ISSN (Online): 2455-3662
EPRA International Journal of Multidisciplinary Research (IJMR) - Peer Reviewed Journal
Volume: 11| Issue: 12| December 2025|| Journal DOI: 10.36713/epra2013 || SJIF Impact Factor 2025: 8.691 || ISI Value: 1.188

ROMANCE AND RUIN: THE INTERPLAY OF FINANCIAL LOSS AND PSYCHOLOGICAL WELL-BEING AMONG LOVE SCAM VICTIMS IN THE PHILIPPINES

Dr. Rhem Rick N. Corpuz[1], Mary Joy G. Galang[2], Kim Hope S. Gueco[3], Kate D. Pamintuan[4]
Angeles University Foundation, Angeles City, Pampanga

Article DOI: https://doi.org/10.36713/epra25491
DOI No: 10.36713/epra25491

ABSTRACT

Scams under love took a considerable share of the cake of problems that the digital era was causing, especially to people who had fallen in love online. This study tried to find out how many social media users in the Philippines had ever been victims of love scams and how it all affected them psychologically. It applied a cross-sectional survey design resting on convenience sampling to gather information about the victims' demographics, financial losses, the scam methods used, psychological distress, and seeking help. According to the findings, the majority of the victims were young, single women who were heavy Facebook users and the victimization was done through love bombing which is the main manipulation tactic the scammers use. Furthermore, loss of money was found to cause significantly higher levels of sadness and stress ($r = 0.38$) and lower quality of life ($r = -0.32$), which means that losing money was a major cause of psychological distress. Although the majority of the victims had negative experiences, they did not turn to professionals or friends for help, which points to an issue like shame or lack of access to good support as the barriers. These insights provided location-based evidence to be used for the establishment of victim support programs targeted to a specific area and raise awareness among the public as a means of addressing the psychological and financial issues that spring from online romance scams.

KEYWORDS: *Love Scams, Victimization, Psychological Impact, Financial Loss, Victim Support.*

INTRODUCTION

The increasing reliance on digital platforms for social interaction and romantic relationships has facilitated the rise of online romance scams, commonly known as love scams. These scams involve perpetrators using fabricated identities on social media or dating platforms to establish emotional relationships and subsequently exploit victims for financial gain through deceptive narratives such as emergencies or investment opportunities (FBI, n.d.; Tenable, 2025). The anonymity and accessibility of online environments allow scammers to conceal their true identities, making detection and prevention difficult. Recent developments show that these schemes have become more sophisticated, incorporating AI-generated images, deepfake videos, and scripted emotional manipulation to enhance credibility and exploit victims' emotional vulnerability (Philstar, 2025; Tenable, 2025).

The Philippines has emerged as a significant site of concern, both as a locus of victimization and as a hub for transnational scam operations (Gatchalian, 2025; PAOCC, 2025). While government agencies have intensified public awareness campaigns and cybercrime interventions, empirical research examining the psychological impact of love scam victimization within localized Philippine contexts remains limited. Existing studies often focus on scam typologies or global trends, leaving a gap in understanding the extent of financial loss and its association with victims' psychological well-being. Addressing this gap, the present study provides localized empirical evidence on love scam victimization among social media users in the Philippines, with particular emphasis on financial loss and its relationship to psychological distress, to inform context-specific prevention strategies and victim support initiatives.

Study Objective

This study aimed to examine the association between financial loss and psychological well-being among love scam victims in the Philippines by describing victim characteristics, the extent of financial losses, and common scam platforms and manipulation strategies, as well as assessing the psychological distress experienced following victimization.

METHODS

Research Design

This study used a survey-based quantitative research design to examine the relationship between financial loss and psychological well-being among love scam victims in the Philippines. Data were collected through a structured self-administered questionnaire consisting of closed-ended items, including multiple-choice and Likert-scale questions.

Locale of the Study

The study was conducted in the Philippines using both online and community-based data collection. Surveys were administered through digital platforms and selected barangays, internet cafés, and community centers. Disclosure of

ISSN (Online): 2455-3662
EPRA International Journal of Multidisciplinary Research (IJMR) - Peer Reviewed Journal
Volume: 11| Issue: 12| December 2025|| Journal DOI: 10.36713/epra2013 || SJIF Impact Factor 2025: 8.691 || ISI Value: 1.188

participants' city or municipality was optional to ensure privacy.

