working within the field, must treat victims with respect, dignity and compassion whilst approaching them in a professional and unprejudiced conduct (Centre for Criminology and Victimology, 2018; The European Parliament and Council, 2012).

2.8.2 Right to information and support

The right to information can be subdivided into five rights which will be subsequently broken down. To begin with, all EU citizens have the right to comprehend and be understood.

Meaning that all Member states need to ensure that all suitable channels are utilised to help victims comprehend and be understood from the initial point of contact till the end of the criminal proceedings. Moreover, victims should be given any communication in straightforward language in an oral or written format. Such right also allows victims to be escorted by someone of their preference who can assist with any language barriers present (The European Parliament and Council, 2012; European Commission, 2020; European Union Agency for Fundamental Rights, 2014).

Victims have the right to obtain information from their first point of contact which is often the authorities when it comes to receiving information on the support services, the procedure of formulating a complaint, how they can ensure protection e.g. protection order, the procedure needed for interpretation services, information about their case and restorative justice services (The European Parliament and Council, 2012; European Commission, 2020; European Union Agency for Fundamental Rights, 2014).

EU citizens have a right to file a complaint and receive a copy of such document in their language. If the victim is unable to read, a free translation should be offered (The European Parliament and Council, 2012; European Commission, 2020; European Union Agency for Fundamental Rights, 2014). Additionally, they have a right to an interpreter for free should they not speak the language utilised during the court sessions (The European Parliament and Council, 2012; European Commission, 2020; European Union Agency for Fundamental Rights, 2014).

Victims are entitled to be informed about the time and location of the court hearings, the nature of the charges issued against the alleged offender and updates concerning the process of their case (The European Parliament and Council, 2012; European Commission, 2020; European Union Agency for Fundamental Rights, 2014).

This Directive allows victims to make use of general and/or specialised support services that are confidential, free and accessible during the duration of the criminal proceedings (European Commission, 2020; The European Parliament and Council, 2012). Victim Support Europe stated that “all victims of crime, and their families, should therefore be able to access support services in the aftermath of crime” (Victim Support Europe, 2013, p.18).

2.8.3 Right for procedural rights

For victims to be recognised, they need to be heard (Van der Aa, 2014). This can be achieved by the victims’ testimony as well as the formulation of the Victim Impact Statement (VIS) or Victim Personal Statement (VPS). This allows victims to provide an oral or written statement where they express the hardships (economic, social, emotional and corporal harm) endured as a result of the trauma (Commissioner for Victims and Witnesses in England and Wales, 2011; Lens et al., 2015). Hence, ensuring that a victim-centred approach is carried out (Wemmers, 2021). Moreover, they have the right to not prosecute and to make use of legal aid services (European Commission, 2020; European Union Agency for Fundamental Rights, 2014; The European Parliament and Council, 2012).

2.8.4 Right to protection

This framework allows the victim to avert any interaction with the offender, protection during the criminal investigations e.g., carrying out interviews when strictly essential, and protection of privacy e.g., not disseminating victims’ personal identifiable details and/or pictures of themselves and their family members (European Commission, 2020; The European Parliament and Council, 2012). Finally, victims should be protected from any potential secondary victimisation that might arise as a consequence of the criminal proceedings, contact with competent authorities and/or other specialised services e.g.,

lawyers, mental health professionals etc (Barkworth & Murphy, 2016; Davies et al., 2017; Pugach et al., 2017).

2.8.5 Right for compensation

Compensation is a crucial phase that contributes to the victims' recovery process (Commissioner for Victims and Witnesses in England and Wales, 2011; Van der Aa, 2014; Wemmers, 2021). Article 16 of the Victims' Rights Directive allows for competent authorities to consider compensation from the offender during the legal proceedings (European Commission, 2020; The European Parliament and Council, 2012).

This section delved into the EU charter which provides an overview of the rights given to all victims of crime including RFV. The subsequent portion will discuss the relationship between romance fraud and the importance of the individuals' environment.

2.9 Romance Fraud and the need for an appropriate environment

Society is composed of individuals, but these individuals collectively create a structure, so that the structure may seem to be beyond them. Persons are born into this structure and, through socialization, they come to be a part of the system, recreate it, perpetuate it. They internalize its values. They may attempt to change it. (Andersen, 2005, p. 438)

Both the physical (ie. nature and its surroundings) and the emotional environments (ie. relationships with others such as family members, friends etc) influence individuals in one way or another (Spalek, 2017), particularly since behaviour is a function of the interaction between individuals and their surroundings (Cooman et al., 2019; Meagher, 2019). When it comes to romance fraud the latter holds extensive capability as most of the abovementioned components are intangible. Indeed, the individuals' environment is explicitly associated with the outcome of their well-being (Samuelsson et al., 2018).

Alasdair MacIntyre (1984), a philosopher, stated that:

we are only co-authors of our own stories. The importance of continuity of our life story with those of others, which all draw upon the master narratives available in a given society and culture, confirms the interpersonal character of narrating one's own experiences. This form of continuity is particularly vital to the experience of victims, as victimisation damages the connection between the victim's narrative and that of the social surroundings. This disconnection is likely to cause the victim to experience uncertainty, doubt and shame concerning his or her perspective. (Pemberton et al., 2019, p. 406)

Unfortunately, victims of romance fraud experience several negative stereotypes and blame (Cross, 2016; Gillespie, 2017; Sorell & Whitty, 2019). This is a rationale as to why support from family, friends and/or professionals is vital to overcome the overwhelming negative emotions and consequences brought up by such criminal act (Cross, 2019c; Parkin, 2021; Pemberton et al., 2019). These protective factors prevent the victims from becoming offenders themselves as well as aid in trauma processing (Wojciechowski, 2019). This can be explained through the use of Agnew's General Strain Theory (1992) which accentuates the affiliation between going through strains (i.e., destructive life episodes) and delinquency (McKenna et al., 2019). Victimisation causes the development of adverse incentives such as depression, anger, frustration, fear and anxiety among others (Agnew & Brezina, 2019; Barbieri et al., 2019; McKenna et al., 2019) which are commonly reported when experiencing romance fraud. Such emotions are also elicited due to the deficit of an affirmative incentive (Hay & Ray, 2020; Scott, Whiting & Grosholz, 2020; Teijón-Alcalá & Birkbeck, 2019) which in this case is the loss of the relationship. These could lead to maladaptive coping and impulses to engage in previously withheld inhibitions thus increasing the possibility that victims resort to delinquency, hence becoming criminals themselves (McKenna et al., 2019; Wemmers et al., 2017; Wojciechowski, 2019).

2.10 Local context

Locally, statistics concerning romance fraud are scarce as these are collectively combined with other forms of fraud thus preventing the identification of its patterns throughout the years. In 2018 the Cyber Crime Unit investigated over 1,080 cases when it comes to online fraud and stated that this form of fraud increased by 24 per cent between 2017 and 2018 (Grima, 2019). In July 2021, the same Unit assisted over 200 individuals who have been scammed for various amounts of money with a total exceeding €100,000 (Camilleri Clarke, 2021). According to the CrimeMalta Observatory Annual Crime Review 2020, computer-based crimes increased by 44 per cent whilst fraud in general decreased by 1 per cent when compared to 2019 however it was still in the top four crimes committed during 2020 (Formosa, 2021). According to the statistics provided by the Malta Police Force (Appendix B) during October 2021, there were 3 reports concerning romance fraud whilst in November and December 2021 these increased to 4 and 5 respectively. However, during January 2022 no romance fraud reports were filed with the Police whilst in February 2022 and March 2022 only 1 report was filed respectively. The Malta Police Force added that all the above reports were made by female victims.

When it comes to the legislature, it was during the 2000s that Malta developed the first legislation concerning victims' rights, support and protection (European Union Agency for Fundamental Rights, 2014). At present, RFV are protected by the Criminal Code Chapter 539 entitled "Victims of Crime Act" which was last amended in 2021 (Laws of Malta, 2015).

Victim support services were developed during the 1960s where they aimed to assist victims more specifically by concentrating on their needs as well as focusing on the extent of the trauma caused by victimisation (Fattah, 2012; Sims et al., 2006; Zaykowski & Campagna, 2014). Such services are a vital component of victims' rights (European Union Agency for Fundamental Rights, 2014). Although various victim support services were created during the

last three decades (Burgess et al., 2010; Fattah, 2012), those specialising in romance fraud are scarce on a worldwide level (Cross, 2019a). Victim support services can be categorised as police-based, government-based and community-based (Canadian Resource Centre for Victims of Crime, 2005). It was in 1994, that generic victim support services arose in Malta (Canadian Resource Centre for Victims of Crime, 2005). Although locally, there are no specific organisations that solely focus on assisting victims of romance fraud, the main entities that offer support to all victims of crime (thus incorporating romance fraud) are the Victim Support Unit, and Cyber Crime Unit within the Malta Police Force, the Victim Support Agency and Legal Aid Malta which are governmental organisations and Victim Support Malta which is a non-governmental organisation.

Being the first point of contact for victims, the Malta Police Force established the Victim Support Unit (VSU) which started operating in January 2017 and was formally inaugurated on the 19th April 2017 by the Ministry for Home Affairs and National Security (The Malta Police Force, n.d.). The main aim of the VSU is to aid victims with their needs and apprehensions whilst providing ample assistance to diminish undesirable psychological anguish caused by victimisation (The Malta Police Force, n.d.). The functions of this Unit can be broken down as follows: acting as the first point of contact for victims after formulating a police report, offering crisis counselling and emotional support to tackle presenting psychological distress based on the nature of the case and victims' wishes, providing information concerning police and court-based procedures related to the victims' subjective case, applying techniques to assist police officers to effectively support victims of crime, referring victims to other specialised support services promptly, monitoring and following up with victims who made use of such service, delivering suitable and constant training concerning victim-centred approaches in addition to maintaining ongoing interactions with crucial stakeholders working on a government and non-government level (Cilia, 2020; The

Malta Police Force, n.d.). When the Unit was launched around 419 victims were assisted while in 2018 and 2019, 545 and 465 victims made use of such service respectively (Calleja, 2020).

The Cyber Crime Unit within the Malta Police Force was launched in 2003 and specialises in offences whereby technology was utilised such as hacking as well as carrying out investigations concerning traditional crimes such as fraud and threats amongst others (The Malta Police Force, n.d.). The professionals within such unit are police officers who receive ongoing training and specialise in investigating crimes that are carried out on the internet or the utilisation of technology (The Malta Police Force, n.d.). The functions of this Unit are to conserve data located on websites, investigate digital evidence related to investigations and find individuals who are utilising the internet to carry out criminal acts. The Cyber Crime Unit also promotes awareness campaigns to educate the general public (Grima, 2019). Since the internet is a global phenomenon, such a Unit works in conjunction with international and law enforcement entities in hopes of creating a safe internet environment (The Malta Police Force, n.d.). Since 2017, this Unit investigated over 4,508 cases of online fraud (Azzopardi, 2021).

The Victim Support Agency (VSA) was inaugurated in April 2020 by Hon. Dr Byron Camilleri Minister of Home Affairs, National Security and Law Enforcement (Camilleri, 2021) and operates under the Legal Notice 418 of 2020 entitled “Victim Support Agency (Establishment) Order” (Laws of Malta, 2020). The VSA was assembled to assist and encourage victims to get back on their feet whilst working towards a more inclusive culture (VSA, n.d.). The Agency utilises the following mission statement: “Acting as the National contact point for victims of crime; enhancing a holistic approach towards needs and support for a better QOL. Helping victims find their voice and become survivors!” (VSA, n.d.). The Agency is composed of a multidisciplinary team achieved through the amalgamation of the

Victim Support Unit, the Department of Probation and Parole and the Hate Crime and Speech Unit (Camilleri, 2021). It offers four main services: legal guidance provided by legal professionals where they answer any queries victims might have as well as guide how they can proceed with the case; emotional support provided by psychosocial professionals whereby an intake assessment is carried out which delves into how the trauma affected victims on a psychosocial level and subsequently carrying out an individualised care plan highlighting the victims' needs as well as the goals they would like to reach and the goals proposed by the service providers; probation and parole services where a member of the probation and parole informs victims that the offender will be released from prison and should such individuals require emotional support, an internal referral will be made to the emotional support team; information on the victims' case which is provided by officers working within the Victim Support Unit (Camenzuli, 2021; Camilleri, 2021; The Malta Independent, 2021). Victims of crime, their family members and/or any other witnesses are eligible to make use of the VSA's services (Camilleri, 2021).

The functions of the VSA can be divided as follows: acting as a contact point for victims whilst coordinating the various services offered by the Agency, carrying out follow-ups to check on the victims' process, creating agreements with other governmental and non-governmental entities for the victims' best interest, referring victims to existing specialised services based on the victims' needs, providing information on victims' rights etc, the possibility to deliver a Victim Personal Statement regarding the effect on the victims' wellbeing, providing sessions to prepare victims for any court hearing they might have, court accompaniment, raising awareness on victims' rights, compiling reports and statistics on the number of victims who utilised the Agency's services, working on local and international developments and practices to assist the victims more efficiently and effectively (Laws of Malta, 2020). The Agency opened the first victim support centre in Santa Lucia to reach more

victims and discussions are underway on opening two more centres in Gozo and the northern region of Malta respectively (Calleja, 2021; Fenech, 2021). Since the opening of the Agency more than 1,600 individuals made use of the services provided (Farrugia, 2022).

Victim Support Malta, which was set in 2006, is the sole non-governmental organisation assisting all victims of crime (The Malta Independent, 2016). Such entity provides therapeutic support thus aiding the victim to process their trauma accordingly, information about victims' rights, court accompaniment and liaising with the police to effectively support victims of crime (VSM, n.d.). Their services are divided into three categories: core services where trainee counsellors and psychologists offer therapy to all victims of crime; Care for Victims of Sexual Offence (CVSA previously known as SART) which specialises in victims who experienced sexual offences such as rape and Suicide Prevention Outreach and Therapeutic Services (SPOT) specialised for individuals who had suicidal thoughts, self-harmed or attempted suicide (Ministry of Health, n.d.; The Malta Independent, 2016; VSM, n.d.).

Legal Aid Malta operates under Legal Notice 414 of 2014 and is composed of numerous advocates who offer legal guidance and representation to all victims of crime (Laws of Malta, 2014). Its mission is to provide professional and legal representation to low-income individuals by making their voices heard, defending their rights and enriching their overall QOL (Legal Aid Malta, n.d.). When it comes to civil cases such as separation, victims are subjected to means-testing to ensure that they are eligible for their services since this service is intended for those of low income however for criminal cases such as romance fraud all victims of crime are eligible irrelevant of their income (Legal Aid Malta, n.d.).

2.11 Conclusion

This chapter presented an overview of the consequences of romance fraud where special focus was made on the romance fraud stages, the typology of romance fraud victims

and the biopsychosocial implications of such crime on the individuals' quality of life. It also addressed the European Union Victims' rights and the need for an appropriate environment to lessen the consequences elicited by romance fraud. Finally, the local context was discussed whereby it consisted of local statistics, Maltese Legislation and local victim support services. The subsequent chapter will focus on the methodology and research tools undertaken to address this research.

Chapter 3 Methodology

The methodology is crucial to research as it provides a framework for researchers since it assists in the problem development, objectives formulation, data gathering and presentation (Abutabenjeh & Jaradat, 2018; Shah, 2015; Sileyew, 2019). This chapter will present a thorough overview of the steps utilised to fulfil the purpose of this study. It will begin by presenting the research question and aims followed by the utilised research method. The research tool and participant recruitment will then be discussed. Focus will be given to the piloting and the stages undertaken for data analysis whilst also addressing the multi-disciplinary approach and triangulation. Finally, ethical considerations, credibility and trustworthiness will be tackled.

3.1 Research question and aims

Due to the incorporation of technology into everyday lives (Drew, 2020; Hay & Ray, 2020) as well as its continuous advancements (Coluccia et al., 2020; Cross, 2018a; Yar, 2013) especially in the dating field (Annadorai et al., 2018; Coluccia et al., 2020; Wijayanto, 2021), the frequency of romance fraud is expected to increase by time (Cross & Layt, 2021). This research is being put forward as to the date of writing and to the author's knowledge, local studies on romance fraud and its impact on the victims' well-being are scarce. Thus, this study was proposed to tackle the gap within the local scenario concerning such criminal act.

The predominant motive of this research was to explore the holistic consequences of romance fraud on the well-being of middle-aged female adults. To fulfil this aim, this study will explore the effects of romance fraud on the biopsychosocial aspects. Furthermore, it intends to analyse the perception of professionals who work in the field with RFV. The EU victims' rights and their experience with the courts of Malta will also be addressed. Finally, this research aims to address the existing theoretical and policy lacunae and improve service provision when it comes to RFV.

3.2 Research design

The research design is pivotal to the conduction of studies within social sciences among many other disciplines (Abutabenjeh & Jaradat, 2018). Indeed, identifying the fitting design is conceivably the most imperative choice a researcher formulates as it affects the integrity of the study (Abutabenjeh & Jaradat, 2018). Qualitative methods are utilised to explain social issues rather than social structures (Alam, 2020). The descriptive quality of qualitative methods lets the academic foster a multifaceted, holistic representation of natural surroundings whilst considering the context (Bengtsson, 2016; Constantinou et al., 2017; Queirós et al., 2017) which assists in the in-depth understanding of the proposed concept in tandem to encapsulating the vital core of the phenomenon (Castleberry & Nolen, 2018). Hence, facilitating an in-depth exploration of human behavioural dynamics (Bearman, 2019; Constantinou et al., 2017) whereby individuals' experiences, internal feelings (Naderifar et al., 2017), behaviours (Tenny et al., 2021), interactions, meanings (Alam, 2020) opinions (Gill & Baillie, 2018) and subjective thoughts (Alamri, 2019) are considered.

Due to its flexible nature (Naderifar et al., 2017), it makes it ideal when analysing the complexity of the multi-layered reality since it explores the how, what and why aspects (Constantinou et al., 2017; Tenny et al., 2021; Ormston et al., 2014) that typically arise from open-ended questions (Alamri, 2019; Tenny et al., 2021). Hence allowing for the gathering of detailed and rich data (Johnson et al., 2020; Naderifar et al., 2017; Tenny et al., 2021) that cannot be reduced to numerical values acquired through quantitative methodologies (Naderifar et al., 2017; Schneider et al., 2017; Tenny et al., 2021). Hence contributing to a profound understanding of social phenomena that is essential when exploring under-researched fields (Castleberry & Nolen, 2018; Nowell et al., 2017) such as in this case.

Qualitative research is deeply rooted in the gathering of linguistic data (Alamri, 2019; Peterson, 2019) and hence, the researcher needs to employ an element of interpretation to

make sense of such data (Alhojailan, 2012). Given the highly subjective nature of this study as well as the above-mentioned benefits, a qualitative phenomenological approach was deemed ideal to fulfil the research question and ensure that the participants' experience is meticulously processed.

3.2.1 Thematic analysis

Research shows that Thematic analysis (TA) is “poorly demarcated” and “rarely acknowledged” when contrasted to other qualitative techniques such as grounded theory, ethnography and phenomenology (Braun & Clarke, 2006; Lochmiller, 2021; Nowell et al., 2017). When compared to other analytic approaches within qualitative methodologies, TA has quite a vague definition (Lochmiller, 2021). Braun and Clarke, the founders of TA developed one of the clearest explanations (Lochmiller, 2021) since they defined such a concept as “a method for identifying, analyzing, and interpreting patterns of meaning (‘themes’) within qualitative data” (Clarke & Braun, 2017, p.1). This means that the researcher will acquire a generalised understanding of the collected data, analyse the information, generate codes and identify patterns based on the recurring frequency of such codes (Javadi & Zarea, 2016; Lochmiller, 2021; Nowell et al., 2017). Based on the frequency and relationship between the codes, these will be combined into themes (Javadi & Zarea, 2016; Lochmiller, 2021; Nowell et al., 2017). With regards to this study, TA will be used to examine interview transcripts of RFV as well as professionals working within the field such as psychologists, lawyers, police officers etc.

Flexibility is a characteristic of TA (Brough, 2019; Lyons & Coyle, 2021; Nowell et al., 2017). To ensure that TA is carried out rigorously, the researcher needs to identify the framework that the research will undertake as this will affect the study's quality (Kiger & Varpio, 2020; Nowell et al., 2017). The identification of a specific epistemology is

fundamental as it guides the researcher on how to approach the gathered data and analyse it accordingly (Braun & Clarke, 2006). TA has three main paradigms: essentialist or realist, constructionist and contextualism (Braun & Clarke, 2019; Clarke & Braun, 2017; Javid & Zarea, 2016). This study utilised a contextualism approach since it aimed to understand the holistic consequences of romance fraud on the individuals' well-being which arose from the experience itself as well as taking into consideration their societal surroundings. Additionally, the perception of professionals within the field was also taken into account which is also influenced by societal connotations.

3.2.2 The rationale for thematic analysis. TA is deemed to be one of the most suitable techniques when carrying out studies that require an aspect of interpretation as it is competent in recognising and noticing the relationship between the factors generated by the participants obtained from their experiences and the influence these have on their perception (Alhojailan, 2012), thoughts, feelings, opinions and behaviours (Clarke & Braun, 2017; Kiger & Varpio, 2020). It gives a systematic element when it comes to data analysis as it facilitates comparison within the gathered dataset (Alhojailan, 2012; Clarke & Braun, 2017; Norwell et al., 2017) hence permitting the researcher to identify common or recurring meanings (Alhojailan, 2012; Kiger & Varpio, 2020) whilst relating numerous subjective concepts between the transcripts (Alhojailan, 2012).

Due to the element of interpretation needed for data analysis, it surpasses the literal words utilised and concentrates on encapsulating the intricacies by relating concepts gathered from the participants (Guest et al., 2014). Hence, unearthing the meaning behind the explicit semantics known as themes (Guest et al., 2014; Javadi & Zarea, 2016) whilst identifying the “why” element rather than just allowing surface exploration (Vaismoradi & Snelgrove, 2019). As a result, providing a comprehensive, exhaustive and multifaceted data explanation (Lyons & Coyle, 2021; Nowell et al., 2017) whilst bestowing precision, sophistication, and

strengthen the study's holistic meaning (Alhojailan, 2012). This was the main rationale as to why such a technique was selected since the core element of this study is understanding the experience of RFV.

3.2.3 Advantages of thematic analysis. Thematic Analysis has numerous advantages, one of which is that there are published journals providing a step-by-step explanation of how to carry out TA (Kiger & Varpio, 2020). Hence making it more accessible to novice researchers (Nowell et al., 2017). Additionally, it is an effective method for data analysis hence facilitating interpretation, summarisation and highlights of specific concepts across numerous data sets (Kiger & Varpio, 2020). Furthermore, TA can be utilised to analyse from small (i.e. from case studies composed of one or two participants) to larger datasets (i.e. studies containing 60 or above participants (Clarke & Braun, 2017) whilst being cost-effective (Herzog et al., 2019). In TA both homogenous and heterogeneous samples can be used (Clarke & Braun, 2017). Due to the lack of theoretical framework (Braun & Clarke, 2006), TA has an element of practicality as well as flexibility (Clarke & Braun, 2017; Herzog et al., 2019; Javadi & Zarea, 2016) when it comes to data analysis. Apart from theoretical flexibility, TA contains a level of liberty when it comes to the development of the research question, the number of participants needed for data collection and generation of meaning with the textual data (Clarke & Braun, 2017). Finally, it can be used for inductive (based on the gathered data) and deductive (based on a particular theory) data analyses whilst describing both explicit and latent connotations (Clarke & Braun, 2017).

