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Position Paper

# “More intelligent, less emotive and more greedy”: Hierarchies of blame in online fraud

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## ABSTRACT

Online romance and investment fraud are growing crimes in Australia by volume and money lost but are also known to attract high levels of victim blame. The Fraud Justice Network (FJN) refers to the multitude of institutions that aim to combat frauds, but little is known about how and how and why professionals within these entities ascribe blame to fraud victims. ‘Ideal victimhood’ is constructed based on the nature and circumstances of the crime and behaviours of victim and offender and can effectively work to create hierarchies of legitimacy among victims. This article presents findings of perspectives and experiences of the FJN in Australia, through fourteen semi-structured interviews with FJN professionals. Thematic analysis found a discrepancy in the way the two types of victims were perceived. Reasons and potential impacts are discussed.

## 1. Introduction

In 2022, Australians reported financial losses to fraud<sup>1</sup> of over \$ 3.1 billion AUD - the largest annual figure ever recorded; an 80% increase of total losses from 2021 (ACCC, 2023). In Australia, romance and investment frauds have consistently incurred among the highest financial losses across a decade (SCAMWATCH, 2023). Over \$AUD1.5 million was reported lost to investment fraud and \$40.5AUD million was lost to romance fraud in 2022 (ACCC, 2023). These types of frauds overwhelmingly take place online, facilitated by anonymity and avoiding geographical constraints (Brown, 2015).

Romance or dating fraud is a fraud where a perpetrator manipulates a person’s desire to form an intimate romantic relationship by coercing the transfer funds by pretending to be a genuine love interest (Hooi Koon and Yoong, 2017). Typically, trust is created by the perpetrator to enhance feelings of connection to the victim (Kopp et al., 2015), then a “crisis” is created (Whitty, 2015) that requires a small financial bailout by the victim. For example, the perpetrator may claim that they have befallen a serious illness and need funds to help with medical care or hospital fees, and if successful, they will request more and more money over time.

Investment frauds are frauds in which victims are deceived by a fake investment opportunity, to make highly lucrative returns on an investment (Deliema et al., 2020). In this article, investment fraud refers to fraud that is enabled by the internet, capitalising on victims seeking financial return on an investment, they believe is a genuine business opportunity.

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<sup>1</sup> The terms “scam” and “fraud” are often used interchangeably in the literature on romance and investment fraud (see for example Lacey et al., 2020). While there is no specific distinction between the two, fraud is generally considered a broad term encompassing various deceptive crimes aimed at financial gain, which may not always result in financial loss (e.g., falsifying documents). On the other hand, a scam is a type of fraud that involves a deliberate plan to financially exploit a victim (Dove, 2020). In this article I refer to ‘frauds’ and ‘fraud offenders’ rather than scam or scammer, however the data presented sometimes refers to the latter.

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Romance and investment frauds face the highest emotional costs of all fraud victims (Modic and Anderson, 2015). Victims often report high levels of shame and self-blame, due to the loss of funds, but importantly also intense emotional impacts due to violations of trust (Effron and Miller, 2011). Victims also report feeling confusion, depression, anxiety, insomnia and in some cases suicidal ideation (Cross et al., 2016).

Victims of investment and romance fraud endure judgement and blame by others including family, friends, and in some cases, police (Cross, 2013, 2015). This victim blame is significant and tends to make the victim feel that they were stupid or gullible to have fallen for the fraud (Cross, 2015). Victim blame poses an issue for many reasons, including inhibiting genuine justice by a) reluctance to report crime and b) not providing victims the same assumption of 'innocence' that defenders receive. In other crimes such as sexual assault, it is found that victims who suffer blame or negative responses for the crime experienced this as a barrier to reporting the crime to police (Lievore, 2003) and also bear the weight of defending themselves against scrutiny by the criminal justice system itself (Larcombe, 2002; Areh et al., 2009). Victims who are seen as partly responsible for victimisation, are not seen as worthy the full force of the justice system (Randall, 2010; Meyer, 2016). Therefore, the perception of 'victim responsibility' creates a barrier to equitable justice for some victims.

Organisations and professionals within the criminal justice system have vast decision-making powers that influence public understandings of victimhood and can perpetuate structural hierarchies in the response to victimisation. Socially constructed victim hierarchies based on ideal victims could also demonstrate a hierarchy of their deservedness to justice (Lidman and Eva, 2018). For example, police are known to see 'legitimate' victims as good with 'bad' offenders, as the basis of their judgement; and find it their duty to only protect 'genuine' victims (Charman, 2020). Therefore 'legitimate' police investigations are determined by perceptions of 'legitimate' victims and their deservingness of justice (Charman, 2020).

Fraud is different from other crimes because the criminal justice system is not the only system that responds to this crime (Button et al., 2018). Although there are other crimes such as environmental crimes, or domestic and family crimes that require the interaction and collaboration of various statutory, non-government and private enterprise, fraud is unique in that it's a looser, lesser established network, rather than an organised system.