Study Participants

Participants were selected using purposive sampling to target individuals who had experienced or encountered love scams. Inclusion criteria were being at least 18 years old, residing in the Philippines, and having been victimized or targeted by online romantic scams. A target sample size of at least 384 respondents was set to ensure adequate statistical analysis.

Data Gathering Instruments

Data were gathered using a standardized questionnaire assessing demographic characteristics, online platform use, scam experiences, manipulation strategies, financial loss, and psychological well-being. Psychological well-being items were measured using a five-point Likert scale.

Data Collection Procedure

Data were collected through Google Forms and face-to-face survey administration following informed consent procedures. Participant confidentiality and voluntary participation were strictly observed.

Statistical Treatment of Data

Data was encoded and analyzed using SPSS and Jamovi. Descriptive statistics summarized participant characteristics and study variables, while Pearson's correlation coefficient examined the relationship between financial loss and psychological well-being at a significance level of $p < 0.05$.

RESULTS

Table 1

Presents the demographic profile of the respondents. The majority were female (57.8%), aged 18–25 years (48.7%), single (59.6%), and either college graduates or currently enrolled, with most reporting monthly incomes below ₱19,000, indicating higher exposure among younger and economically vulnerable online users.

Gender	**Frequency**	**Percent**
Male	147	38.3
Female	222	57.8
Prefer not to say	15	3.9
Total	**384**	**100**
Age of the responder		
18 - 25	187	48.7
26 - 32	93	24.2
33 - 40	72	18.8
41 and above	32	8.3
Total	384	100
Status of the responder		
Single	229	59.6
Married	49	12.8
Widowed	22	5.7
Separated	11	2.9
In a Relationship	73	19
Total	**384**	**100**
Highest Educational Attainment of responder		
No Formal Education	70	18.2
College Graduate	168	43.8
Postgraduate	12	3.1
Currently Enrolled	134	34.9
Total	**384**	**100**
Monthly Income of the respondent		
Less than ₱10,000	155	40.4
₱10,000 - ₱19,000	135	35.2
₱20,000 and above	56	14.6
Prefer not to say	38	9.9
Total	**384**	**100**

Table 2

Shows that Facebook was the most common platform where respondents first encountered scammers (50.3%), followed by dating applications (23.4%) and Instagram (19.8%), highlighting the prominence of widely used social media platforms in initiating love scam interactions.

ISSN (Online): 2455-3662
EPRA International Journal of Multidisciplinary Research (IJMR) - Peer Reviewed Journal
Volume: 11| Issue: 12| December 2025|| Journal DOI: 10.36713/epra2013 || SJIF Impact Factor 2025: 8.691 || ISI Value: 1.188

Social Media	Frequency	Percent
Facebook	193	50.3
Instagram	76	19.8
Dating apps (Tinder, Bumble, etc.)	90	23.4
Others	25	6.5
Total	**384**	**100**

Table 3

It indicates that most respondents discovered the deception within a short period, with 40.9% identifying the scam in less than one month and 39.6% within one to three months, suggesting that many scam interactions escalate rapidly before detection

Duration	Frequency	Percent
Less than 1 month	157	40.9
1-3 months	152	39.6
4-6 months	48	12.5
More than 6 months	27	7
Total	**384**	**100**

Table 4

Summarizes the total financial losses incurred by respondents. Most reported losses below ₱5,000 (39.3%) or between ₱5,000 and ₱20,000 (32.3%), while a smaller proportion experienced higher losses, reflecting varying levels of financial impact among victims.

Total Money	Frequency	Percent
Less than ₱5,000	151	39.3
₱5,000 – ₱20,000	124	32.3
₱20,000 or more	41	10.7
Prefer not to disclose	68	17.7
Total	**384**	**100**

Table 5

Shows that digital wallets such as GCash and PayMaya were the most common modes of transaction (44.5%), followed by physical cash or gift delivery (25.5%) and bank transfers (20.1%), indicating a preference for fast and accessible transfer methods**.**

Mode of Transaction	Frequency	Percent
GCash/PayMaya	171	44.5
Bank transfer	77	20.1
Physical gift or cash delivery	98	25.5
Others	38	9.9
Total	**384**	**100**

Table 6

Reveals that nearly half of the respondents (45.8%) did not report the incident to any authority or platform, while others disclosed the experience only to friends or family, reflecting low formal reporting of love scam victimization.

