

A Sweetheart of a Deal: How People get Hooked and Reeled In by Financial Scams

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Abstract

The Nigerian Letter scam email continues to successfully snare individuals, averaging annual losses to victims of over \$5,000 each year. Another trust-based financial confidence scheme emerging on the Internet, known as Sweetheart Swindles, displays many of the same characteristics and appears likely to scam victims for even more money annually. We examine how the approach differs between the two schemes using content and contextual analysis. From the results we are able to differentiate specific hooks, which are matched to specific psychological traits to help identify those individuals who are most susceptible to becoming victims of these types of scams.

Keywords: Financial scams, Nigerian Letter scams, Romance fraud, Sweetheart Swindles, Content analysis, Contextual analysis

I. Introduction

History is replete with unscrupulous dealings involving money. Today is no exception – the tools at the disposal of the financial scam artist have expanded to include electronic means. Cyber attacks by individuals, governments, and organized crime that directly infiltrate the computer databases of companies can net millions of dollars – as well as company secrets – with little investment. These types of electronic financial crimes are usually directed at companies and are more akin to break-ins of olden times, where robbers entered banks with guns and took the banks' physical money. An electronic heist does not require contact with a person – it is impersonal, computer-to-computer.

Financial scam artists now enter the privacy of an individual's home or office via the Internet using either websites or emails. As can be seen in Tables Ia and Ib, the number of complaints reported to agencies and the dollar amount lost by victims has increased annually. Direct emails, phishing, and social networks have widened the net cast by scam specialists. People receive unsolicited emails seducing them with the promise of receiving money with very little work on their part. Other approaches appeal to the good nature of the recipient, asking for help in a difficult financial situation. Yet others do away with any of the niceties, instead simply posing as a reputable company needing verification of personal financial information. What these types of scams have in common is the personal connection instigated at the very beginning of the scam. Scammers rely on direct communication with the unknown target to enhance the possibility of extracting money from them. The result of all these approaches is the same: innocent individuals unwittingly giving money to an unknown requestor and being financially injured in the process.

One of the most lucrative and longest running scams, known today as the Nigerian Letter scam, has existed in one form or another since the 1800's. This scam continues to make the list of top Internet scams reported by the National Fraud Center (NFC) and the Internet Crime Complaint Center (ICCC). Tables IIa and IIb show the top Internet frauds that were reported to the two agencies over the period from 2000 to 2009. As can be seen, online auctions such as eBay, account for the majority of complaints. However, less money is lost per person, ranging from \$200 to a high of \$610 between 2002 and 2008. The unsolicited, emailed Nigerian Letter scam accounts for few losses reported, but higher amounts lost. The range is between \$1,650 and \$5,496 per person over the time period 2002-2008. The average reported amount extorted from individual victims each year is around \$5,000. Defined as a confidence scam, the Nigerian Letter scam is designed to gain the trust of the individual who receives the email. Once there is a basis of trust, the scammer attempts to extract money in increments from the individual over an extended period of time, which leads to the larger amounts lost.

The newest successful electronic scam that is also designed to extract money from the target over an extended period of time, again by forming a trust-based relationship with the victim, is known as the Sweetheart Swindle or Romance Fraud. Social media networks and the greater acceptance of online dating services have helped to move this type of scandal on to the top ten list. 2007 marked the first year that the ICCC reported Sweetheart Swindles as being among the highest activity Internet scams. Neither the ICCC nor the NCF provide specific data for the amounts taken by this scam, but websites that have sprung up to assist people caught by this swindle indicate that the amounts are substantial. Victims of confidence scams in general (not including the Nigerian Letter scam), report losing amounts ranging between \$1,000 and \$6,850 over the 2002-2008 period. Both the Nigerian Letter scam and the Sweetheart Swindle

are classified by the ICCC as confidence scams, as the trust of the victim is breached and they sustain a financial loss as a result.

We have selected the Nigerian Letter scam and the Sweetheart Swindles on which to focus, as the potential losses to victims are significantly higher, due to the set-up of the scams. These two Internet scams have several distinguishing features in common: (1) both are relationally dependent financial scams, (2) requiring that the scammer develop and maintain a correspondence based on perceived trust, and (3) are designed to provide the scammer with a steady cash flow over an extended period of time.

With the demonstrated success of the Nigerian Letter scams over a long period of time, this paper seeks to ascertain whether the Sweetheart Swindles have the potential to be as successful, given the similarities in structure. In particular, we examine how the approach varies depending on the type of confidence scam used to contact the potential victim using content and contextual analysis. The results are then used to identify hooks, which are matched to specific psychological traits possessed by individuals, making them more susceptible to being taken in by this type of confidence scam.

Section Two of the paper outlines the basic structure for both types of scam. In Section Three, distinguishing attributes of the data employed in this research are outlined. A description of the hooks found within each type of scam are in Section Four, followed by a discussion of psychological traits that victims of confidence scams are likely to possess in Section Five. Conclusions are summarized in Section Six.

II. Here's the Deal – how the scams are structured

The Nigerian Letter Scam

The Nigerian Letter scam is so-named because many of these emails originated from Nigeria. That is no longer the case, and the letters are now also sent from other countries on the African and Asian continents, including Russia. This area of financial scams is of great interest to the US government, as it believes the Nigerian schemes are linked to organized crime and the illegal drug trade and credit card fraud. The letter scam still ranks as one of the top ten frauds, primarily as the amount extorted from each individual is higher than for other financial Internet frauds. In 1997, the Secret Service reported over \$100 million confirmed losses occurred just from this scheme alone.

An article published in *The New York Times* on March 20, 1898 noted “Old Swindle Revived”; the “Spanish Prisoner” swindle had at that time been in existence for over 30 years. It was considered to be “one of the oldest and most attractive and probably most successful swindles known to police authorities”. What caused it to be so successful was the use of two countries to work the scam and thus required the coordination and cooperation of two different authorities to find and apprehend the criminals. In the late 1800's this would have been far more difficult than in the current age of cyber-technology, assuring the perpetrator reasonable success once their victim was hooked. Today, this scam still uses two countries, and still requires the coordination of different policing authorities and legal systems to apprehend and convict the scammer.

Original recipients of this letter were businessmen. The letter was written on the blue paper that used to be common when people sent letters internationally. The writing was done with an ink pen; supposedly written by a person whose first language was not English. The

format of the Spanish Prisoner letter was as follows: due to a political event, the writer of the letter is in jail, with the probability of dying, and unable to get to a large fortune hidden away. He wishes for his daughter's safety and is asking the recipient of the letter to help her escape from the foreign country. In return, the recipient will be given a third of the persecuted man's wealth, with the remainder to be used to secure his daughter's well being in her new life. Often a newspaper clipping of the political event referred to in the letter was included to assure the recipient of the validity of the situation. An example of an early twentieth century Nigerian letter can be seen in Figure I. A more recent email from the twenty-first century is also included for comparison.