There are multiple statutory, non-government and private organisations work, sometimes parallel to, and sometimes separate from one another (Button et al., 2018). Unlike domestic violence, for example, there appears no 'system' where police are known to be the 'first responders', then (perhaps) healthcare intervention, then investigation, prosecution. According to (Button et al., 2009), there appears a 'merry go round' effect where there are inconsistent measures applied to the treatment of a fraud. This sentiment is echoed by (Cross, 2018b) in the Australian context, where victims are often refused support by one agency, and refer them to another (often that agency referring them to another). It is thus more pertinent to describe this as a network of organisations that have a function associated with countermeasures against fraud, but the unique feature here that there is no observed consensus or agreement on how they will work together. For example, in Australia, there are various organisations that take reports of fraud, various others that investigate it, and then a few others that can prosecute it. The 'Fraud Justice Network' (hereafter FJN) refers to any authority that has a report taking, investigation, measurement, analysis, advocacy or victim support function that has any relation to fraud (Button et al., 2013). This study includes state and federal statutory bodies, financial corporations as well as online dating or financial brokering services that has a function that allows consumers of their product to report fraudulent incidents. Other agencies such as hotlines and victim services were not included within this article to keep the scope narrow. Institutions such as state police, banks, the Australian Consumer and Competition Commission (ACCC) and the Australian Criminal Intelligence Commission (ACIC) work independently and sometimes collaboratively to record, analyse, prevent and disrupt fraud, however many victims (and professionals alike) find the various avenues and reporting mechanisms confusing and convoluted (Cross, 2018b, 2020a).

This article exclusively aims to explore perspectives of the FJN with the power and function to investigate and prosecute fraud on behalf of victims, because these organisations and professionals hold decision-making powers and actions that has vast implications for fraud victims. Police for example, have a function to take reports, investigate the matter, interact with the victim to take statements and other FJN organisations such as financial institutions to request documentation. Police have the power to compel records, and to prosecute on behalf of the victim. Banks have the power and oversight of fraudulent transactions, with the ability to block it, or investigate where the funds have gone. Banks also hold vast information with evidentiary value that can track financial movements. Importantly both banks and police have the power and function to support victims of fraud. Therefore, understanding their perspectives, biases or understanding of the victims is essential to understand justice that is afforded to victims. Banks for example, have the power to decide which victim report will be investigated, and who will be reimbursed, based on their perception of victim culpability (Hock and Button, 2023). Evidence suggests that police often feel ill-equipped or under-resourced to combat the sheer scale of fraud, especially given the technological expertise required to investigate and prosecute internet facilitated fraud (Button et al., 2014; MacNeil, 2015; Koksai, 2009). FJN professionals are frustrated by inter-jurisdictional challenges, as well as the barriers to genuine and meaningful support to victims who have little recourse (Cross, 2016a, 2018b, 2020a). Although victim blame by the FJN is established, the scholarship does not explicitly categorise blame against the types of fraud. Nataraj-Hansen (2023), however found some evidence that investment fraud victims were blamed for their victimisation because FJN participants perceived them to have been greedy, compared to romance victims who are seen as lonely. This article builds on these findings to deeper analyse any differences in perspectives based on the type of fraud, by applying Nils Christie's (1986) ideal victim theory. It argues that the differences in discourses around the two categories of fraud victims in question is supported by Nils Christie's (1986) 'Ideal Victim' thesis, which can be applied to understand how victims are ordered in a hierarchy, depending on the conditions they meet. This article finds that romance fraud victims sit higher in the victim hierarchy, because they meet more of Christie's conditions than investment fraud victims, as seen by professionals who work within the FJN.

The remainder of the article proceeds in four parts; the first introduces Christie's (1986) 'Ideal Victim' theory. The second part

outlines the methodology adopted, the third presents key findings, and a final section discusses the relevance and impact of these findings on institutional responses to fraud, and importantly what this means for the future of fraud justice. Findings from this study will add to the scholarship of online fraud, evidencing nuances in the way that different fraud victims are perceived, and how each category of fraud victim is treated by the FJN.

## 2. The 'ideal victim'

Critical victimologists argue that not all victims are treated and perceived equally, but are subject to power relations within a society, that can both legitimise victims and protect perpetrators, depending on the behaviours of the victim (McGarry and Walklate, 2015). Put simply, to acquire victim status, an individual's victimisation must be acknowledged by others (McGarry and Walklate, 2015). The power to define the status of victim lies outside of the control of both the victim and the reality of the criminal act; instead it rests with what Christie (1986) has suggested are the five attributes of the 'ideal victim'. He argued that for unquestioned victim status, the victim must be perceived as: 1) weak, sick, old or very young; 2) carrying out a respectable project at the time of victimisation; and 3) being somewhere they can't possibly be blamed for being. In addition, for the victim to be seen as legitimate, the offender must be perceived as: 1) big and bad; and 2) has no personal relationship to the victim.

These predications are salient for online fraud victims, considering the requirement of a relationship with an anonymous offender, and doing something (transferring money) or being somewhere (on the internet) that is vulnerable to scrutiny. In the only known study that applies Christie's theory to online fraud victims, it is shown that victims of online frauds are often blamed because they violate at least three of the Christie's (1986) conditions (Cross, 2018a). Cross (2018a) demonstrates first that fraud victims are not often seen as carrying out a respectable project, because they are seen to be an active participant in enabling the fraud, due to the action of transferring their funds. Secondly online fraud victims are seen to be on the internet, either on dating platforms, looking for investment opportunities or other pages that are not always accepted as 'being somewhere they can't be blamed for being'. Thirdly, fraud victims can be seen as having a relationship of sorts to the perpetrator, regardless of the deceitful nature of it. While not all of Christie's (1986) conditions are met in Cross's (2018a) analysis, even a single non-ideal trait has the potential to eclipse and bring into question the status of victim (Heap, 2018).