3.2.4 Disadvantages of thematic analysis. Literature on TA is lacking when contrasted to other qualitative approaches, such as grounded theory, ethnography and phenomenology (Braun & Clarke, 2006; Lochmiller, 2021; Nowell et al., 2017) thus this can cause an element of uncertainty in novel scholars especially when it comes to the process of conducting a thorough thematic analysis (Nowell, Norris, White & Moules, 2017). Although

flexibility is considered an advantage (Clarke & Braun, 2017; Herzog et al., 2019; Javadi & Zarea, 2016), it could also be seen as a shortcoming as it could result in discrepancies and a scarcity concerning coherence, especially during the thematic formulation (Kiger & Varpio, 2020; Nowell et al., 2017). Such coherence and interconnection can be achieved when the researcher explains the epistemological position undertaken to highlight the research's empirical assertions (Kiger & Varpio, 2020; Nowell et al., 2017). Should the researcher fail to do this, the quality of the thematic analysis will be affected. Due to the associated flexibility, TA might be perceived as lacking rigorousness (Clarke and Braun, 2013) whilst also creating an overwhelming sensation within the researcher to identify which data elements to concentrate on (Braun & Clarke, 2006). To ensure inter-rater reliability, there needs to be at least one other researcher apart from the main academic conducting the study to ensure that the codes and themes are coherent which might not always be possible (Belotto, 2018; Jason & Glenwick, 2016). Finally, due to the qualitative nature and interpretation, the outcomes might be dependent on the setting they are collected in and thus lack generalisability (Jason & Glenwick, 2016).

3.3 Research tools

Interviews are one of the preferred methods to investigate complex human behavioural aspects (Atkinson & Sampson, 2019; Perri et al., 2018). Their essential aim is to utilise a narrative approach to facilitate the extraction of the participants' knowledge from a surface level and then analyse the meaning of their subjective perception (Butler-Kisber, 2018; King et al., 2019; Marvasti, 2019). Hence, providing an insight into their experience and thoughts (Busetto et al., 2020; Hughes et al., 2020).

3.3.1 Single Question aimed at Inducing Narratives

When interviewing RFV, Single Question aimed at Inducing Narratives (SQUIN) interviews were deemed the ideal type of interview, especially with vulnerable individuals such as those in this study (Appendix C & D). When using SQUIN also known as the Biographic-Narrative Interpretive Method (BNIM), the researcher asks a sole, open-ended, narrative-provoking, ‘minimalist-passive’ query to achieve a general, rich and thick continuous description of the experience (Peta et al., 2019; Rapport, 2004). Hence allowing flexibility where the participants were able to start narrating their experience from where they deemed best whilst also providing the freedom to disclose relevant information that they were comfortable with (Casey et al., 2016). Hence safeguarding them from any potential triggers which could bring negative emotions and/or memories, therefore, ensuring that emotional stability is maintained ((Peta et al., 2019). This also lessened the possibility of interview bias since the question formation did not lead the participant in any way. Such method allows the participants to have an element of control and power which then allows for a more detailed and thick narrative to be uncovered (Peta et al., 2019). It allows the participants to feel involved during the research process which in return could elicit feelings of empowerment (Peta et al., 2019).

After the participants gave an overview of their experience, the SQUIN approach allows the researcher to conduct a maximum of two other sub-sessions, occurring on separate days, to carry out follow-up questions known as Particular Incident Narrative (PIN) seeking questions to probe and/or clarify any queries making sure that the experience was precisely understood, based on the information that arose from the initial SQUIN question (Casey et al., 2016; Peta et al., 2019; Wengraf, 2018). Hence, this permits the researcher to continue developing the participants’ narratives. In this study, three sessions were carried out with each RFV.

3.3.2 Semi-structured interviews

For this research, apart from RFV, professionals working within the field (i.e. Psychologists, social workers, lawyers etc) were also included to explore their perceptions when working with such victims (Appendix E & F). There are three main categories of interviews: structured, unstructured and semi-structured (Alamri, 2019), however, the latter which is the most commonly used within social sciences (Evans, 2018) was utilised.

3.3.2.1 Advantages and disadvantages of interviews. Semi-structured interviews allow structure and flexibility as the researcher and the participant can elaborate on pre-prepared questions listed in the interview guide whilst allowing for clarification or further details through probes (Alamri, 2019; DeJonckheere & Vaughn, 2019; Husband, 2020). Hence, contributing to data accuracy (Alamri, 2019). Interviews can offer insight into the non-verbal indicators which the interviewer can utilise to better comprehend the conveyed meaning (DeJonckheere & Vaughn, 2019). This interview style has an element of a conversation as information is gathered through an interaction between the researcher and the participant (Al Balushi, 2016; Evans, 2018; Mueller, 2019). Consequently, facilitating the professional relationship between the interviewer and interviewee which is a fundamental concept when carrying out a fruitful qualitative interview (Alamri, 2019). Interviews provide reliable, comprehensive and rich data hence facilitating the comprehension of the phenomenon that is being investigated (Alamri, 2019; Bearman, 2019).

In an ideal scenario, the participants provide an in-depth exploration of their perceptions however there could be interviewees that find it difficult to engage with the researcher or might be reluctant to disclose their perceptions thus affecting the information gathering (DeJonckheere & Vaughn, 2019). Since semi-structured interviews lack a structured interview guide, interviewers might lack the skills needed for effective probing (Al

Balushi, 2016; DeJonckheere & Vaughn, 2019). The information disclosed by the interviewee could be partially deficient due to flawed memory recollection or tenseness and cannot be generalised or duplicated (Alshenqeeti, 2014). The researcher needs to acknowledge the possibility of the social desirability factor whereby the interviewees' behaviour and responses, are affected by the researcher's presence thus affecting the reliability of the gathered data (Alamri, 2019). Lastly, semi-structured interviews are time-consuming (Alamri, 2019; DeJonckheere & Vaughn, 2019).

3.4 Saturation

Preferably, when carrying out qualitative research, data is collected until attaining saturation (Kausar, 2021; Saunders et al., 2018; Vasileiou et al., 2018). Even though saturation is viewed as a fundamental criterion when it comes to quality assurance within scholastic literature, saturation still has a vague description in practice (Hennink & Kaiser, 2022; Saunders et al., 2018; Sebele-Mpofu & Serpa, 2020) that has numerous definitions (Hennink et al., 2016; Lowe et al., 2018; Saunders et al., 2018).

The term saturation was formerly established by Glaser and Strauss in 1967 within their grounded theory methodology (Hennink & Kaiser, 2022; Hennink et al., 2016; Nelson, 2016). It was introduced as “theoretic saturation” (Guest et al., 2020, p.2) and was identified as “the point at which gathering more data about a theoretical construct reveals no new properties, nor yields any further theoretical insights about the emerging grounded theory” (Bryant & Charmaz, 2007, p.611).

Despite, defining saturation, it is improbable that a one-size-fits-all technique is created as research designs have an element of subjectivity and uniqueness (Fusch & Ness, 2015). Hence, over time, “data saturation” started to be applied instead of theoretic saturation allowing for broader application (Ando et al., 2014; Guest et al., 2020; Hennink & Kaiser,

2022; Saunders et al., 2018). Data saturation ensues when little or no novel evidence is gathered from data collection and analysis concerning the research question (Aguboshim, 2021; Constantinou et al., 2017; Guest et al., 2020) and thus data collection can conclude (Braun & Clarke, 2019; Nascimento et al., 2018; Peterson, 2019). Hence achieving “information redundancy” (Vasileiou et al., 2018, p.1). Given the research question, this study adopted data saturation, hence, ensuring that most facets connected to the effect of romance fraud on subjective well-being were explored.

The research’s quality can be negatively affected if saturation is not reached (Saunders et al., 2018; Sebele-Mpofu & Serpa, 2020). Morse (2015) stated that “Saturation is the most frequently touted guarantee of qualitative rigour offered by authors to reviewers and readers” (p.587). Saturation does not only contribute to the rigour of the research (Guest et al., 2020; Hennink et al., 2019; Sim et al., 2018) but is considered an epitome to achieve validity (Constantinou et al., 2017) whilst improving credibility (Aguboshim, 2021; Hennink & Kaiser, 2022; Sebele-Mpofu & Serpa, 2020).

Interviews are one of the commonest tools that facilitate data saturation (Fusch & Ness, 2015). Literature suggests that when aiming for data saturation such as in this case, around 11 to 13 interviews should suffice (Guest et al., 2020; Hennink & Kaiser, 2022; Sebele-Mpofu & Serpa, 2020). However, this only serves as a guideline since the researcher will know that data saturation has been achieved once the data analysis is initiated (Van Rijnsoever, 2017). For this study, 12 interviews were carried out (six with victims of romance fraud and six with professionals working in the field respectively).

3.5 Participants

Sampling is a central characteristic of qualitative research, as it affects the trustworthiness of the study’s outcomes and quality since it depends on the participants’

expertise in the phenomenon in question (Adeoye-Olatunde & Olenik, 2021). When adopting a qualitative approach, non-probability sampling techniques are utilised rather than probability approaches (Adeoye-Olatunde & Olenik, 2021; Sharma, 2017; Vasileiou et al., 2018). The researcher approached the Victim Support Agency (VSA) which acted as a gatekeeper to recruit the RFV using purposive sampling to ensure a homogenous sample (Farrugia, 2019). Such sampling technique was deemed ideal as a set of criteria required to be met to elicit the richest and most comprehensive data possible (Johnson et al., 2020; Peterson, 2019) concerning the specific phenomenon that is being studied (Bhardwaj, 2019; Campbell et al., 2020b; Denieffe, 2020). Hence ensuring that the research question is fully addressed and answered (Denieffe, 2020; Etikan & Bala, 2017; Seta, 2017).

Before ethical clearance, the researcher approached the VSA via email inquiring if the Agency could act as a gatekeeper (Appendix G). Once ethical clearance was granted, the researcher then asked the VSA to disseminate the information letters (Appendix H & I) and consent forms (Appendix J & K) to those individuals who meet the criteria listed in Table 1. Such documents were formulated in Maltese and English so that participants could be able to select their desired language.

Apart from RFV, professionals working within the field (i.e. Psychologists, social workers, lawyers etc) were also included to explore their perceptions when working with RFV. Thus, this provided a multi-disciplinary approach allowing for a comprehensive overview (Shepherd & Suddaby, 2017). To recruit such professionals, snowball sampling was utilised. RFV who partook in the study provided the researcher's information to respective professionals who assisted them and interested professionals approach the researcher accordingly (Farrugia, 2019; Kirchherr & Charles, 2018; Naderifar et al., 2017). Snowball sampling was considered a superlative sampling method as there was no other way of reaching the required participants (Kirchherr & Charles, 2018; Parker et al., 2019; Setia,

2017). This ensured that the professionals partaking in this research had previous experience with romance fraud.

Due to the qualitative nature, the sample size was kept small whereby six RFV and six professionals working within the field participated in this research (Moser & Korstjens, 2018) as the essential aim was to gather in-depth information (Campbell et al., 2020a; Farrugia, 2019).

3.5.1 Inclusion criteria

The researcher must provide an overview of the inclusive criteria and rationale explaining why such characteristics were chosen to justify their appropriateness with the study's aims (Campbell et al., 2020a, 2020b; Peterson, 2019). Hence, below illustrates the inclusive criteria utilised for this research:

Table 1

Inclusion criteria of the participants

Participants	Criteria	Rationale
Victims of romance fraud	Female	Research shows that females are more susceptible to experiencing romance fraud (Ellis & Renouf, 2018; Hanoch & Wood, 2021; Sorell & Whitty, 2019; Whitty, 2019b; Whitty, 2018)
	Middle-aged adults (adults between the ages of 40 – 60 years)	Research shows that middle-aged women are more likely to become a victim of romance scams when compared to juveniles or the elderly (Honnoch & Wood, 2021; Whitty, 2018;

Chuang, 2021; Coluccia et al., 2020). Middle age is difficult to define however such age gap was chosen as according to research middle age is defined as individuals between the ages of 40 – 60 years (Cotrina et al., 2020; Dyussenbayev, 2017; Soederberg et al., 2020).

	Experienced romance fraud	This criterion is needed to answer the research question placed forward.
	Terminated therapy two years ago	In this case, the term therapy refers to having made contact with a mental health professional to prevent or lessen as much as possible secondary victimisation.
Professionals working within the field	Currently working or previously worked with victims of romance fraud	This criterion is needed since the professionals' perception of romance fraud is needed for triangulation purposes to provide a multi-disciplinary perspective of romance fraud.

3.6 Piloting

Pilot studies are essential as they permit the researcher to test the questions and allow for amendments before data gathering (Malmqvist et al., 2019) such as ensuring that the questions and wording are straightforward and simple whilst the length of the interview is appropriate (Busetto et al., 2020). Pilot studies contribute to the research's quality by increasing its validity and reliability (Malmqvist et al., 2019). Before data collection, a pilot

study was carried out with a RFV and professional working within the field where the respective questions within the interview guide were tested accordingly. After gathering feedback from the respective parties, no amendments were made. Additionally, the data collected from the pilot study was incorporated into the study's results after consent from the pilot participants was attained.

3.7 Data analysis

Data analysis is considered the utmost convoluted stage within qualitative research and receives the least attention in academic literature (Nowell et al., 2017). TA can be approached in several ways (Alhojailan, 2012; Javadi & Zarea, 2016; Maguire & Delahunt, 2017) however the framework proposed by Braun and Clarke (2006) will be utilised as it is the most prominent method in the social sciences due to its well-defined and practical nature (Maguire & Delahunt, 2017). Despite this, the analysis is not linear as it adopts a more flexible approach since movement between the different stages is needed to produce a comprehensive study. The stages of Braun and Clarke (2006) are structured as follows:

3.7.1 Stage 1: Data familiarisation

Data compilation is the initial step to be able to analyse the gathered data (Castleberry & Nolen, 2018). The interviews carried out with RFV and professionals working within the field were transcribed to facilitate the identification of meaningful material related to the presenting research question. Despite, having the possibility of having another individual transcribe such interviews and is less time-consuming (Castleberry & Nolen, 2018), the researcher listened to the audio recording of the individual interviews and manually transcribed them verbatim (Braun & Clarke, 2006). Hence facilitating the process of data familiarisation, commencement of potential code formulation (Jason & Glenwick, 2016; Scharp & Sanders, 2018; Sutton & Austin, 2015), allowing for a more comprehensive and

global understanding of the data whilst facilitating organisation for data dissection (Castleberry & Nolen, 2018). Since the data was gathered by the researcher himself, this also assisted in taking a better account of the context concerning the data (Nowell et al., 2017). Once the transcription phase was completed, the researcher repeatedly read the transcripts which assisted in the understanding of the participants' meanings and identification of presented patterns whilst recording initial thoughts (Herzog et al., 2019; Kiger & Varpio, 2020; Nowell et al., 2017). Braun and Clarke (2006) suggest that the transcript is read at least once before the coding process. Thus, all the transcripts were read four times to ensure an in-depth understanding of the context. Finally, all the transcripts were checked again with the audio recordings to warrant precision (Braun & Clarke, 2006).

3.7.2 Stage 2: Initial code generation

Once familiarisation with the data corpus has been achieved and a list of initial thoughts has been roughly drafted, the second phase for data analysis commenced (Nowell et al., 2017). Codes organise the raw data in line with the research question and make the data more manageable whilst allowing the researcher to simplify and highlight explicit features within the data (Nowell et al., 2017) which will assist in theme formulation (Vasmoradi et al., 2016). Codes are considered the “building blocks of analysis” (Herzog et al., 2019). According to Boyatzis (1998), a “good code” (p.1) encapsulates the essence of the phenomenon. A systematic approach was adopted when going through the dataset where significant attention was given to every point as some data could develop the foundations of a theme present across the gathered data (Nowell et al., 2017). Codes were well-defined and focused to facilitate the sorting process, especially when developing themes and ensure that they are not superfluous (Kiger & Varpio, 2020; Nowell et al., 2017). To achieve this, a coding frame was developed based on the guidelines proposed by Boyatzis (1998) which are structured as follows: the code name, definition of the theme in question and a description of

when the theme could be utilised. This presented numerous advantages: facilitated the coding process as once definitions were set they could easily be applied to the subsequent data (Kiger & Varpio, 2020) hence providing a well-organized exploration of the gathered information (Roberts et al., 2019), served as a justification of the rationale behind the incorporation of each code (Fereday & Muir-Cochrane, 2006; Nowell et al., 2017), facilitated the interpretation process and identification of the relationship between different codes (Kiger & Varpio, 2020) whilst contributing to the study's credibility (Fereday & Muir-Cochrane, 2006; Nowell et al., 2017). Codes can be driven from theory or data (Herzog et al., 2019). In this study, the latter was carried out since romance fraud is still under-researched especially when it comes to the local context. There are two main ways to code the data, either manually by using highlighters or by utilising a computer programme (Braun & Clarke, 2006; Herzog et al., 2019; Jason & Glenwick, 2016). In this study, the word documents containing the transcripts were then uploaded in NVivo.

3.7.2.1 Qualitative software. NVivo is an example of a Computer-Assisted Qualitative Data Analysis Software (Dalkin et al., 2021; Mortelmans, 2019; Tenny et al., 2021). NVivo has numerous benefits. To begin with, it is less time-consuming when compared to manually sorting and analysing the data (Alam, 2021; Jackson & Bazeley, 2019; Mortelmans, 2019). Qualitative software facilitates the data gathering, organisation (Deterding & Waters, 2018; Setia, 2017) and successively the assembling and categorisation of similar codes into specific themes (Alhojailan, 2012; Peterson, 2019; Salahudin et al., 2020). It allows for hierarchical coding which assists the researcher to differentiate between higher-level and low-level codes (Alhojailan, 2012; Frost, 2011; Nowell et al., 2017). It eases the identification of the relationship between the codes as well as assists in cross-examination within the gathered data (Alam, 2021; Jackson & Bazeley, 2019; Mortelmans, 2019). Furthermore, it facilitates the analysis of interviews especially when open-ended questions

are utilised (Alam, 2021; Feng & Behar-Horenstein, 2019; Mortelmans, 2019), helps manage large datasets (Maher et al., 2018; Mortelmans, 2019; Setia, 2017) and assists in the provision of an in-depth analysis of the data corpus (Alam, 2021; Castleberry & Nolen, 2018; Jackson & Bazeley, 2019; Mortelmans, 2019) whilst providing an element of sophistication and flexibility towards the analysis process (Alam, 2021; Norwell et al., 2017). It is also beneficial, especially during the revision of developed themes (Mortelmans, 2019; Peterson, 2019). Finally, it enhances the accuracy of the analytical stages needed for validation (Bonello & Meehan, 2019; Jackson & Bazeley, 2019) whilst refining the quality of the outcomes (Alam, 2021; Mortelmans, 2019). However, qualitative software is not competent in the rational and intellectualising procedures involved in data analysis nor has the capability for judgement (Jackson & Bazeley, 2019; Nowell et al., 2017; Peterson, 2019). Moreover, it requires some knowledge about the different functions and utilisation (Jackson & Bazeley, 2019).

3.7.3 Stage 3: Searching for themes

Once all the data was coded and a record of all the several codes was formulated, the researcher commenced the third stage (Nowell et al., 2017). During this phase, the researcher started categorising and grouping the several codes based on similarities to formulate possible themes known as the basic themes (Braun & Clarke, 2006; Kiger & Varpio, 2020; Nowell et al., 2017). A theme is considered a description and concept which focuses on an implicit and abstract theme that contains a unification of general, related and similar ideas which assist the researcher to answer the proposed research question (Braun & Clarke, 2006; Maguire & Delahunt, 2017; Nowell et al., 2017; Vasmoradi et al., 2016). It is considered a series of underlying connotations that have been formulated through the combination of interpretation and the subjective nature of participants' narratives (Vasmoradi et al., 2016). Themes help bring together slivers of notions and/or events that are seen as worthless when presented

alone (Nowell et al., 2017). Essentially, the main aim of a theme is to extract the core of the participant's encounters (Vasmoradi et al., 2016). According to Clarke and Braun (2014), themes should be autonomous but at the same time collectively relate to each other forming a comprehensive systematic narrative.

When it comes to TA, themes can be categorised into two clusters: semantic and latent. In semantic themes, the researcher only considers the "surface" of what the participant said (Javadi & Zarea, 2016) whilst latent themes focus on conceptualisation and require a level of interpretation to go beyond the literal meaning that is represented in semantic themes (Javadi & Zarea, 2016). Given the research question, the development of latent themes was deemed ideal to provide an in-depth understanding concerning the implications of romance fraud on the subjective well-being of middle-aged female adults.

TA allows the researcher to adopt two specific approaches when it comes to theme development; a deductive or an inductive approach (Fereday & Muir-Cochrane, 2006; Kiger & Varpio, 2020; Maguire & Delahunt, 2017). A deductive (also known as top-down) (Maguire & Delahunt, 2017) approach signifies that the analysis is directed by a pre-determined theoretical framework (Herzog et al., 2019; Kiger & Varpio, 2020; Nowell et al., 2017) and themes are theory-driven (Clarke & Braun, 2017). When adopting an inductive (also known as bottom-up) approach (Maguire & Delahunt, 2017), the themes are originated from the data gathered itself without attempting to fit the themes in a pre-determined coding framework or systematic presumptions (Braun & Clarke, 2006; Castleberry & Nolen, 2018; Herzog et al., 2019; Javadi & Zarea, 2016; Vasmoradi et al., 2016). Meaning that the themes formed are data-driven (Clarke & Braun, 2017; Braun & Clarke, 2006). An inductive approach to the formation of themes encourages the use of interpretation whereby the researcher can formulate assumptions that go beyond the literal meaning of the presenting data (Vasmoradi et al., 2016). Hence, allowing for a more in-depth analysis of the presenting

phenomenon. An inductive approach is ideal especially when it comes to phenomena that are considered novel and thus need to be explored further (Clarke & Braun, 2017). In this study, an inductive approach was undertaken as there is limited research on romance fraud in general especially when it comes to its effects on the individuals' subjective well-being. Furthermore, the abovementioned information served as a rationale to adopt such an approach.

The researcher also created a thematic map which provided a graphic illustration of the codes and themes formulated from the dataset which simplified the gathered data and its relationship (Castleberry & Nolen, 2018). This design also contributed to illustrating the multi-discipline approach which was vital in this study.

3.7.4 Stage 4: Reviewing themes

Once a draft version of the themes was developed, the researcher then commenced the refinement process which initiates the fourth phase of the data analysis (Braun & Clarke, 2006; Jason & Glenwick, 2016; Nowell et al., 2017; Scharp & Sanders, 2018). Braun & Clarke (2006) subdivided this phase into a two-step systemic procedure. During the initial step, the researcher ensured that the coded material fell under the appropriate theme (Braun & Clarke, 2006; Forrester & Sullivan, 2018). The codes within the themes were internally homogeneous (Braun & Clarke, 2006; Javadi & Zarea, 2016) meaning that they eloquently related to each other and showed an element of cohesion and consistency whilst being externally homogeneous (Braun & Clarke, 2006; Javadi & Zarea, 2016) and hence reducing ambiguity (Forrester & Sullivan, 2018; Willig & Stainton-Rogers, 2017). Thus, preventing any overlap which serves as a rationale as to why the themes were separated (Forrester & Sullivan, 2018; Herzog et al., 2019). Should the basic themes integrate, then the researcher can commence the subsequent step within this phase (Braun & Clarke, 2006). During this

stage, the researcher kept exhaustive records behind the rationale concerning theme development, amendment and/or elimination (Kiger & Varpio, 2020). This assisted in the identification of existing patterns as well as formulation of an audit trail that will increase the element of trustworthiness within the results (Nowell et al., 2017).

In the second section of this phase, the themes need to reflect the overall narrative of the dataset (Jason & Glenwick, 2016; Javadi & Zarea, 2016; Vaismoradi et al., 2013; Willig & Stainton-Rogers, 2017). The revision of codes and themes was crucial especially since coding is an enduring, organic procedure (Braun & Clarke, 2006; Forrester & Sullivan, 2018; Nowell et al., 2017). At the end of this stage, the researcher was capable of clearly presenting exactly how an individual theme was descended from the raw data set (Forrester & Sullivan, 2018; Nowell et al., 2017). In this study, referential satisfactoriness was achieved by linking the raw data with the proposed themes to ensure that the outcomes are substantiated in the collected data (Forrester & Sullivan, 2018; Nowell et al., 2017).