Over time this format has changed little. *The New York Times* article in 1898 noted that the use of cabling the information was new (previously all communication had been via mail). Buried treasure near the home of the recipient rather than on an island or in Florida was also noted as a new twist. Today, transferring money is the norm, though in some cases, the recipient is asked to come to the country of the supposedly persecuted email writer to assist him. Rather than buried treasure, today bank vaults hold the purported vast wealth of the scam writer. The cut promised to those who are willing to help still averages around a third of the total wealth, although now there is often greater accounting for the distribution – many of the letters propose thirty percent to the person assisting, sixty percent to the “daughter”, and ten percent to cover fees that will be incurred.

The story today still frequently involves a political event, to which an Internet link is included for validity, much as newspaper clippings were included previously. The link is usually a source that is considered reputable, such as the BBC or CNN.

Barristers acting on behalf of a widow, businessmen who have embezzled funds they need to move out of the country, and despots who wish to give money to charity now that they have reformed from their earlier sinful ways are variations to the political template in evidence today. Over the past decade, scammers have adapted; now they include and refer to current events that are transnational in nature. These would include international airplane crashes and wars in which people from multiple countries would have been killed. Events of this nature increase the probability that the recipient may be connected to them through relatives and friends, making the request for assistance more credible.

In the more recent incarnations of the letter, the recipients were again businesses rather than individuals. According to the Better Business Bureau, letters were sent to small businesses, non-profits, and churches. This is a different target audience than around the end of the 19th century/beginning of the 20th century, and may account for some of the variations mentioned above. People working for small businesses, non-profits, and churches would be easy to identify from mailing lists. In these situations, the writers are appealing directly to people who are known for their compassion, as they are already in the business of helping others. Small business owners often look out for the underdog, as they relate to that position themselves.

By 1999 (the first year Internet financial fraud data is available), the Nigerian scam letter had moved to the Internet. Currently the letter is being sent via mailing lists to individuals, people in business, and academic institutions often using email “blasts”. From this less discriminating approach to selecting who receives the scam emails, it may be inferred that the scammers are either assuming that at least one person out of a huge number will respond and get hooked, or that the emails are being used as a way to place malware on the computer system of companies to obtain other information or damage files.

The Basic Set-up for Sweetheart Swindles (Romance Fraud)

Romance frauds are set up slightly differently than Nigerian Letter scams in that from the outset there is a supposedly mutual desire to make a relational connection. People who are interested in finding a romantic partner seek out websites where other individuals are also searching. Some of these websites are free, while others require a monthly or annual membership fee. Lower cost websites charge around \$120 a year, whereas the most expensive are over \$1,000 a year. People using the sites believe that if they pay, then the site is safer and they will find more appropriate matches.

Instead of an uninvited initial email, the person who is seeking love makes himself or herself available and known within a forum designed for that purpose. Pictures are posted along with a description highlighting positive attributes of the person. Dating websites encourage people to be honest in their profiles in order to attract the “right” person for the right reasons. If a person wishes for more anonymity, it is possible to look at profiles of other people and make the first contact via email rather than vice versa, giving a sense of greater security.

Thus Sweetheart Swindles begin with the illusion that there is the same shared goal of both participants – that of finding a romantic partner. Once two people have decided that they are of interest to each other, a dialogue begins using email or instant messaging as a communication medium. Emotional rhetoric is usually adopted by the second or third email/instant messaging exchange, building up in intensity over time. This rhetoric is a mixture of expressions concerned with feelings of deep love and fantasies about “living happily ever after,” which eventually culminates in a series of unfortunate events for the scammer, requiring assistance from the victim. In the United States, romantic relationships tend to be based on feelings and mutual attraction, rather than a business deal based on rationality, so no hint of money is mentioned initially.

Multiple websites devoted to exposing online dating scams outline two different narrative themes: Nigerian Romance and Russian Romance. Examples of each type of initial scam contact can be seen in Figure II. Neither of these necessarily originates in either country, though both countries may be used in the narratives. *Datingmore.com* presents an extensive description of the differences between the two Romance scams, not only in their narratives, but also in their linguistic and profile organization. For the purposes of this study, the most important difference is what gender the scammer pretends to be (in reality most scammers are men). The profiled gender defines the story adopted by the scammer to establish trust and evoke emotion to which they will appeal before soliciting money.

The Nigerian Romance scam primarily profiles men seeking women. It focuses mainly on offering women who are looking for love the opportunity to reinvent themselves through a new, more meaningful and exciting life with the man they meet (usually he finds and contacts the woman first) through a dating website. The profiled man is usually a prosperous businessman with big ambitions, big dreams, a big future ahead, and also a big heart for others. Like the Nigerian Letter scams, the person who will solicit money does so in the name of somebody else, including the victim herself. When contacting the potential victim for the first time, the scammer will praise the beauty of the woman – a comment that can be applied to numerous emails without seeming impersonal.

Nigerian Romance scams may take weeks, even months, to establish a strong emotional connection, using words that anyone who seeks love would like to hear from their sweetheart. Once it appears that there is a reciprocated desire to meet, the scammer presents the “bait” story designed to elicit a different set of emotions. The bait stories are often “stupid” confusions with the scammer’s employer or a hotel owner; sometimes serious illnesses or a wrongful

incarceration are the focus. Unforeseen obstacles have clouded the once hopeful future promised and the victim is called upon to help resolve those impediments – money is requested to help defray costs that are usually related to transportation or unexpected medical events. More than likely the would-be suitor has indicated that he is in another country, so the cost will be greater than if he were in the same country. Numerous incidents happen to prevent the purported suitor from making the trip, all of which require more money from the victim to help bring about the desired meeting.

The second key subset of dating scams is commonly referred to as Russian Romance scams from their association with Russian mail-order brides. They may originate in other countries besides Russia or the Ukraine (numerous emails came from Ghana). In the Russian Romance scam emails, the scammer poses as an obviously pretty woman, as can be seen from “her” profile picture. She preys on the mail victims’ desire to meet a beautiful, sweet woman who will be nice to them and who the man can protect and take care of. The beauty of the Russian woman will become the center around which the victim’s feelings of love will grow, eventually blinding him as he continues to send money to help her.

The Russian Romance scammers’ setup frequently includes initiating communication, as they seek out specific profiles of men they believe will be more receptive to their emails. Batch emails with the same narrative can be used to contact potential victims, sending to profiles that contain similar themes. Communication exchanges before money is solicited are significantly shorter than for Nigerian Romance scams.

In general, scammers are careful to assure the receiver of the initial email contact that their intentions are purely romantic with a serious relationship being the ultimate goal. Opposition to one-night stands is commonly articulated in the initial contacts of all Romance scams. Emphasis is placed on sharing one’s life experiences and goals; any described misfortune is presented as part of life.

III. Data

Nigerian Scam Letters

Data for Nigerian scam letters were collected from e-mails that were sent to a professor at a major public university in the United States from 2002 to 2010. More than 500 email letters were collected during this period. It is interesting to note that the university computer system did not flag any of the scam letters as spam until 2004, when it only identified a third of them correctly. By 2006, it was able to recognize 86% correctly as spam.