Some scholars argue that there is an added burden on victims to balance being seen as weak and vulnerable, but still show the strength to demonstrate conviction of their victim status. For example, sexual assault victims who present as witnesses at their own trials are more likely to secure a guilty verdict if they are seen to be cautious, unprovocative and consistent (Larcombe, 2002). Victims thus face an impossible dilemma of being seen as 'weak' in comparison to their assailant, but in fact show strength to claim victim status, and take action, to file a report and follow up. Again this dichotomy is salient in the application of fraud, because of the level of shame and blame that online fraud victims face (Cross, 2013, 2015), but also given the challenging nature of reporting fraud (as mentioned above) and receiving a timely outcome. In Australia, among the largest four banks, there were long delays in closing fraud reports by their customers, and with only 2–5% customers received their funds back after a scam (ASIC, 2023). Interestingly, once a fraud report was made, victims who followed up by lodging a formal complaint were more likely to receive compensation or reimbursement from their bank (ASIC, 2023).

### 2.1. Victim hierarchies

Carrabine et al. (2004) states that victim blame is embedded in greater societal power structures, rendering the powerless in society as troublesome or distasteful, and occupying the lower end of the hierarchy of victimisation. The hierarchy of victimisation facilitates an understanding of Christie's (1986) thesis, depending upon what kind of victim one is claiming to be and what kind of characteristics they possess (Walklate, 2013).

'Ideal victims' is often applied to identify victim hierarchies in transitional justice, suggesting that there is a 'celebration' of certain victims and a 'censure' of others (Lawther, 2022). This is to mean that *idealism* can protect certain victims, by placing them higher up on the legitimacy scale, while denouncing others and placing them lower (Lawther, 2022). For nations transitioning to post-war societies, a hierarchy serves the administration to identify those who were the most harmed, by the worst offenders (Breen-Smyth, 2009). Victims are thus viewed as the binary opposite of the perpetrator, and victimhood can be understood only in terms of its relationship to the perpetrators of crime (McEvoy and McConnachie, 2012).

Others argue victim hierarchies are a representation of social ones, with power imbalances within intersectional groups demonstrating the depth of the hierarchy. For example, the devaluation of Indigenous female victims of crime compared to more idealised middle-class white women, continues to reproduce systemic racism, sexism, classism, and colonialism (Gilchrist, 2010; Zaykowski et al., 2014; Stewart, 2022). Similarly, 'queer' victims take up lower ranks of victimhood compared to more 'idealised' heteronormative victims, because they sit lower in the greater social hierarchy (Meyer, 2021; Godzisz and Mazurczak, 2023).

In the realm of fraud, Hock and Button (2023) theorise what they call a 'continuum' of ideal and non-ideal victims, in relation to Ponzi scheme. Ponzi schemes are a form of investment fraud that enable profiteering from a good (such as cosmetics) but relies on the recruitment of more sales agents (victims) to sell the product as well as recruit their own sales agents (more victims), rather than reliance of the product itself (Hock and Button, 2023). In this way, the profits are awarded to those at the top of the recruitment pyramid, and requires more recruits to continue the scheme. The authors find that there is a 'hierarchy of blame' of sorts (a continuum), within a Ponzi scheme, where those found less ideal are those who are more aware of the illegality of the scheme (Hock and Button, 2023). This finding is interesting, as it posits 'knowledge' of criminality of the scheme as central to the idealism of the victims involved. Ponzi schemes are a niche fraud, making it different to other forms of investment frauds, where victims are deliberately

manipulated into a scheme that keeps them unaware of the criminality. Indeed romance frauds also rely on a deliberate manipulation of victims (Whitty, 2015).

Other research has nominally found that romance fraud victims are subject to being seen as being engaged in the fraud due to their loneliness, whereas investment victims are deemed to have been 'greedy' (Nataraj-Hansen, 2023). Although this ostensibly is to do with the nature of their endeavours that led them to the fraud, there has been no inquiry thus far to understand how these two characteristics play out either in victim blame, or understandings of their status as deserving victims.

### 3. The current study

The aim of this article is to investigate the differences of how romance and investment fraud victims are seen by the professionals who work to combat fraud, in relation to victim blame. It asks, "what differences are observed in the ways that the FJN ascribe blame to romance and investment fraud victims?".

#### 3.1. Research design

This article draws from fourteen qualitative, semi-structured interviews with those who work within the FJN, either in policing, private investigation, finance, or legal professions. Ethics clearance was attained through the Queensland University of Technology Human Research Ethics Committee (Approval Number, 1900000923) with further clearances granted through individual police agencies in Australia. This study included state and federal statutory authorities, as well as independent investigative, legal and financial companies. The interviews were designed to elicit participants' experiences in the FJN, their perceptions of victims and offenders, their organisation's role in combating fraud and its interaction with other parts of the FJN. Participants were asked open-ended questions to draw out views about victims of online fraud. An example was "why do you think victims engage with these online entities?" and "what kind of justice do you think victims are looking for?". Semi-structured interviews allow the participants to assume some control of the conversation and to focus on topics of particular importance to them (Ryan et al., 2009). This echoes the 'discovery' principle that underpinned the study, to understand how participants viewed their world (Braun and Clarke, 2021).