Authorities	Frequency	Percent
Yes, to the PNP Anti-Cybercrime Group (ACG)	51	13.3
Yes, to the social media platform	63	16.4
Yes, to friends or family only	94	24.5
No	176	45.8
Total	**384**	**100**

Table 7

Presents the primary methods used by scammers to gain trust. Love bombing (41.7%) and emotional manipulation through promises of a future together (29.2%) were the most frequently reported strategies, underscoring the role of emotional exploitation in scam operations.

Primary Method Used	Frequency	Percent
Love bombing (quick and intense expressions of affection)	160	41.7
Emotional manipulation (promises of marriage/future together)	112	29.2
Creating a fake professional identity	35	9.1
Presenting a story of an emergency or need	66	17.2
Promising a business investment or shared wealth	11	2.9
Total	**384**	**100**

ISSN (Online): 2455-3662
EPRA International Journal of Multidisciplinary Research (IJMR) - Peer Reviewed Journal
Volume: 11| Issue: 12| December 2025|| Journal DOI: 10.36713/epra2013 || SJIF Impact Factor 2025: 8.691 || ISI Value: 1.188

Table 8

Shows that while some scammers offered promises such as repayment, financial returns, or marriage, the largest proportion of respondents (38.3%) reported that scammers simply requested help without offering anything in return.

Promises in Return for your Help	Frequency	Percent
Yes, marriage or long-term relationship	75	19.5
Yes, financial returns from a business or investment	77	20.1
Yes, repayment with interest	85	22.1
No, they just asked for help	147	38.3
Total	**384**	**100**

Table 9

It indicates that 45.3% of respondents were asked to move conversations from social media platforms to private messaging applications, suggesting a common tactic to reduce monitoring and increase control over communication.

Frequency	Conversation	Percent
174	Yes	45.3
210	No	54.7
384	**Total**	**100**

Table 10

Summarizes the psychological and financial impact of love scam victimization. The overall mean score (M = 2.83) indicates agreement that respondents experienced significant emotional distress, with heightened distrust of others and increased caution in forming online relationships emerging as the most pronounced effects.

Psychological and Financial Impact	Mean	Verbal Interpretation	Median	Mode	Std. Deviation	Variance
I felt deeply sad or hopeless most.	2.85	Agree	3.00	3.00	0.95	0.90
I had trouble sleeping because I kept thinking about what happened.	2.81	Agree	3.00	3.00	0.94	0.88
I felt that it was my fault for falling for the scam.	2.93	Agree	3.00	3.00	0.90	0.81
I became overly suspicious or distrustful of people, even in real life.	3.05	Strongly Agree	3.00	3.00	0.90	0.80
I lost interest in things I used to enjoy	2.83	Agree	3.00	3.00	0.87	0.76
I questioned my self-worth or intelligence because I was victimized.	2.74	Agree	3.00	3.00	0.92	0.85
I am now much more cautious in forming online relationships.	3.00	Strongly Agree	3.00	4.00	0.94	0.89
The amount of money I lost in the scam had a serious impact on my daily living expenses.	2.81	Agree	3.00	3.00	0.91	0.84
The financial loss from the scam caused long-term stress or anxiety.	2.80	Agree	3.00	3.00	0.94	0.88
I believe the emotional impact was worse than the financial loss itself.	2.82	Agree	3.00	3.00	0.96	0.93
I have not fully recovered emotionally from the scam experience.	2.50	Agree	2.00	2.00	1.04	1.08
Average	**2.83**	**Agree**	**2.91**	**3.00**	**0.93**	**0.87**

DISCUSSION

The study shows that young, single women who are active on social media, particularly Facebook, are the most common victims of online romance scams. Scammers typically employ love bombing and emotional manipulation to quickly gain trust, often within the first three months of interaction. Digital wallets such as GCash and PayMaya were the primary methods for transferring money, reflecting the ease and speed these platforms provide for untraceable transactions. Despite the financial and emotional impact, nearly half of the victims did not report their experiences, often due to shame, fear, or distrust in authorities. The psychological consequences included sadness, anxiety, loss of trust, and diminished self-worth, highlighting that the effects of scams extend far beyond monetary loss. These findings align with prior research emphasizing the central role of emotional manipulation in romance scams and the compounded vulnerability of digitally active, younger populations (AFP News, 2025; TransUnion Philippines, 2025; Philstar, 2025). The results underline the need for comprehensive victim support systems, public awareness campaigns targeting high-risk groups, and