3.7.5 Stage 5: Defining and naming themes

Once the researcher collectively developed a set of themes, a refinement process took place where the researcher defined and labelled them accordingly (Jason & Glenwick, 2016; Javadi & Zarea, 2016; Vasismorandi et al., 2013). The core of the meaning behind the global themes and the related data within each theme was identified (Braun & Clarke, 2006; Jason & Glenwick, 2016). In addition to the interpretation of the data, the researcher explained the significance of the themes to the research question (Javadi & Zarea, 2016; Kiger & Varpio, 2020). Braun and Clarke (2006) recommend that a theme should not be complex however it should be captivating and have a clear meaning that the reader would already know the concept such theme will address (Herzog et al., 2019; Javadi & Zarea, 2016; Nowell et al., 2017). The researcher formulated a comprehensive analysis for each theme whereby the

academic delved into the narrative behind each theme, and how it integrates with the overall narrative obtained from the raw data whilst explaining how this links to the research question (Braun & Clarke, 2006; Herzog et al., 2019; Nowell et al., 2017; Scharp & Sanders, 2018). During the fine-tuning process, the researcher identified if themes contain subthemes or not (Javadi & Zarea, 2016) which can be considered as themes within themes displaying a hierarchy of a specific concept (Braun & Clarke, 2006; Javadi & Zarea, 2016; Kiger & Varpio, 2020).

In this stage, the researcher identified the data extracts to utilise in the final document which will display the characteristics of the themes which will be needed in the discussion chapter of the study (Braun & Clarke, 2012). The researcher did not consider the developed themes as final until the raw data was been read, sorted and the codes inspected minimally twice to ensure that an in-depth comprehensive analysis was developed (Nowell et al., 2017). Despite the time consumption, this approach increased the credibility of the study's outcome (Nowell et al., 2017). Once the academic was able to unambiguously explain the rationale behind the themes and their relation to the research question, there was no need for any refinement and the researcher could move to the subsequent phase (Nowell et al., 2017).

3.7.6 Stage 6: Producing the final report

Once the final version of the themes was developed, the researcher then commenced the analysis and discussion section within the study (Braun & Clark, 2006). The report delivered an abridged, comprehensible, rational, non-repetitive, and thought-provoking interpretation of the data gathered by the researcher (Braun & Clarke, 2006; Javadi & Zarea, 2016; Nowell et al., 2017). When discussing the themes, was essential to include extracts that were classified under specific themes within the gathered data (Herzog et al., 2019; Nowell et al., 2017). The chosen extracts highlighted the core element of the topics in question in a

clear and precise manner (Braun & Clarke, 2006; Herzog et al., 2019). Extracts provide several benefits to the research; they provide a descriptive overview of the data whilst incorporating the researcher's interpretations, display the complexity within the data's narrative, and contribute to the study's validity (Herzog et al., 2019; Nowell et al., 2017) as well as trustworthiness (Jason & Glenwick, 2016). The analysis and discussion section displayed the analytical procedure which is essential as it shows the progression from the descriptive stage where the dataset was organised and patterns were identified, leading to interpretation and finally developing a wider connotation from the meanings themselves with existing literature (Braun & Clarke, 2006; Jason & Glenwick, 2016; Kiger & Varpio, 2020; Vaismoradi et al., 2013; Willig & Stainton-Rogers, 2017). There are several advantages when combining the study's findings with literature. Firstly, it contributes to the study's value and strength (Kiger & Varpio, 2020), allows the researcher to challenge the findings whilst potentially providing novel theoretic and/or applied interpretations that could be beneficial for subsequent research or utilised for policy development (Braun & Clarke, 2006; Kiger & Varpio, 2020; Nowell et al., 2017). The systematic integrity of the study will be contingent on the rationality of the claim whilst the trustworthiness will be established by the researcher's ability to utilise the gathered data concerning identified themes (Nowell et al., 2017). Subsequently, credibility will be depended on the aptitude of the researcher to incorporate all the pertinent data (Nowell et al., 2017). The discussion and analysis chapter provides a comprehensive narrative of the various themes elicited by the phenomenon being studied (Nowell et al., 2017). Hence essentially, the ultimate aim of the analysis and discussion chapter is to answer the proposed research question (Scharp & Sanders, 2018; Willig & Stainton-Rogers, 2017).

The above stages were used during the cross-analyses of the interviews held with RFV to formulate the basic, organising and global themes (refer to Figure 1) which are

presented in Chapter 4. This process was repeated for the interviews gathered from the professionals working within the field.

3.8 Ethical considerations

When conducting qualitative research, participants must be protected, due to the rich and in-depth nature of such methodology (Arifin, 2018; Hennink et al., 2020). Initially, this research was approved by the M.A. Criminology Board of Studies and subsequently since participants were going to partake in this study, further permissions were requested and approved by the University of Malta's Faculty Research Ethics Committee (FREC) on 15th June 2022 (Appendix L).

The researcher sent an email to the Victim Support Agency to obtain preliminary approval to act as a gatekeeper (Appendix G). Following the approval from FREC, the researcher sent an email to the Victim Support Agency with a detailed overview of the study's aims and attached information letters and consent forms both in Maltese and English (Appendix H, I, J & K) to distribute to eligible participants. Consequently, once the participants approach the researcher, the date and location of the interview as per the participant's choosing were set accordingly. Before conducting the interview, the information letter providing an overview of the study and the consent form with their rights were communicated verbally. The latter was then signed accordingly by both parties. Obtaining informed consent is crucial, especially when working with participants to safeguard their well-being (Arifin, 2018; Hennink et al., 2020). The researcher stressed that the General Data Protection Regulations were followed meaning that the disclosed information would be kept confidential, pseudonyms of their choosing were chosen to safeguard their identity, participation was entirely voluntary and they can terminate the interview at any point without reason (Ciesielska & Jemielniak, 2018). They were also reminded that the gathered data will be utilised solely for academic purposes. After the interviews with RFV, the researcher

assessed their current emotional state. Additionally, the researcher disclosed that an agreement was set with Victim Support Malta which is a non-governmental organisation specialising in assisting all victims of crime including RFV, to utilise their services at their discretion should they feel the need to make use of therapy and/or emotional support (Appendix M). Additionally, they were provided with a support-seeking guide for their perusal (Appendix N & O).

Participants were reminded that the audio recording of the interview will be saved with their pseudonyms and transcribed as soon as possible in a verbatim manner. The transcripts were then sent to the respective participants via email to review and amend as needed whilst informing them they have around 4 weeks to do so. Hence ensuring accuracy, trustworthiness, credibility and audit trail (Hennink et al., 2020). Additionally, they were notified that once they are satisfied with the details within the transcript, the audio recordings will be destroyed, thus eliminating the possibility of them being recognized. The soft copies of the transcripts were stored on the researcher's private computer which is solely utilized by said party and is password protected. With regards to the filled-in consent form, these were stored in a filing cabinet under lock and key (Arifin, 2018) whilst consent forms will be shredded on 30th May 2023.

3.9 Credibility and trustworthiness of the study

To ensure that credibility and trustworthiness are met, the research followed the standards identified by Yardley (2000) which are divided into sensitivity towards the setting, commitment and rigour, transparency and coherence, impact and importance.

To fulfil, Yardley's first criterion which was sensitivity to context, the researcher tried to utilise and review as much as possible the latest literature concerning this phenomenon. Moreover, the literature review was addressed within the local context which facilitated the

process of understanding romance fraud from the perspective of Maltese professionals as well as individuals who experienced such criminal act. The knowledge gathered by the researcher who worked for several years with victims of crime, assisted in creating an individual interview experience for the participants. Since the researcher comes from a psychology background, this also influenced the formulation of question structures to ensure that they were devised sensitively.

In Yardley's (2002) second criterion, entitled commitment and rigour, the researcher needs to be completely devoted and involved with the phenomenon as well as the participants whilst gathering as many perceptions as possible on the subject in question to obtain a comprehensive understanding. Various approaches can enrich data trustworthiness, analysis, and outcomes whilst ensuring that the latter is as thorough and precise as possible (Moon, 2019) with the most common technique being triangulation (Peterson, 2019; Fusch et al., 2018). Denzin (1978) created four types of triangulation that enrich the quality of studies within the social field which can be subdivided as follows (Campbell et al., 2018; Devakirubai, 2020; Gurbiel, 2018; Moon, 2019): Method triangulation (integrates numerous research methods for data collection), Investigator triangulation (having at least one more researcher apart from the primary researcher partaking in the data gathering and analysis phase), Theory triangulation (the utilisation of numerous theories to assist in the research design, implementation and data interpretation) and data source triangulation (when the researcher combines data gathered from numerous sources and/or methods to avoid or lessen presenting biases whilst enhancing data accuracy, especially during the analysis phase) (Johnson et al., 2020; Santos et al., 2020). In this research, the latter form of triangulation seemed ideal to effectively answer the research question.

Numerous studies have promoted the utilisation of multiple standpoint interviews whereby perceptions of individuals who have a particular aspect in common are interviewed

individually and the data is triangulated in the analysis (Frost, 2011; Kropman et al., 2020; Vogl et al., 2019). Individual interviews were utilised as this ensures privacy and confidentiality whilst still providing a rich overview of the participants' perspectives (Fusch et al., 2018). This study included the perspectives of RFV and professionals working within the field which gave rise to the development of holistic, multidisciplinary and in-depth narratives (Busetto et al., 2020; Shepherd & Suddaby, 2017) since more complex and profound facets, were explored (Peterson, 2019). Greene (2007) stated that such an approach "can generate more complete and meaningful understanding of complex human phenomena" (p. 50). Furthermore, it partly fulfils Yardley's (2000) second principle to enhance the study's trustworthiness and credibility.

There are various advantages when utilising triangulation that ultimately contributes to the research's quality. Primarily, such strategy ensures that the outcomes of the study are reliable, valid and credible (Fusch et al., 2018; Morgan et al., 2017; Renz et al., 2018) as the researcher can compare the data with other sources hence reducing the possibility of misleading results (Fusch et al., 2018). It increases confidence (Renz et al., 2018), rigour (Johnson et al., 2020; Moon, 2019) and consistency (Devakirubai, 2020; Peterson, 2019). Although it is difficult to eliminate all biases (Fusch et al., 2018), triangulation assists in lessening the effects of any biases that might be present (Noble & Heale, 2019).

Triangulation is an essential tool when studying and describing complex human behaviour (Noble & Heale, 2019) as it elicits rich and clear data (Noble & Heale, 2019) whilst facilitating saturation (Fusch et al., 2018; Fusch & Ness, 2015). Finally, it assists in producing novel approaches to comprehending a specific phenomenon (Santos et al., 2020).

Transparency and coherence which are Yardley's third criteria were ensured by providing a detailed overview concerning participant recruitment and data analysis whilst utilising extracts from the interviews carried out with the participants (Coombs, 2017;

Denieffe, 2020). Additionally, the study's research question and theoretical framework were kept constant, hence ensuring a more consistent standpoint (Coombs, 2017). In this research, the researcher had a dual role meaning that apart from carrying out the research where Victim Support Agency acted as a gatekeeper, the latter was also employed at the same agency. Hence, to ensure transparency, the researcher disclosed such information on the consent forms and information letters and informed the participants before the conduction of the interviews to make sure that they feel comfortable disclosing their personal experiences.

Studies are fundamentally carried out to formulate practical elements that could be taken to facilitate change (Yardley, 2000). This marks, the third principle developed by Yardley concerning impact and importance. One of this study's aims was to address the existing theoretical and policy lacunae and improve service provision when it comes to RFV. This was achieved by initially starting from a theoretical overview gathered from existing literature, then with such knowledge devising questions to ask the participants accordingly and finally progressing towards a practical element where the participants' feedback was extracted in hopes of improving the local scenario when it comes to romance fraud. This research aimed at contributing to the local lacuna of research, increasing awareness and contributing to policy development, improvements in existing institutions and/or formation of other victim support services.

3.10 Conclusion

This chapter highlighted the research design and tools utilised to fulfil the research question and aims whilst also explaining the rationale behind such decisions. Following this chapter, the subsequent section will delve into the findings obtained through the analysis of the interviews by simultaneously comparing both the perspective of RFV and that of professionals working within the field.

Chapter 4 Results and Discussion

This chapter presents the conclusions to the ensuing overarching research question: “What are the holistic consequences of romance fraud on the well-being of middle-aged female adults?” Thus, this section will discuss the themes extracted from the interviews whilst comparing them to existing literature.

After the conduction and analysis of six single question aimed at inducing narratives (SQUIN) interviews with RFV and six semi-structured interviews with professionals working within the field, seven organising themes were identified through the use of NVIVO.

4.1 Socio-demographic characteristics

A synopsis of the demographics and brief contextual information of RFV, professionals working within the field and alleged offenders will be addressed to facilitate comprehension. The RFVs who participated in this study were between the ages of 40 and 60. All participants had high educational levels mainly within the educational, medical, financial and gaming sectors. Although all the participants filed a police report, the majority of the court cases were inconclusive as the alleged offender was not caught and thus could not be arranged to court. Despite every participant recurred to the services of a psychiatrist only four and two made use of psychological and counselling services respectively. A summary of such demographics can be found in Table 2.

Table 2*Profiles of victims of romance fraud participants*

Pseudonym	Age	Contextual Information
Hailey	45	She works in the educational field. She was divorced and sought a relationship. She started communicating with a guy on WhatsApp as a friend of hers introduced her to the application stating that nowadays people do not utilise traditional methods to meet but resort to online dating. Their relationship lasted for 2 years. She lacked support from her family throughout her life and so this impacted her recovery.
Erin	57	She has been working in the medical field for 30 years. She had prior relationships but never married. She sought online dating as she had a busy schedule and found dating applications more convenient for her lifestyle.

Caroline	40	Caroline works in the gaming industry. She was married for 5 years however her relationship with her husband was declining so she sought online dating applications as she could not be seen in public with another man for fear of being seen in public and fear of gossip.
Bernadette	60	She has been working in the educational field for 40 years. She is a widow and was approached by a man on Facebook. She was hesitant at first as she did not trust people online. She then accepted him as a friend as he made her feel special. She felt loved that an attractive man found her attractive as she believed that she will never find love with her physique.
Kim	52	She works as an accountant and is single. She mentioned that she never had luck with men and imagined her life filled with cats as she was bullied when she was younger when others told her that she was too horrendous and a man needs to be blind to go out with

her. She had no support from her family and friends.

Scarlett

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Scarlett has been married for 11 years and works as a business owner. She sought to have a penfriend online since her relationship with her husband was in ruins. She never intended to develop feelings for another man as she wanted to work on their marriage. She told the alleged offender that she wished that they keep their relationship solely on a friendship basis and he utilised such time to understand how she wished that her husband treated her. She disclosed such desires to the alleged offender and he started utilising them into thinking about the life she would have if she developed an intimate relationship with the offender whose manipulative techniques made him her “ideal partner”. As a result, she even considered ending her marriage to form a relationship with the offender.

Despite the offenders not being incorporated within this research, it was deemed beneficial to provide a brief overview of their demographics and contextual information utilised to manipulate the RFV who partook in this study to better conceptualise their

experience. The alleged offenders took the roles of prominent professionals such as pilots, doctors, lawyers and businessmen. Additionally, they stated that they were younger than their respective victims whereby their ages ranged between 40 and 57 years. Despite mostly disclosing that they were single, one mentioned that he was divorced. Most scammers mentioned that they had European nationalities such as English, French, German and Spanish. Table 3 provides an overview of their characteristics.

Table 3

Profiles of the alleged offenders

Pseudonym	Age	Contextual Information
Hailey's offender	40	He was a Spanish pilot and utilised WhatsApp where he communicated with Hailey for 2 years during which he disclosed that he fell incredibly in love with her. Initially, he asked for some money for some expenses however Hailey did not send him any. He then started sending her presents without informing her and he demanded to be paid for them because they were of great sentimental value. Hailey started to feel pressured and used to send him money in hopes of stopping the harassment.

Erin's offender	54	<p>He mentioned that he was a businessman and manipulated Erin for 7 years. Initially, he used Tinder however after the second year they started communicating on messenger as he mentioned that it was more intimate and he wanted to take the relationship to another level. He informed her that he will be coming to Malta to conduct his business and whilst he was going to be on the Island he asked if they could meet. When he was going to leave England, he mentioned that he was arrested at the airport as the security found some contraband. He convinced Erin that he was framed and asked her to send him some money for bail.</p>
Caroline's offender	39	<p>Caroline and the offender utilised dating applications to communicate and their relationship lasted for 3 years. He told her that he was a divorced French lawyer in a prestigious firm. He declared his love for her and mentioned that he never thought he would love another person again especially since his ex-wife cheated on him. Once they got more serious, he started asking for</p>

increasing amounts of money stating that his daughter had a rare disease and he could not keep up with the expenses as his company hit a rough patch however reassured her that he will send her the money back with interest. During their communications, he used to ask Caroline for sexual photos which later he threatened to share with her husband should she report him once she figured out she was being scammed.

Bernadette's offender

58

A German pilot approached Bernadette on Facebook whereby he sent her a Facebook friend request. He told her that she was very beautiful from her profile picture and wished to get to know her better. After celebrating their 5th anniversary, he told her that he was planning a vacation to Hawaii together since Bernadette expressed that she wished to go. Initially, he told her that he will cover all expenses however she started receiving bills from travel agencies and Hawaiian companies with significant amounts. She told him that by mistake he must have given them her email address however he told her that

unfortunately the bank froze his assets and could not pay the bills. He convinced her to pay the bills and promised that he will pay her back and that their trip would be worth the money.

Kim's offender

40

He portrayed the identity of a German soldier who was fighting in Afghanistan. He approached Kim on Instagram and talked for 1.5 years. Initially, their relationship started well and he used to compliment her continuously. During this time, their relationship was inconsistent as Kim was suspecting that she was being scammed however he always manipulated her into taking him back. The final act that he did was request money as he could not access his bank account due to an unreliable internet connection. Initially, she found this odd as coincidentally the internet connection always worked when he used to request money. Once she addressed this with him and he used to guilt her stating that he suspects that he does not have much time left alive and was going to use the money to make sure he

remains alive in hopes of coming to Malta and marrying her. This convinced her and used to send him money accordingly.

Scarlett's offender	57	<p>The offender approached Scarlett on Tinder where he mentioned that he was an English doctor. During their 4 year relationship, he used to ask her for money to buy his equipment as he was having some issues with the bank and could not access his account. Eventually, the financial requests started to increase to the point that he requested thousands of euros as he needed to have emergency surgery and without it, he would die. He promised that he would come to Malta to see her and pay her back. She was scammed significant amounts of money that she eventually had to tell her husband as he found no funds in their shared account.</p>
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Regarding the professionals who partook in this research, all had significant experience working within the forensic sector, especially when it comes to aiding RFV. The diverse professionals facilitated the attainment of a multi-disciplinary perspective where the phenomenon was explored from a biopsychosocial viewpoint. The pronouns “they” and “their” were utilised when quoting professionals to prevent any identifiable information that

could reveal their identities. Their demographics are summarised in the following table.

Followed by Figure 1 which displays a thematic map of the identified global, organising and basic themes.

Table 4

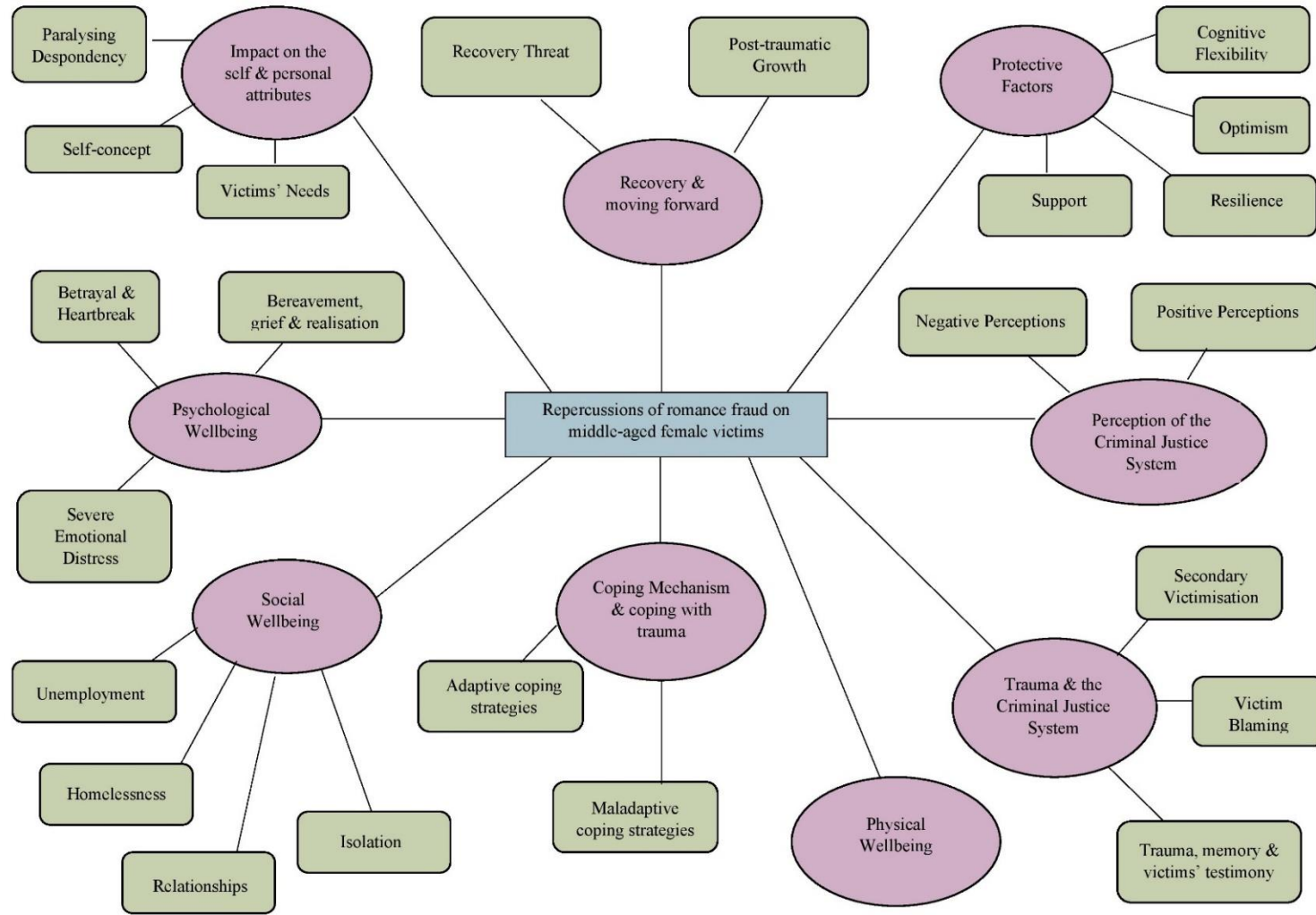
Profiles of professionals working with romance fraud victims

Profession	Contextual Information
Psychologist	Specialised in forensic psychology and has worked for 11 years with victims of romance fraud. During their career, they also worked with various perpetrators including those who committed romance fraud.
Counsellor	Throughout their professional journey, she was able to assist victims of romance fraud from a psychological point of view within various sectors. Has been working as a counsellor for 6 years, however, has worked in the social sector for numerous years.
Social Worker	Has been working as a social worker for 22 years. During the last couple of years, they have been working with various victims of crime including romance fraud by assisting in practical things such as employment, food etc.
Lawyer	Has been working in this profession for 22 years and specialised in family law, children's rights, civil and commercial litigation. They have also represented various victims of romance fraud in court.