#### 3.2. Vignettes

Participants were asked to reflect on two vignettes, each depicting a romance and investment fraud (Appendix A). A vignette is an often fictitious written narrative, which is representative of real-life events that relate to the focus of a study (Sampson and Johannessen, 2020). This allows the interviewer to test the participant about their perceptions of the characters and elicit and observe what participants' values are in relation to the narrative (Jenkins et al., 2010). The two vignettes were about each fraud, detailing the victim's circumstances, their interactions with the offender(s) and attempts to report the crime; drawn from real life stories. By presenting hypothetical scenarios, the researcher can manipulate and standardise the variables, ensuring that all participants are exposed to the same information and conditions (Smith et al., 2019). Some of the questions that were asked were "how do you feel about this scenario?" and "What do you think motivates these victims to send money to perpetrators?". Questions were designed to elicit responses to detect empathy or blame and without prompting, participants were often clear which type of victim they were referring, by explaining the specifics of the fraud.

The vignettes were given to the participants before the interview, when the time and place for the interview was confirmed. This was intended to provide the participants ample time to read the vignettes, however many had forgotten to or didn't find time to review them before the interview. Many interviews then consisted of going through the vignettes together. In either case, participants were asked to reflect on how they felt in their professional capacity. Both vignettes depict an elaborate scam, with victims losing significant amounts of money, and aiming to report it, with no consistency or response. The scenarios in both vignettes were derived from actual known cases found in the media or financial education material in Australia.

Because some participants had experience in one or two FJN professions (many being ex-police) across various forms of fraud, the vignettes served as a concise story that enabled them to all reflect on the type of fraud in question. A key strength with a vignette within an interview, is that they require participants to all reflect on the same set of circumstances, allowing the researcher to look for commonalities and divergences among participant responses. This is important because participants are responding to a narrative that is controlled by the researcher (Bain, 2023). Vignettes are also beneficial in professional settings, such as healthcare and other social services where confidentiality poses a challenge (Aujla, 2020).

The interviews began with the vignettes (in no predetermined order), which anchored the conversation, but allowed the participants to then veer into their own experiences with similar cases. The vignettes served as a test to see which type of fraud the participant had more interest/experience in, and more to talk about. This was particularly helpful because a discussion about 'fraud' in general can have so many various perspectives and meanings. In a few instances, participants later used the vignettes to explain their thoughts or professional challenges, instead of using live cases. Thus the interviews were not predominantly a discussion about Kevin and Edith (the two characters in the vignettes), but Kevin and Edith's frauds were there to be referred to if required.

#### 3.3. Recruitment

For eligibility, participants were required to be currently or in the previous 12 months, employed in any financial, commercial, or statutory body in Australia, give voluntary consent and be aged 18 years and over. All serving police participants were recruited

through the units that approved the research. Three participants were referred by word of mouth, with no pre-existing relationship with the researcher. Five participants were recruited through LinkedIn, an online social networking site for professionals, and one participant was emailed directly.

Participants received an information sheet and consent form explaining the nature of the study. The interviews took place between August 2020 and April 2021. On average, interviews took 60 min but ranged from 33 to 76 min. Five interviews were conducted in person, eight via video conferencing, and one via telephone. All images were deleted, but audio was retained. Names of people and organisations were redacted after transcription, to ensure confidentiality. Participants could skip questions, withdraw from the research, or change their response up to 30 days after the interview.

### 3.4. Overview of participants

Two participants were female and twelve were male, across five professional categories. Many participants transitioned between professions over their careers. For example, there were consultants and lawyers who were also ex-police officers. The count of professions represented in this sample are presented in [Table 1](#).

### 3.5. Data coding and analysis

The interview recordings were transcribed verbatim by an external service, and the data were coded using NVivo software. Thematic analysis was used, which is a method used to identify, analyse, and report patterns across qualitative data ([Anderson, 2007](#); [Clarke and Braun, 2017](#)). There are multiple phases to this process, including creating initial codes, looking for themes, refining and searching for sub-themes, and defining/making sense of each theme ([Braun and Clarke, 2006](#)). The author employed open coding techniques, by coding themes as they emerged, rather than assigning a-priori themes. Once the codes were established, they were allocated to category based on which victim the discourses pertained to. In some cases, the code applied to both investment and romance victim.

[Fig. 1](#) is a Venn Diagram that shows outcomes of codes of the discourses around the two fraud victims, with the overlapped segment depicting similar discourses for both victim types. Thematic analysis relies on interpretation, regarding the research question ([Braun and Clarke, 2021](#)). Therefore, only codes relating to the differences in victim discourses were analysed for themes and sub themes.

### 3.6. Limitations

While a limitation of the study is the small sample size utilised, many qualitative studies opt for a smaller number of more in-depth interviews ([Dworkin, 2012](#)). This approach allows for deeper and more contextualised information to be collected from a smaller number of key informants. In addition, while the study's findings cannot be assumed to be generalisable, they provide a critical insight into the views of the FJN on victim blame that has not previously been examined in the international scholarship. Further, the results of the interview study offer a platform on which future research utilising larger samples can build. It should also be noted that the findings (especially in relation to the attribution of loneliness and greed) are consistent with ([Cross, 2016a, 2020b](#)) which are similar studies that utilises interviews with twenty one and thirty one professionals within the FJN respectively.

