

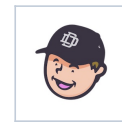


DECEITFUL LOVE: a MULTIPLE CASE EXPLORATION OF LOVE SCAMS IN THE WEST PHILIPPINES

AUTHORS



Jevie B. Ningal^{1*}



Rowela Cartin-Pecson²

¹ University of Mindanao, Professional Schools

² University of Mindanao

KEYWORDS

Deceitful Love Love Scam Love Scam Victims Case Exploration West Philippines



DECEITFUL LOVE: a MULTIPLE CASE EXPLORATION OF LOVE SCAMS IN THE WEST PHILIPPINES

Jevie B. Ningal^{1*}, Rowela Cartin-Pecson²

CORRESPONDING AUTHOR

Jevie B. Ningal

j.ningal.551304@umindanao.edu.ph

ARTICLE INFO

Accepted

June 10, 2026

Document ID

2026SJCDF1

Abstract

This multiple case study aimed at exploring the lived experiences of the Love Scam Victims to understand scammer tactics, emotional and financial impacts to victims, their recovery processes and prevention strategies, with findings aimed at advancing knowledge in cybercrime, victimology, and criminal justice in the Philippines. The study utilized a qualitative research design using multiple case study approach, with five Love Scam Victims chosen purposively for this research. Data were analyzed using both individual case analysis to document individual trajectories and a cross-case analysis to identify common themes and behavioral patterns of victimization across diverse demographic profiles. Results revealed a consistent scam cycle found in every case. Scammers quickly created deep emotional bonds through constant communication. Invented urgent, fake emergencies to demand money while victims fell for the trap, continuing to send money in hopes of saving their relationship or previous investment. The analysis showed that even though the victims were diverse, they all shared a common feeling of loneliness or a major life transition when they were targeted. Most victims did not realize they were being scammed until an external intervention occurs or the scammer suddenly disappeared. The significance of this study lies in its shift away from victim-blaming, instead, highlighting that these scams are done using sophisticated psychological operations that exploit human vulnerability. By mapping these shared behavioral trajectories, this research provides an essential foundation for law enforcement, administrators, and policymakers to develop more effective digital literacy and emotional support programs to address the deep emotional isolation that makes individuals susceptible to these scams.

Keywords: *Deceitful Love, Love Scam, Love Scam Victims, Case Exploration, West Philippines*

SDG Indicators: #5 (*Gender Equality*), #8 (*Decent Work and Economic Growth*), #9 (*Industry Innovation and Infrastructure*), and #16 (*Peace, Justice, and Strong Institutions*)

Preamble

DECEITFUL LOVE: A MULTIPLE CASE EXPLORATION OF LOVE SCAMS IN THE WEST PHILIPPINES

JEVIE B. NINGAL

University of Mindanao, Professional Schools

Davao, City

ROWELA CARTIN-PECSON, PhD

University of Mindanao, Professional Schools

Davao City

Love scams have emerged as a pervasive form of cybercrime that exploits digital communication technologies to manipulate victims through fabricated emotional bonds. These scams which often span six to eight months

combines financial exploitation with psychological trauma resulting to victims grappling with both monetary loss and the collapse of a perceived intimate relationship (Coluccia, A., Pozza, A., Ferretti, F., Carabellese, F., Masti, A., & Gualtieri, G. (2020) & Bilz, A., Shepherd, L. A., & Johnson, G. I. (2023)). This phenomenon demonstrates cross-cultural variations including China's Sha Zhu Pan or Pig Butchering scam strategy involving coordinated groups that manipulate victims through fake investment platforms (Wang, 2023). In the Philippines, particularly in the Western Visayas region, love scams or romance scams has been alarmingly rising, fueled by the advances in digital communications and social media usage where it provided scammers with unprecedented access to potential victims.

This research seamlessly aligns with several United Nations Sustainable Development Goals (SDGs), particularly SDG 5 on gender equality, SDG 8 on decent work and economic growth, SDG 9 on industry innovation and infrastructure, and SDG 16 on peace, justice, and strong institutions. Love scams disproportionately victimize vulnerable individuals, manifesting as an insidious form of online gender-based violence through manipulative grooming, coerced intimacy, and psychological coercion which directly undermines SDG 5's targets to eliminate all forms of violence against women and girls in both public and digital realms (Mulyani, 2025).

Scams inflict profound financial losses estimated at over \$1 trillion annually in reported cases eroding personal savings, deterring digital financial inclusion, and perpetuating poverty cycles, thereby thwarting SDG 8's aims for sustained economic growth and productive employment while hampering SDG 9's push for resilient digital infrastructure and innovation in vulnerable economies such as the Philippines. Furthermore, love scams fuel transnational organized crime networks, including scam compounds linked to human trafficking which corrode institutional trust, impede access to justice, and exacerbate illicit financial flows. These core challenges will be addressed by SDG 16's imperatives to promote inclusive societies, reduce violence, and strengthen anti-corruption measures (UNDP, 2024).

The present study is also in parallel with UNDP's Anti-Scam Handbook to bridge empirical cybercrime research with SDG implementation. It contributes actionable insights to safeguard digital transformation as a catalyst for equitable development, ensuring that the promise of SDGs is not undermined by the shadows of online predation.

Cybercriminals involved in love scams, also known as online dating fraud, systematically construct fabricated romantic relationships aimed at achieving financial gain. These perpetrators employ counterfeit online identities, meticulously crafted to appear genuine, as a means of establishing trust and emotional connections with potential victims. Through the application of sophisticated psychological manipulation techniques, they exploit the vulnerabilities of individuals, effectively eliciting emotional investment that facilitates financial exploitation ((Burton et al., 2024). The complexity of these scams lies not only in the creation of deceptive personas but also in the calculated strategies used to maintain prolonged interaction, thereby increasing the likelihood of monetary loss. The consequences are severe, often leaving victims not only financially devastated but also grappling with profound emotional trauma and social repercussions (Bilz, et. al., (2023).

The prevalence and impact of love scams have grown significantly in recent years, making them one of the most lucrative forms of online fraud. In 2021 alone, financial losses from love scams in the United States reached \$547 million, marking an 80% increase from the previous year. By 2022, global losses exceeded \$1.3 billion, underscoring the widespread nature of this crime. Victims span diverse demographics, with some losing tens or even hundreds of thousands of dollars. With 10% of victims report losses exceeding \$10,000, while 3% suffer losses greater than \$100,000 (Bilz, et. al. (2023) & Fletcher (2023). Beyond severe financial harm, victims also experience significant psychological effects such as anxiety, depression, and social withdrawal coupled with long-term emotional consequences. These impacts are compounded by the stigma associated with falling victim to such scams, which often leads to underreporting and a lack of adequate support for victims (Aborisade, Ocheja,

& Okuneye, 2024).

This type of scam operates through a combination of psychological manipulation and technological exploitation. Scammers typically employ tactics such as love bombing, where victims are overwhelmed with affection to build trust quickly, and fabricated narratives involving emergencies or financial crises to solicit money. These scams are further enabled by the anonymity and reach provided by digital platforms. Scammers often use stolen images or AI-generated profiles to create convincing fake identities and rely on encrypted messaging platforms to evade detection (Bilz, et. al., 2023). Recent studies have highlighted that those scammers increasingly tailor their approaches based on cultural backgrounds and victim profiles. This is evident in China's "Sha Zhu Pan" or "pig-butcher" plate" scams where love is combined with fraudulent investment schemes to exploit victims more comprehensively (Burton, S. L., & Moore, P. D. V. M., 2024).

Despite growing awareness and efforts to combat love scams, significant challenges remain in addressing this pervasive issue. One major obstacle is underreporting to proper authorities. Many victims feel ashamed or fear judgment from others, leading them to remain silent about their experiences (Parti & Tahir, (2023). Law enforcement agencies also face difficulties in investigating these crimes due to their transnational nature and the anonymity provided by digital platforms (Ibrahim, Nnamani, & Abidemi (2021). Furthermore, existing local research on love scams is scarce. With limited scholarly literatures in this field locally, there is no thorough understanding of why these scams continue to perpetuate within the Philippines. Also, with limited data, legislative bodies were still not able to craft effective policies that could fight against these types of scams, thus, letting people to be vulnerable and open to further victimization. To make it even worse, law enforcement agencies has shown incompetence on dealing with these types of crimes due to the fact that these are new and by solely relying on inadequate crime reports data, leaving unreported crimes in oblivion.

While some studies focus on victim experiences or scammer strategies, there is also lack of comprehensive understanding regarding cultural variations in scam methodologies and long-term impacts on victims' mental health and financial stability (Bilz et. al., 2023) & (Cole, 2024). Aborisade et. al (2024) also recommended that future research on love scams should focus on certain socio-demographic characteristics such as male, young adults, and never-married single in order to cover the scarceness of understanding in this field.

This study aims to address these gaps by exploring the lived experiences of love scam victims locally, particularly in the West Philippine region. By examining the psychosocial mechanisms that enable scammers to manipulate their victims and the technological infrastructures that facilitate these crimes, this research seeks to contribute to a deeper understanding of how love scams operate and how it be prevented in the future. Additionally, it will analyze cultural differences in scam tactics and evaluate emerging countermeasures such as Artificial Intelligence-driven detection systems and public awareness campaigns. As love scams continue to evolve alongside advancements in technology and changes in social behavior, it is imperative for researchers, policymakers, and law enforcement agencies to collaborate in developing innovative solutions to protect individuals from this growing threat (Bilz et. al., (2023) & (Parti & Tahir, (2023).