Psychiatrist	Worked as a psychiatrist for 15 years in various sectors, however, spent the last 7 years working solely with victims of crime including romance fraud.
Police Officer	Through their 25 years of experience, they were able to assist various victims of romance fraud along with other victims of cybercrime offences.

Figure 1

Thematic map of the global, organising and basic themes



4.2 Theme 1 Impact on the self and personal attributions

Romance fraud can generate significant amounts of stress that should demolish the rudimentary suppositions victims hold on themselves and their view of the world they dwell in (DeValve, 2005). This organising theme, encompasses three basic themes: 1) Self-Concept; 2) Victims' Needs and 3) Paralysing despondency.

4.2.1 Self-Concept

According to Carl Roger's self-concept theory (1959), the self-concept is identified as a dynamic multidimensional construct that features three major constituents namely perceptual, conceptual and attitudinal elements about one's self (Mishra, 2016). Essentially, it refers to the individual's views, narratives and appraisals incorporating personae, traits, social relations and responsibilities which formulate 'who one is' (Bartoli et al., 2022; Mehrad, 2016; Saikia, 2020). The self-concept consists of infinite complexities however the following will be highlighted identity bewilderment, self-confidence, self-esteem, self-doubt and self-worth as they were identified upon analysing the combined view of RFV as well as professionals.

Romance fraud targets the self-concept which plays a prominent role when it comes to one's identity (Bartoli et al., 2022; Mehrad, 2016). The epitome of such crime consists of manipulating one's emotions whilst giving the perception of a genuine relationship (Buil-Gil & Zeng, 2021; Coluccia et al., 2020; Cross & Layt, 2021; Offei et al., 2020;). All participants mentioned that victims of such crime could experience identity bewilderment (Derksen, 2009). Caroline mentioned that due to romance fraud she "arrived to a point that I felt as if I lost myself" whilst Scarlett disclosed that she "started questioning who I was". The Psychologist, Psychiatrist and Lawyer mentioned that they considered questioning one's identity as the severest repercussion of such crime when compared to other implications. The

Social Worker stated that a “distorted self-concept affects operational functioning” (Jankowski et al., 2022) thus affecting other aspects like relationships which will be addressed subsequently.

Perceptions about ourselves are ever-changing and influenced by environmental encounters as well as reinforcements and prominent referents (Bartoli et al., 2022). As a result of victimisation and the aftermaths of manipulation, individuals could experience a lack of self-confidence and self-doubt (Bailey et al., 2020; Parsons & Bergin, 2010; Van der Aa, 2014). Hailey expressed that she “needed to rest on others’ opinion even when making simple choices” whilst Kim shared that it took her “ages to commit to something” whereby before she was frauded she did not “have to think twice about a decision”. This could then impact several dimensions of victims’ lives (Van der Aa, 2014) such as self-esteem and self-worth. However, Bernadette mentioned that romance fraud did not impact her self-confidence nor made her overthink instead she stated that “clearly, this wasn’t the right guy but who knows another will surely come along”.

Self-esteem is a fundamental subdivision within the self-concept and is defined as the appraising factor within the latter which comprises the mindsets or views about oneself (Pintado, 2017). As a result of shame and embarrassment associated with victimisation (Chuang, 2021; Sorell & Whitty, 2019), participants reported experiencing low levels of self-esteem and self-worth (Button et al., 2014; Bailey et al., 2020). Indeed, participants labelled themselves as “irrelevant” (Kim), “stupid and worthless” (Hailey), “incompetent and inadequate” (Scarlett). Caroline added that ever since she was frauded, she was “constantly worrying that I will make other mistakes ... fear that I will fail and felt as if I will let my family down more than I already have”. Bernadette did not experience the submissive effects that are usually associated with low self-esteem, instead, she engaged in antagonism known as reactive aggression as a defence mechanism due to perceived incitement and intimidation

(Amad et al., 2021). “Looking back, I treated others horribly ... I used to lash out as I felt that I was being attacked when instead people tried to help me.” The Psychologist, Social Worker and Counsellor mentioned that some individuals might engage in such hostility due to a sense of subordination that could have been existent within ones’ character before the crime itself which then impacted their ego or else developed as a result of intra and interpersonal psychological implications of victimisations (Hyatt et al., 2018; Lambe et al., 2018). This could motivate the individual to resort to violence if severe enough (Lambe et al., 2018). Bernadette considered herself a “monster” and “did not recognise the person whom I was becoming”.

4.2.2 Victims’ needs

Individuals have a series of universal fundamental needs that serve an imperative role in everyday life (Sun et al., 2019) which form the foundation for effective functioning. Due to the complex nature of victimisation and its toll on the individual’s well-being, RFV have various needs that have been affected as a result of the implications caused by the crime itself (Olenewa, 2017). In the conducted interviews, most of the participants mentioned several necessities that correspond to Maslow’s Hierarchy of needs (1943). Maslow divided the hierarchical needs into deficiency needs which include physiological needs, safety, love and belonging and growth needs which comprise esteem and self-actualisation (Liu et al., 2022; Montag et al., 2020; Nguyen & Gordon, 2022).

Maslow mentioned that the most fundamental needs required for survival are food, water, sleep and shelter (Montag et al., 2020). Romance fraud is deeply rooted in financial exploitation leading individuals to lose various amounts of money (Cross & Layt, 2021; Buil-Gil & Zeng, 2021; Offei et al., 2020) and hence preventing basic needs to be met. The Psychologist mentioned that they “had victims who resorted to the Foodbank as they did not

have money to pay for food” whilst the Social Worker mentioned that “a victim she worked with used to shower in public toilets as she could not pay her water bill”. Similar points were brought up by RFV. “I used to eat at my sister’s house which was degrading as I couldn’t buy food” (Erin) whilst “I ended up suffering from insomnia as thoughts kept piling at night .. it felt like my mind was on overdrive” (Caroline). Such crime can cause individuals to have immense debt that could be severe enough that they lose possession of their homes. This concept will be further expanded in the ensuing section.

Consistent with Maslow’s hierarchy, RFV prioritised the need to feel safe in their residences. Due to manipulation, the anonymity of the alleged offender (Chuang, 2021) and potential threats (Cross et al., 2018), several victims reported that they experienced significant fear (Wemmers, 2021). Bernadette declared that she “felt scared as the alleged offender knew everything about me while I knew nothing What guarantees me that I will not find him behind my door?”, “I feared that harm could come to my family as I stopped giving him [the alleged offender] money” (Kim) (Wimmers, 2021) whilst Erin mentioned that “her home felt like a prison .. I could not leave it but at the same time did not want to be in it”. Though the likelihood of the alleged offender coming to the victims’ house after their relationship termination is slim, some victims felt safest when they sold their house (Cross, 2020a) “I felt liberated” (Bernadette) whereas Kim stated that “although her house had numerous memories, I felt much more at ease knowing that the offender would not find me”.

Romance fraud targets victims more personally when compared to other forms of crime such as robbery as alleged offenders utilised their subjective love stories whilst toying with their emotions (Annadorai et al., 2018; Coluccia et al., 2020; Walsh, 2021) as per the Duplex Theory of Love (2006). Hence, some participants mentioned the need to acquire safety within themselves. “Before I understand what led me to it, I don’t think I will ever feel safe in my skin as what guarantees me that it will not happen again” (Caroline). The

Counsellor mentioned that they “had a victim who didn’t trust herself to the point that she cut off from society believing that she cannot do any additional harm if she did not socialise.” (Dinisman & Moroz, 2017).

Love is fundamental for personal growth and occupies a prominent role in mental health, life satisfaction and QOL (Indriana, 2021; Ng, 2020; Sorokowski et al., 2021). The concept of love is pivotal in romance fraud and is independent of physical and/or virtual encounters (Chuang, 2021; Indriana, 2021). Being social creatures, humans’ innermost longing is to satisfy the demand to love but also the craving to be cared for (Chuang, 2021). The need to be loved was very prominent with RFV and this crime hinders such desire to be satisfied leaving victims feeling “empty” (Erin), “lonely” (Hailey) and ultimately “abandoned” (Caroline) (Indriana, 2021). Maslow stated that love and fitting in are not driven solely for intimate reasons but also due to yearning for attention (Indriana, 2021). Indeed, he concurred with Karl Rogers who considers love as a concept where someone is genuinely appreciated and unconditionally welcomed as s/he is (Indriana, 2021). This corresponds with the combined perspectives of romance fraud victims and professionals working within the field. “I resorted to online dating as I never thought that an obese person like me would find affection elsewhere” (Hailey) whilst Caroline mentioned that she “never received affection from anyone before not even her family and it felt nice to be wanted for once”. Additionally, the Counsellor also agreed with the latter as they stated that “the need to be loved dates back to childhood. Meaning that most often victims of romance fraud did not receive enough attention when they were younger hence leading to the formation of insecure attachment which then affects future relations”.

Maslow mentioned that prior attainments of deficiency needs which are required for survival, the individuals could not attain growth needs which assist in identity development

(Nguyen & Gordon, 2022; Noltemeyer et al., 2021; Vasquez & Houston-Kolnik, 2017) hence romance fraud could lead to identity bewilderment.

4.2.3 Paralyzing despondency

One of the aftermaths of experiencing romance fraud is that such crime fundamentally modifies cognitive connotations which have been progressively developing since childhood whereby existing world views are severed (Button & Cross, 2017; Norton, 2007). Thus, adversely impacting particular core beliefs (Derksen, 2009; DeValve, 2005). In line with existing literature, romance fraud participants reported having negative paralyzing despondency, meaning that they developed a negative viewpoint of the world since they were frauded (Button & Cross, 2017; Derksen, 2009; DeValve, 2005). Caroline mentioned that romance fraud changed her values despite being brought up in a Catholic family as she “promised myself that I will not help anyone even when being in dire need” whilst Bernadette disclosed that “at some point, I was dreading people who wanted to help me as I feared that they are doing so in return for something else”. The Psychologist and Social Worker mentioned that serious trauma can cause negative expectancy biases in RFV due to the negative judgements related to the trauma (de Jong & Daniels, 2020; Kimble et al., 2018). Such judgements lead individuals to experience a hyperarousal state contributing to the idea of enduring, severe peril which accounts for the negative worldview experienced by the romance fraud participants (Duits et al., 2016; Kimble et al., 2018).

4.3 Theme 2 Psychological well-being

The psychological element plays a fundamental part in ensuring that individuals experience a positive quality of life (QOL) which in turn influences their well-being since these are directly related (Janssen et al., 2021; Krulichová, 2021). As previously discussed in the literature review, romance fraud leaves a significant impact on the victims’ psychological

well-being (Carter, 2021; Whitty & Buchanan, 2015) ranging from short-term consequences like guilt (Cross et al., 2016a; Sorell & Whitty, 2019) to those having longer aftermaths such as Post-Traumatic Stress Disorder (Chiba et al., 2021; Chuang, 2021; Lewis et al., 2020) and even suicide (Chuang, 2021). This was also observed in the interviews as most of the romance fraud participants and professionals emphasised that romance fraud is relatively intricate compared to other forms of crimes. Having said this, two participants initially downplayed the psychological effects caused by such crime however eventually they concluded that despite not wanting to admit to themselves the personal repercussions of such crime, in reality, it did change them to a certain degree. This organising theme encompasses four basic themes namely: 1) bereavement, grief and realisation; 2) sense of betrayal and heartbreak; 3) severe emotional distress.

4.3.1 Bereavement, grief & realisation

Romance fraud is centred on deception (Cross, 2018c; Suarez-Tangil et al., 2020), manipulation of power (Coluccia et al., 2020) and exploitation (Buil-Gil & Zeng, 2021; Cross & Layt, 2021; Offei et al., 2020), leading to the alteration of reality (Carter, 2021). The realisation process of the fake relationship can generate perplexing beliefs and sentiments among victims of such crime (Carter, n.d.). Caroline disclosed that she “felt as if I had lost myself” whilst Erin expressed that she “was questioning everything ... it was like I knew nothing about the world I live in”.

Additionally, due to the complex nature of romance fraud, victims of such crime go through various stages that can be explained through the Kübler-Ross model known as the five stages of grief (1969). Although originally such a model was created to explain the stages of death (Bregman, 2019; Corr, 2021a; Corr, 2021b), it can be applied to the processes RFV go through as the elements of loss and grief are quite prominent in both scenarios (Corr,

2022). Such model incorporates five stages; denial, anger, bargaining, depression and acceptance (Rothweier & Ross, 2019; Wang & Wang, 2021; Yoade et al., 2020). Most of the RFV interviewees mentioned that they progressively passed through all the stages at some point in their recovery process. Furthermore, the Psychologist, Psychiatrist, Counsellor, Social Worker and Lawyer also mentioned that through their years of working with RFV, most of the latter go through the proposed stages.

Although such stages might give the illusion of a linear process, contemporary adaptations of such model underline a multifaceted progression (Carr, 2021a) in the sense that any stage can occur at any point in time without a sequence. Bernadette noted that she “initially felt a surge of anger when she found out she was frauded.” She then progressed to feeling depressed, “I couldn’t get out of bed” (Bernadette) and then to acceptance “I had to just accept what had happened” (Bernadette). Furthermore, the Psychiatrist, Psychologist and Social Worker also agreed with the statement that individuals alternate between the stages accordingly; some might experience all the stages, while others, certain stages are non-existent whilst others might go through the same stage repetitively (Roth et al., 2019).

Kübler-Ross (1969) declared that “the different stages that people go through when they are faced with tragic news....will last for different periods and will replace each other or exist at times side by side” (p. 100). Hailey disclosed that “it took me around 5 months to wrap my mind around it ... at the same time I couldn’t believe that I had no life savings anymore.” The Counsellor also mentioned that the realisation that RFV experience is already degrading in itself which creates ramifications on the victims’ well-being let alone when they have other challenges such as getting financially stable.

Furthermore, both interviewed RFV, as well as the professionals, expressed that such crime encompasses the grief of losing their financials as well as the mourning of the

relationship with the latter having more prominent implications on one's well-being and QOL. Research has coined this as the "double hit" victimisation phenomenon (Cross, 2018a; Cross & Layt, 2021) hence leading to the potential development of a two-fold trauma (Coluccia et al., 2020).

4.3.2 Betrayal and heartbreak

Relationships are already intimate in themselves where one can feel at ease to express their vulnerabilities. Hence the manipulation techniques utilised by offenders will directly have negative repercussions on trust once the victim realises that they are being used for money (Luu et al., 2017). "I was imagining a future with the alleged offender however all the plans collapsed when I realised I was being used ... the feeling was horrible" (Hailey). The Psychologist also mentioned, "Some victims state that being stabbed hurts much less than being betrayed by the person who supposedly loved you."

A risk factor for being susceptible to romance fraud is being in an abusive relationship in the past (Chuang, 2021; Ellis & Renouf, 2018; Sorell & Whitty, 2019). As a result of this, victims would already fear being betrayed again. "I thought this relationship would be different ... my husband used to abuse me .. but I guess I was wrong ... he betrayed my trust ... how can I eventually trust others" (Erin). The Social Worker elaborated by stating that, "lack of trust can have negative repercussions later on ... like when it comes to future relations whilst simultaneously impacting the individual's wellbeing in general."

The creation of dating applications has completely transformed the dating culture (Balan, 2021; Bonilla-Zorita et al., 2020; Bylies-Binger, 2022; Krüger & Spilde, 2020; Quiroz & Mickelson, 2021). Participants expressed that the convenience of dating applications could facilitate meeting the ideal partner (Hobbs et al., 2017; Kopp et al., 2017; Uusiautti & Määttä, 2017) which is already a difficult venture without needing to resort to

traditional dating methods whilst potentially lessening the heartbreak that could arise (Chisom, 2021; Luu et al., 2017; Whitty, 2019), giving rise to the “shopping culture of dating” (Chisom, 2021). Caroline mentioned that “the description on their profile will prevent me from realising the person is not right for me in 5 years for instance”. Hailey also agreed with this “time-saving technique” whilst Erin mentioned that “despite having some information about the person, this didn’t stop me from having my heart ripped to shreds in addition to an empty wallet”.

Conversely, some individuals do not experience a sense of betrayal even after processing their experience. They state that the relationship with the offender was therapeutic where they felt liberated in disclosing personal and intimate details (Chuang, 2021). “Despite knowing that the offender manipulated me, I have never felt comfortable revealing details I told the aggressor even when I was in a healthy relationship” (Caroline).

4.3.3 Severe emotional distress

As discussed, prior, not all the RFV report undergoing the same level of intensity when it comes to the experienced psychological repressions. Regrettably, most of the romance fraud participants who partook in this study stated that romance fraud caused severe emotional distress. For some individuals, the elicited emotions of such crime can be as brutal as if they were a victim of an atrocious crime such as homicide and terrorism amongst others (Button & Cross, 2017). This goes in line with what most of the professionals who assisted in this research affirmed.

“It’s very difficult for people who are not victims of romance fraud to understand the capability that such crime has on one’s wellbeing. I had clients who stated that despite witnessing murder the emotions experienced do not even start comparing to those elicited from romance fraud” (Psychologist).

Taking into consideration the combined perspectives of romance fraud victims and those of the professionals within the field, people might also associate romance fraud with being psychologically brutalised (Coluccia et al., 2020; Button & Cross, 2017). “It was as if I was being raped but on a cognitive level rather than physical” (Erin). As mentioned by the majority of romance fraud victims, the thought of needing to rebuild one’s life leads them to experience the epitome of emotional distress (Cross, 2019b; Button & Cross, 2017). “Just the thought of needing to start from the bottom again destroyed me as I spend my whole life working for what I had” (Hailey). The Lawyer stated that “the process of building one’s life is already time-consuming” whilst the Social Worker mentioned that it is “anxiety-provoking at times let alone when someone needs to do it twice just because they were manipulated into giving their life possessions”.

4.4 Theme 3 Social wellbeing

Due to the complexity of romance fraud, victimisation caused by such crime can leave palpable undesirable bearings on individuals’ subjective well-being and decreased life satisfaction (Brenig & Proeger, 2018; Janssen et al., 2021; Johnston et al., 2018; Krulichová, 2018). Subjective well-being is a multidimensional phenomenon that people utilise to assess life happiness and self-realisation (Krucichová, 2018; Reis, 2019; Staubli et al., 2014). Although there are endless implications of such crime on one’s well-being, the main basic themes elicited from the participants were 1) unemployment; 2) homelessness; 3) relationships and 4) isolation.

4.4.1 Unemployment

Literature indicates that romance fraud is infamous for drastically affecting individuals’ psychological well-being (Carter, 2021; Chuang, 2021; Whitty & Buchanan, 2016). Consequently, making them more liable to several conditions like depression (Buil-Gil

& Zeng, 2021; Carter, 2021), anxiety disorders (Johnston et al., 2018; Shao et al., 2019) and in acute circumstances even Post Traumatic Stress Disorder (PTSD) (Chiba et al., 2021; Lewis et al., 2020; Miao et al., 2018; Rehman et al., 2019). Due to the physiological and somatic characteristics of these disorders such as hopelessness, which are listed within the Diagnostic and Statistical Manual of Mental Disorders (DSM5), romance fraud could lead victims to unemployment (Cross, 2019c; Cross, 2020b; Offei et al., 2020). "At the time I was pessimistic and had lost all joy ... getting up from the bed was a mission so I ended up losing my job as I couldn't carry out my duties" (Caroline). Whilst others lost their job as a result of physiological conditions exacerbated by stress owing to romance fraud such as coronary heart disease, glaucoma and stroke (Carbone, 2020; McEwen, 2022; Nakamura & Morrison, 2022). These could leave cognitive and/or physical restrictions that could directly restrain their work-related duties. "I was diagnosed with high blood pressure way before being frauded, but then I suffered from a heart attack due to stress so I had to stop working for a couple of months due to my recovery" (Scarlett).

When it comes to the perception of the professionals, they also commented on the potential unemployment possibility especially since romance fraud has vast implications that "transform one's life upside down" (Police Officer) whilst the Psychiatrist mentioned that "due to the lack of awareness we don't know the extent of the potential implications of such crime". Despite this being a common theme amongst most of the romance fraud participants, Hailey did not experience unemployment as a result of the crime. On the contrary, it was a source of motivation for her. "I admit that it was not an easy period but I used to look forward to work because I had 2 options .. wallow in sympathy or get back on my feet .. I chose the latter".

4.4.2 Homelessness

Although romance fraud affects individuals to various degrees ranging from mild to critical aftermaths, unfortunately, most of the romance fraud victims who participated in this study experienced severe financial corollaries. In acute cases, individuals resort to selling their homes and consequently become homeless due to the accumulated debt owed as a result of the scam (Cross, 2020b; Cross, 2019b; Offei et al., 2020). Particularly, three participants mentioned that they had to take such drastic measures to essentially survive, where Scarlett labelled her life as “miserable” whilst Kim and Caroline considered living on the streets as “degrading” and “humiliating” respectively especially when it comes to the close-knit community within the Maltese Islands.

The integrated perceptions of both RFV and professionals working in the field highlighted the complex process that one needs to endure when it comes to starting their lives with limited resources due to financial instability (Button & Cross, 2017; Cross, 2019a), especially when considering to buy a new property.

“One possibility that allowed my clients to have a home was to take up a loan that could be paid in settlements. However, the process of buying a new residence is already intricate for first-time buyers. Let alone the rigidity that the bank creates when approving a loan for middle-aged adults due to increased risks (Lawyer)”.

Aligned with Agnew’s General Strain Theory (1992) (Agnew & Brezina, 2019; Vilalta et al., 2021; Wojciechowski, 2019), the Lawyer mentioned that “due to the potential risks, sometimes banks do not approve the home loan thus the individual either has to reside with family, become homeless or else engage in criminal activity”. Hence victims can essentially become a criminal themselves (Hay & Ray, 2020; McKenna & Holtfreter, 2021; Teijón-Alcalá & Birkbeck, 2019; Wemmers et al., 2018). Erin disclosed that she “considered

breaking in developing buildings to have a roof over my head ... How long was I going to stay in the rain or move between shelters .. I just wanted to survive”.

4.4.3 Relationships

As per the Humanistic stance, humans are social beings that require social relations to function efficiently and essentially thrive in their environment (Wijayanto, 2021). As per existing literature, participants disclosed that romance fraud adversely impacted several relational dynamics in their lives one of which being the relationships with their friends which in turn poorly impacted their QOL (Ávila et al., 2016).

The psychological exploitation practices utilised by the alleged offenders could change the victim’s behaviour whilst leading to social isolation to decrease as much as possible potential fraudulent discovery (Buil-Gil & Zeng, 2021; Cross & Lee, 2022). Meaning that the alleged offender will have greater control over the victim hence reducing the possibility of a third-party bringing attention to the latter that they are being scammed. “I remember being forced to cut off from all my friends .. at some point the only socialisation I was having was solely with the alleged offender” (Caroline).

Goffman’s stigma theory (1963) states that individuals isolate others who do not conform to the norm within the social hierarchy which could lead to labelling and stereotyping due to power imbalance within the society. Indeed, professionals working within the field stated that victimisation brings an element of stigma and contributes to loss of social status (Gibbons & Birks, 2016; Wallace & Ménard, 2017) and identity bewilderment (Tyler & Slater, 2018; Young et al., 2019). Consequently, others might not want to be associated with such individuals henceforth leading to social conformity bias (Kim et al., 2021). Some professionals mentioned that RFV might be considered “abnormal” (Psychologist) and as a result “pushed away” (Social Worker) and “disregarded from society” (Lawyer).