For the purposes of this study, the emails were divided into two data sets: the first ranging from 2002 to 2006, establishing a base line for email content during a period of relative economic prosperity in the United States. Although the financial crisis occurred in September 2008, the economy in the United States has been defined as being in a deep recession from the last quarter of 2007 through the second quarter of 2009. Given the international nature of the scam emails, it is difficult *a priori* to ascertain when the country of origin for a given scammer felt the impact of the financial crisis and when the scammer became aware of the effect of the crisis on recipients of emails in the United States. Thus, we chose to analyze the emails from 2007 through 2010 for content and context from a global perspective.

As can be seen from Table III, which summarizes the findings for the 2002-2006 time period, only 59 Nigerian Letters were received, compared to 533 for the later time period. The

peak years of 2003 and 2004 accounted for 43 of the emails. Only 11 of the total 59 emails received were ostensibly sent by women. The vast majority of letters in 2002 and 2003 mentioned the confidential or secret nature of the deal, decreasing to fewer than 50% by 2006.

Countries that the writer of the letters presumably came from were primarily on the African continent, with Nigeria being more frequently mentioned from 2002 to 2004, but then not being mentioned at all in either 2005 or 2006. South Africa and the Ivory Coast were also popular locations. From 2003 onwards, an increase in nations from other areas of the world began making an appearance: Middle Eastern countries and island states (such as the Philippines and Cayman Islands), appear first. Following these were countries in the developed world including Russia, the United States, and the United Kingdom. It appears that countries selected to be the home of the sender are those experiencing some kind of political or economic upheaval that could be disruptive to the social/business structure of the country.

The occupations associated with the people writing the letters fall into three main categories: well-educated (e.g. lawyers, bankers, accountants), successful business people (owners of businesses, executives of major corporations), or high-ranking political/military figures. It may be the lawyer, wife, or relative of the dead person writing, but the occupation of the deceased is emphasized. The letters themselves can be divided into three types: (1) purely business proposals or purely personal in nature, (2) combinations of personal and political (as in the original Spanish Prisoner forerunner), business and personal, or business and political, and (3) appeals to charity. Letters that drew on collective events, such as war or airplane crashes were more likely to have links to the events included in the emails. State-related company names and official titles were used liberally to lend credence to the importance of the person for individual appeals.

As might be imagined with such important people sending these letters, the amount of money that was at stake was significant. The range in 2002 was from US\$18.5 million to US\$142 million, which was typical for most years, except 2005 when it was a narrow band between US\$20.5 million and US\$35 million. In 2003, metals and precious stones were also part of the financial booty to be divided up, an anomaly. 2004 saw the introduction of the British pound and the Euro just for that year, but otherwise all monies were denominated in US dollars. The proportion of the funds to go to the responder of the email was most frequently between 10% and 30%. Estimated expenses, to be paid from the pool of funds, normally ranged between 3% and 10%. Thus, as a rough approximation, if someone responded to an email, they might be expecting to receive somewhere in the range of US\$6 million to US\$47 million, with seemingly very little effort on their part.

Over 40% of the letter writers assured the recipient that the transaction was risk-free; others referred to the legality or safety of the deal, claiming everything to be above board. By 2006, email writers were requesting reassurance from the recipient that they indeed were honest, trustworthy people. In the majority of years, no information about the recipient was asked for in half of the letters, simply a response to the email would suffice; telephone or fax information was frequently the first piece of data requested, although in 2003 and 2004 (the peak years in the initial sample), several letters asked specifically for bank and other financial information.

The source of money that needed to be removed from the sender's country changed over the five year time period. In 2002, 67% of the funds came from ill-gotten gains, often embezzled from customers or stolen from the state. This percentage diminished significantly to zero by 2005, increasing slightly in 2006. Given most of the countries from which the letters were sent initially came from the African continent where corruption is normal, it would not seem

inappropriate to share this piece of information. It would serve as a way of saying “we’re beating the system”. However, for most Americans, this would reek of embezzlement and dishonest dealings, making it less likely they would be willing to participate. Thus, the decrease in mentioning ill-gotten gains may be a function of scammers adapting to American sensibilities.

The “ill-gotten” money in the later set of emails evolved into “excess returns,” “dormant” accounts, “unclaimed” or “abandoned” sums of millions of dollars. Infrequently the sender admitted that he or she secured the money without notice (in the case of “excess return”), but the overall rhetoric in such stories does not connote “embezzlement” because the money was not illegally obtained or deprived somebody else. In the case of the dormant or abandoned accounts, there is usually a story about a search for the account’s owner and discovery that he and his immediate family died in a plane crash or natural disaster; hence it is “nobody’s” money and its re-appropriation between the email writer and the receiver of the email is within the moral limits of both sides.

Sweetheart Swindles scams

These scams are more personal in nature, consisting of letters between two people who are trying to establish a relationship with each other. Thus, in order to obtain a large enough data set to analyze, publicly available letters sent to websites that specialize in helping to stop this type of scam were employed. Twenty-five randomly selected romance email scams were analyzed to establish the narrative hooks used by scammers. One male victim of the Russian Romance scam was willing to share portions of his experience.

Most of the websites used to collect data did not show the dates when the emails were received, which limited the temporal analysis of the emails and the possibility of finding narrative changes that show how the scammer adapted to their recipients’ social and economic situations.

Romance scams are divided not only by country of origin – Nigeria and Russia – but also by gender; more than half of the published romance scams are from females senders who have been scammed. This imbalance may reflect men’s reluctance to admit to being taken. This paper is focused only on hetero-normative relationships and does not investigate same-sex Romance scams. Gender stereotyping plays a prominent role in Romance scams due to their very nature and ultimate goal of establishing an intimate relationship.

One notable distinction between the Nigerian and Russian Romance scams is that Russian scams are always from female senders, while Nigerian Romance scams can be from either women or men. When sent by women, Nigerian Romance scams resemble Russian Romance scams in their narratives and approach to the receiver. Thus, the Nigerian Romance scams in this paper focus on male scammers seeking female victims.

Men in Nigerian Romance scams are profiled as being financially successful. Oil engineers, building contractors, and humanitarian missionaries are predominant occupations. Women in Romance scams, especially those from Russia, are involved with the fashion industry, usually aspiring models. Beauty is emphasized in the women’s emails to their male victims. This can be articulated through their profession (“a model” or “in the area of fashion”) or their physical self-description (“healthy,” “strong,” “sexy”).

Money is never or almost never mentioned in the first email. Even when the first email describes recent misfortunes in the life of the scammer, money is never solicited. Thus, evidence

for how much money victims are requested to send and how much they lose in Romance scams is only available through secondary accounts reported by the news media.

IV. Selecting the Hook

Despite the dissemination of information about the Nigerian Letter scams and Sweetheart Swindles in various public media outlets, they still continue to hook people, as evidenced by their repeated appearances on the top ten lists for Internet fraud. In the case of Nigerian Letter scams, many recipients choose not to engage with the email (company software has already identified it as scam or the recipient can spot the scam email themselves), and simply delete the offending email from their inbox. Yet of the thousands of people that receive the email, some become hooked.