Love scams are often studied through criminological and cybersecurity perspectives. Several communication and psychological theories provide nuanced insights into the dynamics of victim-scammer interactions. The Hyperpersonal Communication Theory by Walther (1996) suggests that online relationships can become more intimate than face to face interactions due to selective self-presentation, asynchrony, and idealization. This explains why victims may form deep emotional bonds with scammers they have never met in person. Another is the Narrative Identity Theory of McAdams (1996) which posits that individuals create meaning in their lives through personal narratives. Scammers exploit this by crafting emotionally charged life stories that integrate themselves into victims' personal narratives, making it psychologically difficult for victims to sever ties.

Another is the Self-Discrepancy Theory by Higgins (1987) which provides further psychological insight by explaining how inconsistencies between an individual's actual, ideal, and ought selves may create vulnerabilities. Individuals seeking emotional fulfillment may fall prey to love scams that promise to meet their ideal self's romantic aspirations. Connectively, Blumer's (1969) Symbolic Interactionism emphasizes how people derive meaning through social interactions. In online love, the scammer's fabricated identity becomes a symbol of affection and companionship, even in the absence of real-world interaction. Lastly, Petronio's (2002) Communication Privacy Management Theory explains how individuals manage personal information disclosure which in love scams, victims often reveal sensitive information due to perceived intimacy and shared emotional investment, even with minimal verification.

This study aimed to explore the lived experiences of love scam victims in the West Philippines. Understanding the psychological vulnerabilities and technological sophistication which intersects in facilitating love scams. It also examined the cultural and digital communication behaviors that may contribute to love scam victimization. Specifically, it sought to describe the experiences of victims who encountered love scams, identify the methods used by scammers to manipulate their victims, and examine the emotional and psychological effects reported by victims following their experiences with love scams.

Love scam is a highly manipulative cybercrime where perpetrators create fake identities to exploit victims emotionally and financially (Bilz et al., 2023). Though global studies emphasize the psychological impact of this crime (Coluccia et al., 2020), localized research within the Philippines provides critical insights into how cultural distinctions, specific linguistic strategies, and regional socio-economic conditions intersect with cyber-enabled fraud (Ibañez, 2024; Legarda & Nabe, 2026).

The findings of this study are highly significant and beneficial to the following stakeholders. Law enforcement and cybercrime agencies such as the Philippine National Police Anti-Cybercrime Group (PNP-ACG) and the National Bureau of Investigation (NBI) as this study provides updated and localized data about the evolving operational methods used by scammers. Because digital deception heavily relies on structured socio-linguistic framing (Ibañez, 2024), understanding the specific localized scripts, platforms, and psychological hooks preferred by perpetrators can help cybercrime investigators build better predictive profiles, improve digital forensic tracking, and streamline user-friendly reporting mechanisms for victims.

With the rapid integration of virtual spaces into the daily lives of Filipinos, the legal landscape struggles to keep up with the ever-evolving digital crimes like scams, fraud and identity theft conducted under the guise of romance (Magallona, 2025). Policy makers such as the Cybercrime Investigation and Coordinating Center and legal practitioners should use the findings of this study to explicitly fill policy gaps in existing frameworks like the Cybercrime Prevention Act of 2012 (R.A. 10175). The data gathered can serve as empirical evidence for legislators to propose tighter regulatory frameworks for dating applications, telecommunications providers, and local digital wallet systems that are frequently exploited to move illicit funds.

The findings of this study are also beneficial to Mental Health Professionals and Counselors in dealing with love scam victims. Love scam causes a unique form of trauma characterized by double victimization, the devastating financial ruin combined with the sudden termination of a relationship that felt profoundly real (Bilz et al., 2023; Kydd et al., 2024). Victims often grapple with deep psychological distress, extreme self-blame, social stigma, and severe isolation (Legarda & Nabe, 2026). By uncovering the specific emotional tolls within the Filipino context where shame and the culture of face-saving frequently prevents victims from speaking out. This study will help guidance counselors, psychologists, and support groups design culturally sensitive trauma rehabilitation and coping interventions for love scam victims.

The general public and vulnerable demographics will also benefit from the findings of this study as traditional

anti-scam public awareness campaigns often offer generic or outdated advice that fails to capture the highly adaptive, personalized nature of modern social engineering (Kydd et al., 2024). By explicitly breaking down how scammers groom targets and manipulate emotional vulnerabilities (Coluccia et al., 2020), this study serves as an educational tool, equipping everyday internet users with the precise digital literacy and behavioral indicators needed to spot deceptive patterns and red flags early which reduces the likelihood of scam victimization. Lastly, while international literature heavily covers the Western or African origins of cyber-enabled love scams (Coluccia et al., 2020; Soares & Lazarus, 2024), deep academic exploration of these crimes in the Philippines remains relatively sparse. Thus, Future Researchers and Academicians will benefit surely from the findings of this research by addressing this vital gap in local literature. This study offers future researcher theoretical frameworks to further explore the intersection of digital deviance, behavioral psychology, and forensic linguistics in the Philippines.

Results

This section presents the results and discussions of the lived experiences of love scam victims, scammer strategies, the emotional and psychological effects the victims report following their scam experience, the lessons they learned and the realizations they reflect subsequent to their appalling encounter with scammers that they may share to the community in general.

Five Love Scam Victims from Region VI participated in this study through opt-in participation. They were given pseudonyms to maintain the confidentiality of their identity. The study revealed that participants share common patterns of love scam victimization experiences, scammer uses strategies and methods used by scammer to manipulate their victims, the emotional and psychological effects the victims suffered, and the lessons and reflections they can share to the community.

Case A – Widowed Sari-Sari Store Owner

Faith (pseudonym), a widowed owner of a sari-sari store, became a target of a calculated love scam that exploited her profound sense of emotional loneliness. The scammer, posing as a fellow widower working abroad, systematically built a deep emotional connection through daily and intimate communication which effectively groomed her to believe they were real-life partners. Once her trust was secured, the scammer introduced fabricated personal crisis such as medical emergencies or travel complications that forced Faith to send a total of 250,000 pesos to help him. This financial loss was catastrophic for her small business, but the emotional and psychological aftermath proved even more debilitating. Beyond the depletion of her savings, Faith faced the crushing burden of betrayal trauma, shame, and the reemerging of her original grief, all of which left her vulnerable to long-term issues like anxiety and depression.

Case B – Lonely LGBTQ+ Member

Abby (pseudonym), 42, a member of the LGBTQ+ community fell victim to love scam at the end of the pandemic, a period marked by heightened social isolation and vulnerability to online fraud. The scammer pretended as a charismatic Filipino-British engineer working abroad, initiated contact through a dating platform and meticulously cultivated emotional intimacy over several months. Posing as a widowed professional facing temporary financial hardships due to pandemic-related project delays, the scammer shared fabricated stories of personal loss and longing for companionship, gradually drawing Abby into a deep romantic bond. They made promises of a shared future. This manipulation escalated to financial exploitation, as Abby was coerced into sending a total of 280,000 pesos through multiple wire transfers and mobile payments to cover alleged emergencies like medical bills, travel costs, and investment opportunities. The devastating discovery of the

deception when the scammer vanished without trace, plunged Abby into severe psychological distress, manifesting as chronic anxiety, depression, and insomnia. In the aftermath, he grappled with profound trust issues, withdrawing from social interactions and romantic prospects, while experiencing a sharp decline in self-worth that eroded his confidence in personal judgment and relationships.

Case C – Construction Worker

Lando (pseudonym), 48, a construction worker residing in Aklan, fell victim to a love scam orchestrated by a scammer impersonating an attractive young woman. His vulnerability stemmed from a combination of socioeconomic challenges, profound loneliness due to limited social connections, and persistent low self-esteem rooted in personal insecurities. These factors created an ideal profile for exploitation in cybercrime schemes targeting emotional voids. The scammer employed culturally unique psychological manipulation tactics such as excessive flattery to boost Lando's ego, feigned emotional validation to build a sense of intimacy, and fabricated stories of urgent financial emergencies. Over time, this built trust, leading Lando to transfer a total of 40,000 pesos in multiple installments. The financial loss triggered severe emotional and psychological consequences to Lando such as profound shame, intense self-rejection, and isolation.

Case D - Grandmother

Lola Mading (pseudonym), 60, a long-time widow and grandmother, was defrauded by an individual impersonating a retired United States military physician. Her prolonged period of widowhood, profound loneliness and a strong desire for companionship, rendered her particularly susceptible to such predatory tactics. The perpetrator strategically employed religious language to establish rapport, projected authority through a fabricated military identity, and orchestrated a package delivery trick that caused the extraction of 350,000 pesos from the victim. This exploitation precipitated severe emotional distress, developed long-term distrust, and prompted her to withdraw completely from online interactions.

Case E – Separated Woman

Mara (pseudonym), 42, separated from husband, was victimized by a scammer posing as United States Army soldier. Befriended by the scammer on facebook. Her emotional vulnerability due to separation and her obsessive desperation to find a stable partner made her a target of love scam. The scammer used intense love bombing, fake emergencies and guilt-tripping to lure victim to send money totaling to 450,000 pesos. These caused the victim emotional and psychological distress, and developed long-term distrust and withdrawal from online relationships.

Cross-Case Analysis

This study focuses on the personal experiences of love scam victims in relation to the lived experiences. Case A to E contains the with-in case analysis of the five individuals who qualified as the participants in accordance with the inclusion criteria set for this study.