Humans have an imperative motivational drive to establish intimate relationships that, independent of their triumph or ruin, significantly contribute to one's corporeal and psychological well-being (Chisom, 2021). Ultimately there are several benefits linked with the presence of a sturdy romantic relationship such as overall better health, hasty recovery from ailments, serving as a protective factor against psychological conditions such as depression as well as longevity whilst being one of the effective predictors of glee and life satisfaction (Chisom, 2021). Romance fraud is notorious for causing intimate relationship failures (Cross et al., 2016a; Cross et al., 2016b; Stickley et al., 2015). Button et al. (2014) stated that romance fraud can cause a relational collapse in three main ways: by creating tension in the relationship attributable to the monetary deficit; due to secrecy where one of the partners is not truthful about the relationship with the fabricated individual and this is ultimately exposed; and the tension generated when distraught family members try to impede their relative from dissipating monetary reserves. The above examples arose in the encounters narrated by a few victims in this research.

Cross (2020b) mentioned that some victims might be mortified disclosing that they were romantically frauded to their significant other due to shame. Such secrecy will then adversely affect their marital relationship since trust and honesty form the basis of any relationship (Cross, 2020b). "I admit our marriage wasn't great but I felt so humiliated telling my husband that I sought the affection of another man instead of trying to work on our relationship" (Scarlett).

On some occasions, families would try to advise their relatives that there are being scammed (Button & Cross, 2017). However due to the euphoria experienced as a result of techniques created to portray the "ideal subjective love story" as per the Duplex Theory of Love (2006), the latter would not be able to identify that they are being scammed until being too late (Button & Cross, 2017). In return, they might take it against their family members as

they fear that they are envious of such a relationship (Button & Cross, 2017). Hence such crime could lead to dreadful disputes within the family dynamics.

“It is already difficult for individuals to be aware of potential red flags within a normal relationship. Let alone when it comes to romance fraud as victims would be so engulfed in their emotions that they would lose their objective viewpoint of what is going on. However, those around them would still have such perception since they are not romantic affiliated and when they try to bring this to their relatives’ attention, it’s very common for the latter to take it up against them” (Lawyer).

In line with existing literature, interviewed RFV developed a lack of trust due to the manipulative techniques utilised by the alleged offenders thus this might hinder the development of future intimate relationships (Beetz et al., 2019; Whitty & Buchanan, 2016). Erin mentioned that she “felt taken advantage of.. what is stopping other men from doing the same” whilst Hailey stated that “I think I am better off alone at least I know that I’d be financially and emotionally safe”. Romance fraud could also elicit a sense of paranoia when it comes to the development of future relations (Button & Cross, 2017). “I had a fixation that all men will engage in fraud ... I’d used to run away when a man used to approach me which is funny coming to think about it” (Hailey). Breaking up could elicit traumatic symptoms and that in itself could also impact future relations (Ahmadabadi et al., 2018). “My heart shattered when I realised everything was a lie .. it passed my mind never to date again as long as I live” (Erin).

4.4.4 Isolation

Due to the financial component of romance fraud, victims of such crime end up losing various amounts of money which could contribute to long-term negative consequences such as losing their homes, and money that was intended for the descendants’ inheritance amongst

others (Gillespie, 2017; Wemmers, 2021; Whitty, 2020). These consequences could also instil a sense of isolation. Bernadette stated that her “children stopped speaking to me ... completely cut me off from their lives”. Similarly, Hailey mentioned that “I felt as if I was being pushed away from the very individuals that supposedly love me unconditionally”. Additionally, Caroline expressed that “my children abandoned me in my time of need because they feared that I will be asking them for a loan for my daily living since I ended up broke”. The Psychologist also mentioned that “it is very common for romance fraud victims to experience isolation ... it could motivate a person to commit suicide, especially when finding no support” (Whitty, 2020).

Culture could also contribute to the element of isolation expressed by the victims, especially since lately children remain living with their parents until they are adults (Fernandes & de Fátima Monteiro, 2021) instead of being asked to move out when they are 18 years old (Pustulka et al., 2021; Ward et al., 2022). This is a common phenomenon experienced within developed countries (García-Andrés et al., 2021) such as the Maltese Islands. “My daughter had no intention of moving out but she had to when I had to sell the house as I needed money to survive .. she stopped addressing me” (Caroline). Moreover, Erin stated that “being subjected to the silent treatment from my son destroyed me much more than the thought of being homeless”. The interviewed professionals also agreed with the abovementioned statements and added that apart from isolation, RFV could also experience hate from their loved ones as the latter would have impacted their future. “They [children] would either need to move in with someone or buy a property for themselves ... due to the continuous surge of prices on residential properties, this would not be an easy endeavour” (Lawyer).

Apart from the above, romance fraud could contribute to several secondary impacts such as a damaged reputation which could then give rise to social isolation (Button et al.,

2014; Button & Cross, 2017; Hanson et al., 2010). Scarlett mentioned that “people always looked up to me when it comes to budgeting however when they knew that I willingly gave my money away they started avoiding me and whispering behind my back”. Hailey also experienced a similar attitude from those around her as her colleagues “started avoiding me and I got the nickname hopeless dreamer in the office ... no one would even eat their lunch with me... I felt as if I had lost their [colleagues] respect”. The repercussions on the victims’ reputation was also addressed by the Social Worker who mentioned that they had a client who was “denied a bank manager position as they knew that she was romantically frauded and suspected that she would manipulate the bank records to pay for the debts she had accumulated as a result of the crime.”

4.5 Theme 4 Physical well-being

Romance fraud generates a significant amount of stress on the body causing myriad holistic implications (Chuang, 2021; Yaribeygi et al., 2017). As per the allostatic load theory (1993), the multi-faceted effects of stress could be a factor in the development of several diseases that could have long-lasting ramifications leading to the decline of physical health (Cross, 2019a; Doan, 2021). Taking such theory into practice, romance fraud which is a taxing circumstance interrupts the physiological resting status, known as homeostasis, triggering an alternative equipoise known as allostasis where such systems automatically react to adjust to the stressful encounter (Agorastos & Chrousos, 2021). Usually, the latter activates the sympathetic nervous system and the hypothalamus-pituitary-adrenal axis (HPA axis) leading to the release of various neurotransmitters such as cortisol and epinephrine which contributes to increased heart rate (Benthem de Grave et al., 2022; Doan, 2021; Liu et al., 2021). Indeed, Hailey, Erin and Bernadette reported having high blood pressure ever since they were subjected to romance fraud (Carbone, 2020; Nakamura & Morrison, 2022). Hence, making them more susceptible to coronary heart disease and/or stroke (McEwen,

2022). The Social Worker also mentioned that some clients developed Type 2 Diabetes and rheumatoid arthritis (Carbone, 2020; McEwen, 2022). Whilst the Psychologist and Counsellor added in some individuals, stress could contribute to obesity and depression due to stress caused by romance fraud (Carbone, 2020; Lin & Epel, 2022).

Stress could also lead to short-term complications. Several romance fraud participants expressed that as a result of such crime and related consequences, they used to feel “nausea” (Hailey), “persistent headaches” (Erin), “heart palpitations” (Caroline), and “fatigue” (Bernadette) (Button & Cross, 2017). Interviewed RFV also reported that such crime affected their sleep cycle which, in turn, contributed to the development and/or worsening of existing psychological and physical symptoms (Clark et al., 2019; Cross et al., 2016). “I always battled anxiety but when I was frauded I feel as if anxiety was suffocating me, especially at night where thoughts were most prominent ... during that period I think I used to sleep for around 3 hours” (Scarlett). Interviewed professionals also agreed with the abovementioned statement stating that the effects of limited sleep are often overlooked even though it has a prominent role in well-being and life satisfaction (Clark et al., 2019; Hawkins, 2019). The Psychiatrist mentioned that stress caused their body to essentially break down leading to negative well-being thus causing deterioration of life satisfaction (Carbone et al., 2022). “One will not be able to live life to the fullest and hence would lead a life governed by fear, isolation, physical aches What kind of life is that” (Police Officer).

Fear of re-victimisation, in particular, was frequently mentioned by interviewed participants whereby they stated that it contributed to the stress already being endured hence potentially leading to the prevalence of the above ramifications and development of complex trauma (Buil-Gil & Zeng, 2021; Vasquez & Houston-Kolnik, 2017; Whitty, 2019a). “The fear of happening it again was unbearable and I can feel that physically I feel much older than I am At times my heart and brain feel as if they will explode with tension” (Kim).

4.6 Theme 5 Trauma and the Criminal Justice System

To explore the multifaceted connection between trauma and the criminal justice system the extent of incident-related and potential court-related trauma needs to be addressed (McKenna & Holfreter, 2021). Individuals react to trauma in ample and varied ways; some are almost non-existent (Button & Cross, 2017) whilst others are severely enough to the point that affects their overall QOL (Cross, 2020a; Cross et al., 2016a). Christie (1986) stated that “being a victim is not a thing, an objective phenomenon. It will not be the same for all people in situations externally described as being the same. It has to do with the participant’s definition of the situation” (p. 18). Hence accounting for the diverse reactions among individuals who experienced the same crime. Despite this, criminal proceedings can also exacerbate existing symptoms whilst also leading to the development of additional predicaments on a psychological level (Clemente & Padilla-Racero, 2020). This theme will focus on stress and trauma concerning memory and victims’ testimony, secondary victimisation and victim blaming.

4.6.1 Trauma, memory and victims’ testimony

Exposure to traumatic incidents brings with it significant levels of stress which increases the prevalence of trauma-related symptoms, that could alter memory processes (Varker, 2009). Although such symptomatology can be experienced by anyone, memory disturbances are predominantly experienced by victims who developed Post-Traumatic Stress Disorder (PTSD) as an outcome of the crime. Most of the RFV that partook in the study expressed that they were diagnosed with PTSD due to the victimisation they endured. As per the Diagnostic and Statistical Manual of Mental Disorders (DSM-5), two of the required diagnostic criteria for PTSD include the presence of intrusive traumatic memories and the incapability to memorise imperative characteristics within the trauma (Crespo & Fernández-Lansac, 2016; Sachschal et al., 2019; Samuelson, 2022).

Stress causes the release of cortisol which causes a deficit within the hippocampus and medial prefrontal cortex (mPFC) (Fenster et al., 2018; Yan et al., 2022) on an operative and structural basis “leading to disturbances within the declarative and explicit memory which are essential in the deliberate recollection of events” (Psychiatrist) (Agorastos & Chrousos, 2021; McManus et al., 2021; Samuelson, 2022; Yaribeygi et al., 2017). This in turn impacts the victims’ testimony which constitutes a vital function within criminal proceedings and will consequently influence the victims’ recovery process (Chan et al., 2018). The latter will be addressed subsequently. The above was consistent with the findings of this study as most RFV experienced narrative fragmentation whereby, they found it arduous to “describe the sequence of events” (Erin) and “provide in-depth details despite living the experience” (Kim) whilst Bernadette felt “overwhelmed” as she did not know where to commence to be understood clearly within the court of Law (Derksen, 2009).

Research also shows that due to the secretion of glucocorticoids and catecholamines elicited from stress, these neurotransmitters adversely impact the prefrontal cortex, particularly verbal memory (Samuelson, 2022) which is responsible for assisting in the verbalisation of narratives (Yaribeygi et al., 2017). The Lawyer mentioned that “it’s not unusual that victims are unable to find the ideal words to help others visualise what they endured” whereas some RFV expressed that they “blanked” (Caroline) and “froze” (Hailey) when they were on the podium being asked to elaborate on the crime they had sustained.

4.6.2 Victim blaming

In victimology, the term ‘victim’ carries significant negative connotations such as sufferer, prey and sacrifice as per its Latin origins (Ferguson & Turvey, 2009; Fohring, 2018). Moreover, romance fraud victims also need to juggle the negative stereotypes associated with crime in general, predominantly when it comes to romance fraud due to the

dynamics of such crime. This study uncovered substantiation of victim blaming. Such a societal formulated concept can be explained through the use of the victim precipitation theory (1958) which explores how the victims' actions gave rise to their victimisation (Brotto et al., 2017; Patherick, 2017; Schmalleger, 2019). Such theory is grounded on the "assumption that crime can be understood as the product of individual character traits and motives and this may be controlled or prevented by influencing the behaviour of individuals" (Timmer & Norman, 1984, p. 63). Hence leading to the attribution of blame expressed by the victims' family, friends and society as a whole which will then vicariously affect the victims' recovery process (Cross, 2015; Spalek, 2017). This is similar to the victim-blaming viewpoint surrounding rape (Carter, 2021). The Lawyer stated that "as a result of limited awareness of white-collar offences especially romance fraud, people recure to primitive resources such as ignorance". Indeed, Hailey expressed that her family told her that she "deserved having her heart shattered into a million pieces so that one day I would learn not to see the world from a romantic and fairy tale lens". Whilst Erin mentioned that her friends disclosed that she "should take this as a lesson that I should remove my mentality that I will find my prince charming as real life is nothing but a cruel world". Caroline was faced with similar comments from her family and mentioned that "the scary part was that at some point I started believing them [my family] which then contributed to my perception that I will remain alone forever cause who would want someone like me?" This contradicts the notion of the "ideal victim" whereby the individual did not contribute to the victimisation process and thus has the ideal prospect of being distinguished as a victim (Christie, 1986; Cross, 2016a; Pemberton et al., 2019). When it comes to romance fraud, this is not applicable as should the individuals withhold the sharing of intimate pictures and/or money, the crime would not have been committed (Cross, 2016a). However, society fails to recognise the complexity surrounding such crime whilst failing to recognise the offender's highly proficient and advanced

manipulation skills (Cross, 2016a). The latter along with the victim typologies presented in the literature review leads to victims being labelled as “stupid” (Hailey), “ignorant” (Caroline), “naïve” (Erin) and “gullible” (Bernadette) (Carter, 2021; Gillespie, 2017; Spalek, 2017).

4.6.3 Secondary victimisation

Secondary victimisation results from the rapport between the victim and social organisations such as support services and the criminal justice system amongst others which intermittently forsake to conform to moral measures needed whilst working with victims (Clement & Padilla-Racero, 2020). Hence such a principle is defined as the suffering endured by the victim that is not directly caused as a result of the crime itself but due to undesirable biopsychosocial, legal and financial effects elicited attributable to criminal proceedings, the criminal justice system and law enforcement authorities (Jeffrey, 2021; Oyewole, 2020; Pemberton et al., 2019). Interviewed professionals who participated in this study mentioned that secondary victimisation is driven by victim blaming (Jeffrey, 2021). Caroline disclosed that she “felt humiliated whilst filing the police report as they [police officers] were constantly laughing and whispering how idiotic certain people are” whereas Erin mentioned that she “was going to stop filing the report and head home cause I felt belittled from the police .. the same authorities who are there to fight for the vulnerable”. “It’s imperative that police officers should uphold a professional standpoint where they respectfully treat victims to contain the victims’ emotions whilst preventing potential aggravation of their trauma” (Police Officer). Adverse communications from law enforcement are not the exclusive source of secondary victimisation (Jeffrey, 2021) as interaction with the criminal justice system could also contribute to the development of such a phenomenon (Davies et al., 2017; Reed & Carabello, 2022; Roberts, 2020a). Secondary victimisation is exceptionally prominent during the testimony phase which is fundamental throughout the criminal proceedings since victims

are constrained to relive the trauma (Bradfields, 2019; Clement & Padilla- Racero, 2020; Davies et al., 2017). This can lead victims to experience feelings of “powerlessness” (Police Officer), lead to the “development of acute post-traumatic stress disorder” (Psychiatrist) whilst “re-triggering persisted anxiety” (Psychologist), depression, guilt and blame amongst others (Clement & Padilla- Racero, 2020; Jeffrey, 2021).

Ehlers and Clark’s cognitive model of post-traumatic stress disorder (2000) states that due to psychological fatigue caused by the crime and exacerbated by the criminal justice process, victims can experience a sense of a pending threat which could be external “Everywhere is insecure ... even my home” (Erin) or internal “I cannot rest on my reasoning as I got myself in this [romantic scam] mess” (Bernadette) (Ehlers & Clark, 2008; Watkins, 2018). Such a sense of impending doom creates a vicious cycle which alters behavioural reactions that in turn fuel experienced symptoms and hence prevent recovery (Varker, 2009). Two romance fraud participants mentioned that they stopped using technology altogether in fear of re-experiencing romance fraud and as a result, Erin stated that this “affected my job since technology in the medical field is very prominent” whereas Caroline “stopped shopping online and my slip disk worsened as I started carrying my groceries”.

This study unveiled evidence that despite the court’s core principle of defending the innocent, several RFV mentioned that they became a victim of the criminal justice system itself where their experience was aggravated (Clement & Padilla-Racero, 2020). Scarlett mentioned that “The way I was questioned in court made me feel as if I was the alleged offender” whilst Bernadette felt like she was “the criminal”.

4.7 Theme 6 Perception of the Criminal Justice System

Crime victimisation may cause a plethora of repercussions on the victims’ well-being and QOL however this is not only limited to the crime itself as treatment from the criminal

justice system could magnify such implications (Kunst et al., 2015; Slothower & Joyce, 2020). Due to the imperative purpose of standing up for victims' rights and seeking justice (Barkworth & Murphy, 2016; Healy, 2019), the victims' perception of such an institution needs to be highlighted as it could indirectly influence their recovery progression (Cross, 2020b; Kunst et al., 2015).

4.7.1 Negative perceptions

Despite the increased awareness and advancements during the last couple of decades (Healy, 2019; Pemberton et al., 2019) as a result of the Victims Rights Directive issued by the European Union which focused on victims' rights whilst ensuring their key contribution to the criminal justice system (EUCVT, 2021; Holmberg et al., 2020; Parkin, 2021), this research exposed indication of therapeutic jurisprudence (Kunst et al., 2015). Such terminology refers to the potential negative effects on the victims' mental well-being caused by interactions with the legal procedures within the criminal justice system (Kunst et al., 2015). Indeed, this was in line with information obtained from the conducted interviews. To begin with, the Lawyer and Police Officer mentioned that the lengthy criminal measures are enough to impact victims' well-being (Clemente & Padilla-Racero, 2020; Johnson, 2020). Scarlett mentioned that "thinking about how many years it will take for my case to be concluded brings a sense of nausea". Past negative court-related experiences also contribute to negative perceptions (Slothower & Joyce, 2020). Caroline disclosed that she "had a court case related to inheritance where the magistrate was very uncaring towards me so I feared that the magistrate overseeing my romance scam case would treat me the same".

Trauma caused by romance fraud already poorly impacts the individuals' mental and physical well-being whereby it causes the latter to experience a sense of hopelessness, detachment and weakness (McKenna & Holtfreter, 2021). Furthermore, among its' long-term

implications, trauma leads to maladaptive coping strategies and an inability to tolerate stress-inducing events (McKenna & Holtfreter, 2021) such as providing testimony and potential confrontation with the alleged offender (Kunst et al., 2015). In addition to the latter, RFV mentioned that the court contributes to the exacerbation of the already presented stress and anxiety caused by the crime itself where they labelled such experience as "daunting" (Erin), "horrid" (Caroline), "heart-attack inducing" (Bernadette) and "a nightmare that could not end" (Erin) (Johnson, 2020; Mégret, 2016; Vidmar & Bajto, 2018).

The Lawyer and Police Officer mentioned that the conflict between the victims' expectancy, the reality of the criminal proceedings and the overlooked psychological implications of the crime experienced by victims, leaves the latter disappointed and apprehensive whilst creating a sense of disbelief when it comes to legal institutions (Clement & Padilla-Racero, 2020). This was also consistent with the perceptions of some RFV who stated that "if I don't trust the law enforcement entities who vowed to protect me, who can I trust" (Caroline) whilst Bernadette mentioned that "after the negative experience in court I understand why people take justice in their own hands ... I have learnt that it's much better to do so if I ever need the police etc". The slim possibility of the alleged offender being identified and arraigned in court due to anonymity and the possibility of the offender being in another country (Bossler & Berenblum, 2019; Coluccia et al., 2020; Cross, 2018c) contributed to the element of disappointment towards authorities. "I had already given up that the police will find the offender and I will be given the justice that I deserve (Erin) whereas Caroline mentioned that "should the offender reside locally, he could have moved to another country with the amount of money that I gave him ... so what chances are there that the police would find him".

4.7.2 Positive perceptions

Even though, usually victims of crime experience decrease contentment when in touch with law enforcement entities (Slothower & Joyce, 2020), two RFV expressed that they had positive perceptions about the Maltese criminal justice system especially since their rights were met. RFV have various rights as per the Victims' Rights Directive of 2012 (also known as 2012/29/EU) which are summarised as follows: right to respect and recognition; to information and support; procedural rights; protection and compensation (EUCVT, 2021; European Union Agency for Fundamental Rights, 2014; Pemberton et al., 2019; Van der Aa, 2014).

Victim satisfaction is meticulously related to the behaviour portrayed by the police (Barkworth & Murphy, 2016; Slothower & Joyce, 2020). Being the first responders, police officers may intensify the victim's torment and increase psychological symptoms through discourteous behaviour or hostile and unsympathetic interrogative as perceived by the victim (Barkworth & Murphy, 2016). On the contrary, Kim stated that when she went to file the police report, she was treated with respect and dignity, "the female police officer was very considerate and even brought me a glass of water when I started getting emotional". Most often victims of crime report experiencing secondary victimisation as a result of inconsiderate approaches from individuals associated with the criminal justice system (Jeffrey, 2021; Kunst et al., 2015; Pemberton et al., 2019). Conversely, Hailey mentioned that "before going to court everyone was telling me that it's quite scary but the judge was very understanding and made me feel at ease despite never setting foot in the court." Hence meeting the right to respect and recognition.

Uncertainty concerning future events creates significant tension and takes a toll on the individual's well-being whilst initiating learned helplessness (Clement & Padilla-Racero,

2020). The abovementioned statement coincides with the insight given by most of the interviewed professionals. The provision of information especially concerning the “legal stages is of crucial importance to assist victims in making an informed decision” (Police Officer) whilst “reducing some of the stress and uncertainty created due to court” (Lawyer) (Clement & Padilla-Racero, 2020; Oyewole, 2020). “Before filing the police report I was petrified as I didn’t know what to expect but then someone from the authorities guided me through all the stages from filing the report to what the court process entails ... then I felt a bit more at ease” (Kim). This satisfies the right to information and support.

4.8 Theme 7 Protective factors

Individuals possess various protective factors which are defined as internal and external influences that “inoculate individuals and larger systems against the development of risk behaviours that can lead to [later] problems” (Romano, 2015, p. 47). Additionally, such factors reduce victimisation symptomology whilst assisting in the recovery process (Campodonico et al., 2021). The following basic themes were elicited from the conducted interviews: 1) Resilience; 2) Support; 3) Optimism and 4) Cognitive Flexibility.

4.8.1 Resilience

Resilience is one of the factors that contribute to the recovery of RFV (Hill, 2015). Such concept does refer to the mere absenteeism of setbacks but signifies the aptitude to endure adaptability and recognise ways to continue living healthily regardless of the challenges faced (Hill, 2015; Li et al., 2021). “Initially it was very difficult to identify the positive side of the situation however by the time I managed to realise that despite starting from scratch, I still had my health and that served as a motivation to persevere” (Hailey). Resilience assists in guarding mental health, hastening revitalisation and alleviating the adverse outcomes brought by the predicament (Li et al., 2021; Nöthling et al., 2022). The

Psychologist mentioned that they had clients who “didn’t believe in resilience and so they found it difficult to recover so they just gave in ... they resorted to taking drugs, drinking significant amounts of alcohol and some even commit suicide.” Additionally, the Counsellor mentioned that due to the lack of resilience, some of their clients “had to resort to medication to somewhat contain their mental health conditions as they felt as if nothing worked like mindfulness, exercise etc”.