How do Internet communication scams persist in remaining so effective? Stephen Greenspan (2009) argued that it is gullibility that underlies a person's motivation to participate, but that is rather general. We examine the email communications for both Nigerian Letter scams and Sweetheart Swindles from both a content and contextual standpoint in order to distinguish different hooks that are used to lure unsuspecting victims. Once these hooks have been identified, we match them to specific psychological traits people possess that would make them more receptive.

Nigerian Letter Scam Hooks

We have seen that the Nigerian scam letters have retained the same essence for over 150 years. The success of the Nigerian scams is based on their initial simplicity. Their narratives are built with simple sentences. Every sentence seems to logically follow the events presented in the previous one. For example: someone died, then their wife died, they had no children, there are either no living relatives or those still alive are unpleasant people, justifying the logical request, "would you agree to become the next of kin and share the wealth?" It is the combination of simple narrative style, seemingly logical events, and a slight hint of emotional connection (who does not have at least one relative that might be considered unpleasant?) that produces a pseudo-rationality and successfully distracts the receiver of the scam email from asking the most pertinent, common sense question: why me?

Recalling that the first scam letters were written on special international, blue stationery from a foreign country using ink pens, these letters were designed to allow for errors in grammar and spelling. In turn, these errors can serve the useful purpose of allowing the reader to project different personal interpretations on the narrative, depending on who the reader is and the type of error. The practice of English not being the first language of the sender has continued through the centuries into the present email letters.

Three distinct characteristics that can function as potential hooks emerged from the initial rhetorical analysis of the earlier Spanish Prisoner letters:

1. *The recipient believes he has been selected especially to help the writer of the letter.* In the 1800's to have a letter addressed specifically to you from someone overseas would suggest that there has been some type of introduction, perhaps by a third party known to both the writer and the recipient, or that the recipient is so well known as a shrewd business person that his reputation precedes him in a far-away land.

2. *Being known as a successful businessman indicates that the recipient would not be caught out by a fraudulent deal. He would detect it immediately.* This aspect of the scam plays on the ego position of the recipient. If the letter were indeed a scam, then it would be embarrassing to

admit publicly that one had been hoodwinked. That would put into question the business judgment of the recipient – perhaps he is not the astute businessman as has been thought up to this point. This works in the favor of the scammer, as the recipient is less likely to report to authorities.

3. *Political oppression and request for better life for child as immigrant.* There were two waves of Spanish Prisoner letters around 1910 and again in the 1920's. Immigrants were doing well in America around 1910. More people had arrived and there was no war. America was seen as the land of plenty. People may be willing and able to give to others who are in situations that they themselves can relate to, such as governments detaining members of a family who wish to leave an oppressive regime. The desire to keep family together as they move forward to make a new life may override any questioning of the validity of the letter. The Spanish Prisoner letter arose again in the 1920's, after World War I with another wave of immigrants coming to the United States. The country was flourishing economically and was again perceived as the land of plenty.

If the recipients of the letter were “recent” immigrants to the US who had done well financially, then being asked by a person of high social standing in their own homeland would validate the newfound social status of the recipient. The recipient perceives that they are now being accepted by the older, established social classes and being treated as one of them.

All three of the above characteristics have been targeted to a person singled out for their success in the United States. The person is known to be in business and may or may not have been an immigrant. Research in behavioral economics and finance shows that CEOs of companies tend to be more overconfident, praising themselves for their successes and blaming others for failures. This type of person would be an ideal target for a scammer, because the scammers write so as to perpetuate the impression that the recipient is the smarter of the two involved in the exchange and therefore will not fall for a scam.

Over time the selection of target victims has become less personalized, with the availability of large e-mailings at low cost. However, this does not seem to diminish the sense that a person inclined to believe he or she is special has been particularly chosen to receive the email. In many emails, the very first sentence explains how the victim's email address was found in a special address list or selected after extended online search.

Regardless of the time period examined, the Nigerian scam letter establishes a personal connection that includes trust. The sender of the letter is very upfront about their need to transfer money as the reason for contacting the recipient of the email. The underlying message is, “I give to you, you shall receive,” not “I need your money”. This seeming readiness by the sender to give money in return for a small favor can tantalize the recipient of the email into responding. At the same time, the sender of the email is offering his or her own trust in the (unknown to them) recipient. Thus the recipient is already in a one down position from the beginning because they have been entrusted with something (although it is actually thrust upon them) and they are being asked to reciprocate with the same level of trust. It almost becomes an obligation based on social niceties or propriety, according to Adam Smith, and it would be considered an affront to refuse.

Sweetheart Swindle Hooks

By their very nature, Sweetheart Swindle scams rely on developing an emotional connection with the person who will be victimized. The feelings and experiences scammers

express in the communications are intended to produce a broad range of emotions in the victims. These serve to facilitate the self-justification needed later when the victim is called upon to give money to the scammer.

After analyzing the rhetoric and context in both Nigerian and Russian Romance scams, three distinct hooks became apparent:

1. *The impression that the person seeking love was especially selected.* This is almost identical to one of the hooks used by the Nigerian Letter scam. It is a powerful hook and a testimony to the ability of people to project emotions and feeling onto words written in an email communication, where no tone is apparent. Scammers use known differences in attributes of men and women and tailor their mass email letters to what men and women typically seek in a mate of the opposite gender. Specifically, those Romance scammers that concentrate on hooking women use language that suggests they are emotionally tuned in to the woman. The letters focus on the woman herself, providing feedback to her wants and desires (conveniently provided on her profile), as well as praising her beauty. The purported suitor's personal history frequently matches that of his victim, making him seem more empathetic. With the Nigerian dating scams, the question, "why me?" is nonexistent because scammers make it sound natural for people who share somewhat similar biographical stories to be attracted to one another. "[W]e seemed to have a lot in common, including the fact that we were both so sick of the games, had both been divorced, and had children" (*dangersofinternetdating.com*), wrote one woman who had been scammed.

The Russian Romance scammers, on the other hand, focus on the beauty of the woman. The "woman" talks about herself, which leads the man to realize how lucky he is to have this beautiful woman interested in him and underscores his specialness. There is little rational justification why these two particular people should be together, as the communication exchanges are very one-sided with no substantive dialogue taking place.

2. *Tapping into archetypal gender stereotypes.* In the world of online dating scams, themes that are archetypal in nature and play into people's deepest held images of what the ideal mate should look like are at the forefront. For this strategy to be truly successful, the scammers need to connect with people who fit a certain gender stereotype that will be more likely to respond to the emotions evoked through the email communications.