The cross analysis of the five study cases revealed three common themes: emotional vulnerability as entry point, attraction to idealized identities for emotional validation, and rapid emotional attachment. As shown in Table 1, there are five or more core ideas underscoring each of the themes. Commonly termed as thematic statements, core ideas are condensed overview of the common meanings that recur throughout the data where patterns are identified in coming up with themes.

Table 1. Victim's description of their respective scam experiences

These themes are as follows:

Emotional Vulnerability as Entry Point. For this theme, five core ideas were gathered as shown in the table corresponding the respective participant making the statement. All cases have identical statements as to why they have engaged in an online love relationship. They have shown desperation and eagerness to seek companionship online which led them to be victimized by a scam. Case 3 said:

Ginreplayan ko sya kay te gaisahanon malang man ako sir kag nagpangunyadi man ko nga maka nobya para masurpresa ang akon pamilya kag mga abyan. (LSV3_RQ1-2)

I replied because I was desperately lonely and was taking my chance to have a girlfriend to surprise my family and friends. (LSV3_RQ1-2)

This finding was affirmed by Leavitt, et al. (2025) that desperation from loneliness often drives impulsive responses to romantic opportunities, such as replying to advances to seize a chance at companionship. Studies also show social network pressure, especially from family, motivates individuals to enter relationships, linking to fears of singledom that could parallel desires to surprise others with a partner. Loneliness creates a subjective deficit in social connection, prompting desperate behaviors like rushing into relationships without full consideration, overriding judgment to avoid isolation. This aligns with desperation and impulsivity where individuals take chances on potential partners to fulfill unmet emotional needs (Sprecher & Felmlee, 2021).

Attraction to Idealized Identities for Emotional Validation.

Nowadays, people are drawn to idealized identities. Victims create aspirational personas on social media to primarily fill emotional voids through validation and affirmation of their self-worth. This tends to attract scammers in luring their victim into fake relationships and grooming them for later purposes which is to scam them for money. For example, Case B said:

“Guwapo gid sya sa iya mga litrato, kag labaw sina, daw estable sya nga tawo.” (LSV2_RQ1-2)

He was really handsome in his photos, and more than that, he seemed like a stable person. (LSV2_RQ1-2)

These notion of idealized identities for emotional validation stems from self-discrepancy theory which posits that discrepancies between one’s actual self and aspirational ideal self-guides elicit dejection-related emotions such as sadness or disappointment, prompting individuals to seek external affirmations that bridge these gaps and restore self-worth (Higgins, 1987). This finding also complements the social verification theory of Hillman, Fowlie & Macdonald (2022) which explains how alignment between perceived identities and social appraisals generates positive affective outcomes, whereas pronounced ideal-actual disparities attenuate these benefits, intensifying the allure of idealized figures such as curated social media personas or cultural icons for emotional relief of. In contemporary digital contexts, this manifests as users gravitating toward or emulating aspirational online identities to garner validation through likes and endorsements, thereby mitigating internalized stigma and bolstering self-esteem, though such pursuits may exacerbate identity ambiguity if misaligned with reality. This underscores that social verification fulfills epistemic and relational needs of an individual for consistency, rendering idealized validations particularly potent in alleviating emotional distress and at the same time fostering a sense of belonging (Zhang, X., Oh, Y. J., Zhang, Y., & Zhu, J. (2025).

Rapid Emotional Attachment. This theme surfaced from all of the participant’s core ideas. They describe the same pattern regarding rapid emotional attachments which often stems from an anxious attachment style, where fear of abandonment triggers rapid bonding to feel secure. Case D demonstrated this by stating:

“Lain sya sa iban ko nga chatmates sir. Maalam sya magdala sang hambal kag mapinasidunggon. Indi sya pareho sang mga pamatan-on nga wala pulos kag bastos pa batasan. Nagahambal sya parte sa Dios, sa iya paborito nga

mga bersikulo sa Bibliya, kag kon daw ano ka importante sa iya ang pamilya. Bilang isa ka balo, kanami pamtian nga may naga-ulikid pa sa akon.” (LSV4_RQ1-2)

He was different from my other chatmates, sir. He was good with words and very respectful. He wasn't like the young ones who are useless and rude. He talked about God, his favorite Bible verses, and how important family was to him. As a widow, it felt good to hear someone caring for me.” (LSV4_RQ1-2)

According to the participants, the scammer was quick to form an intense emotional bond, often within days or weeks after their first interaction. This finding was in line with Mind Behavior Guide's (2026) assessment about some people's eagerness which in this case, the victim's eagerness to submit to the scammers heightened feelings of closeness, craving validation, and idealizing the connection as deeper than it actually is. It was evident that these love scam victims were compelled to accept rapid validation and closeness from scammers in fear of abandonment and to mitigate perceived relational threats. This finding was also supported by Fraley (2026) where he described anxious hyperactivated emotions during stress, often misinterpreted as cues of casual intimacy.

Methods Scammers Use to Manipulate Victims

As for methods use by scammers to manipulate victims, the data is displayed in Table 2 which shows five themes. These themes are as follows: Identity Construction and Fabrication, Emotional Manipulation and Control, Financial Exploitation, Isolation and Secrecy Tactics, and Legitimization and Complex Deception. Scammers use these proven emotional and psychological tactics to trick victims into believing that the relationship was real. Each of the participants have stated unique responses regarding the methods used by scammers in luring them deep into the scam. These responses were converted into core ideas that leads to five essential themes.

Table 2. Methods Scammers Use to Manipulate Victims

Identity Construction and Fabrication. As reflected in Table 2, five significant statements from participants compose this theme. In love scams, scammers carefully construct fake identities, posing as charming professionals abroad or wealthy widows. They use stolen photos, scripted backstories, and AI-driven chats to build a false sense of intimacy over time. This preys on victims's emotional needs, leading eventually to requests for money amid invented crises. Such tactics echo sociocultural theories viewing identity as performative and shaped through relationships. Case E for example, stated:

“Sya kuno si James Siegel, 45 anyos nga US Army, balo kag may anak nga lalaki nga 10 ka tuig. Sa iya profile kag picture, maskolado siya, moreno kag blue eyes. Always smiling gid sya sa mga photos niya nga puro lang sa kampo ka army kag desyerto pirme ang background. Ang iya personalidad hambal ya, maboot, mabinuligon, reliyehoso, permi sya ga share sang mga Bible verses. Hambal ya napatay asawa na sa car accident, kag na-deploy sya sa Syria para sa peacekeeping.” (LSV5_RQ1-3)

He claimed to be James Siegel, a 45-year-old US Army, a widower with a 10-year-old son. In his profile and pictures, he was muscular, tanned, and had blue eyes. He was always smiling in his photos, which always in an army camp or have a desert background. Regarding his personality, he claimed to be kind, helpful, and religious. He constantly shared Bible verses. He said his wife died in a car accident, and he was deployed to Syria for peacekeeping. (LSV5_RQ1-3)

These very words created a fabricated online persona and scenario where victims were tempted to engage in an online love relationship. This finding corroborates with Cross and Layt (2021), which highlight how perpetrators set-up believable identities like military profiles to build trust and justify financial pleas, blending real data with invention akin to synthetic fraud. Additionally, this finding was also affirmed in a 2025 scoping review which details crime scripts of emotional grooming and deception in romance fraud, emphasizing narrative consistency

for prolonged manipulation (Schokkenbroek, J. M., & Snaphaan, T. (2025). In the Philippines, CICC (2026) and Kaspersky (2026), noted AI-driven fake identities fueling local surges, with victims facing compounded financial collapse and shame.

Emotional Manipulation and Control. This theme was apparent in all of the participant’s stories of love scam experience. The scammer posing as romantic partners on dating platforms deploy love bombing, gaslighting, and isolation to secure victims’ autonomy. Case E stressed:

“Grabe ang iya mga pamaagi sir. Love bombing gid ya. Adlaw-adlaw ga message gid sya sang mga sweet messages, ga share sang mga qoutes, kada message ko gina heart ya gid. Grabi gid ang pag manipulate niya sakon pinaagi sa mga madalom kag manami nga mga tinaga. Dugang pa sini ang pag share niya sang iya mga kabudlay sa pangabuhì na labi na gid sa obra na as army. Amo na nakashare man ako sang mga sekreto ko man kay nagsalig gid ako sa iya. Pirme kami ga video call pero naka blur permi iya itsura o kundi naka audio lang sya. Ang rason na for security protocols kuno. Kung kis-a ginakantahan na pa ako sang mga love song sa voice messenger. Ini gid ang nagpadalom gid sang akon feelings para sa iya kag abi ko tood tood na gid ya.” (LSV5_RQ1-6)

His methods were extreme sir. It was absolute love bombing. Every day he sent sweet messages, shared quotes, and hearted every message of mine. He heavily manipulated me through deep and beautiful words. In addition to this, he shared his life struggles, especially in his work as a soldier. That’s why I also shared my secrets because I really trusted him. We always do video call, but his face was always blurred, or he would just use audio. His reason was supposedly for security protocols. Sometimes he would even sing love songs to me via voice messenger. This really deepened my feelings for him, and I thought it was completely real. (LSV5_RQ1-6)

Love scam victims were deceived into a trap of pretentious relational dynamics using flattery and life-long love promises which resulted to financial and emotional suffering. These instances were often unreported due to shame and embarrassment (Shang, Y., Wu, Z., Du, X., Jiang, Y., Ma, B., & Chi, M. (2022); Anesa, P., Arinas, I., & Shaari, A., 2021; & Coluccia, A., Pozza, A., Ferretti, F., Carabellese, F., Masti, A., & Gualtieri, G., 2020). This was also affirmed by the analysis of Wang (2026) which reveals that while both rely on early-stage emotional manipulation and trust building, they diverge markedly in operational mechanisms and technological sophistication.