Several RFV mentioned that they possessed some of the characteristics of resilient individuals which aided in the overcoming of some victimisation aftermaths (Hawkins, 2019) such as “... having a purpose and drive .. I knew what I wanted to achieve in life” (Caroline), “being hopeful that something good might come from this [romance fraud] should I have been pessimistic my life would have ended way before its time” (Erin), “always being thankful for what I have as it’s devastating to realise that you have lost everything and failed to appreciate what you had in life” (Bernadette), “realising that I am still worthy and took the scam as a life experience” (Kim) (Holden et al., 2017). However, two romance fraud victims did not possess such resiliency factors such as accepting uncertainty and imperfection (Holden et al., 2017; Hill, 2015). “I don’t process vagueness very well .. I always plan.. so when I was frauded it was like I was lost” (Scarlett). Moreover, resilient individuals can relinquish things outside of their control (Holden et al., 2017). “I like the sense of control and this was taken away from me when I fell for the romance scam I felt that I lost control of myself, my possessions and my life” (Hailey). The Social Worker disclosed that “the loss of control could have permanent repercussions on oneself as the element of hopelessness arising from this could lead some individuals to resort to suicide as they would not see a way forward for them”. Despite being difficult to prove, this could be a reason why romance fraud victims may resort to suicide to cope with the situation (Chuang, 2021; Cross, 2019c; Whitty & Buchanan, 2016).

4.8.2 Support

Social support is classified as the support an individual has available through social connections (Li et al., 2021). It could be classified as natural coming from family and/or friends or formal such as victim support services (Li et al., 2021).

Social support is considered a protective element as it is fundamental in reducing the symptomology of victimisation such as reducing the prevalence of several mental health disorders like depression (Lee et al., 2019) and Post-Traumatic Stress disorder (Holden et al., 2017; Carlson et al., 2016; Nöthling et al., 2022). “With the support given from my husband I was able to reduce my psychiatric medication intended to control depression until eventually stopping them” (Scarlett). Caroline reported experiencing a similar experience as she disclosed that “although they [psychiatric medication] made me feel better, I still experience some side effects .. with the support of my husband I get to enjoy the best of both worlds .. feeling happier and no side effects”. Additionally, the Social Worker stated that “support reduces the negative repercussions of stress”. This coincides with the stress-buffering hypothesis (Li et al., 2021). “The love and support from my colleagues helped me feel much better physically I was able to sleep better at night, my chest felt lighter and even my heart palpitations were gone” (Kim). However, this was not consistent with all the romance fraud participants. Erin mentioned that “I craved for some support where I could rest on someone just for a little bit until I get back on my feet ... I felt as if stress overtook me physically and mentally ... It was exhausting”.

Social support aids in the development of post-traumatic growth (Xiong et al., 2022) and psychological resilience (Li et al., 2021). Kim mentioned that “the support I found from my friends was unbelievable. They helped me believe in myself which I stopped doing when

I realised that I was frauded” whereas Bernadette disclosed that “my friends helped me look for the positive things that could arise from this situation instead of wallowing in misery”.

Romance fraud significantly distorts individuals’ mental health hence support from victim support services are essential to assist romance fraud victims should they require more specialised assistance such as the use of lawyers and mental health professionals (Bailey et al., 2020). “Support from my family and friends was insufficient and so I reached out for help ... I started going to a psychologist who patiently listened to me and helped me overcome the negative emotions that were dragging me down” (Kim). Caroline stated that she “really felt supported by the lawyer who offered free services as he guided me and simplified the process so I didn’t feel lost any longer .. he was truly a blessing”.

Due to the element of blame and victim shaming, romance fraud victims find it challenging to disclose their experience to their relatives (Cross, 2015; Spalek, 2017; Whitty & Buchanan, 2016) and as a result hinders their ability to seek support (Cross, 2020a; Hawkins, 2019). Two romance fraud participants related to the above statement. “How can I expect support from my family when they always treated me badly” (Hailey) whereas Caroline mentioned that she never considered telling her family what she has been through “I already know that they will judge me .. so why bother ... better fix this mess alone [consequences of romance fraud] than being reminded of their help for the rest of my life”.

4.8.3 Optimism

Optimism is a personality trait that refers to the positive attributions of one’s abilities and creates the perception that one will observe the world through positivistic lenses (Koliouli & Canellopoulos, 2021). Such a trait is fundamental for satisfactory performance and existence as it proliferates motivation to ameliorate the individuals’ well-being and reduces existential crises that threaten existence (Puig-Perez et al., 2022). “When I went

through a depressive period, I felt my life pass me by and envisioned my life ending in imminent death .. if I continued living in such manner, I would have not achieved the dreams that I had planned” (Hailey). Optimism help strengthens the self-concept particularly, increases confidence, self-esteem and self-efficacy whilst decreasing victimisation symptomology such as anxiety, depression and lack of sleep (Acquaye et al., 2018).

“Although I went through a lot, this experience [romance fraud] helped me believe in myself and in the fact that I am worthy of real love, not one that is based online” (Caroline). The Social Worker mentioned that “those who seek optimism rather than pessimism are inclined to utilise coping mechanisms that revolve around adaptation to change through acceptance” (Acquaye et al., 2018). Erin disclosed that at the time she had “two options either drink my sorrows away or engage in ways to help me get back on my feet ... so I started exercising.” The coping mechanism theme will be expanded in the subsequent section.

4.8.4 Cognitive flexibility

Cognitive flexibility is conceptualised as responsiveness whereby individuals can identify possible alternatives whilst accepting to be compliant and acclimatise to the presenting situation to identify a way forward (Haim-Nachum & Levy-Gigi, 2021; Henniger, 2021; Williams et al., 2020). “I had two options.. follow my heart and continue to be frauded or momentarily suffer and recuperate ... I went with the latter as I knew that it would be better for me in the long run” (Hailey). Cognitive flexibility also refers to the ability whereby individuals can reflect on the trauma’s aftermaths and contemplate how this could contribute to their strengths (Hennider, 2021). Indeed, several RFV expressed that once they overcame the challenging repercussions of romance fraud, they saw themselves as “emotionally stronger than initially thought” (Kim), “undefeatable and can concur anything” (Hailey) and “perseverant” (Scarlett).

4.9 Theme 8 Coping mechanisms

The outcomes of this research reflect existing literature representing that individuals employ various coping strategies to process their experience, move towards recovery and resume their usual routine accordingly (Hawkins, 2019). Coping strategies can be classified as adaptive or maladaptive with the latter being interrelated with detrimental aftermaths (Fischer et al., 2021; Garber, 2017).

4.9.1 Maladaptive coping strategies

Notwithstanding experiencing similar consequences to other criminal offences, the stigma associated with romance fraud is akin to those subjected to rape as both face the perception that the victims had an active role in their victimisation (Hawkins, 2019). To achieve a sense of control, RFV engage in self-blame (Chuang, 2021; Cross et al., 2016a). In line with this, several interviewed romance fraud victims mentioned that they “brought this [romance fraud] upon me” (Kim), “It’s my fault and now I need to pay the price” (Scarlett) and Erin stated that she “deserved to live in misery maybe this will serve as a lesson for the future”.

Psychodynamic theorists classified denial as an infantile defence mechanism and although it might be typical within the grieving process, it served as a negative coping strategy for interviewed RFV as it hindered the recovery process and lead to increased vulnerability towards re-victimisation (Whitty & Buchanan, 2016). “At some point, I was in denial so it was easier to bury it” (Kim) whilst Hailey stated that there were moments where she tried to “continue living as if nothing had happened”. Interviewed professionals expressed that some victims engaged in denial to prevent potential stigmatisation (Pemberton et al., 2019). “Initially I was baffled that I was manipulated so I tried to ignore the problem as back then I thought if it did not exist no one could hold me accountable for the crime and so

people will not isolate me” (Caroline). Additionally, this research revealed evidence of suppression where the Counsellor stated that “denial could then facilitate suppression where victims consciously utilise their energy to consciously forget or try to overlook traumatic events” (Otgaar et al., 2022). Besides suppression, repression which is a psychoanalytic construct could also occur where the mind hinders the retrieval of traumatic autobiographical experiences (Engelhard et al., 2019; Otgaar et al., 2019; Otgaar et al., 2021). Indeed, the Psychologist mentioned that “numerous romance fraud victims engage in repression to protect the victims’ sense of self and the notion of familiarity.” In alignment with this, Hailey mentioned that “At a point, I was not able to recall the romance fraud experience not even if I tried to focus hard” whilst Erin disclosed that she could not remember her experience “it was as if it didn’t happen cause I knew that once I accepted it my whole world would have collapsed and I could not afford that at the time”.

Despite temporarily protecting the individuals’ reality, repressed memories result in corporal and/or mental health repercussions whereby retrieval of such memories is the sole means to relive such arisen symptoms (Otgaar et al., 2021). “I was constantly feeling suffocated ... felt like drowning Forcing myself to remember it [romance fraud] was the only way to overcome the sense of existing Once I did I started living again” (Erin). Hence forming the phenomenon known as “memory wars” (Brewin, 2021, p.1; Otgarr et al., 2019, p.1). Notwithstanding the arduous process it entails, retrieval of repressed memories is needed should the individual strive for complete recovery (Otgaar et al., 2021; Patihis & Pendergrast, 2019). “Though such experience [romance fraud] elicits atrocious repercussions, it’s important that they are addressed as it contributes to the individual’s self-concept” (Psychologist) and “such memories facilitate the process needed to resolve deeper issues that could have given rise to the romance fraud in the first place” (Counsellor). In accord with this, Erin and Hailey revealed that “it helped me understand myself and face the lack of love I

had in my childhood which then led me to seek a fictitious individual to satisfy such need” and “it served as an entry point which helped me address my past abusive relationship that I wasn’t aware affected me at present even though it happened ages ago” respectively. As stated by Faulkner (2011), “the past is never dead” (p. 73).

Due to fear, romance fraud causes several behavioural changes one of which is avoidance which victims utilise as a precautionary measure (Cross & Lee, 2022; Lee et al., 2020). When it comes to avoidance interviewed RFV, “stopped utilising dating applications despite them being the ideal way to find love due to my busy schedule” (Erin), “deleted all social media mainly Facebook, WhatsApp and Instagram so no one could reach me” (Scarlett) and “closed all internet banking accounts as well as deactivated all credit cards ... solely having cash to protect myself from this [romance fraud] happening again” (Bernadette). Despite maladaptive coping strategies might be effective in lessening the possibility of re-victimisation, they could bring about unpremeditated aftermaths (Bailey et al., 2020). Due to the coronavirus pandemic, most retailers moved to contactless payments and hence due to the deactivation of credit cards, some RFV could be disadvantaged in attaining basic needs (Bailey et al., 2020). Additionally, in the long run, such individuals might still be at a disadvantage whilst purchasing needs especially since today’s society is moving towards a cashless market (Bailey et al., 2020; Korsell, 2020).

4.9.2 Adaptive coping strategies

Despite experiencing shame owing to the crime, several romance fraud participants mentioned that such emotion motivated them in seeking support as well as report the crime (Cross et al., 2016a). “I felt so weak emotionally that I did not want to see others in fear of stigma but then I realised that I needed help and started making use of therapy” (Bernadette). “I was not going to report as why go through all the hassle of potential humiliation and going

to court if most probably the police wouldn't find him" (Scarlett). The Psychologist mentioned that they had "clients who started engaging in exercise to lessen the psychological exhaustion experienced." (Wojciechowski, 2019).

As previously addressed, trauma causes several repercussions on the victims' biopsychosocial aspects, however, aerobic exercise can lessen traumatic symptomology whilst enhancing the individuals' overall general health (Hegberg et al., 2019). In addition to contributing towards improving physical health such as the cardiovascular system, the endorphins released during exercise are effective in lessening depression (Hegberg et al., 2019; Mizzi et al., 2022; Nilsson et al., 2021) and anxiety (Buil-Gil & Zeng, 2021; Carter, 2021; Johnston et al., 2018; Shao et al., 2019) which were reported by RFV. Hence, contributes to ameliorating one's psychological well-being (Ejiri et al., 2021). The Psychiatrist mentioned that they had clients who were on psychiatric medications to help reduce their anxiety-related symptoms however "once they started exercising, they didn't feel the need to take them [medications] anymore". Thus, such victims evaded the adverse side effects of psychiatric medication (Faulkner et al., 2020).

Interviewed RFV reported engaging in exercise to cope with the repercussions caused by victimisation (Wojciechowski, 2019). Indeed, they reported that exercise "helped me clear my mind and motivate me not to stay in bed all day" (Hailey), "significantly decreased my stress which was affecting my heart's health" (Bernadette) whilst "removing never-ending thoughts which make me feel more at peace and in touch with myself" (Caroline).

4.10 Theme 9 Recovery and moving forward

Recovery is fundamental to counteract the holistic repercussions of victimisation (Garfin et al., 2018; Krulichová, 2021). However, this is dependent on numerous factors such as the individual's coping mechanisms, financial resources, prior traumatic experience and

protective factors (Button & Cross, 2017). Recovery does not insinuate that the individual reverts to the person before the crime as traumatic experiences distort the individual's perception of oneself and the world (Hill, 2015).

4.10.1 Recovery threat

Due to the stigmatisation from the victims' family, friends, the criminal justice system and society, instead of being treated with solidarity and support, victims are often looked down upon, treated heartlessly whilst being viewed with disbelief and suspiciousness (Clemente & Padilla-Racero, 2020). Consequently, victims' recovery process would be much more difficult to attain whilst increasing the prevalence of potential re-victimisation (Clemente & Padilla-Racero, 2020) as well as potentially resorting to drugs, alcohol and delinquency (Hay & Ray, 2020; McKenna et al., 2019). This triggers a vicious cycle where apart from the negative repercussions of romance fraud, victims would experience secondary repercussions. "I had victims who resorted to illegal drugs to try to feel better after being frauded ... some even ended up engaging in usury ... so digging up a deeper financial hole" (Psychologist) whilst the Counsellor stated that they had a romance fraud victim who "resorted to alcohol to help her forget ... repeatedly gotten drug to the point she does not remember the next day ... discovered that she was raped". Conforming to this, several RFV mentioned that they engaged in substances and deviancy to cope "had liver damage and inflamed pancreas due to the amounts of alcohol I used to take" (Scarlett), "drugs made my skin look paler and shaggier .. looked like a 70-year-old woman" (Hailey) and "considered robbing my sister to cope financially" (Kim).

4.10.2 Post-traumatic growth

Although most research focuses on the negative outcomes brought up by trauma (Coluccia et al., 2020; Hawkins, 2019; Krulichová, 2018), there is evidence suggesting that

trauma can also elicit positive aftermaths (Henninger, 2021). This phenomenon is known as post-traumatic growth whereby an individual psychologically prospers ensuing a traumatic experience (Acquaye et al., 2018; Henninger, 2021). There are three categories of growth; change in self-perception, social relations & way of life (Henninger, 2021; Hill, 2015).

Following this, all participants made notions to the above. Caroline stated that romance fraud contributed to her personal growth “If I overcame this experience [romance fraud] I can overcome anything” whilst Erin disclosed that fraud motivated her to explore new opportunities “I want to discover who I am”. The Social Worker mentioned that they had victims who stated that they “became more compassionate towards others”. Hailey also developed a different philosophy “Being frauded helped me appreciate what I have in my life and who I am”.

4.11 Conclusion

This chapter discussed the findings obtained from the interviews with RFV and professionals working within the field while contextualising such outcomes with existing research. Through the combined perspective of romance fraud victims and various professionals working in the field, a multi-disciplinary perspective was achieved. Since all the participants were of Maltese origin, their perspectives provided additional reflection on the local scenario. The subsequent chapter will provide an overview of the study’s results, strengths and weaknesses followed by recommendations concerning policy, practice and future research.

Chapter 5 Conclusion

This chapter provides an overview of the key findings whilst addressing the research's strengths and limitations. Additionally, recommendations concerning policy, practice and further research are also highlighted.

5.1 Key findings

This research aimed to explore the holistic consequences of romance fraud on the well-being of middle-aged female adults. The participants who partook in this study consisted of RFV aged between 40 and 60 years who had prominent careers whilst the professionals worked in the legal, psychosocial, medical, and forensic fields. In line with existing literature, RFV and professionals that participated in this research mentioned that romance fraud causes multi-dynamic holistic ramifications that affect the general well-being and overall life satisfaction. Despite the plethora of repercussions, participants that partook in this research focused on the sense of isolation, severe emotional distress, bereavement, grief, betrayal and heartbreak especially after realising that the relationship was not genuine. Aside from the psychological aspect, such research highlighted the changes RFV undergo concerning their self-concept whilst focusing on their needs and the development of a negative worldview. Besides the internal factors, such crime causes secondary corollaries. The participants focused on the concept of stress and how this affected their physical well-being, the element of unemployment and homelessness whilst explaining how such crime affected their relationships with friends, current and future intimate partners. Since romance fraud is a criminal act, this study examined the effects law enforcement institutions leave on RFV as well as the influences of trauma on memory processes that impact testimony. RFV and professionals also provided their positive and negative perceptions of the criminal justice system.

Although the consequences of romance fraud are extremely atrocious, the participants highlighted the protective factors that assisted in conquering their experience and regaining control of their life. Concurrently, the maladaptive and adaptive coping mechanisms were also considered. Conclusively, this study addressed how the above contributed to the RFVs' recovery process whilst also highlighting the aspect of post-traumatic growth where they identified positive aftermaths elicited due to the trauma.

5.2 Strengths and limitations

The field of romance fraud is still relatively new and hence unexplored (Coluccia et al., 2020; Cross et al., 2018; Irvin-Erickson & Ricks, 2019) despite its increase in prevalence (Burnes et al., 2020; Gies et al., 2021; Golladay & Holtfreter, 2017; Internet Crime Complaint Center, 2019). As a result of this, international research on romance fraud especially concerning victims' quality of life (Cross, 2017; Cross et al., 2018; Krulichová, 2018) and well-being is quite scarce (Janssen et al., 2021; Resi, 2019). Furthermore, research focusing on middle age is also limited due to the intricate definition (Chuang, 2021; Coluccia et al., 2020; Honoch & Wood, 2021; Whitty, 2018). Locally, this was the first study on the holistic implications of romance fraud on middle-aged female adults, which is the most prominent strength. Additionally, a multi-disciplinary approach was adopted, allowing various professionals to comprehensively understand romance fraud (Shepherd & Suddaby, 2017). This was then triangulated with the perception of romance fraud victims. Hence, allowing an in-depth, holistic understanding of such a complex and multi-layered phenomenon (Busetto et al., 2020; Peterson, 2019; Shepherd & Suddaby, 2017). Finally, this study provided an opportunity for RFV to talk about their personal experiences.

Despite trying to make the participants feel at ease at all times, the Hawthorne effect which is a reactive response as a result of social desirability and occurs when participants alter their behaviour on account of being observed was present, especially when interviewing

RFV (Mannevuolo, 2018; Muldoon, 2017; Nguyen et al., 2018). This could have affected the validity of the study (Rosenberg et al., 2018). The researcher perceived that the fact that there was an age discrepancy could be why some RFV initially hesitated in discussing their experience. However, the researcher's nationality and student role mediated the alterations as all RFV who participated related to such identities. Although the researcher attempted to utilise the latest relevant literature, some studies might have been overlooked. Moreover, since the interviews were audio-recorded and not video-recorded, the participants' non-verbal behaviour that could have contributed to the gathered information could not be documented.

5.3 Recommendations

Based on this study's outcomes, several recommendations concerning policy, practice and further research regarding romance fraud emerged which will be addressed below.

5.3.1 Recommendations for policy

One of the major shortcomings when investigating romance fraud is the cross-border jurisdiction especially when such offence is carried out within cyberspace allowing alleged offenders a wider geographical distribution (Bossler & Berenblum, 2019; Coluccia et al., 2020; Rahman, 2021). Hence making it more difficult for police officers to gather evidence, track down the alleged offender and eventually be arraigned in court since the latter could be in another country. Due to cyberspace's vast nature, law enforcement must utilise specialised measures to trace the alleged offender (Nyam, 2020). Locally, law enforcement utilises the European Investigation Order which is issued through a jurisdictional verdict within a particular EU country to investigate an offence conducted within another EU state excluding Denmark and Ireland (European Union Agency for Criminal Justice Cooperation, 2022; Ramos, 2019). Despite its detailed comprehensive framework, it does not allow the provision of updates to the victim (European Union Agency for Criminal Justice Cooperation, 2022). In

order to address this gap, Chapter 539 Victims of Crime Act could be amended in order to include the formation of a body that provides continuous updates concerning the local and overseas investigative progress without the victim needing to continuously phone the police for such details which is the process currently adopted. This would fall under the right of information listed within the EU Victims' rights directive whilst also influencing the victims' recovery process.

Consistent with the feedback of the participants and existing literature, testimony in court could be extremely intimidating and traumatic, increasing the RFV's vulnerability status whilst having subsequent implications on their psychological well-being and hindering their recovery process (Bradfields, 2019; Clement & Padilla-Racero, 2020). Particular actions could be taken in order to reduce such repercussions such as the use of videoconferencing. As per the Criminal Code Chapter 9 Articles 646 and 647, the provision of testimony via conferencing is available solely for minors, the elderly, individuals with limited mobility and individuals who do not reside in Malta. Additionally, video testimony is permissible in certain domestic violence cases as per the Istanbul Convention 2011. The utmost advantage of videoconferencing is that it safeguards vulnerable individuals whose well-being could be compromised when needing to testify in close proximity to the alleged offender. Such measure permits the avoidance of physical contact with the alleged offender, generating a securer setting whilst reducing tension and uneasiness which increases the reliability of the testimony (UNODC, 2017). Finally, videoconferencing offers the possibility of recording the victims' testimony thus limiting secondary victimisation as it prevents the need for repetitive testimonies (UNODC, 2017). Based on the mentioned advantages amending the abovementioned articles within the Criminal Code extending the possibility that RFV could avail themselves of video-conferencing could be advantageous to consider.

5.3.2 Recommendations for practice

Following existing literature, several participants mentioned that support from their family, friends and/or significant others was limited (Cross, 2015; Spalek, 2017; Whitty & Buchanan, 2016), hence support groups are of utmost importance to lessen the aftermaths of romance fraud. They have been frequently utilised and are effective in aiding individuals' processes and overcoming challenging circumstances (Cross, 2019b; Worrall et al., 2018). It provides an opportunity for individuals who went through a particular experience to support and inspire others who are currently undergoing a similar experience, hence creating a sense of connection (Lyons et al., 2021). Such groups could assist individuals by providing information, practical assistance and emotional support (Worrall et al., 2018). They offer various benefits such as encouraging autonomy and confidence-building, reducing the sense of seclusion and indignity whilst lessening the fear of judgement (Cross, 2019b) which are all commonly reported by RFV (Bailey et al., 2020; Chuang, 2021; Kimble et al., 2018; Sorell & Whitty, 2019). There are some support groups specialised in romance fraud such as SCARS (SCARS, 2021) and Peer Support Programme (Cybercrime Support Network, 2022) in America. Additionally, there is also an online Facebook support group entitled "Support Groups for Romance Scam Victims". However, globally support groups specialised in romance fraud are scarce (Cross, 2016b; Cross, 2019a; Cross, 2020; Whitty & Buchanan, 2016) when compared to support groups on other forms of crime such as domestic violence (Sharma & Borah, 2020), sexual violence (Choi et al., 2021) and homicide (Rheingold & Williams, 2015) especially locally. More support groups should be created for those who are considered vulnerable as per the typological characteristics covered in the literature review as this is one of the deterrents to falling victim to romance fraud. At the time when this research was being formulated, there were various support groups with several specialisations such as

drugs and alcohol rehabilitation and anxiety (Caritas Malta, n.d.; Richmond Foundation, n.d.) amongst others however, no support groups focused on romance fraud.

In the 21st Century, technology has become necessary, especially in the Western world, making individuals more susceptible to online romance fraud (Drew, 2020). Although recent awareness concerning romance fraud increased (Cross, 2015), especially in the Western World (Offei, 2021) the need for further awareness is needed particularly in today's society due to the continuous technological advancements and development of novel dating media (Coluccia et al., 2020; Korsell, 2020; Wijayanto, 2021). Awareness campaigns can provide information where individuals can learn about romance fraud, advocacy on victims' rights, online dating and how to stay safe online (Luu et al., 2017). Additionally, they can recognise the manipulative signs used by offenders (Carter, 2021) since the latter roughly follow the stages listed within the Scammers Persuasive Technique Model (2013) which was explored in the literature review. Hence, awareness campaigns can reduce the prevalence of such crime (Cross, 2018c; Drew, 2020; Jorna, 2016; Saad, 2018). This could be done through leaflets, conferences, traditional media such as television, and social media platforms like Facebook and Instagram.