ISSN (Online): 2455-3662
EPRA International Journal of Multidisciplinary Research (IJMR) - Peer Reviewed Journal
Volume: 11| Issue: 12| December 2025|| Journal DOI: 10.36713/epra2013 || SJIF Impact Factor 2025: 8.691 || ISI Value: 1.188

preventive measures on social media and digital payment platforms.

SUGGESTIONS

To reduce the impact of online romance scams, awareness campaigns should target young social media users, emphasizing prevention and reporting. Financial institutions and digital wallet providers could implement alerts or temporary holds on new recipients to prevent major losses. Social media platforms should improve AI monitoring to detect manipulative behaviors like love bombing. Finally, digital literacy education should be promoted in communities and schools to help potential victims recognize scams early.

CONCLUSION

This study shows that financial loss is strongly linked to psychological distress among love scam victims, who are mostly young, single women active on social media. Scammers primarily use emotional manipulation, such as love bombing, to gain trust and encourage money transfers. Victims experience sadness, anxiety, and reduced life satisfaction but rarely seek help, revealing gaps in support systems. The findings highlight the serious financial and emotional impact of online romance scams.

RECOMMENDATIONS

Law enforcement and government agencies should provide accessible counseling for victims. Social media platforms need better detection systems for manipulative behaviors. Financial institutions should add safeguards for transactions to new recipients. Awareness campaigns should focus on vulnerable groups, and further research is encouraged to examine long-term recovery and effective prevention strategies.

