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THE DARKSIDE OF ONLINE ROMANCE: A CASE STUDY OF LOVE SCAM AND THE IMPACT ON VICTIMS

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ABSTRACT
This study looks at online romance scams in Bontoc, Mountain Province. It focuses on the emotional and financial impacts on unmarried victims. Through interviews with four victims, we identified common scam tactics. These include catfishing, emotional manipulation, and fake crises. Victims experienced emotional distress, financial losses, and lasting distrust. Their coping methods involved emotional suppression, avoidance, and heightened awareness. The findings show a strong need for targeted digital literacy and community prevention programs to help reduce the risk of online scams.

KEYWORDS: *Catfishing, Love Scam, Online Romance, Victim, Bontoc*

INTRODUCTION
The rise of social media and dating apps has created new opportunities for online exploitation, particularly in areas with high internet usage like the Philippines (Akerele et al., 2024). Scammers use phone calls, chats, and email to trick victims. They also take advantage of digital wallets and cryptocurrencies to cover their tracks (Houtti et al., 2024). Electronic communication makes it easier for scammers to create convincing lies over time (Ibañez, 2024; Picornell, 2013). These romance scams, or "love scams," groom victims emotionally before defrauding them, which often leads to serious psychological and financial damage (Whitty, 2017; Reid, 2024).

While research often highlights urban or developed areas, rural communities like Bontoc are becoming more vulnerable (Cruz & dela Peña, 2023). The anonymity of the internet allows criminals to cross geographical borders, affecting even those who are digitally isolated. Despite growing awareness of these issues, underreporting remains a significant problem due to stigma and lack of access to support (Torres-Tupas, 2023; Samaniego, 2022).

The economic impact is enormous. In 2023, losses from online scams in the Philippines surpassed ₱1.5 billion, with romance scams making up a large part of this total (Lozada, 2023; Philippine News Agency, 2022). Victims often experience emotional consequences such as shame, depression, and mistrust, which can deter them from reporting these scams (Coakly, 2024; Khandro, 2024). Factors influencing victim behavior, like emotional openness and low assertiveness, increase the likelihood of being targeted (Whitty, 2015; Button & Cross, 2017; Rege, 2009). Understanding these dynamics is crucial for developing effective prevention strategies.

Romance scams are a global threat that take advantage of victims both emotionally and financially (Whitty & Buchanan, 2016; Rege, 2009). Scammers create trust using fake romantic identities. They trick victims into offering financial support by creating fake crises. Their success relies on building emotional closeness, which helps delay any suspicion through gift-giving and long conversations (Edwards et al., 2018; Sorell & Whitty, 2019).

Changes in technology have allowed scams to grow, now including cryptocurrency and investment fraud (Ng, 2024b). In the Philippines, even rural areas are impacted, as strong emotional bonds are used to disarm victims (Garcia & Magno, 2022; Samaniego, 2024). Victims often make excuses for inconsistencies, holding on to the fantasy the scammer has created (Jefferies, n.d.). These strategies work because they take advantage of fundamental human needs for connection, especially among people who are emotionally vulnerable (Whitty, 2015; Rege, 2009). The study aimed to answer the following questions:

1. What is the modus operandi of love scam as experienced by unmarried people?
2. What are the effects of love scams to the victims?
3. What are the coping mechanisms of love scam victims?

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METHODOLOGY

This qualitative study took place in Bontoc, Mountain Province. Four unmarried adult victims were chosen based on where they lived and their confirmed experiences with online romance scams over the past five years. Data was gathered through face-to-face interviews with a set of validated questions. Thematic analysis was done using Ajjawi and Higgs' (2007) five-phase framework: immersion, abstraction, coding, validation, and interpretation. Ethical considerations were carefully followed, with informed consent acquired and the anonymity of participants ensured.

RESULTS AND DISCUSSION

Modus Operandi. Scammers began by creating fake identities, posing as soldiers, engineers, or professionals to gain credibility and build emotional trust. This was often followed by gift deception, where victims were told that items had been sent and they needed to pay customs fees to receive them. Their tactics progressed to sweet talk, friendship-building, and frequent messaging on platforms like WhatsApp and Facebook. These actions fit with the scam development models by Rege (2009) and Whitty (2013a), who noted that scammers often delayed romantic advances to focus on building trust first.

Effects on Victims. Victims experienced emotional turmoil and distress, including frustration, anxiety, guilt, and symptoms of depression. Frustration arose from feelings of betrayal and financial losses (Patel, 2024; Bilz et al., 2023). Many reported significant financial loss, often involving borrowed money or hard-earned savings. These scams were described as a "double hit"—emotionally harmful and financially damaging (Buchanan & Whitty, 2014; Kopp et al., 2015). Victims also felt self-blame and kept their experiences secret, fearing judgment (Whitty & Buchanan, 2016). This often resulted in a loss of trust in others, leading to social withdrawal (Cross et al., 2018).

Coping Mechanisms. Victims used various methods to cope with their trauma. Emotional suppression was common; many chose not to discuss their experiences to avoid feelings of shame (Gross, 1998; Richards & Gross, 2000). Others practiced avoidance, throwing themselves into work to forget what happened (Moyal, 2014). Some became more cautious, changing their social media names or photos and limiting interactions with strangers (Tedeschi & Calhoun, 2004; Kauer et al., 2012). These behaviors show both protective instincts and signs of post-traumatic growth.

RECOMMENDATIONS

To address the rising issue of romance scams, the study suggests launching community awareness campaigns with visual materials that clearly explain common tactics and warning signs. Schools and barangays should offer seminars on relationship safety and online hygiene. An accessible support system, including counseling and peer groups, can aid victims in their emotional recovery. Additionally, working together with law enforcement and educational institutions is crucial to strengthening local skills in scam detection and response. These actions can help lessen stigma, boost reporting, and empower communities to create safer online practices.

CONCLUSION

This study shows that online romance scams are not limited to cities or technologically advanced areas. Scammers use smart and culturally sensitive methods to exploit even people in remote places like Bontoc. The emotional impact includes self-blame, depression, and mistrust, which is made worse by financial losses. However, many victims also demonstrate resilience by becoming more cautious and aware of online risks. These findings point to a pressing need for local education, emotional support networks, and community-based strategies to prevent scams.

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