Nigerian Romance scammers draw on the stereotype that a woman wants a financially successful man to support her; hence the preponderance of occupations that connote financial success. A man who is deemed to be altruistic and caring for others taps into the archetypal image of a man who will look after not only others, but also his life partner; he is able to self-sacrifice for the benefit of others. The scammer assumes the stereotype of a man being the breadwinner and family protector (played out in stories about taking care of sick relatives or protecting those in need, such as orphans and the poor), in addition to being a true romantic hero. Stereotypical narratives of masculinity are publically articulated from the very beginning in the scammers' dating profiles, becoming more apparent in one-on-one communication exchanges. One example is a male scammer who, in one version, works on a big construction job in Nigeria (*msnbc.msn.com*), while in another he currently runs an orphanage in Nigeria, and before that an orphanage in pre-Katrina New Orleans (*blog.cleveland.com*). Male scammers promise their victims "live, love and riches beyond their dreams" (*dangersofinternetdating.com*).

For men, Russian Romance scams rely on activating the archetype of the knight saving the beautiful damsel in distress. Russian scammers always profile women who are beautiful and constantly getting in trouble for reasons out of their control. They are weak, desperate, and need-to-be-protected women who appeal to the macho in their male victims. Men who fall victim to the Russian Romance scams have been called upon to be the family protector, the man-in-the-house, and provider of financial security. In return, they are promised endless devotion and unquestioning love. The striking contrast between the glamour shots on women's profiles (often professionally taken pictures) and the extreme poverty described in their emails becomes a persuasive strategy based on the idea that "beautiful women deserve to live a better life."

3. *The use of language and timing specific to male and female neurobiology.* Scammers also take advantage of the differences in men and women, by targeting their strategies to known neurobiological differences between the genders. Russian Romance scams are targeted to men; hence the use of glamorous images, which are known to have a greater impact on men. "You are so beautiful. Are you for real?" a man exclaimed when he received an email from a model-like young woman (private conversation, BN). The question that Nigerian scams carefully sideline, namely "why me?" is the first that victims of Russian Romance scams ask themselves and their scammers before ignoring it for the opportunity to be loved by a beautiful woman.

Datingmore.com has posted numerous emails from Russian scammers. All were written using very bad English grammar, which did not prevent the writers from sharing their life stories in the prolonged emails. Such emails are not intended for reading; they are intended to keep the interest of the victim on the scammer and establish a basic level of trust by sharing details of their private, miserable lives. The scammer uses her beauty as a gold standard to justify any sacrifice a man will make to be with her. The relatively short time before a meeting is proposed is also appealing to most men, as that indicates the opportunity for physical contact at an earlier date. This benefits the scammer, allowing "her" to begin asking for money relatively quickly.

For women approached by Nigerian Romance scammers, words that convey the character of a man who listens and does not act too hastily are more potent than a picture, as women respond better to words than images. Being handsome is not a detriment, but being able to communicate compassion and caring, particularly at the start of what is hoped to be a long-term relationship, is worth more to many women. Nigerian Romance scams are less sensational and work their way through the victim's feelings at a slower pace, as well as asking for money in smaller amounts at any given time.

V. Who will take the Hook?

To establish psychological traits that people possess that might make them more susceptible to entering into a scam, this paper draws on behavioral finance and economic theories such as: Prospect Theory (Kahneman and Tversky (1979)), Mental Accounting (Gross (1982)), Regret Aversion (Kahneman and Tversky (1979)), Betrayal Aversion (Bohet et al (2008), Bohet and Zeckhauer (2004), Koehler and Gershoff (2003), Fehr and Schmidt (1999)). It also relies on Complex Theory as delineated by C.G. Jung (1973) and further detailed by C.A. Meier (1995). When discussing the Sweetheart Swindles, the neurobiology behind the need for attachment is also considered.

Psychological characteristics of people who would be hooked by Nigerian Letters

Given the specific hooks or characteristics of the letters, we have identified four types of psychological orientations that potentially would be open to taking the hook presented in a letter that is written in the general Nigerian scam letter format (introduction, situation, money, solicitation of help), despite (or because of) its depersonalized delivery.

1. *The person who believes that they are “special”*, that they alone have the ability to help another in need, that they have been called upon and in doing so will be justly rewarded – which is only right given the circumstances. This type of person has a very egocentric view of the world and cannot imagine that anyone other than his- or herself would have been asked to assist. The lure is not the vast sums of money involved, as those would be viewed as fair payment, but rather that someone has recognized this person as being “the one” who can carry out this mission. For this type of person, the greatest sense of loss will be one of having been “taken.” Humiliation would be part of acknowledging they had been scammed. They would want to avoid at almost any cost knowing that they were not “special,” so betrayal aversion would be more important for this type of individual.

From a rhetorical perspective, words that would trigger interest for this type of person to become involved in the financial transaction are “secrecy” and “legality.” Words such as “confidentiality” and “privacy” also nourish the victim’s sense of being “the one.” These words signify events that are not available for everyone. Hence, it follows that only the chosen ones are offered the opportunity to participate in the financial transaction.

Statements such as “the decision you make will go off a long way to determine my future and continued existence” emphasize the significance of the impact on the destiny of other people that is supposedly in control of the person receiving the email. Narratives of big financial projects will lure personalities that thrive on “playing God” or being “the savior”; these scams skillfully feed this complex.

Other statements that ask the recipient to prove they are trustworthy, challenge people with an egocentric worldview. Such sentences as, “until I am sure of your consent and full cooperation then I will not be afraid to give you my full identity...” and “at this point I want to assure you that your true consent, full cooperation and confidentiality are all that are required to enable us to take full advantage of this gold opportunity” invite the victim to play a game of business ethics to prove that they can measure up to the sender’s understanding of “chosen.”

2. *The person who is greedy* is a standard argument in describing who is likely to be hooked. This person believes there is such a thing as a free lunch, and is willing to keep trying anything “easy” until he or she hits the jackpot. Engaging in the financial transaction would be justified as only having to expend so much energy in return for earning a fantastic, but unrealistic rate of return.

Laziness relative to putting out effort to obtain money is a more accurate description than greedy. He or she will stay in the game because he or she is more akin to a gambler and thus will have risk seeking characteristics in his or her utility function once he or she starts sustaining losses. He or she will also display betrayal aversion, as he or she has specifically engaged in this game and perhaps feels that he or she is better at spotting a scam than other people, further believing he or she can beat the game.

Since gambling is a type of financial transaction, letters utilizing financial jargon to explain how the money came to be in possession of the sender most probably will appeal to this

personality type. “Excess Return on Credit Fund,” “abandoned” or “unclaimed” sums and “dormant” accounts in national (African) banks with no one to claim them is the scammer’s way to say that there is free money and the receiver is the lucky one. Explanations of how the free money is obtained use convoluted language of business deals, economic growth, and internal bank transactions to re-create the same sense of excitement that the receiver would experience during any other gambling game. The professional position of the sender has a significant impact on establishing trust and ensuring a response from the receiver. Senders present themselves as “investment and portfolio managers,” “head of investment funds,” or “bankers,” positions that rhetorically establish a level of security that the money was not obtained illegally.