Internationally, various countries developed campaigns concerning fraud. For instance, Canada dedicated March as their fraud awareness month (British Columbia, 2022; Government of Canada, 2022; Regina Police Service, 2022; Royal Canadian Mounted Police, 2022). Whereas in several parts of America such as Pittsburgh, Columbus, Washington and Rhode Island (Association of Certified Fraud Examiners, 2021; Rafferty, 2021) in addition to York in England (Veritau, 2021), dedicate a week focusing on fraud. However, at present Malta does not have a dedicated month and/or week for fraud. Indeed, one of the recommendations of RFV was that locally, there should be a prolonged period dedicated to romance fraud to educate the general public. Although romance fraud campaigns can be

launched throughout the year, Valentine's Day is the most common period where several countries such as London (Action Fraud, 2021), Washington D.C. (U.S. Immigration and Customs Enforcement, 2022) & Scotland (Falconer, 2022; Investors, 2022) among others promote such campaign. Locally, the Malta Police Force also creates social media posts educating individuals to be aware of romance scammers, especially during this period. Additionally, in 2020, GEMMA in collaboration with HSBC launched a booklet about fraud (GEMMA, 2020). It would be beneficial if such initiatives are carried out on a frequent and/or continuous basis as education is the utmost successful mode to lessen the prevalence of romance fraud (Jorna, 2016).

Today's generation is growing at the peak of technological advancements whereby most children have frequent access to the Cyberspace. During the adolescent phase, technology aid in self and world exploration (Halford & Davies, 2021; Muscat, 2021). Despite the advantages associated with technology, it is fundamental to consider its limitations especially since it subjects them to countless damaging actions that could leave psychological repercussions (Muscat, 2021). A study conducted in 2017, identified that one in five young adults were exposed to victimisation and/or enlisted in cybercrime activities (Livingstone et al., 2017). Hence, it is vital to develop school-based intervention programmes to spread awareness. Locally there are awareness programmes and projects such as "Be Smart Online" (Malta Communications Authority, 2017), as well, as talks provided by institutions such as the Police Cybercrime Unit (Agius, 2022) educating children and young adults on the internet safety however it is crucial to incorporate romance fraud especially since these are on the increase and will persist in the coming future due to the continuous advancements. Such programmes serve as a dual-role preventative measure whereby it targets the issue from the roots, preventing young adults from becoming victims or potential offenders later on in life. These programmes should not be merely school-based but also carried out in the society and

workplace for instance to target middle-aged female adults since research indicates that they are the most susceptible when it comes to romance fraud (Chuang, 2021; Ellis & Renouf, 2018; Honoch & Wood, 2021).

Despite, the advancements made for the victim to become a vital part of the criminal justice system (Daigle, 2017; Holmberg et al., 2020; Parkin, 2021), the participants mentioned that locally, the court should adopt a more victim-centred approach (Zegveld, 2019). Court already has a negative connotation which elicits negative emotions within RFV. All participants in line with research mentioned that court is anxiety provoking which could contribute to the RFV's already compromised psychological well-being (Clemente & Padilla-Racero, 2020; Johnson, 2020; Vidmar & Bajto, 2018). Hence measures should be taken to make such institutions as victim-friendly as possible.

Most courts lack an alternative entrance for the alleged offender unless arrested (Kirchengast et al., 2021). Additionally, the offender and victim wait in the same corridor outside the court hall (Kirchengast et al., 2021) as the case locally. Seeing the alleged offender is inevitable however reducing as much as possible, potential contact could aid the victims' anxiety levels. This could be achieved if routinely alleged offenders utilise a separate entrance, in addition to having a waiting area solely dedicated to victims whereby they can wait until their case is called to be heard. Additionally, some participants mentioned that they would prefer the possibility of utilising a case number system in court instead of having a court representative and/or a member of the police force calling out aloud all the involved parties when a particular court case is about to be heard.

To successfully assist RFV and avoid secondary victimisation which is often reported by such victims (Jeffrey, 2021; Oyewole, 2020; Pemberton et al., 2019), continuous training is imperative for all professionals, especially those having direct contact with such a

vulnerable group (Van der Aa, 2014). Per the Victims' Rights Directive, victims should be treated with respect, dignity, and professional conduct (The European Parliament and Council, 2012; Wasileski, 2015). When victims approach the police who are usually the first point of contact (Jeffrey, 2021), they would already be overwhelmed by the repercussions of the trauma in addition to uncertainty concerning the subsequent legal stages (Clement & Padilla-Racero, 2020). Although local police officers are trained in catering for victims' needs, ideally these sessions should occur on a more frequent basis (HM Government, 2018) to ensure the effective provision of service especially since not all RFV who partook in this research reported experiencing the same quality of treatment and assistance. Additionally, such training should also be tailored for court personnel predominantly for lawyers, magistrates and judges who also play a significant role with RFV (Globokar et al., 2019; Kirchengast et al., 2021). Apart from increasing their awareness concerning victims' needs (Wasileski, 2015), additional victim-centred approaches such as the provision of sympathy could be addressed. Since the introduction of victims' rights, sympathy has turned out to be progressively vital to the criminal justice system (Törnquist, 2022). Some RFV expressed that they did not feel understood by the court. Thus, ensuring that a more sympathetic approach such as the one present in the Swedish courts could make the victims feel more at ease when disclosing such a personal and traumatic experience (Wasileski, 2015). In return, this will provide a better-quality testimonial which would be more comprehensive and hence increase the likelihood of the issuance of a satisfactory sentence if the alleged offender is caught (Wasileski, 2015). It is imperative to achieve a victim-centred approach that could contribute to victim satisfaction which is indispensable as it could contribute to the victims' psychological recovery (Kunst et al., 2015; Oyewole, 2020). Moreover, mental health professionals working with such victims could also benefit from specialised training on the

implications of romance fraud to continuously advance their skills and improve their service delivery.

As discussed by the participants, providing testimony elicits significant distress (Burd & McQuiston, 2019; Howell et al., 2021) mainly due to needing to face the alleged offender and recount their traumatic experience (Burd & McQuiston, 2019). Due to such stressors, the quality of the evidence might lack significant details, making it difficult for judges to determine facts about the incident (Burd & McQuiston, 2019). Several interactions have been utilised to lessen such distress, such as the incorporation of facility dogs (Howell et al., 2021).

Dogs have a withstanding history in today's society and have been used in various settings such as schools and law enforcement where they search for drugs and missing people (Spruin & Mozova, 2018). Recently, facility dogs are trained to provide non-judgemental assistance to victims during the testification process to mitigate psychological repercussions due to the trauma and reduce secondary victimisation caused by legal institutions are being used (Kelly, 2022; Mariani, 2020; Meyer et al., 2022). They are very novel as this intervention has been officially introduced in 2003 (Kelly, 2020) however they are being implemented globally (Glazer, 2018). It has been successfully utilised for 15 years across America (229 dogs across 40 states) and Canada (45 dogs across 8 provinces) (Spruin et al., 2020).

Several studies mentioned that in court-related settings such intervention assisted victims in numerous ways such as reducing stress and court-related anxiety (Meyer et al., 2022), encouraging empowerment (Glazer, 2018), increasing self-confidence, self-esteem and the element of safety (Kelly, 2020). Finally, it facilitated cognitive processes allowing for a coherent provision of testimony (Spruin et al., 2020). Globally there are various programmes

specialised in such intervention such as the Courthouse dog Foundation (2022) in America, Court dogs Victoria (2022) in Australia and recently the introduction of Facility Dogs Europe in Belgium, Italy and France (Victim Support Europe, 2022). Based on the effectiveness and related benefits such an initiative could be beneficial if introduced locally.

All participants mentioned that certain psychological repercussions such as depression and shame caused due to romance fraud could hinder individuals from physically accessing existing support services. Hence helplines could be beneficial in such circumstances. They could be utilised for the provision of information, guidance on available services and support interventions such as crisis counselling which is fundamental especially since some RFV resort to suicide and/or self-harm (Chuang, 2021; Cross, 2019a; Whitty & Buchanan, 2016). Helplines have been quite effective when it comes to suicide prevention (Ftanou et al., 2018; Skruibis et al., 2021; Van Spijker et al., 2018). Locally, such service is relatively sought. Indeed, during the COVID-19 pandemic, 2900 individuals utilised the helpline launched by the Richmond Foundation focusing on various mental health issues (Farrugia, 2020). Helplines are utilised worldwide such as in America (Federal Bureau of Investigations, n.d.), Ireland (Crime Victims Helpline, 2022) and Australia (Victoria Police, 2021) amongst others. Within Europe, victims of crime can utilise the 116 006 helpline which is without charge and anonymous where all victims of crime could obtain information concerning their rights and talk to various professionals (Victim Support Europe, 2019). At present, this is operating in nine Member States (Austria, Belgium, Denmark, France, Hungary, Ireland, Italy, Netherlands and Sweden) (Victim Support Europe, 2019). Locally, there are no helplines specialised in assisting victims of criminal offences let alone RFV. Hence such an initiative could be implemented to reach more victims and assist them accordingly.

5.3.3 Recommendations for further research

This research focused on the holistic repercussions on middle-aged female adults which is only a fragment of such a complex phenomenon. Since romance fraud is still unexplored, especially locally numerous studies could contribute to the local lacunae. Further academics may consider investigating the impact of romance fraud on males who could experience different repercussions than those experienced by females. Additionally, studies could be carried out from the point of view of the alleged offender where one could provide a glimpse as to what leads such offenders to resort to such crime. Exploration of the effects elicited from romance fraud on a distinct age cohort such as adolescents and the elderly could also be beneficial, especially since in today's society the life span is increasing exponentially. Additionally, studies focusing on how romance fraud interlinks with other types of crimes such as identity theft and sexual exploitation could be worth investigating. Finally, examining the repercussions of such crime on indirect victims such as family members whilst triangulated with the perspective of professionals who assisted them could further highlight how to assist such victims accordingly whilst potentially contributing to the amelioration of current service provision.

5.4 Concluding comments

This research served as a medium for romance fraud victims to voice their experience about the complex nature of such crime and its holistic repercussions which disrupted their overall satisfaction and quality of life. Additionally, the expertise of multi-disciplinary professionals was an invaluable asset allowing for a comprehensive view of this offence. The researcher can unequivocally state that this journey will always be remembered. May the elicited outcomes and recommendations be of use to assist such vulnerable victims accordingly. Additionally, it is wished that this study would contribute to raising awareness especially locally where information about romance fraud is scarce.

“It’s important to remember that not all kinds of love is filled with butterflies and roses, people out there prey on vulnerabilities. Not everything is what it seems especially online, so one needs to be wary of whom they give their heart to as although it can heal and recuperate, the scars will be enduring.” (Hailey)

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Appendices

Appendix A: PTSD criteria within DSM 5 (American Psychiatric Publishing, 2013, p. 271)

Diagnostic criteria		Description
Criteria A (1 symptom required)	Exposure to trauma	Exposure to event (involved or witnessed) that posed a threat of death, serious injury, or sexual violence. Learning that a close relative or close friend was exposed to trauma. Person experiences helplessness, horror, and intense fear to aversive details, which may be part of their work. For example, first responders or paramedics
Criteria B (1 symptom required)	Re-experiencing symptoms/ flash backs	Recurrent intrusive thoughts or recollection of memories of the traumatic event, nightmares, flash backs and intense fear/ reaction to both internal and external reminders
Criteria C (1 required)	Avoidance	Persistent avoidance of stimulus associated with trauma such as avoiding distressing memories, or avoiding people, places, conversations, activities or situations
Criteria D (2 symptom required)	Cognitive deficit	Persistent numbing such as alteration in mood, cognitions that are associated with traumatic event such as inability to recall key features of the traumatic event, negative thoughts about one self, persistent negative trauma-related emotions, diminished interest
Criteria E (2 symptom required)	Hyper arousal	Sleep impairment, nightmares and reactivity associated with the traumatic event, irritability, aggressive behavior, exaggerated startle response
Criteria F	Duration	Symptoms are present for more than 1 month
Criteria G	Functional Impairment	Symptoms are associated with persistent functional impairment, social and occupational impairment
Criteria H	Exclusion	Not due to medication, substance use or illness
Two specifications	Dissociative features	<i>Depersonalization</i> : persistent feeling of detachment from one's mental processes or body as if one were in dream <i>Derealization</i> : experiencing distortion or detachment from reality
	With delayed specifications	Full diagnostic criteria are not met until at least 6 months after the event

This table is adapted from the DSM 5 criteria from the American Psychiatric Association. Diagnostic and statistical manual of mental disorders (5th ed.). Arlington, VA: American Psychiatric Publishing; 2013. DSM = diagnostic and statistical manual of mental disorders, PTSD = post-traumatic stress disorder.

Appendix B: Email to and from the Malta Police Force concerning local statistics of romance fraud


Christine Gauci <christine.gauci.16@um.edu.mt>

Request for statistics
6 messages

Christine Gauci <christine.gauci.16@um.edu.mt> 28 February 2022 at 14:19
 To: pulizija@gov.mt
 Cc: Mary Grace Vella <marygrace.vella@um.edu.mt>

To whom it may concern,

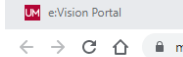
Good afternoon. My name is Christine Gauci (ID card number: 115998M) and I am reading for a Masters of Arts in Criminology at the University of Malta. My research is entitled "Romance fraud: its repercussions on victims' wellbeing" and intends to explore the holistic consequences of romance fraud on the wellbeing of middle-aged female adults, under the supervision of Dr Mary Grace Vella.

I am writing as I would like to request statistical data concerning romance fraud over the last five years (i.e. the number of police reports concerning romance fraud from 2017 till 2022 categorised per year and how many were female and male victims respectively).

Thank you in advance,

Kind regards,

Christine Gauci


28 February 2022 at 14:24

Info at POLICE <pulizija@gov.mt>
 To: Christine Gauci <christine.gauci.16@um.edu.mt>
 Cc: Mary Grace Vella <marygrace.vella@um.edu.mt>

Our ref: PODUP/P496/85/1/126.


Dear Ms Gauci,

With reference to your email hereunder, please note that in order to process your request further, this office requires a reference letter from your tutor. The letter, which can also be received as a soft copy, has to be sent directly from the tutor via her official email address, please.

Thanks & Regards,

Louise Busuttil
 Police Sergeant Nr. 2280
 Communications Office

t +356 22942667 e louise.b.camilleri@gov.mt
www.homeaffairs.gov.mt | www.publicservice.gov.mt


 MINISTRY FOR HOME AFFAIRS
 NATIONAL SECURITY AND LAW ENFORCEMENT
 POLICE HEADQUARTERS, ST. CALCEDONIUS SQUARE,
 FLORIANA, MALTA

Kindly consider your environmental responsibility before printing this e-mail

[eVision Portal](#) x [University of Malta Mail - Reque](#) x +

[mail.google.com/mail/u/1/?ik=ce02143082&view=pt&search=all&permthid=thread-a%3Ar-3566551959580429405&siml=ms...](#)

I just can't forget a... #R5LIVE 3 Exercises for Wei... WATCH: R5 Answer... The Best Stretches t... Summer Arms Chall... 7 Delicious Protein... Other bookmarks

Mary Grace Vella <marygrace.vella@um.edu.mt> 28 February 2022 at 15:59
 To: Info at POLICE <pulizija@gov.mt>
 Cc: Christine Gauci <christine.gauci.16@um.edu.mt>

[Our ref: PODUP/P496/85/1/126.](#)

I confirm that Ms Christine Cauci bearing ID number: 115998M is currently undertaking her dissertation research as part of her MA Course in Criminology with the Department of Criminology, Faculty for Social Wellbeing at the University of Malta.

Her research study, entitled 'Romance Fraud: its Repercussions on victim's wellbeing' focuses on the issue of victimisation of romance fraud victims with the aim of examining the financial, psychological and emotional repercussions of this type of offence on the victims as well as the effectiveness of current legal frameworks and practices with regards to romance fraud in Malta. This study will be conducted under my supervision, Dr. Mary Grace Vella (Lecturer, Department of Criminology at the Faculty for Social Wellbeing, University of Malta).

Whilst thanking you in advance, I hope that you will kindly consider her request for the provision of any relevant data in this regard. Please, feel free to contact me for any further information or need for clarification;

Thank you for your ongoing cooperation;

Best regards

Dr. Mary Grace Vella
 Department of Criminology,
 Faculty for Social Wellbeing
 University of Malta
 Mob.: 79211934
 Email: marygrace.vella@um.edu.mt
[Quoted text hidden]

[eVision Portal](#) x [University of Malta Mail - Reque](#) x +

[mail.google.com/mail/u/1/?ik=ce02143082&view=pt&search=all&permthid=thread-a%3Ar-3566551959580429405&siml=ms...](#)

I just can't forget a... #R5LIVE 3 Exercises for Wei... WATCH: R5 Answer... The Best Stretches t... Summer Arms Chall... 7 Delicious Protein... Other bookmarks

Info at POLICE <pulizija@gov.mt> 4 March 2022 at 11:06
 To: "christine.gauci.16@um.edu.mt" <christine.gauci.16@um.edu.mt>

[Our ref: PODUP/P496/85/1/126.](#)

Dear Ms Gauci,

Reference is hereby being made to your email as shown hereunder.

Kindly note that the statistical information available is for the last 5 months as per the table below.

All the victims are women.

Month	Number of reports
October 2021	3
November 2021	4
December 2021	5
January 2022	-
February 2022	1
March 2022	1

e-Vision Portal x University of Malta Mail - Reque: x +

mail.google.com/mail/u/1/?ik=ce02143082&view=pt&search=all&permthid=thread-a%3Ar-3566551959580429405&siml=ms...


I just can't forget a... #RSLIVE 3 Exercises for Wei... WATCH: R5 Answer... The Best Stretches t... Summer Arms Chall... 7 Delicious Protein... Other bookmarks

Regards,

Louise Busuttil
Police Sergeant Nr. 2280
Communications Office

t +356 22942667 e louise.b.camilleri@gov.mt
www.homeaffairs.gov.mt | www.publicservice.gov.mt

Kindly consider your environmental responsibility before printing this e-mail



MINISTRY FOR HOME AFFAIRS
NATIONAL SECURITY AND LAW ENFORCEMENT
POLICE HEADQUARTERS, ST. CALCEDONIUS SQUARE,
FLORIANA, MALTA

e-Vision Portal x University of Malta Mail - Reque: x +

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I just can't forget a... #RSLIVE 3 Exercises for Wei... WATCH: R5 Answer... The Best Stretches t... Summer Arms Chall... 7 Delicious Protein... Other bookmarks

christine.gauci.16@um.edu.mt <christine.gauci.16@um.edu.mt> 4 March 2022 at 14:43
To: Info at POLICE <pulizija@gov.mt>
Cc: Mary Grace Vella <marygrace.vella@um.edu.mt>


Dear Ms Busuttil,

Good afternoon. I hope this email finds you well. I would like to express my gratitude for providing the statistics for the last 5 months. I really appreciate it. By any chance would it be possible to have the statistics concerning romance fraud for the **last 5 years (from 2017 till September 2021)** as these will help me identify the longitudinal pattern of romance fraud within our local context.

I apologise for any inconvenience caused.


Thank you in advance,
Kind regards,
Christine

[Quoted text hidden]

 Virus-free. www.avast.com

Kind regards,
Christine

[Quoted text hidden]

 Virus-free. www.avast.com

Info at POLICE <pulizija@gov.mt> 4 March 2022 at 15:14
To: "christine.gauci.16@um.edu.mt" <christine.gauci.16@um.edu.mt>

Dear Ms Gauci,

With reference to email hereunder, kindly note that as stated by my colleague PS 2280 L Busuttill the statistical information available is for the last 5 months.

Kind Regards,

Gordon Attard
Police Sergeant Nr 13
Communications
Police Department

t +356 22942667 e gordon.a.attard@gov.mt
www.homeaffairs.gov.mt | www.publicservice.gov.mt

[Quoted text hidden]

[Quoted text hidden]


MINISTRY FOR HOME AFFAIRS
NATIONAL SECURITY AND LAW ENFORCEMENT
POLICE HEADQUARTERS, ST. CALCEDONIUS
SQUARE,
FLORIANA, MALTA

Appendix C: Interview Guide for victims of romance fraud (English version)

1. “Could you tell me your experience related to romance fraud? Start wherever you like. Please take the time you need. I'll listen first I won't interrupt, I'll just take some notes for afterwards”
2. “What measures would you recommend in order to lessen the impact romance fraud has on the wellbeing of individuals?”

Appendix D: Interview guide for victim of romance fraud (Maltese version)

1. "Tista' tghidli l-esperjenza tiegħek relatata mal-frodi ta' rumanz? Ibda fejn tixtieq. Jekk jogħġbok hu l-ħin li għandek bżonn. L-ewwel nisma' mhux se ninterrompi, niehu ftit noti għal wara"
2. "X'mizuri tirrakkomanda sabiex jitnaqqas l-impatt li l-frodi ta' rumanz għandhu fuq lindividwi?"

Appendix E: Interview guide for professionals (English version)

1. Can you tell me a bit about your profession? (Area of speciality if applicable & number of years working in the field)
2. What is your own personal definition of romance fraud?
3. Can you tell me about your experience when working with victims of romance fraud?
4. What are the challenges encountered when working with such victims?
5. What can one do in order to ameliorate the current situation when it comes to romance fraud?
 - What recommendations would you suggest? o How can one improve service provision?
 - How can one improve policy reform?

Appendix F: Interview guide for professionals (Maltese version)

1. Tista' tgħidli ftit dwar il-professjoni tiegħek? (Qasam ta' speċjalità jekk applikabbli u numru ta' snin ta' ħidma fil-qasam)
2. X'inhil d-definizzjoni personali tiegħek ta' frodi ta' rumanz?
3. Tista' tgħidli dwar l-esperjenza tiegħek meta taħdem ma' vittmi ta' frodi ta' rumanz?
4. X'inhuma l-isfidi li tiltaqgħa magħhom meta taħdem ma' vittmi bħal dawn?
5. X'jista' wieħed jagħmel biex ittejjeb is-sitwazzjoni attwali fejn tidhol frodi ta' rumanz?
 - a. Liema rakkomandazzjonijiet tissuggerixxi?
 - b. Kif jista' wieħed itejjeb il-provvista tas-servizz?
 - c. Kif jista' wieħed itejjeb ir-riforma politika?

Appendix G: Approval provided by Victim Support Agency to act as a gatekeeper

Request for the possibility of acting as a gatekeeper

2 messages

Christine Gauci <christine.gauci.16@um.edu.mt> 12 April 2022 at 17:19
 To: brian.farrugia.1@gov.mt
 Cc: Mary Grace Vella <marygrace.vella@um.edu.mt>

Dear Mr Farrugia,

Good afternoon. I hope this email finds you well. I am reading for a Master of Arts in Criminology at the University of Malta. My research intends to explore the holistic consequences of romance fraud on the well-being of middle-aged female adults, under the supervision of Dr Mary Grace Vella (cc'ed in this email).

I will be employing interviews with victims of romance fraud. These will be audio-recorded, transcribed and analysed. Moreover, pseudonyms will be used thus safeguarding the participants' identity.

Participants for this study need to have the following criteria:

- Female
- Middle-Aged (between the ages of 40 -60)
- Experienced romance fraud
- Terminated therapy two years ago

I am writing in order to enquire if you would have any objection to forwarding my request to your clients when FREC (Faculty Research Ethics Committee) approves my proposal. Following such approval, I will send a detailed information letter and consent form.