It should also be noted that this study builds on the work of ([Nataraj-Hansen, 2023](#)), that finds that there is a difference in the way that FJN professionals perceive and hence blame romance and investment victims. This article uses the same data set to further investigate what and why these differences exists, applying Christie's (1986) ideal victim theory to provide theoretical explanations to these differences. In this regard, this research design is deductive in nature, and did not control for such things as order of vignettes, gender, monetary losses and circumstances of characters in each vignette depicting investment or romance fraud. There is a small possibility that participants blame investment victims more harshly, because they read the investment fraud vignette first, consisting of

**Table 1**  
Participants by gender and professional experience.

Participant	Professional experience	Gender
P1_Private investigator	Private Investigator and Court expert for romance victims	F
P2_Consultant	Consultant/ex-Police	M
P3_Police	Police	M
P4_Police	Police	M
P5_Police	Police	M
P6_Consultant	Financial Consultant to Banks	M
P7_Bank	Bank/ex-Police	M
p8_Police	Police	M
P9_Police	Police	M
P10_PI	Private Investigator	M
P12_PI	Private Investigator/ex-Police	M
P11_Security	Cyber security	F
P13_Lawyer	Barrister/ex-Police	M
P14_Consultant	Security consultant for investment fraud (not online)	M

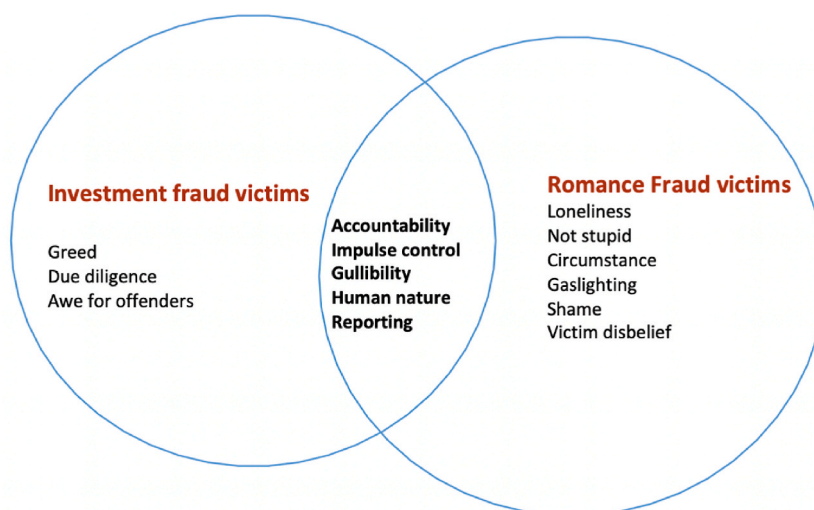


Fig. 1. Differences and similarities of blame and empathy across both fraud victims.

a man losing a total of \$200,000 and then a romance fraud where a woman loses \$546,933. There is also a possibility that gender, and the amount plays into the perception of 'weakness'. Nevertheless, as noted above, the vignettes served as anchor, rather than the bulk of discussions. Participants were encouraged to speak of their own experiences, rather than rely on the vignettes, and indeed the selective sampling used to control for those with fraud experience supported the collection of rich data. Having said this, the years of experience that each participant had working in fraud was not collected at the onset. Qualitatively (as mentioned by themselves in the interview), all participants, bar two police employees had 5+ years in fraud experience.

#### 4. Findings and discussion

The first finding is that romance victims are seen as weak and vulnerable, but also virtuous. This is expressed by participants through their feelings of pity for victims. The second finding is that investment fraud victims are seen as doing something they shouldn't have been. This was expressed through ideas that investment frauds invite a pursuit of 'making quick money' or getting rich quickly; not a virtuous endeavour. Thirdly, participants position investment fraud offenders as creative, evolutionary, and intelligent, therefore not being 'big and bad'. Each of these themes will be explored in detail.

Romance victims are seen as weak, vulnerable and virtuous.

Participants expressed that romance fraud victims were weak, by demonstrating pity toward them. Firstly, romance fraud victims were consistently presented and constructed as lonely.

Probably the common theme would be loneliness, I'd suggest. (Participant 12)

... the romance scams um the loneliness factor is - is easily the biggest driver. (Participant 6)

I think a lot of them are lonely, that's from talking to them. (Participant 7)

Romance fraud victims were also seen as being vulnerable, which is why they fell victim in the first place. Vulnerability was expressed as a character trait - closely linked to being lonely and socially isolated - but also a circumstance, that occurred both before and after victimisation. It was seen as a situation that one can find themselves in, due to life events. This was the reason that a victim might fall for a person claiming to be a potential or actual spouse.

But they have been reeled in at a point in time when they are the most vulnerable and then they're manipulated. (Participant 11)

So, the thing is, he, he's still vulnerable. He's still in that vulnerable stage, where he's still in shock. (Participant 5)

While these sentiments of pity for loneliness and vulnerability have been found in previous studies, and are not deemed as overly positive (Cross, 2016b), they are forms of empathy. Empathy is seen as the opposite of blame within victim blame literature (Anastasio and Costa, 2004; Collier and Resick, 1987; Godzisz and Mazurczak, 2023). Importantly, participants also demonstrated their pity for the victim by explaining the significant impact and disruption on victims' lives, and the toll that it can take on victims and their families:

... fraud destroys lives, relationships, families ... (Participant 4)

Every last cent she'd had she'd borrowed from family, she'd borrow it from friends, no one wanted to know her anymore, she was like a - a drug addict that everyone had given up on, you know. (Participant 12)

Pity demonstrates perceived weakness in the same way as Christie's (1986) ideal 'little old lady'. Weakness in a victim, however unflattering, is provided with the highest legitimacy as a victim, because a crime against a weak victim, turns our attention and outrage to the offender (Christie, 1986; pg 23). It is well documented that observers of an injustice hold victims to account of having a responsibility to protect themselves (Coller and Resick, 1987; Cross, 2020b; Katz et al., 2007; Rye et al., 2006; Whatley, 1996). Therefore, a weak victim is seen as ideal, because they are unable to protect themselves (Bosma et al., 2018). This is why children and sex trafficked victims are often placed in the highest category of victim legitimacy (Seu, 2015; Wilson and O'Brien, 2016; van Wijk, 2013).