Narratives about dormant accounts or excess return from development projects or financial investments commonly refer to high profile organizations such as the Paris Club and the World Bank. These references rhetorically support the significance of the transaction that will occur should the receiver respond. For the “gambler” responding, it is not only about the easy money, but also about being part of the big game, just like in the news stories and movies about high-level political and financial events.

3. *A person who is anxious about money.* Someone who is suffering from financial losses in their current life or recent past may be seeking a way to get money quickly and easily. Like the person described in (2) above, he or she is trying to find a way to get money quickly and easily. Unlike the person described in (2) above, his or her motivation derives from trying to restore his or her financial situation rather than build it up. This person would get caught in the traps of framing relative to a fixed reference point, probably mental accounting (this would be seen as one possible way to recuperate earlier losses), as well as loss aversion (he or she has already become risk seeking as a way to get out of earlier financial losses) and betrayal aversion (he or she has come to trust this person to be in the situation they say they are in and are unwilling to consider that he or she is being betrayed). Finally, it may be the case he or she is unwilling to admit that he or she has made yet another bad decision with regard to money. If he or she is responsible for more than just his- or herself, then this will have further consequences, which would encourage him or her to avoid getting out of the scam, preferring instead to believe it’s just one more piece of bad luck – putting it down to chance rather than social risk. This description encompasses many of the older people (over 60 and male, as indicated by IFCCC data) who become embroiled in this particular scam. Many are on restricted incomes and are responsible for the finances in their households. With time on their hands, this may seem a simple way to bring up their standard of living.

Rhetoric that will appeal to this type often refers to topics about family fortune and sharing it with others (the so-called “next of kin” scams). These scams create a picture of personal effort and hard work, two experiences probably shared by the victims as well. The words “family” and “child” are used extensively in the analyzed emails and are always employed in a narrative that includes images of gains and losses.

The statements are structured so that the recipient of the email can identify with the financial losses sustained by the person who died. The recipient, however, is being given a chance to redeem himself financially through the wealth of the unfortunate dead person. Narrative identification creates a sense of biographical identification, thus facilitating the moral reasoning as to why somebody should appropriate money that does not belong to him. Such biographical identification with the misfortunes of the man in the scam story can go so far as to justify the victim’s own bad luck.

4. *People who identify with the situation.* They maybe viewed as either compassionate or deeply empathic, possibly being or having been in a similar situation themselves. Their motivation is to help the writer from being in a bad situation or at least helping to make it less bad. It is important to note that men write most of the Nigerian scam letters and that most people who report being scammed by the Nigerian letter scams are also men.

Even though more men fall for the letter scams, the “call for help” scams appeal to both men and women. Frequently they are religious in nature, quoting the Bible and referring to God, Jesus, and Christian values as witnesses of their good intentions. The implied writers of these letters are usually women, giving a different emotional strength to the narratives. Men who get hooked by the “call for help” narratives consider themselves to be protectors of the powerless, including the women who send the emails. If the men responding are indeed Christian, this particular narrative will reinforce their status as good Christians. In turn, women may be more prone to pay attention to the emails simply because they are from a woman. Regardless of the gender of the sender, “call for help” scams evolve from a cultural context in which giving and sharing with others are inherent in public consciousness, beyond religious orientation. The possibility of helping humanity (along with yourself) carries immense persuasive power.

Psychological characteristics of people who would be hooked by Sweetheart Swindles

Romance scams, unlike Nigerian Letter scams, lack diversity in their narratives, organizing the narrative around the gender of their addressee. These narratives contain hooks that will appeal to people with certain psychological predispositions. Below we have identified three types.

1. *People whose expectations about relationships are built around traditional gender roles.* Archetypal impressions of marriage relationships are deeply ingrained in people. These expectations are appealed to particularly in the Nigerian Romance scams. Woman who are more likely to be hooked are those who already have children and thus are familiar with what a family “should” look like, those who make an average income and have an “average” profession, as well as women in their late 40’s, 50’s, or 60’s who were brought up with more traditional gender values. The men are portrayed as successful, caring, family-oriented, excellent cooks, and love to dance. Correspondence starts with their professional success as proof that they are at good place in their life and are ready for a stable relationship. The feelings of the men grow out of their maturity and realization what is important in life for them, namely family. Women who seek to fulfill the image of the archetypal marriage and family find these men appealing, as they evoke the feelings of caring and compassion, as well as mothering instincts when something bad happens to their potential mate.

For men engaged in a Russian Romance scam, they too relate to an archetypal gender stereotype of the man: that of protector of women, which is dominant in bonded relationships. Again, men who are older and brought up with traditional gender values are likely to be hooked, as well as younger men who are raised in households that emphasize traditional relationships, either through religious or cultural values. Given that the exchanges in Russian Romance scams in particular are focused solely on the woman and her misfortunes from which she needs to be rescued, the man who becomes embroiled in such a scam is acting out the archetypal role of saving a damsel in distress. Little attention is paid to his own life, as his goal is to save hers.

2. *People who are insecure.* There are many different types of insecurity – social, emotional, and financial to name a few (we are not including psychopathological anxieties in this

paper). The ability of both the Nigerian and Russian Romance scams to make the person contacted feel as though they are particularly special is what makes them particularly effective for people who have some type of insecurity. The Russian Romance scams focus on exploiting a man's insecurity that he is not handsome enough, rich enough, or fill-in-the-blank enough to attract the attention of such a beautiful and desirable woman. Nigerian Romance scams are successful with women who, perhaps due to a painful divorce or death of a spouse, have suffered significant financial losses. Women who have come from abusive relationships and no longer have a strong awareness of who they are would also find the men portrayed on the Nigerian scams appealing – someone who would put her welfare first. Finally, because the scammers frequently make the first move to connect, those who have social insecurities about themselves as desirable mates would find the attention lessens their insecurity. Biographical similarities help to establish the emotional security victims need before they are ready to send money.

3. *People who are seeking to change their lives.* By definition, people who are using an online dating service are trying to change their life. However, some people are looking to remake themselves, to live a different life. They imagine that any unwanted events in their current lives can be banished by becoming involved with someone new. The Nigerian Romance scams in particular play to this type of person. A 60-year old widow from Hudson, Ohio found a new purpose in life after meeting a scammer in an online dating service. He offered her the opportunity to adopt two children from an orphanage he was running – in essence, he was offering her a new family. “Even though Terri had grown kids of her own, she was willing to give the children a fresh start” (*blog.cleveland.com/business*). Such simple justification carries the same pseudo-rationality and moral power that other Nigerian scam victims use. While in the Nigerian Letter scam acquiring more money is the ultimate goal of the victims (no matter what moral or emotional justification they might use), in dating scams, money is only a means to make a better life for themselves. The money Terry sent is about her way of redefining her life after the loss of her spouse.

The Role of Neurobiology

Although both the Nigerian Letter scams and the Romance frauds are both confidence schemes that betray the trust of the person being scammed, the victims' motivation for engaging initially is very different. People are expecting to make money if they become involved with the Nigerian Letter scams. It is a supposedly rational, business-like deal with no obvious emotional investment. Sweetheart Swindles by their very nature are only concerned with the emotional attachment that will be created between the two potential mates – making money is not the prime objective; finding love is.