Currently, FREC is asking for your reply in order to allow me to carry out my research. Should you consent, I will be attaching your reply as an appendix within my study.

Kind regards,
 Christine Gauci
 (115998M).

Request for the possibility of acti x University of Malta Mail - Reque: x +

mail.google.com/mail/u/1/?ik=ce02143082&view=pt&search=all&permthid=thread-a%3Ar-5950827927987591643&simpl=ms...
I just can't forget a... #RSLIVE 3 Exercises for Wei... WATCH: R5 Answer... The Best Stretches t... Summer Arms Chall... 7 Delicious Protein... Other bookmarks

Farrugia Brian 1 at VSA <brian.farrugia.1@gov.mt> 14 April 2022 at 21:59
To: Christine Gauci <christine.gauci.16@um.edu.mt>

Dear Ms Gauci,

Since you are already a VSA Officer and bound by confidentiality and as long as any case description does not directly or indirect uncover the identity of service users, this end finds no objections to your request.


Kind regards,

Brian Farrugia

Chief Executive Officer | Victim Support Agency

VICTIM SUPPORT AGENCY

52, Old Theatre Street , Valletta, Malta



VICTIM SUPPORT AGENCY

<https://victimsupportagency.com/>

t: +365 25689700
e: brian.farrugia.1@ovv.mt

Appendix H: Information sheet (English version)

Dear Sir/Madam,

My name is Christine Gauci and I am a student at the University of Malta, undertaking a Masters of Arts in Criminology. As part of the course, I am conducting a research study entitled “Romance Fraud: its repercussions on victims’ wellbeing”, under the supervision of Dr Mary Grace Vella. I will be exploring the holistic consequences of romance fraud on the wellbeing of middle-aged female adults. Participants who would like to partake in this research need to be female, middle aged (between the ages of 40-60 years), experienced romance fraud and terminated therapy two years ago.

The data is going to be obtained using individual interviews which will last around 1 hour. The interview will be conducted either in Maltese or English according to your preference and will take place somewhere where you find most comfortable and convenient. The interview will be audio-recorded, transcribed and analysed. I will make sure that these recordings will be kept in a safe place. The transcript will be sent and you will have around 4 weeks in order to review and/or amend as needed. Once you are satisfied with the provided information, the audio-recording of the interview will be deleted.

With regards to the filled in consent form, these will be stored in a filing cabinet under lock and key. Documents containing information disclosed yourself (ie. consent forms) will be shredded on 30th May 2023.

Kindly note that:

- Participation in this study is entirely voluntary and you can withdraw at any point.
- If you wish to stop the interview, the information disclosed will be discarded.

- A Pseudonym of your choosing will be used and your identity will not be disclosed at any point thus ensuring anonymity.
- All the disclosed information will be kept strictly confidential.
- Extracts from what you say, obtained from the interview and that might be quoted in the dissertation will be kept anonymous.
- You have the right to refuse answering questions if you do not want to.
- Apart from conducting the study, I also work within the Victim Support Agency.

Access to my dissertation will be made available to my supervisor Dr Mary Grace Vella, the examination board and the university students. All the information will be collected, stored and analysed in line with the General Data Protection Regulation and the Malta Data Protection Act 2018. A copy of this information sheet is being provided for you to keep and for future reference.

If you accept to participate in this study and/or if you require further information or you have questions about the study don't hesitate. You can call me directly on 77520492 or through email christine.gauci.16@um.edu.mt or my supervisor Dr Mary Grace Vella, on marygrace.vella@um.edu.mt or by calling on +356 79211934.

Thank you for your time and consideration,

Regards,

Christine Gauci

Appendix I: Information sheet (Maltese version)

Għażiż Sinjur/Sinjura,

Jisimni Christine Gauci u jien studenta fl-Università ta' Malta, qed nagħmel Masters of Arts fil-Kriminoloġija. Bħala parti mill-kors, qed nagħmel studju bl-isem “Romance Fraud: its repercussions on victims’ wellbeing”, taħt is-supervizjoni ta' Dr Mary Grace Vella. Se nkun qed nesplora l-konsegwenzi ħolistiċi tal-frodi ta' rumanz fuq l-adulti nisa ta' età medja.

Parteċipanti li jixtiequ jieħdu sehem f'din ir-riċerka jeħtieġ li jkunu nisa, ta' età medja (bejn letajiet ta' 40-60 sena), esperjenzaw frodi ta' rumanz u temmew it-terapija sentejn ilu.

L-informazzjoni se tinkiseb permezz ta' intervisti individwali li jdumu madwar siegħa.

L'intervista ssir jew bil-Malti jew bl-Ingliż skont il-preferenza tiegħek u ssir xi mkien fejn issib l-aktar komdu u konvenjenti. L-intervista se tiġi rrekordjata, traskritta u analizzata. Se niżgura li dawn jinżammu f'post sigur. It-traskrizzjoni tintbagħatlek u għandek 4 ġimghat sabiex tirrevedi u/jew temenda kif meħtieġ. Ladarba tkun sodisfatt bl-informazzjoni pprovduta, ir-registrazzjoni awdjo tal-intervista tithassar.

Fir-rigward tal-formola tal-kunsens mimlija, dawn se jinħażnu f'kexxun insakkar. Dokumenti li jkun fihom informazzjoni żvelata mill-parteċipanti (jiġifieri formoli tal-kunsens) se jitqattgħu fit- 30 ta' Mejju 2023.

Jekk jogħġbok innota li:

- Il-parteċipazzjoni f'dan l-istudju hija għal kollox volontarja u tista' tirtira fi kwalunkwe punt.
- Jekk tixtieq twaqqaf l-intervista, l-informazzjoni żvelata tintrema.
- Se jintuża Pseudonimu tal-għażla tiegħek u l-identita' tiegħak mhix ser tiġi żvelata flebda punt biex b'hekk tiġi żgurata l-anonimità.
- L-informazzjoni kollha żvelata se tinżamm strettament kunfidenzjali.

- Siltiet minn dak li tgħid, miksuba mill-intervista u li jistgħu jigu kkwotati fiddissertazzjoni se jinżammu anonimi.
- Għandek id-dritt li tirrifjuta li twieġeb mistoqsijiet jekk ma tridx.
- Apparti li ser inwettaq dan l-istudju, jiena naħdem ukoll fi hdan l-Aġenzija għall-Vittmi tal- Kriminalita'.

L-aċċess għad-dissertazzjoni tiegħi se jkun disponibbli għas-supervizur tiegħi Dr Mary Grace Vella, il-bord tal-eżamijiet u l-istudenti universitarji. L-informazzjoni kollha se tingabar, tinhażen u tiġi analizzata skont ir-Regolament Ġenerali dwar il-Protezzjoni tad-Data u l-Att ta' Malta dwar il-Protezzjoni tad-Data tal-2018. Qed ngħaddilek kopja ta' din l-ittra biex iżzommha bħala referenza.

Nixtieq nieħu l- opportunità' biex niringrazzjak tal-ħin li offret. Jekk tixtieq tieħu sehem f'din ir-riċerka, jkollok bżonn aktar informazzjoni jew jekk għandek xi mistoqsijiet tista' tikkuntatjani fuq in- numru tal-mowbajl 77520492 jew fuq l- indirizz elettroniku christine.gauci.16@um.edu.mt jew lis-supervizur Dr Mary Grace Vella, fuq marygrace.vella@um.edu.mt jew billi ċċempel fuq +356 79211934.

Grazzi tal-ħin u konsiderazzjoni,

Tislijiet,

Christine Gauci

Appendix J: Consent form (English version)

Name of Researcher: Christine Gauci

Phone number: +365 77520492

Email: christine.gauci.16@um.edu.mt

Title of dissertation: *Romance Fraud: its repercussions on victims' wellbeing*

This is to confirm that I _____ hereby agree to participate voluntary in this research study with the understanding and agreement that:

- All the information gathered will be used solely for academic purposes.
- My identity will not be disclosed at any time.
- I will be given the transcript to review and amend if necessary.
- The interview will be audio-recorded and all the recorded material will be destroyed after I review the transcript accordingly.
- I can refuse answering a question if I don't want to and that I can withdraw from the study at any time without giving an explanation. If I withdraw all information and data will be destroyed and not used for the research.
- There will be no deception in the data collection process of any form.
- Audio data from interviews will be encrypted via a password.
- I am aware that the researcher made an agreement with Victim Support Malta who are a non-governmental organisation working with victims of crime including romance fraud. Thus, should I feel the need to talk to a mental health professional I can approach them and make use of therapy or emotional support free of charge at my discretion.
- Documents containing information disclosed yourself (ie. consent forms) will be shredded on 30th May 2023.

- I have received, read and understood the Information Sheet with the details of this study.
- This research project will be conducted in line with the regulations stipulated by the General Data Protection Regulation and the Malta Data Protection Act 2018 to access, rectify, and where applicable erase the data concerning me.
- I am aware that apart from conducting the study, the researcher also works within the Victim Support Agency.

I have been briefed about the nature and aims of the study. Moreover, I will have the opportunity to ask further questions and clarifications regarding the study. I am satisfied by these conditions and consent to participate in this research.

A copy of this consent form is being provided for you to keep and for future reference.

In case of any questions pertaining to the research study, the researcher (Christine Gauci) can be contacted on christine.gauci.16@um.edu.mt and the supervisor (Dr Mary Grace Vella) on marygrace.vella@um.edu.mt or by calling on +356 79211934.

Participant's signature

Name:

Date:

Researcher's signature

Name: Christine Gauci

Date:

Supervisor's signature

Name: Dr Mary Grace Vella

Date:

Appendix K: Consent form (Maltese version)

Isem tar- Riċerkatur: Christine Gauci

Numru tal- mowbajl: +365 77520492

Indirizz Eletroniku: christine.gauci.16@um.edu.mt

Titlu tal- istudju: *Romance Fraud: its repercussions on victims' wellbeing*

Jien _____ qed nagħti l-kunsens tiegħi li niehu sehem bħala voluntier/a f'dan l-istudju bil-ftehim li:

- L-informazzjoni miġbura ħa tintuża biss għal skopijiet akkademiċi.
- L-identita' tiegħi se tibqa' anonima matul ir-riċerka kollha.
- Se ningħata t-traskrizzjoni biex nirrevedi u nemenda jekk meħtieġ.
- L-intervista se tiġi rrekordjata u l-materjal kollu rreġistrat se jinqered wara li nirrevedi t-traskrizzjoni kif xieraq.
- Nista' nirrifjuta li nwieġeb mistoqsija jekk ma rridx u li nista' nirtira mill-istudju fi kwalunkwe ħin mingħajr ma nagħti spjegazzjoni. Jekk nirtira l-informazzjoni u d-data kollha jinqerdu u ma jintużawx għar-riċerka
- Mhu se jkun hemm ebda forma ta' qerq fil-proċess tal-ġbir tal-informazzjoni.
- L-informazzjoni li toħrog mill-intervisti waqt l- "audio recording" tkun tista' tiġi aċċessata permezz ta' "password" li tkun magħrufa biss mir-riċerkatur.
- Jiena konxju li r-riċerkatur għamel ftehim ma' Victim Support Malta li huma organizzazzjoni mhux governattiva li jaħdmu ma' vittmi ta' kriminalità inkluż frodi ta' rumanz. Għalhekk, jekk inħoss il-ħtieġa li nitkellem ma' professjonist tas-saħħa mentali nista' navviċinahom u nagħmel użu minn terapija jew appoġġ emozzjonali mingħajr ħlas fid-diskrezzjoni tiegħi.

- Dokumenti li jkun fihom informazzjoni żvelata mill-partecipanti (jigifieri formoli talkunsens) se jitqattgħu fit- 30 ta' Mejju 2023.
- Irćevejt, qrajt u fhimt id-dokument ta' Informazzjoni bid-dettalji ta' dan l-istudju.
- Dan il-proġett se jitmexxa skond ir-regolamenti tal- 'General Data Protection Regulation' u l- 'Malta Data Protection Act 2018' biex naċċessa, nirrettifika, u fejn applikabbli jithassar tagħrif dwari
- Jiena konxju/a li apparti li r-riċerkatur ser tagħmel l-istudju, hija taħdem ukoll fi hdan l-Aġenzija għall-Vittmi tal-Kriminalita'.

Ġejt infurmat dwar in-natura u l-għanijiet tal-istudju. Barra minn hekk, se jkolli l-opportunità li nagħmel aktar mistoqsijiet u kjarifiki dwar l-istudju. Jien sodisfatt b'dawn il-kundizzjonijiet u nagħti l-kunsens biex nipparteċipa f'dan l-istudju.

Kopja ta' din il-formola ta' kunsens qed tiġi pprovduta lilek biex iżzommha bħala referenza.

Fil-każ ta' xi mistoqsijiet jew diffikultà dwar l-istudju ta' riċerka, ir-riċerkatur (Christine

Gauci) tista' tiġi kkuntattjata fuq christine.gauci.16@um.edu.mt, u s-superviżur (Dr. Mary Grace Vella) fuq marygrace.vella@um.edu.mt jew billi ċċempel fuq +356 79211934.

Firma tal- Partecipant

Isem:

Data:

Firma tar- Riċerkatur

Isem: Christine Gauci

Data:

Firma tas- Superviżur


Isem: Dr Mary Grace Vella

Data:

Appendix L: Approval of FREC

University of Malta Mail - Research x +

mail.google.com/mail/u/1/?ik=ce02143082&view=pt&search=all&permthid=thread-f%3A1735707789801661681&simpl=msg-...
 I just can't forget a... #R5LIVE 3 Exercises for Wei... WATCH: R5 Answer... The Best Stretches t... Summer Arms Chall... 7 Delicious Protein... Other bookmarks

 L-Università ta' Malta Christine Gauci <christine.gauci.16@um.edu.mt>

Research Ethics Application - Approved by FREC, no UREC decision needed
 1 message

SWB FREC <research-ethics.fsw@um.edu.mt> 15 June 2022 at 15:31
 To: Christine <christine.gauci.16@um.edu.mt>
 Cc: Mary Grace Vella <marygrace.vella@um.edu.mt>, Sandra Scicluna <sandra.scicluna@um.edu.mt>

REDP Application ID: SWB-2022-00096


Dear Christine Gauci,

Your ethics application regarding your research titled *Romance Fraud: its repercussions on victims' wellbeing* has been **approved**.

Faculty Research Ethics Committees are authorised to review and approve research ethics applications on behalf of the University of Malta, except in the case of sensitive personal data. In this regard, your ethics proposal **does not need to be sent to UREC-DP**. Hence, **you may now start your research**.


Disclaimer: The research team should note that only the English versions of the documents submitted have been reviewed by FREC. It is the duty of the research team to ensure that all documents in Maltese (or any other language) are faithful translations of the English version.

Regards,



Faculty Research Ethics Committee


Faculty for Social Wellbeing
 Room 113, Humanities A Building
 +356 2340 2237
um.edu.mt/socialwellbeing/students/researchethics



Appendix M: Approval from Victim Support Malta to provide therapy/ emotional support to participants if needed

Request for the possibility of the... x University of Malta Mail - Reque... x +

mail.google.com/mail/u/1/?ik=ce02143082&view=pt&search=all&permthid=thread-a%3Ar211964549145378147&simpl=msg-...
 I just can't forget a... #RSLIVE 3 Exercises for Wei... WATCH: R5 Answer... The Best Stretches t... Summer Arms Chall... 7 Delicious Protein... Other bookmarks

 L-Università ta' Malta

Christine Gauci <christine.gauci.16@um.edu.mt>

Request for the possibility of therapy/ emotional support for research participants
 2 messages

Christine Gauci <christine.gauci.16@um.edu.mt> 12 April 2022 at 17:26
 To: info@victimsupport.org.mt
 Cc: Mary Grace Vella <marygrace.vella@um.edu.mt>

To whom it may concern,

Good afternoon. I hope this email finds you well. I am reading for a Master of Arts in Criminology at the University of Malta. My research intends to explore the holistic consequences of romance fraud on the well-being of middle-aged female adults, under the supervision of Dr Mary Grace Vella (cc'ed in this email).

I am writing in order to enquire if it is possible to provide your contact details should my participants feel the need to make use of therapy/ emotional support since I will be interviewing victims of romance fraud.

Looking forward to your reply,

Thank you in advance,

Kind regards,
 Christine Gauci
 (115998M)

Looking forward to your reply,

Thank you in advance,

Kind regards,
 Christine Gauci
 (115998M)

Info <info@victimsupport.org.mt> 12 April 2022 at 17:32
 To: Christine Gauci <christine.gauci.16@um.edu.mt>
 Cc: Mary Grace Vella <marygrace.vella@um.edu.mt>

Dear Ms. Gauci,

Thank you for your email.

In order to provide therapy or emotional support to relevant individuals, we are contactable either via email here or else we can also be reached by phone through the contact number 2122 8333.

We also have an online referral form available for anyone who would like to take their time to fill it in online with interest to receive our support. You may find it linked [here](#).

By calling our office via the number mentioned above, we can also help the individual on the line fill in the form together.

We hope that this helps, and good luck with your research.

Regards,
 VSM

Appendix N: Support seeking guide (English version)

Name of student researcher: Christine Gauci

Course: Master of Arts in Criminology (by research) (CRI5001)

Student researcher's contact email: christine.gauci.16@um.edu.mt

Student researcher's contact number: +356 77520492

Name of research supervisor: Dr Mary Grace Vella

Research supervisor's contact email: marygrace.vella@um.edu.mt

Research supervisor's contact number: +356 79211934

Title of Research Study: Romance Fraud: its repercussions on victims' wellbeing

Dear Participant,

I hope this email finds you well.

I would like to take this opportunity to thank you for your participation in this study. I appreciate your involvement and cooperation throughout this entire process.

I would like to remind you of the aims of this study;

- To explore the effects of romance fraud on the biopsychosocial aspects.
- To understand the typology of romance fraud victims which could increase the likelihood of becoming a victim of such crime.
- To analyse the perception of professionals who work in the field with victims of romance fraud.
- To identify the stages of romance scams
- To analyse the EU victims' rights in relation to the wellbeing of such victims and their experience with the courts of Malta.
- To address the existing theoretical and policy lacunae and improve service provision when it comes to victims of romance fraud.

This study was not anticipated to cause distress and the interview questions were formatted in as sensitive a manner as possible; however if your participation has led you to experience any distress or discomfort for whatever reason, then below I have included some information about services that offer free professional support that you might find helpful.

If you require any additional information or wish to report any concerns about this study, please do not hesitate to contact both myself, on +356 77520492 or my research supervisor Dr Mary Grace Vella on +356 79211934.

Kind regards,

Christine Gauci

Richmond Foundation info@richmond.org.mt



+356 21 224580/ 21 482336/ 21 480045

Supports both individuals who are experiencing mental health problems as well as those around them. Apart from supporting individuals by offering therapeutic help, Richmond Foundation also guides individuals by teaching the necessary skills to live and work independently. Their services include support groups, assisted living solutions, educational programmes, as well as counselling services.

fsws.gov.mt

Supportline 179

This is Malta's national helpline acting to provide support, information about local social welfare and other agencies, as well as a referral service to individuals who require support. It is also a national service to individuals facing difficult times or a crisis. Their primary mission is to provide immediate and unbiased help to whoever requires it.

**Kellimni .com**

<http://kellimni.com/>

21244123/21335097

kellimni.com is an online support service in which trained staff and volunteers are available for support 24/7 via email, chat and smart messaging. This service is managed by SOS Malta.

Appendix O: Support seeking guide (Maltese version)

Isem tal-istudenta ricerkatura: Christine Gauci

Kors: Masters of Arts fil-Kriminoloġija (bir-riċerka) (CRI5001)

L-imejl tal-istudenta ricerkatura: christine.gauci.16@um.edu.mt

Nru tat-telefon tal-istudenta ricerkatura: +356 77520492

Isem ta' min jissorvelja r-riċerka: Dr Mary Grace Vella

L-imejl ta' min jissorvelja r-riċerka: marygrace.vella@um.edu.mt

Nru tat-telefon ta' min jissorvelja r-riċerka: +356 79211934

Titlu ta' l-Istudju-Ricerka: Frodi ta' rumanz: ir-riperkussjonijiet tagħha fuq il-vittmi

Għażiż Partecipant,

Nittama li dan l-imejl isibek tajba. Nixtieq nieħu din l-opportunità biex niringrazzjak talpartecipazzjoni tiegħek f'dan l-istudju. Napprezza l-involviment u l-kooperazzjoni tiegħek matul dan il-proċess kollu.

Nixtieq infakrek l-għanijiet ta' dan l-istudju;

- Biex tesplora l-effetti tal-frodi ta' rumanz fuq l-aspetti bijopsikososċjali.
- Biex tifhem it-tipoloġija tal-vittmi ta' frodi ta' rumanz li jista' jżid il-probabbiltà li wiehed ssir vittma ta' tali reat.
- Biex tanalizza l-perċezzjoni ta' professjonisti li jaħdmu fil-qasam ma' vittmi ta' frodi ta' rumanz.
- Biex tidentifika l-istadji ta' frodi ta' rumanz
- Li tanalizza d-drittijiet tal-vittmi tal-UE fir-rigward tal- vittmi u l-esperjenza tagħhom malqrati ta' Malta.
- Biex jiġu indirizzati l-lakuni teoretiċi u politiċi eżistenti u jittejjeb il-provvista tas-servizz fejn jidhlu vittmi ta' frodi ta' rumanz.

Dan l-istudju ma kienx antiċipat li jikkawża diffikultà u l-mistoqsijiet tal-intervista ġew ifformattjati bl-iktar mod sensitiv possibbli; madankollu jekk id-diskussjoni wasslitek biex tesperjenza kwalunkwe tbatija jew skumdità għal kwalunkwe raġuni, hawn taht jien inkludejt xi informazzjoni dwar servizzi li joffru appoġġ professjonali b'xejn li tista' ssib utli.

Jekk teħtieg xi informazzjoni addizzjonali jew tixtieq tirrapporta kwalunkwe tħassib dwar dan listudju, jekk jogħġbok toqgħodx lura milli tikkuntattja kemm jien stess, fuq +356 77520492, jew issuperviżur tar-riċerka tiegħi, Dr Mary Grace Vella, fuq +356 79211934.

B'xewqat tajba,

Christine Gauci



Richmond Foundation

info@richmond.org.mt

+356 21 224580/ 21 482336/ 21 480045

Jappoġġa kemm individwi li qed jesperjenzaw problemi ta 'saħħa mentali kif ukoll dawk ta' madwarhom. Minbarra li tappoġġja individwi billi toffri għajjnuna terapewtika, Richmond Foundation tiggwida wkoll individwi billi tghallem il-ħiliet meħtieġa biex jgħixu u jaħdmu b'mod indipendenti. Is-servizzi tagħhom jinkludu gruppi ta 'appoġġ, soluzzjonijiet ta' għajxien assistit, programmi edukattivi, kif ukoll servizzi ta 'pariri.

fsws.gov.mt

u aġenziji oħra, kif ukoll servizz ta 'riferiment għal individwi li jeħtieġu appoġġ. Huwa wkoll servizz nazzjonali għal individwi li qed jiffaċċjaw żminijiet diffiċli jew kriżi. Il-missjoni primarja tagħhom hija li jipprovdu għajjnuna immedjata u imparzjali lil kull min ikun jeħtieġha.

Linja ta 'Appoġġ 179

Din hija l-linja ta 'għajjnuna nazzjonali ta' Malta li taġixxi biex tippovdi appoġġ, informazzjoni dwar ilbenesseri soċjali lokali



Kellimni .com

<http://kellimni.com/> 21244123/21335097

kellimni.com huwa servizz ta 'appoġġ online li fih persunal imħarreg u voluntiera huma disponibbli għallappoġġ 24/7 permezz ta' email, chat u messaġġi intelliġenti. Dan is-servizz huwa amministrat minn SOS Malta.