REFERENCES

1. *AFP. (2025, February 14), "More than 5000 Australian victims receive text warning over romance scam," Australian Federal Police. https://www.afp.gov.au/news-centre/media-release/more-5000-australian-victims-receive-text-warning-over-romance-scam*
2. *AFP News. (2025, February 14), "Australian and Philippine police help would-be victims avoid online love scams on Valentine's Day," https://apnews.com/article/1849d0a5b7495627745636ee3a160b2f*
3. *AFP News. (Australia-Philippines Joint Report). (2025, February 14), "AFP reveals 'rom-con' script used to scam victims on dating apps," https://afp.gov.au/news-centre/media-release/afp-reveals-rom-con-script-used-scam-victims-dating-apps*
4. *Barclays. (2025, April), "Scams bulletin: Romance scam reports rise 20 per cent as online dating hits 30-year anniversary," https://home.barclays/news/press-releases/2025/04/barclays-scams-bulletin--romance-scam-reports-rise-20-per-cent-a/*
5. *BBC. (2025, February), "Hundreds rescued from love scam centre in the Philippines," https://www.bbc.com/news/world-asia-68562643*
6. *Bilz, A., Shepherd, L. A., & Johnson, G. I. (2023), "Tainted love: A systematic review of online romance fraud," Interacting with Computers, 35(6), pp. 773–793, https://doi.org/10.1093/iwc/iwad042*
7. *Chuang, J.-Y. (2021), "Romance Scams: Romantic Imagery and Transcranial Direct Current Stimulation," Frontiers in Psychiatry, 12, pp. 1–6, https://doi.org/10.3389/fpsyt.2021.738874*
8. *Cole, R. (2024), "SCAMMED BY LOVE: THE ROLE OF LONELINESS, TRUST, AND AGE IN FINANCIAL LOSSES FROM U.S. ONLINE ROMANCE SCAMS," Innov Aging, 8(Suppl 1):1339, https://pmc.ncbi.nlm.nih.gov/articles/PMC11692797/*
9. *Cole, R. A. (2024), "U.S. online romance scams: A mixed methods analysis of factors associated with victimization and exploration of lived experiences of victimization," Doctoral dissertation, University of Texas at Arlington, https://mavmatrix.uta.edu/socialwork_dissertations/138/*
10. *Coluccia, A., Pozza, A., Ferretti, F., Carabellese, F., Masti, A., & Gualtieri, G. (2020), "Online romance scams: Relational dynamics and psychological characteristics of the victims and scammers. A scoping review," Clinical Practice & Epidemiology in Mental Health, 16(1), pp. 24–35, https://doi.org/10.2174/1745017902016010024*
11. *Filipino Times. (2025, July 14), "BI warns of new overseas romance scam hubs luring Filipinos with fake jobs," https://filipinotimes.net/latest-news/2025/07/14/bi-warns-of-new-overseas-romance-scam-hubs-luring-filipinos-with-fake-jobs/*
12. *FBI. (n.d.), "Romance scams," Federal Bureau of Investigation, https://www.fbi.gov/how-we-can-help-you/scams-and-safety/common-frauds-and-scams/romance-scams*
13. *Gatchalian, W. (2025, February 23), "Senate Resolution No. 1317 – On the proliferation of love scams and cryptocurrency misuse," Philippine Senate, https://web.senate.gov.ph/press_release/2025/0223_gatchalian1.asp*
14. *GMA News. (2025, February 14), "Over 5,000 Australians victimized by PH-based love scam center," https://www.gmanetwork.com/news/topstories/nation/936231/*
15. *Gould, K. R., Carminati, J.-Y. J., & Ponsford, J. L. (2023), "'They just say how stupid I was for being conned'. Cyberscams and acquired brain injury: A qualitative exploration of the lived experience of survivors and close others," Neuropsychological Rehabilitation, 33(2), pp. 325–345, https://doi.org/10.1080/09602011.2021.2016447*
16. *GSMA. (2025, November 13), "Rising scam exposure in the Philippines underscores need for cross-sector action warns new GSMA report," https://www.gsma.com/newsroom/press-release/rising-scam-exposure-in-the-philippines-underscores-need-for-cross-sector-action-warns-new-gsma-report/*
17. *Herrera, L. D., & Hastings, J. (2023), "The trajectory of romance scams in the U.S.," Dakota State University, https://scholar.dsu.edu/cgi/viewcontent.cgi?article=1211&context=ccspapers*
18. *Ismaeel, S. (2025), "The impact of digital literacy on cybercrime awareness, victimization, and prevention measures: A study of cyberbullying in Saudi Arabia," Pakistan Journal of Criminology, 17(1), pp. 77–96, https://www.pjcriminology.com/wp-content/uploads/2025/01/6_The-Impact-of-Digital-Literacy-on-Cybercrime-Awareness-Victimization-and-Prevention-Measures.pdf*
19. *Ismail, M. A., & Hassan, M. K. (2023), "The role of digital literacy in combating cyberbullying among Malaysian*

ISSN (Online): 2455-3662
EPRA International Journal of Multidisciplinary Research (IJMR) - Peer Reviewed Journal
Volume: 11| Issue: 12| December 2025|| Journal DOI: 10.36713/epra2013 || SJIF Impact Factor 2025: 8.691 || ISI Value: 1.188

youth," Salam Digest, 5(2), pp. 45–59, https://salam.usim.edu.my/index.php/salamdigest/article/view/60/48