These methods by scammer to gain quick trust was reported by Sultana (2025) as well as the trick of creating fake urgency or scarcity to spark fear of loss (Bakar, S. N. A., & Zakaria, N. H. (2021), offering small gifts to trigger reciprocity and building emotional bonds with sob stories (Whitty, 2025) and showing fake reviews for social proof (Siddiqi, M. A., Pak, W., & Siddiqi, M. A., 2022).

Financial Exploitation. This theme as paralleled to all of the participant’s core statements was the main objective of the scam. To trick victims into sending money by creating fake emergencies. Scammers pulled this off by spinning urgent made-up stories like sudden medical bills, legal troubles, or family crises in danger. These tales played on victims’ emotions, pushing them to act fast and send cash without thinking twice. What made it work? Scammers built trust over time through chats or calls, then ramped up the pressure with “if you love me, prove it” warnings. Scammers target weak spots of victims such as financial stress or isolation. Participants shared how this left them drained of savings, in debt, or worse. Case E for instance, said:

“Paguiltyhon ya kaw gid bala kaparehas sang If you really love me, prove it with help. Gahibi hibi sa tawag, tapos pakonsensyahon ya kaw nga basi mapatay ba tana, te basi ako pa salaon ya. Tapos ginadali ya ko pirme kag masami nga gina delay ya iya reply para konsensyahon kag maguilty gid ako kung indi ako magpadala kwarta.” (LSV5_RQ2-3)

He would really guilt-trip you, saying things like, if you really love me, prove it with help. He would cry on the phone, then make me feel guilty by saying he might die and that I'd be the one to blame. Then he would constantly rush me, often delaying his replies to make me feel guilty and pressured if I didn't send money. (LSV5_RQ2-3)

When scammers sensed that their victims were already ensnared in the ruse, that is where exploitation of money begins. This finding was affirmed by Liu, X. F., Ai, Y., Jiang, L. C., Wang, X., & Wu, Y. (2025) in their recent study on cyber scams which shows that fraudsters typically separate their scheme into distinct stages: first building trust and emotional attachment, then escalating demands for financial transactions once the victim is psychologically locked into the narrative. This finding was also affirmed by recent qualitative and behavioral studies on cyber scams, which demonstrate that fraudsters systematically delay explicit financial demands until trust, emotional dependence, or prior small investments are established, after which monetary exploitation is intensified and normalized within the scam narrative (Buse, J., Ee, J. and Tripathi, S. (2023), (ScamWatch, 2026).

Further affirmation of this findings is the research on pigbutchering, romance, and investment scams which highlights that after small initial payments or small wins are secured, scammers interpret this as evidence of entrapment and intensify monetary requests, leveraging commitment escalation and sunkcost reasoning to normalize increasingly large transfers within the fabricated storyline (Asyalı, A. N., Frank, M., & Hölzmer, P. (2026).

Isolation and Secrecy Tactics. This theme surfaced from four significant statements were participants described the isolation and secrecy attempt of the scammer to make their conversation private. Case B emphasized:

“Nagsiling sya sa akon sir nga esekreto lang anay namon amon nga relasyon. Kay basi kuno mahisa ang tawo sa palibot ko kon mag abot na amon nga manggad. Pag abot nya lang kuno sa aklan sila pahibaloon.” (LSV2_RQ2-5)

He told me, that we should keep our relationship a secret for now. Because the people around me might get jealous once our wealth arrived. He said we would only let them know once he arrived in Aklan. (LSV2_RQ2-5)

These isolation and secrecy strategy of scammers made victims get wedged on their made-up theatrics making it harder for targets to question or exit the scam. These maneuvers work by narrowing the victim’s social and cognitive space so that the scammer’s storyline appears to be the only reasonable option. This finding was aligned with Liu, X. F., Ai, Y., Jiang, L. C., Wang, X., & Wu, Y. (2025) where scammer actively isolate victims by steering conversations onto private channels such as messenger, WhatsApp, or Telegram instead of institutional or public platforms, which reduces the chance of thirdparty scrutiny. Balcombe (2025) describe this as a “closed loop” of communication where the scammer controls the information environment such as who the victim can talk to and what they can say, while Taiwo et al. (2025) conferred that in this type of scam, the victim’s doubt is managed through reassurance, lovebombing, and fearbased narratives. The victim’s social and cognitive options are narrowed until the scammer’s story becomes the default explanation for events.

Legitimization and Complex Deception. For this theme, four significant statements were gathered as shown in Table 2. Participants recall this phase when the scammer establishes the legitimacy of the relationship through emotional grooming, followed by the deployment of complex, fabricated narratives to justify financial exploitation. As a matter of fact, Case A said:

“Nagpromisa siya nga mauli siya kuno diri sa Pilipinas para nga pakaslan ako. So, nagplano kami nga magbakal sang gamay nga duta kag magpatindog sang balay agud nga didto namon tigulangon ang isa kag isa. Ginpapati niya ako nga matuod-tuod gid ang amon nga relasyon.” (LSV1_RQ2-4)

He promised he would come home to the Philippines to marry me. We planned to buy a small piece of land and build a house so we could grow old together there. He made me believe our relationship was very real. (LSV1_RQ2-4)

The intersection of legitimization and complex deception forms a mechanism of interpersonal and complete manipulation, where actors establish a veneer of credibility to shield fabricated narratives from critical inquiry (Yu & Zheng, 2023) & (Mende, 2024). In the context of love scams, this dynamic is uniquely damaging, as scammers leverage intense emotional grooming to legitimize their persona before employing elaborate, high-stakes crisis scenarios to force financial compliance (Yosiandra & Sakariah, (2024).

Emotional and Psychological Effects Victims Report

As for the emotional and psychological effects victims report after scam victimization experience, data is shown in Table 3 where four themes were curated. These themes are as follows: *emotional distress and psychological trauma, distrust and social withdrawal, behavioral changes and avoidance, and anxiety, depression, and long-term impact*. Love scam victims' experiences were extremely traumatic, where it left a permanent scar not only financially but emotionally and psychologically as well. Each of the participants have reported their own distressing experiences which were converted into core ideas.

Table 3. *Emotional and Psychological Effects of Victim's Scam Experience*

Emotional Distress and Psychological Trauma. As reflected in table 3, seven fundamental ideas compose this theme. Some of the participants reported several effects in relation to them being victimized by love scam. Case B for instance, stated:

“Natulala ko ya sir. Daw gintakloban ako ya sang kalibutan. Kag daw nadula ko ya sa sarili ko sir. Indi ako makaginhawa. Tapos sang nahimasmasan ako, nakabatyag gid ako sang sobra kahuya, indi lang bangud sa kwarta, kundi bangud sa katunto ko nga nagpati sa sadto nga mga kabutigan.” (LSV2_RQ3-3)

I was stunned, sir. It felt like the world collapsed on me. I felt like I lost my mind, sir. I couldn't breathe. Then, when I came to my senses, I felt extreme shame, not just because of the money I lost, but because of my stupidity for believing those lies. (LSV2_RQ3-3)

These complex trauma reaction by love scam victim were compounded by severe selfblame and shame. This experience was framed by Pietila & Korhonen (2024) as a “double whammy” or dual loss: the loss of money plus the loss of a perceived intimate relationship, which together produce acute psychological distress and a collapse of the victim's sense of epistemic safety and selfworth. Balcombe (2025) affirmed this by emphasizing that lovescam disclosures frequently express a collapse of relational trust, acute selfblame, and a sense of moral or cognitive failure, which are now being treated as clinically significant and socially patterned reactions.

In addition, a 2026 scoping review notes that victims of love scams often report stressrelated symptoms such as insomnia, anxiety, and inability to function at work once the fantasy relationship is revealed as fraudulent, underscoring how the rupture of an emotionally invested bond can trigger a traumalike response. These findings position the love scam disclosure not as a purely economic event, but as a relational rupture with somatic and cognitive consequences (Feng, 2025 & Wang, (2026).

Distrust and Social Withdrawal. This theme surfaced from five significant core ideas in which all participants have reported following the scam experience. Case E reflects her experience by saying:

“Cautious na gid ako sir kag wala na ko gana magkarelasyon pa kay basi ma scam ako liwat. Nagnubo gid abi

panan-awan ko sa sarili ko kay nainto-an gid ako.” (LSV5_RQ3-5)

I’m very cautious now sir, and I have no desire to be in a relationship anymore because I might get scammed again. My self-esteem really dropped because I was completely made a fool of. (LSV5_RQ3-5)

Distrust and social withdrawal represent psychological sequelae among scam victims. This often manifests as protective mechanisms against further victimization. For example, Case E’s account expressing heightened caution, aversion to relationships, and diminished self-esteem mirrors patterns documented in recent studies on scam-related trauma (Reyes et al., 2025).

Love scam victimization disrupts interpersonal trust, extending beyond the perpetrator to familial and social networks which fosters emotional isolation. Victims frequently report a decay of trust, where betrayal triggers generalized skepticism, combined by shame that erodes self-worth and prompts relational avoidance. This aligns with reflexive thematic analyses showing how emotional betrayal interacts with financial loss to strain relationships and encourage withdrawal as a coping strategy (Legarda & Nabe, 2026).