The shame and humiliation that the victims felt once they realised that they had befallen the fraud, was understood and pitied by the participants. Embarrassment or shame was frequently relayed as a feeling that either kept the victim from reporting the crime, withholding information about the crime, or the continued engagement with the offender:

... he was embarrassed ... and I think that's the big part of it. People don't want to believe it because they could be embarrassed ... (Participant 4)

... he would have been too embarrassed because he's got to say, hey, I was having phone sex and gave 180 grand to a bloke. (Participant 13)

Some participants had a nuanced understanding of the manipulation and emotional distress victims of romance fraud experience. The sophisticated psychology of offenders is expressed articulately to detail the trust and careful manipulation, gaslighting and the long-term commitment that offenders had in their repertoires. Gaslighting is the continual manipulated of a victim to making them feel 'crazy' and to leave them unable to distinguish truth from lie (Sweet, 2019). Participants understood this effect, the psychological manipulation and addiction-like entrapment romance fraud victims suffer, which underscored further pity for the weakness and vulnerability of the victim. Romance victims were seen as unable to help themselves to emotionally detach from their abuser. The inability to detach from the deceit appears enough for participants to deem the victim's incapable and weak enough to be seen as ideal.

... you are manipulated, it's like someone in a domestic violence situation ... (Participant 11)

... the victim [allows] that abuse to continue, not recognising it as abuse. (Participant 1)

... but it's like domestic violence, when you're in there you just go oh this is life, this is what it is, it's, it's the norm. (Participant 3)

Another condition in which victims are seen as more ideal is when inspecting what they were 'doing' and where they were at the time of offence. Christie's theory does not sit neatly within the confines of online environment as it does not always present a clear cut distinction of 'being' somewhere they cannot be blamed (Cross, 2018a). However, when looking at what the victim is 'doing', looking for companionship is seen as a normative, natural human pursuit online or offline.

So now that online dating's an option for them, so ... you don't have to trawl through the pubs and clubs to - to find people. (Participant 9)

Interestingly, romance fraud was seen to require good people with virtuous intentions. Romance fraud victims did fit this idealism, as perceived victims of a crime that required their kindness and generosity. The action of being there to help someone (albeit within the web of deceit) is reminiscent of Christie's (1986) little old lady who was carrying out a charitable activity.

Now, the romance ones, a lot of them felt they were helping someone, helping someone who had a hard life in a poor country or, you know, wanted to get out of a situation somewhere ... (Participant 12)

And sadly it's like really lovely people who want to help, that this happens to. (Participant 11)

In contrast, there was little evidence of pity for investment fraud victims, as seen in the next finding. Investment fraud victims were seen as engaging in something that was entirely unvirtuous.

#### 4.1. Investment fraud victims are not seen to be carrying out a virtuous activity

Investment fraud victims were seen to be seeking a profit for themselves. Their financial deceit does not require them to be charitable to another; it is an act of self-interest to seek investment opportunities, but importantly also to 'fall' for something that appeared 'too good to be true'. This created discourses that investment fraud victims were greedy and gullible.

You know, and they just don't bother doing that research. They just think my gosh I'm gonna make money out of this, you know ... (Participant 3)

Victimisation through the pursuit of money was not deemed to be reflective of being 'weak' or 'vulnerable'. Greed was identified by participants as the motivation to engage with perpetrators:

With the investment, I always felt that was more the case that was the greed, you know. (Participant 12)

Look, from what I see, ah investments can be ... lot of that, that can be I think greed ... (Participant 3)

Facilitator: ... What about the investment scam type ... is that a different cohort of victims, in your opinion?

Interviewee: Yeah. Yeah, they're - they tend to be probably a bit more intelligent. Um, it's, it's less, um, less emotive and more greed. (Participant 5)

So when it comes to investment, um, it's human greed. (Participant 8)

Greed is defined as the desire to acquire more and the dissatisfaction of never having enough (Seuntjens et al., 2015). There are very few virtuous qualities associated with greed, but it is often seen as the root of unethical and immoral behaviours (Tickle, 2004; Seuntjens et al., 2015). Greed is associated with being materialistic and bearing feelings of envy with perceptions that it will lead to self-interested behaviour and tunnel vision (Seuntjens et al., 2015). It is also associated with the idea that taking shortcuts to make money, such as to make a 'quick buck' is greedy. For example, greed is associated with blame for those who lost money in property investments in context of extreme boom (and subsequent bust), as opposed to investments in areas where there is steady (i.e slower) growth (Dahlgren, 2019).