20. *Kaspersky Philippines. (2024), "Beware online dating scams," https://usa.kaspersky.com/resource-center/threats/beware-online-dating-scams*
21. *Khukhunaishvili, D. (2023), "Romance scam as one of the main challenges of cybercrime," https://www.researchgate.net/publication/221805037_The_Online_Romance_Scam_A_Serious_Cybercrime*
22. *Kydd, M., Shepherd, L. A., Szymkowiak, A., Johnson, G. I. (2024), "Love at First Sleight: A Review of Scammer Techniques in Online Romance Fraud," In: Onwubiko, C., et al. Proceedings of the International Conference on Cybersecurity, Situational Awareness and Social Media. CYBER SCIENCE 2023, Springer, Singapore, https://doi.org/10.1007/978-981-99-6974-6_18*
23. *Manila Bulletin. (2025, February 13), "Alarming rise in love scams: Filipino profiles jump 450%," https://mb.com.ph/13/2/2025/moody-s-love-scams-on-the-rise-in-ph*
24. *Mohamed, N., Sultan, N., Wai Yan, V. N., & Mat Husin, S. J. (2023), "Cybercrime in Malaysia - Prevention of honey trap on social media and online dating applications," Pakistan Journal of Criminology, 15(4), pp. 667–681, https://research.ebsco.com/c/yhaegf/viewer/pdf/huui7vgbd5*
25. *Muhammud, F. S., & Muhammad, H. (2022), "Cybercrime through love scams: What women should know?" Journal of Contemporary Islamic Studies, 8(2), pp. 41–54, https://ir.uitm.edu.my/id/eprint/101363/1/101363.pdf*
26. *Niman, S., Parulian, T. S., & Rothhaar, T. (2023), "Online love fraud and the experiences of Indonesian women: A qualitative study," ResearchGate, https://www.researchgate.net/publication/372103493_Online_love_fraud_and_the_experiences_of_Indonesian_women_a_qualitative_study*
27. *PAOCC. (2025), "Philippine 'love scams' targeting Australian citizens," Philippine Presidential Anti-Organized Crime Commission*
28. *Philippine Information Agency. (n.d.), https://pia.gov.ph/bi-warns-public-against-love-scams-amid-valentines-season/*
29. *Philippine News Agency (PNA). (2024, January 31), "CICC warns vs. love scams," https://www.pna.gov.ph/articles/1218012*
30. *Philippine News Agency (PNA). (2025, January 31), "CICC, private partners warn Filipinos vs. string of 'love scams'," https://www.pna.gov.ph/articles/1218012*
31. *Philippine News Agency (PNA). (2025, April 3), "Senate probe on rise of love scams, use of cryptocurrencies pushed," https://www.pna.gov.ph/articles/1244705*
32. *Philstar. (2024, November 24), "Love scam cases drop by 51 percent — PNP Anti-Cybercrime Group," https://www.philstar.com/nation/2024/11/24/2402557/*
33. *Philstar. (2025, February 5), "NBI raids 'love scam' hub in Makati; 100 nabbed," https://www.philstar.com/nation/2025/02/05/2419221/*
34. *Philstar. (2025, February 11), "AI being used in love scams – report," https://www.philstar.com/headlines/2025/02/11/2420712/*
35. *Philstar. (2025, July 16), "Love scam hubs hiring Pinoys – BI," https://www.philstar.com/nation/2025/07/16/2458235*
36. *Tenable. (2025), "AI and the rise of romance baiting scams," https://www.tenable.com/*
37. *TransUnion Philippines. (2025, April 29), "Philippines suspected digital fraud rate higher than global level for fifth consecutive year," https://newsroom.transunion.ph/philippines-suspected-digital-fraud-rate-higher-than-global-level-for-fifth-consecutive-year/*
38. *Tribune. (2025, July 14), "Filipino duped into 'wrong message' love scam repatriated," Daily Tribune, https://tribune.net.ph/2025/07/14/filipino-duped-into-wrong-message-love-scam-repatriated?utm_source*
39. *Ueno, D., Arakawa, M., Fujii, Y., Amano, S., Kato, Y., Matsuoka, T., & Narumoto, J. (2022), "Psychosocial characteristics of victims of special fraud among Japanese older adults: A cross-sectional study using scam vulnerability scale," Frontiers in Psychology, 13, Article 960442, https://www.frontiersin.org/articles/10.3389/fpsyg.2022.960442/full*
40. *Wang, F., & Topalli, V. (2024), "Understanding romance scammers through the lens of their victims: Qualitative modeling of risk and protective factors in the online context," American Journal of Criminal Justice, 49(1), pp. 145–181, https://doi.org/10.1007/s12103-022-09706-4*
41. *Wang, F., & Tupalli, V. (2023), "Understanding romance scammers through the lens of their victims: Qualitative modeling of risk and protective factors in the online context," https://www.researchgate.net/publication/365428029*
42. *Whitty, M. T., & Buchanan, T. (2012), "The online romance scam: A serious cybercrime," Cyberpsychology, Behavior, and Social Networking, 15(3), pp. 181–185, https://doi.org/10.1089/cyber.2011.0279*
43. *Wilson, S., Hassan, N. A., Khor, K. K., & Sinnappan, S. (2023), "A holistic qualitative exploration on the perception of scams, scam techniques, and effectiveness of anti-scam campaigns in Malaysia," https://www.researchgate.net/publication/374228265*
44. *Zhou, Y. (2023), "The benefits and dangers of online dating apps," https://www.researchgate.net/publication/*