These themes emphasize the need for love scam victims de-stigmatizing support to rebuild trust and facilitate social re-engagement, as unmet needs aggravate withdrawal. Targeted psychological interventions addressing shame and self-esteem could mitigate long-term isolation in victims (Cazanis, A., Carminati, J. Y., Chew, K., Cross, C., Ponsford, J., & Gould, K. R., 2025).

Behavioral Changes and Avoidance. This theme was formed from four significant statements regarding the sudden change in behavior by victims as well as the avoidance of the use of social media. Case A verified this by stating:

“Dako gid ang ginbag-o ko sir. Sang una, open ako nga tawo kag madasig magpati kay man balo ako sir kag mangita man ko daad sang partner ko sa kabuhi. Pero subong, naging mabinantayon na ako kag sobra ka mapagduda. Ikaw bala sir nga mainto-an ka kag nakuhaan pa sang kwarta, indi ka magtanda? Nagging mausisa na gid ako subong sir sa tanan nga butang labi na gid kung kwarta ang paga-istoryahan. Kon may magpakita sang kaayo sa akon, ang una ko nga pamangkot sa kaugalingon ko kung ano ang tuyo nya sini? Ano ang pangayuon niya sa akon? Indi ko man gusto mag amo ni tani sir, pero sa amo lang ni nga pamaagi ko maprotektahan akon sarili.” (LSV1_RQ3-6)

I’ve changed a lot. Before, I was an open person and quick to believe because I’m a widow and I was looking for a partner in life. But now, I’ve become guarded and overly suspicious. If you were fooled and had your money taken, wouldn’t you learn your lesson? I’ve become very inquisitive now, especially when money is mentioned. If someone shows me kindness, my first question to myself is, what is their motive? What are they going to ask from me? I don’t want to be like this, sir, but this is the only way I can protect myself. (LSV1_RQ3-6)

Experiencing love scam deeply change how victims behave, especially in relationships and online spaces. After being deceived, many pull back from dating apps, become overly cautious about trusting new partners, and set stricter rules around money transfers to avoid being hurt again (Cole, 2024).

While some of this avoidance is healthy, others may go too far such as isolating themselves and struggling with loneliness or anxiety (Pietila & Korhonen, 2024). This finding was also affirmed by Bilz, A., Shepherd, L. A., & Johnson, G. I. (2023) where some survivors explicitly avoid dating apps, social mediabased courtship, or even online communities where romancescam tactics are common.

Anxiety, Depression, and Long-term Impact. This theme emerged in five significant core statements of each

participant concerning the long-term impact of their love scam experience. Case C for instance, expressed:

“Sa kalain sang buot, ginhaboy ko ang akon smartphone kag nagbakal sang daan nga keypad phone para indi na gid ako makagamit sang Facebook liwat.” (LSV3_RQ3-4)

In frustration, I threw away my smartphone and bought an old keypad phone so I can never use Facebook again. (LSV3_RQ3-4)

The theme of anxiety, depression, and long-term impact demonstrates that love scam victimization produced enduring psychological consequences for participants. One participant’s decision to discard his smartphone and shift to a keypad phone shows avoidance of digital platforms associated with the trauma, reflecting persistent fear, reduced trust, and attempts to protect himself from revictimization. This finding was supported by Coluccia et al. (2020) where love scam victims frequently experience long-term anxiety, depressive symptoms, shame, PTSD-like reactions, and social withdrawal. This supplements the view that emotional harm can persist long after discovery of the scam and may interfere with daily functioning, relationships, and digital participation (Balcombe, 2025).

Similarities and Differences between Cases

Shown in Table 4 are the similarities and differences of the five love scam cases in terms of their respective experiences, methods use by scammers they report, and the financial, emotional, and psychological effects they suffered as a result of love scam victimization.

Table 4. *Similarities and Differences of Love Scam Victims Lived Experience, Methods used by Scammer, and Financial, Emotional, and Psychological effects.*

Lived Experiences of Love Scam Victims. In terms of scam experience, all cases (A, B, C, D and E) shared common denominator of loneliness as triggering factor of their victimization. Among the five love scam cases, Case D expresses extreme loneliness of being a widow for almost 20 years. She got excited someone noticed her.

“Tungod balo na ako sa sulod sang halos 20 ka tuig kag ang akon mga kabataan may kaugalingon na nga pamilya, nanamian gid ako mag-chat sa Facebook. Madamo ako sang chatmates, kalabanan sa ila mga kano. Nasubuan gid ako sadto. (LSV4_RQ1-1)

Because I’ve been a widow for almost 20 years and my children have their own families, I really enjoyed chatting on Facebook. I had many chatmates, mostly foreigners. I was very lonely back then. (LSV4_RQ1-1)

The five participants were looking for a partner in life and were immediately attracted to idealized identities for emotional validation. They are worried, they end up living alone. Case C stated:

“Kay tama gid sya kagwapa sir mo, kag amo lang to ang una nga naka engkwentro ako sang gwapahan nga babayi nga interesado sa akon. Lantawa bala ako sir ho, bukon ako it kagwapohan, maitom, magari akon itsura, ang akon mga kamot, buta sang kibol, kag mal am na ako sir. Kalabanan, wala na ako ya ginasapak sang mga babayi sir mo. Kon may babayi pa nga mag message sa akon kag dayawon ang akon nga gina obra, daw himala sir. Ginreplayan ko sya kay te gaisahanon malang man ako sir kag nagpangunyadi man ko nga maka nobya para masurpresa ang akon pamilya kag mga abyan.” (LSV3_RQ1-2)

Because she’s very beautiful and that was the first time, I have encountered a beautiful girl that’s interested on me. Take a look at me, sir. I am not good-looking. I am dark, my face is rough, my hands are full of callouses, and I am already old. Usually, Women would ignore me in real life. When a beautiful, young woman messages an ugly guy like me and praises my hard work, it feels like a miracle. I replied because I was desperately lonely and

was taking my chance to have a girlfriend to surprise my family and friends. (LSV3_RQ1-2)

In relation to rapid emotional attachments, all victims (Case A, B, C, D, and E) experienced intense affection early and emotional acceleration perpetuated by scammers. Constant communication is present in all cases. All victims reported noticing doubts but consciously dismissing them due to emotional investment. Case A remarkably describe this by saying:

“Sang una, may gamay ako nga pagduhaduha kay ngaa man mag-chat ang isa ka guapo nga engineer sa isa manlang ka ordinaryo nga balo diri sa probinsya. Pero gin-manehar ko ini paagi sa pagpati sa iya mga rason nga gusto niya kuno sang simple nga babaye. So, ginpapapas sang akon kamingaw ang akon pagduda.” (LSV1_RQ1-4)

Well, at first, I had a little doubt like, why would a handsome engineer chat with just an ordinary widow here in the province? But I managed it by believing his reasons that he supposedly wanted a simple woman. My loneliness erased my doubts. (LSV1_RQ1-4)

Manipulation Methods. All participants reported identical manipulation methods in relation to their respective love scam experience. In identity construction and fabrication, all scammers used fabricated identities such as military, professional, attractive personas. Case B mentioned:

“Nagpakita sya sang mga confidential nga dokumento kapareho sang iya kontrata kag bank statements nga mga peke malang gali. Ginpabatyang niya sa akon nga partner niya ako sa tanan nga butang, nagapangayo pa gani sang laygay sa iya kuno mga investment.” (LSV2_RQ2-3)

He showed confidential documents like his contract and bank statements, which turned out to be fake. He made me feel like I was his partner in everything, even asking for my advice on his supposed investments. (LSV2_RQ2-3)

With regards to emotional manipulation and financial exploitation, all five love scam victims share similar manipulation tactics. Emotional pressure is present in all cases. The scammers tailored their manipulation based on the victim’s vulnerability type and the entire cases show progression from small to large financial requests. Case D shared:

“Sang ginsilingan ko sya nga wala ako sang amo sina kadaku nga kwarta, nag-panic sya. Siling niya, Mading, amo lang ina ang bunga sang akon pagpangabudlay! Kon indi mo ako pagbuligan, indi to madayon ang mga plano ta nga duwa nga magbakal farm land, magpatindog sang mansion kag mag negosyo. Gintaya ko ang akon kabuhi sa imo, siling nya. Ginkonsensya gid niya ako. Napuno ako sang balatyagon nga daw ginaguba ko ang kabuhi sang isa ka maayo nga tawo.” (LSV4_RQ2-3)

When I told him I didn’t have that much money, he panicked. He said, Mading, that is the fruit of all my hard work! If you don’t help me, our plans to buy farmland, build a mansion, and start a business won’t happen. I risked my life for you, he said. He really made me feel guilty. I was filled with the feeling that I was ruining a good man’s life. (LSV4_RQ2-3)

In isolation and secrecy strategy, most cases show active isolation. However, Case E shows a milder form, such as discouraging disclosure rather than strict isolation. When asked about the attempt of scammer to isolate her from her family and friends, she said:

“Wala man sir kay bal-an ya nga ga-isahanon malang ko. Amo lang na indi ko lang kuno pag ihambal sa mga kakilala ko para ma surprise kuno sila. Focus lang kami sa amon nga relasyon.” (LSV5_RQ2-10)

Not really, Sir, because he knew I was living alone. He just told me not to tell my acquaintances so we could supposedly surprise them. He said we should just focus on our relationship. (LSV5_RQ2-10)