In terms of neurobiology, the realm of emotions is linked to an older portion of the brain known as the limbic brain. Functions dealing with social communion, nurturance, communication, and play are all connected to the limbic area. Thus, when people are in the process of looking for love, the limbic brain is the primary organ that participates in their quest.

At first glance, the Nigerian Letter scams appeal to the most recently developed portion of the brain known as the neocortex. This portion of the brain is concerned with the more logical functions: reasoning, planning, awareness, abstraction, speaking, and writing. It is precisely these functions that the more business-like letter is addressing. When the Nigerian Letters include more personal references, the limbic area becomes involved, making the letters even more potent.

Linking the input between the neocortex and limbic brain requires communication between the two areas, which can “create translation troubles” according to Thomas Lewis, Fari, Amini, and Richard Lannon in their 2001 book, *A General Theory of Love*. Prosody is the neural mechanism whereby the neocortex adds tone to its otherwise bland perceptions of the limbic data.

The email environment, by its very nature, is devoid of emotional tone. The same sentence can be read by different individuals in a multitude of different ways; the resulting meaning being dependent on the tone they chose to overlay on the words at that particular moment. In turn, that tone is a function of the emotional background the person brings to those particular words, which is also a function of the order in which the words have been placed. This mechanism describes the inner workings of Complex Theory as delineated by Carl Jung in the 1920’s. Complexes, as defined by Jung, are “feeling-toned emotions with an archetype at the core”. People who become involved in confidence scams may be gullible or greedy, but it is the feeling-toned emotions that provide the attachment and hence reluctance to get out of the scam.

In the case of Sweetheart Swindles, which rely most heavily on communicating with the limbic brain, powerful emotional neural Attractors help to ensure that once a connection is made, it will be difficult to break. These Attractors look for compatible memories, emotional states, and styles of relatedness that then act as hooks. They also make it possible for a person to ignore insights coming from the neocortical brain that something is not right about this particular set-up.

VI. Conclusion

Examining Nigerian scam email letters that were sent over a nine-year period has shown that the form of the letter has not changed significantly over the past 150 years. This letter is still able to elicit responses from individuals, primarily men, as indicated by the IFCCC data, who are willing to send money in hopes of receiving more. We have identified four types of individuals that could be more at risk for taking the bait. At the core, are the individual feeling-toned emotions or complexes that the recipient brings to the reading of the non-personalized emails. These will influence how they will interpret the words and tone of the letter, which in turn determines whether or not they will become hooked and reeled in.

Because every person’s response is so individually determined, large e-mail blasts give the scammer an opportunity to be successful with a very small percentage of recipients. Carlson Analytics estimates that a response rate of only 1% from the scam emails sent is needed for the scam to be successful. Given that one scammer can easily send over 100,000 emails in a day, this suggests that a scammer needs to be working with approximately 1,000 people on a regular basis to be successful. Additionally, with the more recent inclusion of malware inside e-mails, even if a person doesn’t respond directly to the e-mail, but instead simply opens an enclosed link out of curiosity, the scammer may still reap a bonanza of information from the host computer that could be useful in other scams.

The Nigerian Letter scams have adapted over time, keeping the tried and true format that appeals at the outset to the rational brain, whilst hooking the victim with the less obvious barbs in the limbic brain. Whether Sweetheart Swindles can ever be as successful in financial terms as the Nigerian Letter scams remains to be seen. Through the centuries, people searching for a life partner have relied on matchmakers; dating services on the Internet have widened the opportunity set tremendously. People do not expect to find a financial scammer posing as a soul mate and so are more open to giving small financial sums of money when asked. The very

personal nature of the endeavor causes people to be less willing to report being scammed. This makes it difficult to discover exactly how much is extorted through this particular scam.

The recent arrest of a small-time Sweetheart Swindler in the Boston, Massachusetts area in August 2011 provides some insight into the magnitude of losses that victims sustain. This one particular swindler was able to extract over \$188,000 from four women over the 2002-2008 time period, according to the *Boston Globe* report on 19th August 2011. This suggests that the Romance Frauds could easily overshadow the Nigerian Letter scams in financial losses to victims caught in the net.

All of this research shows that scammers continue to adapt the format of their letters to appeal to universal themes that touch emotional chords for different reasons within recipients. Lewis, Amini, and Lannon state in their book, “even as it reaps the benefits of reason, modern America plows emotions under – a costly practice that obstructs happiness and misleads people about the nature and significance of their lives”. The payoff for the scammer is a cash flow over a period of time, which will last as long as the scammer is able to maintain the trust of his or her victim. It is important for individuals to become better educated regarding email scams – how they work, what damage can be wreaked, and where to report fraudulent activity. Even people who are aware of the scams, do not believe they could be hooked. They might not be caught by the same hook as their friend or neighbor, but there is another hook with emotionally charged bait that resonates with their own complexes that would be enticing if it is dangled in front of them.

Table Ia**Annual Internet Fraud Activity Reported to the IFCC**

Source: Annual reports of the ICC

	2001	2002	2003	2004	2005	2006	2007	2008	2009
Total number of complaints received	50,412	75,064	124,509	207,449	231,493	207,492	206,884	275,284	336,655
Complaints referred	16,775	48,252	63,316	103,959	96,731	86,279	90,008	72,940	146,663
Total dollar amount of referred fraud complaints	\$17.8m	\$54m	\$125.6m	\$68.14m	\$183.12m	\$198.44m	\$239.09m	\$264.6m	\$559.7m
Mean Loss	\$1,804	\$1,482	\$2,524	\$894	\$2,202	\$2,530			
Median Loss	\$435	\$299	\$329	\$220	\$424	\$724	\$680	\$931	\$575
E-mail fraud	68.40%	66.00%	65.00%	63.50%	73.20%	73.90%	73.6%	74.00%	
Web page fraud	13.40%	18.70%	19.00%	23.50%	16.50%	36.00%	32.7%	28.90%	

Table Ib

Annual Internet Fraud Reported to the NCF

	Dollar amount lost in Internet fraud	Number of complaints
1999	\$3,262,834	n/a
2000	\$3,387,530	n/a
2001	\$6,152,070	n/a
2002	\$14,647,933	36,802
2003	n/a	37,183*
2004	\$5,787,170	10,794
2005	\$13,863,003	12,315
2006	n/a	n/a
2007	n/a	n/a

Source: National Consumers League National Fraud Information Center

*eBay removed link to NCF

Table IIa

Type of Internet Fraud by Category and Frequency as Reported by the ICC

Column (1) is the percentage a particular fraud relative to the total complaints referred in a given year.
 Column (2) shows the median dollar loss per person for that type of fraud.