Materialism is about the demonstration of status through consumption, but greed is not necessarily just about "stuff" but acquisition of all forms of resources (Krekels and Pandelaere, 2015), and envy can be seen as an output of greed (Crusius et al., 2021). The themes that emerge suggest that victims of investment frauds are seen as motivated by materialism or envy, but it is not clear that these traits are the blameworthy ones. Rather, this analysis finds that greed was seen as wholly unvirtuous and therefore blameworthy. This finding is consistent with Mazurek (2019, p. 423) who writes about the portrayal of art fraud victims in the media: "art fraud victims [are seen] as deserving of the loss because of their insatiable greed ... Ultimately, some of the articles presented these victims' behaviour as so naive and greedy that they were nearly complicit in the fraud itself". There is a certain derogation that 'greed' invites, that the pursuit of wealth by alternate means (working extra shifts at work or being thrifty) does not. This is because alternate means may appear a 'shortcut' to the otherwise virtuous means of hard work and a consistent savings. High reward, in short time frame investments can be seen as 'getting something for nothing', because its unstable (risky) and greedy (Dahlgren, 2019). Indeed greed in investment banking and capitalism is usually associated with the 'quickness' of the money that is being made (see (Ritholtz, 2009; James, 2010). This plays into Christie's theory quite fittingly; that the victim is not seen as conducting a virtuous form of wealth acquisition through alternate means to traditional vocation. Instead, it leads to the idea that those engaged in this form of wealth acquisition is not a 'victim', they are a complicit party to the fraud.

In this context, the victims may be seen to be in a 'place' - on the internet - conducting 'risky business', which fulfills Christie's second condition, that they were in a place that they could be blamed for being. One interpretation is that greed is seen as a choice, whereas loneliness or vulnerability is seen as a character trait. This is an important distinction because the concept of victim responsibility is a strong predictor of victim blame (Witte et al., 2006; Coller and Resick, 1987; Whatley, 1996; Rye et al., 2006; Sperry and Siegel, 2013). Perceptions of someone participating in or precipitating a crime is central to victim blaming attitudes, and within this, making an active choice to behave in a certain way, is not usually forgiven. This is most prevalent in physical crimes, especially against women who are seen to provoke their assailants (Pollard, 1992; Plumm et al., 2010).

Comparatively, being lonely or vulnerable is not expressed as a choice, rather an external circumstance to which anyone can be subject:

you have people who are vulnerable in certain stages of - of their lives who would not normally do this and they engage in these relationships, um, which normally they wouldn't have. (Participant 8)

... anyone could be a victim at any time, it depends on the circumstances we're in at that time. (Participant 11)

Greed is not, however, expressed as a categorical choice, or as a circumstance, rather seen as something that he/she should not have acted on, whereas acting on loneliness is seen as more acceptable, and more worthy of sympathy.

One finding that emerged was the notion that investment fraud victims were not seen as just victims, but also as perpetrators of online harms. This greed, or need for acquisition is not just unvirtuous, it is also potentially harmful to other unsuspecting victims. Greed was the force behind a wilful ignorance by investment victims, in perpetuating money laundering.

So when it comes to investment, um, it's human greed. So you always want to, um, get what you can if you can make ... when it comes to investment, which again, it's something in common with - with, um, money mules ...

So let's move to the next set where a syndicate, um, uses different type of scams to get that initial money ... Um, that's how they're - without their own knowledge they're - they're [romance fraud victims] participating in money laundering ... so the victim who is now the victim of a romance scam has now received this money who holds that suspect account for that initial [investment] victim. (Participant 8)

Participant 8 explains (albeit clumsily) that when it comes to investing money online, its greed that motives victims. Investment victims are (with consent) sending their money to an online account. However, these are often of unsuspecting romance victims, who are without consent then implicated in a money laundering scheme. Although both victims are victims of a greater scam, Participant 8 sees investment victims as culpable but romance victims as not.

In pursuit of making money, investment victims are not perceived as carrying out a virtuous activity, placing legitimacy to victimhood beneath the plight of romance fraud victims. The final part of the analysis focuses on an intriguing contrast: while investment fraud victims face blame, their perpetrators are somewhat humanised. This violates the condition that the offender is big and bad, one that Christie poses as important to understand the opposition of virtue of victim and evil of offender.

#### 4.2. Investment fraud offenders are humanised

Ideal victims are viewed as the binary opposite of the criminal or perpetrator (McEvoy and McConnachie, 2012), posing investment fraud victims as dubious in their legitimacy for victimhood. This section outlines three ways in which fraud offenders were seen to have human qualities. Firstly, this was expressed by awe and admiration of the growing sophistication of their work. Secondly, an understanding and sympathy of their working environments, and thirdly, a theorising of why offenders continue to do what they do. In this way, offenders are not positioned in a way that is diametrically opposite to the 'innocent victim', hence not being seen as 'big and bad'.

Many participants agreed that fraud required intelligent, organised, and targeted operations, which offenders employed. Participants explained characteristics of the crime, especially of investment frauds presenting the theme of sophistication and complexity of fraud in context of digital technology used:

So, much, much more sophisticated than ever happened before. (Participant 2)

... the scammers - their sophistication has grown um quite considerably ... (Participant 6)

There was an admiration for the complexity and sophisticated trickery involved. Investment fraud is expressed as something that is really difficult to tell apart from a genuine online investment opportunity or business:

They have these beautiful websites. You know, they send this incredible documentation. They have presentations that look a million dollars. They are very, very slick in their marketing ... (Participant 10)

My team and I who are all experts in this have to actually do forensics on some of them to realise if they are a scam or not, because they are so well done. (Participant 11)

Moreover, the technical expertise required to uphold the deception was explained by some participants, which suggested that offenders have exceeding skills:

... they review that company's email by intercepting it ... on an attachment that downloads a Spyware like Keylogger ... They can either spoof that email, which would appear exactly like that email that they were dealing with previously .... (Participant 8)

Mate, some of them [offenders] come from banking ... backgrounds. Some of them have studied finances, that they know the market, they, they sit there, you know, like the Wolf on Wall Street ... they know the product. They know what the current exchange rate of a currency is. They know what the, the, the current market is. You know they put a prospectus up that is so big that where do you even start picking it apart? Where do you even start going and saying well how do I find out if that bloke has a, a mine in South Africa or the company is a, you know ... (Participant 3)

Participants also spoke of the manipulation involved, again using skilled techniques that lure victims in. These are social engineering skills that participants expressed equal levels of regard for, and speaking of the fraud as if it were a legal occupation.