Regarding legitimization and complex deception, the participants gave varying responses as to the methods use by the scammer in justifying urgencies. Case D recounted:

“Siling niya, ginpadala na niya ang box sa akon paagi sa isa ka diplomatic courier. Pagligad sang pila ka adlaw, may isa ka babaye nga nagtawag sa akon, nagpakilala nga halin sa Manila Customs. Siling niya, na-scan nila ang box, nakita nila ang madamo nga kwarta, kag kinahanglan ko magbayad sang clearance fee nga 80,000 pesos para ma release ang package kag mapadala na sa akon, kay kon indi, pagakumpiskaron ini sang gobyerno.” (LSV4_RQ2-7)

He said he had already sent the box to me via a diplomatic courier. A few days later, a woman called me, claiming to be from Manila Customs. She said they scanned the box, saw a lot of money, and I needed to pay a clearance fee of 80,000 pesos to release the package, otherwise, the government would confiscate it. (LSV4_RQ2-7)

Emotional and Psychological Effects. Participants were asked to describe the emotional and psychological effects they suffered after being victimized by love scam. In the context of emotional distress and psychological trauma, all victims describe an intense emotional breakdown upon discovery of the scam. Psychological distress is observed across all cases. Most became avoidant, but Case E retains a more reflective and balanced perspective. She said:

“Amo to sir eh, may trust issues don ako subong labi na gid sa mga naga message nga indi ko kilala gina pang block ko dayon ah. Wala na ko ga facebook, uninstall ko tanan.” (LSV5_RQ3-3)

I have severe trust issues now, especially with people messaging me whom I don't know. I block them immediately. I don't use Facebook anymore. I uninstalled everything. (LSV5_RQ3-3)

In relation to distrust and social withdrawal, all cases mentioned withdrawal from relationships and/or social media. Their coping also varies significantly depending on access to resources and social support. Case B stressed:

“Nag-antos ako sa sobra nga anxiety kag depresyon sir after sang natabo. Pila ka bulan nga wala ako gawa nakatulog sing maayo. Pamatyag ko nadagtaan ako sa sadto nga eksperyensya. Talagsa nalang ako maggwa sa balay bangod sa kahuya kag nangin mapagdudahon sa tanan nga tawo.” (LSV2_RQ3-3)

I suffered from severe anxiety and depression, sir, after what happened. For months, I barely slept well. I felt tainted by that experience. I rarely go out of the house now out of shame, and I have become suspicious of everyone. (LSV2_RQ3-3)

In the context of behavioral changes and avoidance, all cases report distrust towards others after the scam experience. In psychology, this is a common reaction to people being victimize after they thought something was real. Experiencing love scam deeply change how victims behave. After being deceived, they became very cautious about trusting others. Most of them pull back from dating apps, and set stricter rules around money transfers to avoid being victimized again. Case C regrettably said:

“Sang una sir, tuman ako kaparas kag madasig magpati sa mga matam-is nga hambalanon ukon tinaga. Pero subong indi na, mabudlay na ako mapapati subong labi na gid kung gugma ang paga-istoryahan. Tungod sa natabo sa akon indi na ako basta-basta nagasalig sa tawo, nadudla na ako sir. Ang nangin epekto pagid sini sa akon sir, nangin mas ginapahalagahan ko na gid ang akon kinabudlayan. Mabudlay mangita sang kwarta sir,

tapos itao mo lang sa scammer.” (LSV3_RQ3-6)

Before what happened, I was too impulsive and quick to believe in sweet talk or flowery words. But not anymore. I’m hard to convince now, especially when love is the topic. Because of what happened to me, I don’t just trust people easily anymore. I’ve learned my lesson the hard way, sir. Another effect this had on me, sir, is that I’ve learned to truly value what I work hard for. It’s difficult to earn money, sir, only to give it away to a scammer. (LSV3_RQ3-6)

Regarding the anxiety and depression suffered by victims as well as the long-term impact the scam experience has on their person and life in general, while all cases experience damage and shame, intensity varies depending on personal background. Some tied it to their perceived gullibility. Case D stated:

“Gusto ko na lang madula sa kahuya. Daw gusto ko nga lamonon ako sang duta. Isa ako ka 60-anyos nga lola. Paano ako nanging tuman ka luyloy? Pila ako ka adlaw nga sige hinibi. Pamatyag ko ginluiban ako, nasakitan ang akon tagipusuon, kag nahuy-an gid ako kay kadako nga kantidad ang napadala ko.” (LSV4_RQ3-3)

I just wanted to disappear out of shame. I wanted the earth to swallow me whole. I am a 60-year-old grandmother, how did I become so gullible? I cried for days. I felt betrayed, my heart was hurting, and I was so ashamed because of the large amount of money I had sent. (LSV4_RQ3-3)

Emotional Vulnerability as Entry Point. The connection of emotional vulnerability, loneliness, and romantic decision-making of love scam victims (Case A, B, C, D, and E) reveals a complex psychological landscape where the urgency to connect often overrides long-term deliberation. When individuals experience a chronic deficit in social belonging, a state frequently intensified by external pressures from family or social networks. They often succumb to social starvation which triggers a cognitive narrowing toward immediate relief. This was affirmed from the findings of Leavitt et al. (2025) which confirms that this desperation functions as a catalyst for impulsive partner selection. Rather than assessing compatibility, the lonely individual often views any available romantic opportunity as a vital mechanism to alleviate the psychic distress of isolation, effectively prioritizing the status of having a partner over the substance of the relationship itself.

This behavioral pattern is also deeply rooted in the need to satisfy both internal emotional voids and external societal expectations, a concept grounded in Sociometer Theory (Leary, 2005). The theory further noted that self-esteem acts as a gauge for social acceptance. When this gauge registers low due to prolonged singledom, the individual may pursue a partner to stabilize their social standing, essentially utilizing the relationship as a social badge to mitigate the stigma (Girme, Y. U., Sibley, C. G., Hadden, B. W., Schmitt, M. T., & Hunger, J. M. (2022).

Furthermore, this decision-making process is marked by a heightened rate of temporal discounting, where the immediate reward of companionship is valued far more than the future risks of an ill-suited match (Baxter et al., 2022). This cognitive bias creates a feedback loop where the fear of missing out or remaining isolated drives the individual to rush into commitments without the requisite vetting.

Scholarly findings emphasizes that this entry into romance is rarely a neutral event but rather a compensatory strategy. For those with anxious attachment styles, this impulsivity is often a frantic scan for a secure base in a landscape of perceived rejection (Zahra, 2022). As Holt-Lunstad (2021) suggests, the perceived cost of remaining single is often exaggerated by the individual, thereby lowering the threshold for what they are willing to accept in a partner. The participant’s internal emotional hunger and the external pressure to conform, inadvertently sacrificed long-term relational stability for the fleeting, yet powerful relief of ending their solitude which is a pattern that remains a defining challenge in contemporary romantic life.

With regards to the attraction to idealized identities for emotional validation of the all the participants (Case A, B, C, D, and E). These notion stems from self-discrepancy theory which posits that discrepancies between one's actual self and aspirational ideal self-guides elicit dejection-related emotions such as sadness or disappointment, prompting individuals to seek external affirmations that bridge these gaps and restore self-worth (Higgins, 1987). This finding also complements the social verification theory of Hillman, Fowle & Macdonald (2022) which explains how alignment between perceived identities and social appraisals generates positive affective outcomes, whereas pronounced ideal-actual disparities attenuate these benefits, intensifying the allure of idealized figures such as curated social media personas or cultural icons for emotional relief of. In contemporary digital contexts, this manifests as users gravitating toward or emulating aspirational online identities to garner validation through likes and endorsements, thereby mitigating internalized stigma and bolstering self-esteem, though such pursuits may exacerbate identity ambiguity if misaligned with reality. This underscores that social verification fulfills epistemic and relational needs of an individual for consistency, rendering idealized validations particularly potent in alleviating emotional distress and at the same time fostering a sense of belonging (Zhang, X., Oh, Y. J., Zhang, Y., & Zhu, J. (2025).

When an individual's online presence receives endorsement, the resulting social proof effectively mitigates internalized stigma and bolsters self-esteem. However, this process creates an inherent fragility. Individuals may rely on external metrics to define self-worth which necessitates a continuous refinement of the idealized persona, leaving the user vulnerable to the shifting standards of their digital audiences.

Even though the cultivation of an aspirational online identity offers immediate emotional regulation, it carries the significant risk of deepening identity ambiguity. These findings were supported by Shen (2025) and the predictive modeling of Valkenburg et al. (2021), which suggests that when the disparity between the curated image and the lived experience grows too wide, the individual may suffer from diminished self-integrity. This masking effect (He, Z., Li, Y., Zhao, Q., Sun, J., & Zhang, X., 2025) forces the user into a precarious position where the very mechanisms employed to secure social validation simultaneously distance them from their authentic selves, highlighting a fundamental paradox in which the more successful a digital identity becomes, the more the underlying sense of self may remain unresolved or alienated.

Rapid Emotional Attachment. The rapid onset of emotional attachments in love scams as observed in cases A through E, represents an apparent psychological manipulation where scammers weaponize human attachment needs to bypass critical thinking. This phenomenon, often described as "love bombing", is not just a mere deceptive tactic but a bidirectional process that exploits the victim's internal psychological architecture. As noted by the Mind Behavior Guide (2026), the victim's eagerness for validation creates a cognitive vulnerability. They frequently idealize the connection to mitigate the painful reality of isolation which effectively buying into a fantasy that provides immediate, dopamine-rich rewards. This psychological investment serves as a protective mechanism, where the victim reframes the scammer's intense pursuit as a rare and authentic recognition of their self-worth.