	2001		2002		2003		2004*		2005*		2006		2007		2008	
	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
Online auctions	43%	\$395	46%	\$320	61%	\$314	71%	\$200	63%	\$385	45%	\$603	36%	\$484	26%	\$610
Non-delivery*	20%	\$325	31%	\$176	21%	\$329	16%	\$265	16%	\$410	19%	\$585	25%	\$466	33%	\$800
Nigerian Letters	16%	\$5,575	<1%	\$3,400 [^]	<1%	\$5,496	<1%	\$3,000	<1%	\$5,000	<1%	\$5,100	1%	\$1,923	3%	\$1,650
Confidence scams	3%	\$585	1%	\$1,000	1%	\$6,850	<1%	\$1,000	1%	\$2,025	2%	\$2,400	7%	\$1,200	8%	\$2,000
Investment Fraud	2%	\$1,000	2%	\$570	1%	\$1,385	1%	\$625	2%	\$2,000	1%	\$2,695	<1%	\$3,548	Not in top ten	

Source: International Crime Complaint Center, annual reports

⁺Non-delivery encompasses the category of General Merchandise used by the NFC.

[^]During 2002, 74 people reported losing a total of US\$ 1.6 million.

*During 2004, eBay linked to the International Crime Complaint Center.

*During 2005, the method of data collection was changed by ICC.

Table IIb
Frequency of Type of Internet Fraud Reported with Average Losses Incurred

Column (1) is the percentage a particular fraud relative to the total complaints received in a given year. Column (2) shows the average dollar loss per person for that type of fraud, if information available. Data was not available for 2006

*During 2003, eBbay removed the link to the National Fraud Center.

	2000		2001		2002		2003		2004		2005		2007	
	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
Online auctions	78%	\$326	70%	\$411	90%	n/a	89%	n/a	51%*	\$765	42%	\$1,155	13%	\$1,371
General merchandise	10%	\$784	9%	\$730	5%	n/a	5%	n/a	20%	\$846	30%	\$2,528	23%	\$1,137
Nigerian money offers	10%	\$3,000	9%	\$5,957	4%	n/a	2%	n/a	8%	\$2,649	8%	\$6,937	11%	\$4,043
Sweetheart Swindles													1%	
Prizes/Sweepstakes/Lotteries											4%	\$2,919	7%	\$998
Lottery clubs/Lotteries							.2%	n/a	3%	\$5,201	6%	\$4,361	29%	\$3,311

Source: National Consumers League National Fraud Information Center

Table III
Overview of 2002-2006 Nigerian Letter Scams Received

Year	# emails	Flagged as spam	Country*	Ill-gotten gains	Amount to be transferred	Share to recipient	Risk-free to recipient	Secret/ confidential	God invoked
2002	5	0%	South Africa (3) African continent (3)	67%	US\$ 18.5m – US\$ 152m	25% - 35%; partnership (1)	40%	80%	40%
2003	17	0%	Nigeria (6) South Africa (5) African continent (5) Middle East (3) USA (1)	24%	US \$ 7.5m – US\$ 142 m; “cash & metals worth 100’s millions” (1)	10% - 35%; “cash, gold, & diamonds” (1)	41%	76%	29%
2004	26	31%	Nigeria (6) Ivory Coast (6) Zimbabwe (3) South Africa (2) Burkina Faso (2) Northern Africa/ME (3) Philippines (1) United Kingdom (1)	15%	US\$ 2.5m – US\$ 142m; 25.5m Euro (1); GBP 5.5m (1)	10% - 75%; 60% to charity (1)	31%	46%	35%
2005	4	50%	African continent (3) Middle East (1) Asia (1) Russia (1)	0%	US\$ 20.5m – US\$ 35m; Nothing specified (1)	10% - 30%; 10% of JV (1)	25%	50%	50%
2006	7	86%	South Africa (2) African continent (5) Middle East (2) Cayman Islands (1) United Kingdom (1)	29%	US\$ 4.5m – US\$ 125m; GBP 5.2m (1)	15% - 20% (3) negotiable (1); JV (1); Complex formula (1)	14%	43%	14%

Source: Private emails received at a state university email address

Notes:

* May not sum to the number of emails, as some writers use more than one country, due to political situation.

Figure 1

Comparison of early 20th century Spanish Prisoner scam letter with early 21st century Nigerian Letter scam email.

Early 20th Century Spanish Prisoner letter:

MADRID, 7th I—, 19—.

Gentleman: Arrested by bankruptcy I beg your aid in the recovering of a trunk containing two hundred and fifty thousand dollars deposited at an English station, being necessary to come to Spain to leave free the seizure of my baggage, paying the Tribunal some expenses in order to take to your charge a valise in a secret drawer of which I have hidden a check for two thousand four hundred pounds (twelve thousand dollars) payable to bearer and the receipt for trunk necessary for recovering same in England.

In recompense I shall reward you with **the third part of the total amount.**

I cannot receive your reply at prison, so it must be sent to my old servant by a cablegram thus addressed

Jose Carlos, Plaza Cortes 8
Primero, Madrid (Spain). Being not sure you may receive this letter, I await your reply to sign my full name.

R.

Please reply by cable, not by letter, and by caution sign with this name, "Mir."

Early 21st Century Nigerian Letter email:

Dear Sir/Madam,

I came to know you in my Private Search for a Reliable and Reputable person to handle this private transaction with, I know you have being receiving emails like this but I want you trust me on this project. I am Mr James Azib. I write you this proposal in good faith. I have packaged a financial transaction that will benefit you and me, as the regional manager of MB (Malaysia) Labuan.; it is my responsibility to send in a financial report to my Head Office in the Capital City Kuala Lumpur (Malaysia) at the end of each business year.. On the course of 2009 my Branch Business Report, I discovered that my branch in which I am the manager made (\$4,600,000.00) which my Head Offices are not aware of and will never be aware of it.

I have placed this funds on what we call escrow account without any Beneficiary. As an officer of this bank I cannot have direct connection to this money, so my aim of contacting you is to assist me receive this Money in your bank accounts or company account and in that cost **you get 30% of the total funds as commission.** There are practically no risks involved, it will be a bank-to-bank transfer. If you acknowledge this offer to work with me, and you find this Proposal Suitable for you do furnish me with your details Information.

Figure 2

Comparison of Romance Fraud emails

Man seeking Woman:

hi

care to know you am Michel by name am new to this site....am simple and open minded girl am loving and serious girl here for better relationship am single i we like to meet honesty and caring man i we like to know more about you....here is my email am online now you can add me so that we can know each other from then..

michelmand21@yahoo.ca

Woman seeking Man:

My name is Helena and I am 29 years old. I have no kid. I am a very personable person and I like to be involved in a lot of things. I have a problem at the moment wich is just a minor setback for me and I have a lot to catch up on when I return home. I don't have anyone in my life (friend or family) at this time and I do get lonely. I'm using this as a means to meet new people and stay updated on fashion!! . I also will pursue my modeling career upon my return home. I am not looking for love, just a companion. If love should fine me then I'm open to it, I will like to hook up sometimes but at the moment I am having a big problem Thats is making things hard for me that's why I said when I return dont know if you care to know what my problems are. Hope to hear from you soon!u can email me diectl to my email.

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