... you can just see how slick and how professional these scammers are. (Participant 10)

... if I rocked up in a Datsun 120B in joggers and, and asked you for 100,000 you'd go 'no'. If I rocked up in a Beamer, Giorgio Armani suit, I'm half there ... look, the people doing this are well versed in the psychology of the words they use, what they say, how to get people on the hook ... (Participant 3)

Participants understood the offenders' dedication to the life of crime and acceptance that fraud could be rational.

Um, jail here, is a cakewalk ... [offenders think] I'll come out of it with \$2 million, that's more than you will do ... (Participant 5)

... this is their life's work, this is their career, and they don't have the red tape that the good guys have. (Participant 11)

Some participants articulated the drive to commit fraud, being complex and not black and white.

... It could be, ah, a father whose daughter has cancer, and his health insurance is only going go, is going to be way, way short in paying for it ... And when you've got that pressure that's acting as leverage, you know, the ethics go to the backseat ... (Participant 14)

But [sigh] who's to judge? I mean they do generally come from poor backgrounds and see an opportunity to look after their families, and you know, prepare their own futures for living, and you know, they see that we're just an industry to be exploited. (Participant 12)

There is a glaring form of empathy and nuance that is expressed for offenders of investment frauds. Perpetrators are pardoned in circumstances where they are not seen as 'ideal offenders' (Bieneck and Krahe, 2011; Rye et al., 2006; Witte et al., 2006). Although not seen in a flattering light, offenders are also not seen as monstrous. "The more ideal a victim is, the more ideal becomes the offender. The more ideal the offender, the more ideal is the victim" (Christie, 1986, p. 25). This poses that more ideal offenders offer more legitimacy to their victims, of their victimisation. When it comes to investment frauds, its victims are not afforded this legitimacy partly because their offenders are somewhat humanised.

## 5. Conclusion

This article has found that there are three ways in which romance and investment fraud victims are perceived differently by the FJN: romance fraud victims are seen to be weak and vulnerable; investment fraud victims are not seen to be undertaking a virtuous activity at the time of victimisation, and; investment fraud offenders are humanised, which places their victims in a dubious position to be claiming victimhood.

Romance and investment fraud victims, and the ways in which they are 'seen' by the FJN thus demonstrates the relevance of Nils Christie's ideal victim thesis. Loneliness and vulnerability are acceptable in the eyes of FJN members, whereas greediness and instant profit seeking are not. The construction of 'ideal victimhood' by the FJN is influenced by the nature and circumstances of the crime, as well as the behaviours of the victim and the offender, leading to the creation of hierarchies of legitimacy among victims.

The FJN as a collection of powerful social institutions has the power to shape societal perceptions, therefore playing a significant role in determining who is considered a legitimate victim and who is not. It is no secret that law enforcement and other fraud disrupting agencies are overwhelmed with reports of fraud, with poor records of success in finding justice for victims (Bossler et al., 2019; Cross and Blackshaw, 2014; Leukfeldt et al., 2013). It could be only natural that certain victims are assessed as legitimate before resources are deployed. However, investment frauds are criminal and devastating, and should not be disregarded by deeming them as lesser victims. In fact the same offenders of investment frauds are likely to be committing myriad other forms of fraud also (see (Adejoh et al., 2019; Tade and Aliyu, 2011)), thereby rendering any assessment of 'badness' for one form of fraud irrelevant.

The finding of a hierarchy within these two types of fraud also has implications for a deeper hierarchy of a multitude of fraud types. The legitimacy given to those who are seen as 'virtuous' or 'ideal' has implications for the known lack of justice and blame that is issued instead. The findings in this article raise questions about blame and bias against those who engage in acts that depart from traditional notions of 'virtuousness', for example via investment in cryptocurrencies. The cryptocurrency market is unregulated and poses a 'wild west' of investment opportunities, as a leading and increasing form of investment scam losses (ACCC, 2022). Are these markets seen as 'virtuous' and their victims 'ideal'? Another example is romance-seeking behaviours with artificial intelligence (AI); will those who engage with a synthetic person be cast as 'ideal' if they were to fall victim to it? What happens when our internal biases withhold public institutions from combating real harms associated with new technologies? Further research should build on that presented here and be dedicated to understanding the variances in blame and bias against current and emerging frauds, with a view to dismantling these hierarchies, for the sake of all victims of online frauds.

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## Data availability statement

The author(s) confirm that the data supporting the findings of this study are available within the article [and/or] its supplementary materials.

## CRedit authorship contribution statement

**Shalini Nataraj-Hansen:** Writing – original draft, Writing – review & editing.

## Declaration of competing interest

The author(s) report there are no competing interests to declare.

## Appendix A. Supplementary data

Supplementary data to this article can be found online at <https://doi.org/10.1016/j.ijlcrj.2024.100652>.

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