At the core of this behavior is the mechanism of anxious hyperactivation, which Fraley (2026) identifies as a critical factor in how individuals respond to relational stress. When victims perceive potential abandonment or social isolation, they enter a state of heightened emotional sensitivity, often misinterpreting the scammer's manufactured urgency as a sign of authentic, deep-seated intimacy. This is further exacerbated by the nature of digital communication platforms which Ali et al. (2025) argue that it facilitates hyper-intimacy by stripping away the natural temporal pacing of physical interaction. Consequently, victims feel a powerful social pressure to reciprocate the scammer's false self-disclosures, leading to an accelerated cycle of trust that is disconnected from the realities of the relationship.

This finding was further reinforced by what psychologists' term "confirmation bias in attachment,"

where victims actively suppress contradictory evidence to sustain the idealized narrative. Du, Liang, & Chen (2025) suggests that this is not a sign of gullibility, but rather an adaptive, albeit misplaced, response to perceived relational threats. When a scammer introduces artificial crises, they force the victim to choose between abandoning the connection or deepening their emotional and financial commitment. In this high-stakes environment, the victim's fear of abandonment overrides their analytical faculties, compelling them to accept rapid validation as a necessary condition for emotional safety.

This synthetic intimacy by scammers function as a well-developed trap that relies on the victim's inherent human drive for connection to override objective reality. By analyzing this through the integrated lens of attachment theory and digital deception models, it becomes clear that the rapid attachment observed in these cases is a reflexive attempt to secure safety within a space that artificially compresses time and vulnerability.

Identity Construction and Fabrication. The scammers construction and fabrication of digital identities as described by love scam victims have evolved far beyond simple impersonation to create what is now termed "synthetic fraud." Scammers purposefully craft high-status personas, often adopting roles like military officers, humanitarian workers, or international professionals to leverage the psychological "Halo Effect". It is where perceived moral authority pre-emptively discourages victim skepticism. As Cross and Layt (2021) and Wang (2026) observe, this is not merely a deceitful act but an engineered framework designed to provide both a veneer of legitimacy and a pre-scripted justification for future financial pleas. TransUnion (2025) further notes that these identities are increasingly optimized to bypass automated security protocols, allowing criminals to remain undetected until they have successfully cultivated enough trust to execute a major financial cash-out event.

Central to this deception is the maintenance of narrative consistency over prolonged periods, which serves as the bedrock for effective emotional grooming. In this kind of manipulation, the human element remains paramount as noted by the Alan Turing Institute (Moseley, 2025) where criminals utilize detailed, structured playbooks to ensure their fabricated personae remain coherent during months-long interactions. This intentional, slow-burn approach of scammer forces victims into a cycle of love bombing and emotional entrapment, where the victim's deepening psychological investment acts as a barrier to recognizing the inauthenticity of the relationship. This finding was also affirmed by Schokkenbroek and Snaphaan (2025) where they emphasize that this narrative rigor is what distinguishes modern, successful romance scams from rudimentary fraud, as the goal is to create a sunk cost dynamic that renders the victim emotionally unable to abandon the fabricated bond.

Emotional Manipulation and Control. Love scam victims were deceived into a trap of pretentious relational dynamics using flattery and life-long love promises which resulted to financial and emotional suffering. These instances were often unreported due to shame and embarrassment (Shang et al., 2022; Anesa, et al., 2021; Coluccia, et al., 2020). This was also affirmed by the analysis of Wang (2026) which reveals that while both rely on early-stage emotional manipulation and trust building, they diverge markedly in operational mechanisms and technological sophistication. These methods by scammer to gain quick trust was reported by Sultana (2025) as well as the trick of creating fake urgency or scarcity to spark fear of loss (Bakar et al., 2021), offering small gifts to trigger reciprocity and building emotional bonds with sob stories (Whitty, 2025) and showing fake reviews for social proof (Siddiqi et al., 2022).

By deploying hyperbolic expressions of affection and promising life-long commitment, scammers methodically maneuver their targets into a state of heightened psychological dependency. This emotional entrapment acts as a precursor to financial extraction which effectively exploits the victim's intrinsic human need for intimacy and connection. Wang (2026) established that while foundational trust-building remains constant, modern love scams have evolved into highly sophisticated operations that rely on advanced technological integration to sustain the illusion of authenticity over prolonged periods.

To accelerate this dynamic, scammers often employ engineered urgency and manufactured scarcity, techniques highlighted by Fletcher (2023) to incite a state of emotional crisis. By simulating emergencies such as sudden medical needs, legal entanglements, or blocked funds, the scammer forces the victim into a hot state of decision-making. In this state, the fear of losing a perceived partner overrides the victim's rational analysis of the situation. This is further reinforced by the strategic use of social proof, such as manufactured digital footprints or fake reviews, which Siddiqi et al. (2022) identify as critical tools for maintaining the facade of legitimacy and alleviating the victim's latent suspicions.

Cross & Holt (2023) also suggests that this process often involves isolating the victim from their offline social support networks to ensure total control over their emotional landscape. Once isolated, the victim becomes increasingly susceptible to gaslighting, where the perpetrator controls the narrative of the relationship to ensure that any financial transfers are viewed by the victim as necessary acts of devotion rather than coerced payments.

Financial Exploitation. When scammers sensed that their victims were already ensnared in the ruse, that is where exploitation of money begins. As highlighted by Liu et al. (2025), scammers prioritize the cultivation of rapport and emotional investment before transitioning to financial coercion. Only when the victim is psychologically committed to the fraudulent narrative does the perpetrator escalate demands for monetary transactions. This systematic approach is corroborated further by Buse et al. (2023) which observes that explicit financial requests are strategically delayed. By first establishing trust or securing small, initial investments, fraudsters create a sense of emotional dependence that makes subsequent, larger-scale exploitation appear both normalized and expected within the context of the established narrative (ScamWatch, 2026). In this way, the exploitation is not merely an isolated event, but the culmination of a sophisticated psychological manipulation process.

Further affirmation of this findings is the research on pigbutchering, romance, and investment scams which highlights that after small initial payments or small wins are secured, scammers interpret this as evidence of entrapment and intensify monetary requests, leveraging commitment escalation and sunkcost reasoning to normalize increasingly large transfers within the fabricated storyline (Asyalı, A. N., Frank, M., & Hölzmer, P. (2026).

Isolation and Secrecy Tactics. Scammers employ deliberate strategies of isolation and secrecy to ensnare victims within fabricated narratives, effectively obstructing their ability to critically evaluate the situation or disengage from the scheme. By systematically restricting the victim's social and cognitive environment, perpetrators ensure that their manufactured reality becomes the victim's singular, plausible frame of reference.

These findings are consistent with Liu et al. (2025), who observe that scammers actively isolate targets by migrating communication away from transparent, institutional platforms toward private channels such as Messenger, WhatsApp, or Telegram thereby minimizing the risk of third-party intervention. Balcombe (2025) characterizes this dynamic as a closed loop of communication, wherein the perpetrator exerts total control over the information flow, dictating both the victim's social circle and the content of their discourse. Furthermore, as noted by Taiwo et al. (2025), scammers manage victim's early doubt through psychological manipulation, utilizing techniques like love-bombing, fear-based storytelling, and constant reassurance. Therefore, the victim's cognitive autonomy is severely constrained, leaving the scammer's narrative as the unchallenged, default explanation for their experiences.

Legitimization and Complex Deception. The convergence of legitimization and complex deception forms a mechanism of interpersonal and complete manipulation, where actors establish a veneer of credibility to shield fabricated narratives from critical inquiry (Yu & Zheng, 2023; Mende, 2024). In the context of love scams, this dynamic is uniquely damaging, as scammers utilize intensive emotional grooming to anchor their personas in perceived authenticity, subsequently weaponizing elaborate, high-stakes crises to coerce financial compliance

from their targets (Yosiandra & Sakariah, 2024).

Emotional Distress and Psychological Trauma. Love scam victimization inflicts severe emotional distress and psychological trauma that is often intensified by intense feelings of guilt and shame. This experience was framed by Pietila & Korhonen (2024) as a double whammy or dual loss. First, the loss of money plus the loss of a perceived intimate relationship, which together produce acute psychological distress and a collapse of the victim's sense of epistemic safety and selfworth. Balcombe (2025) affirmed this by emphasizing that the aftermath of love scam disclosures frequently involves a collapse of relational trust, acute selfblame, and a painful sense of moral or cognitive failure, both of which are now being treated as clinically significant and socially patterned reactions.

In addition, a 2026 scoping review notes that victims of love scams often report stressrelated symptoms such as insomnia, anxiety, and inability to function at work once the fantasy relationship is revealed as fraudulent, underscoring how the rupture of an emotionally invested bond can trigger a traumalike response. These findings position the love scam disclosure not as a purely economic crime, but as a relational rupture with significant somatic and cognitive consequences (Feng, 2025 & Wang, (2026).

Distrust and Social Withdrawal. Distrust and social withdrawal represent psychological sequelae among scam victims. This often manifests as protective mechanisms against further victimization. For example, Case E illustrates that the experience frequently triggers a defensive posture characterized by heightened interpersonal caution, an active aversion to forming new connections, and a significant decline in self-esteem. This trajectory is consistent with findings by Reyes et al. (2025), who note that such responses are essential indicators of scam-related trauma.

Love scam victimization disrupts interpersonal trust, extending beyond the perpetrator to familial and social networks which fosters emotional isolation. Victims often find that their capacity to trust is compromised across the board, extending to friends, family, and social associates. This phenomenon creates a damaging cycle of emotional isolation, where the initial betrayal fosters a pervasive, generalized skepticism and shame. This self-directed blame erodes the victim's sense of self-worth, making relational avoidance feel like a safer, more manageable path than the vulnerability required for social connection. This aligns with Legarda & Nabe's (2026) analyses showing how emotional betrayal interacts with financial loss to strain relationships and encourage withdrawal as a coping strategy.

These themes emphasize the need for love scam victims de-stigmatizing support to rebuild trust and facilitate social re-engagement, as unmet needs aggravate withdrawal. Targeted psychological interventions addressing shame and self-esteem could mitigate long-term isolation in victims (Cazanis et al., 2025).

Behavioral Changes and Avoidance. The experience of falling victim to a love scam deeply change how victims behave, especially in relationships and online spaces. It forces victims into a defensive posture. Following the betrayal inherent in such fraud, individuals often undergo a radical paradigm shift in how they engage with both interpersonal relationships and digital environments, transitioning from a state of openness to one of hyper-vigilance. This shift is not merely a reaction but a survival mechanism, as victims attempt to regain a sense of agency after their trust has been exploited (Cole, 2024).

These defensive strategies often manifest as a strategic withdrawal from digital dating platforms and the imposition of rigid, restrictive protocols regarding financial exchanges. While these behaviors initially serve as a protective barrier, the trajectory can sometimes shift toward maladaptation. When these defensive measures become pervasive, they may escalate into chronic social isolation, which in turn, aggravates feelings of loneliness and intensifies underlying anxiety (Pietila & Korhonen, 2024). This phenomenon is further corroborated by Bilz et al. (2023), who highlight that many survivors intentionally sever ties with social media-based courtship

rituals or entire online communities to avoid the triggers associated with their past victimization.

Anxiety, Depression, and Long-term Impact. The theme of anxiety, depression, and long-term impact demonstrates that love scam victimization produced enduring psychological consequences for participants. One participant's decision to discard his smartphone and shift to a keypad phone shows avoidance of digital platforms associated with the trauma, reflecting persistent fear, reduced trust, and attempts to protect himself from revictimization. This finding was supported by Coluccia et al. (2020) which reinforces that these experiences frequently precipitate long-term clinical issues, including chronic anxiety, depressive symptoms, and, in many cases, PTSD-like reactions defined by profound shame and social withdrawal.

As noted by Balcombe (2025), this emotional toll creates a persistent barrier to normal daily functioning. The psychological injury is not merely a temporary setback but an enduring disruption that can significantly alter a survivor's capacity for healthy interpersonal relationships and their comfort level with digital participation, necessitating long-term support and understanding.

IMPLICATIONS FOR PRACTICE

This study elucidates the lived experiences of love scam victims in the West Philippines, scammers' methodologies, and the resultant financial, emotional, and psychological sequelae. Academic literatures on love scams, framed within cyber-enabled fraud and persuasion engineering reveals a misalignment between prevailing risk-mitigation paradigms and the socio-cultural exigencies of the Filipino digital milieu. Even though technological interventions such as AI-driven anomaly detection are indispensable. They prove insufficient, absent an integrative framework addressing the emotive-technological hybridity of these offenses.

Future praxis and policy must pivot to holistic digital guardianship, which recognizes victimization as predicated on the manipulation of cultural heuristics like interpersonal harmony and reciprocity indebtedness which engenders cognitive dissonance and compliance. Operationalizing this requires trauma-informed cybersecurity, supplanting individualistic digital hygiene exhortations with empirically grounded responses to victims' protracted psychosocial sequelae.

Further, social psychology underscores stigma as a deterrent to reporting, perpetuating an under-reporting vacuum that impedes law enforcement intervention. Practitioners should, thus, instantiate multidisciplinary support-reporting hubs, transcending rote complaint intake to encompass psychosocial triage, wherein emotional stabilization preconditions investigative efficacy. Reframing victims as agents within a predatory socio-technical ecosystem cultivates institutional trust.

Finally, the discourse mandates contextualized digital literacy, eschewing ethnocentric western models for locally attuned interventions. This necessitates tri-sectoral collaboration among academia, telecommunications providers, and community organizations. Embedding training in indigenous structures such as the barangay enhances cultural salience and efficacy. Research-informed practice thus abrogates the tech-human binary, advocating socio-technical equilibrium wherein digital asset safeguarding and psychosocial resilience converge as unified imperatives.

Implication for Future Research

Considering the traumatic experience of love scam victims, future research on love scams in the Philippines should prioritize longitudinal studies that examine the intersection of Filipino cultural values such as the intense aspiration for overseas migration or the pressure to support extended families by investigating how AI-driven grooming exploits these specific cultural triggers.

Further, since most of the victims are ashamed to report their scam victimization experience to proper authorities, the PNP-WCPD should create programs and awareness campaigns in local communities and schools to combat the rise of love scams. Also, the PNP Anti-Cybercrime Group must create a shame-free, confidential environment for victims to step forward and report their scam experience. On the other hand, there is a pressing need for academic inquiry to move toward a model of victim-centered digital forensics that addresses the psychological factors and social barriers to reporting.

Furthermore, future studies should critically evaluate why victims often experience a recursive loop of re-engagement. They should analyze how shame and fear of social stigma, particularly among those who feel they have failed their roles as providers, prevent institutional intervention. By bridging the gap between computational linguistics which can identify the markers of fraudulent emotional labor and sociological analysis of victim behavior, the academic community can provide law enforcement and mental health practitioners with the actionable intelligence necessary to dismantle these predatory networks and provide genuine, empathetic support to those affected.

Concluding Remarks

The lived experiences of love scam victims in the West Philippines reveal a pernicious pattern wherein perpetrators employ sophisticated methodologies that include but not limited to fabricated romantic personas, progressive intimacy escalation, and manipulative emotional and psychological tactics to inflict severe financial losses, emotional distress, and enduring psychological sequelae. These narratives expose not only individualized vulnerabilities but also systemic gaps in cybercrime prevention which badly necessitates immediate policy interventions, culturally sensitive psychosocial rehabilitation programs, and targeted awareness initiatives. This study thus advocates for an integrated framework to fortify digital resilience, mitigating the cascading impacts of such scams within the Philippine context.

Table 1. Table 1. Victim’s description of their respective scam experiences

Essential Theme	Significant Statements
Emotional Vulnerability as Entry Point	“I was desperately lonely and took my chance.” (LSV3) “I’ve been a widow for years... chatting made me feel less alone.” (LSV4) “It started happily but ended with my savings gone.” (LSV5) “I gave everything because I believed in the relationship.” (LSV1) “I didn’t realize I was being scammed until it was too late.” (LSV2)
Attraction to Idealized Identities for Emotional Validation	“He was a Filipino-British engineer.” (LSV2) “She was a beautiful young woman.” (LSV3) “He was a retired US military doctor.” (LSV4) “We planned to marry and build a house.” (LSV1) “We planned a wedding and future life.” (LSV5)
Rapid Emotional Attachment	“He used sweet words and checked on me daily.” (LSV5) “He sent prayers and affectionate messages.” (LSV4) “He gave constant compliments and attention.” (LSV3) “Daily messages and voice calls.” (LSV1) “He refused video calls, but I believed him.” (LSV5) “There were red flags, but I dismissed them.” (LSV2)

Table 2. Table 2. Methods Scammers Use to Manipulate Victims

Essential Theme	Significant Statements
Identity Construction and Fabrication	“He claimed to be an engineer abroad.” (LSV1) “He was a military doctor.” (LSV4) “He was a deployed soldier.” (LSV5) “Refused video calls with excuses.” (LSV2) “Sent fake documents and photos.” (LSV2)
Emotional Manipulation and Control	“He made me feel special.” (LSV2) “He gave extreme attention daily.” (LSV4) “If you love me, prove it.” (LSV5) “Don’t you trust me?” (LSV1) “You will ruin our future.” (LSV3) “I might die if you don’t help.” (LSV5)
Financial Exploitation	“It started with small amounts.” (LSV2) “Requests increased over time.” (LSV5) “From load to thousands.” (LSV3) “Repeated payments were required.” (LSV4)
Isolation and Secrecy Tactics	“Don’t tell your children.” (LSV4) “Keep our relationship secret.” (LSV2) “People will interfere.” (LSV1) “Focus only on us.” (LSV5)
Legitimization and Complex Deception	“He promised marriage.” (LSV5) “We planned a house and business.” (LSV2) “He said he would come to the Philippines.” (LSV4) “We discussed long-term life together.” (LSV1)

Table 3. Table 3. Emotional and Psychological Effects of Victim’s Scam Experience

Essential Theme	Significant Statements
Emotional Distress and Psychological Trauma	“My world collapsed.” (LSV1) “I was stunned and couldn’t breathe.” (LSV2) “I cried uncontrollably.” (LSV4) “I became depressed.” (LSV1) “I couldn’t sleep.” (LSV5) “It left a permanent scar.” (LSV4) “I am afraid to love again.” (LSV3)
Distrust and Social Withdrawal	“I blamed myself.” (LSV4) “I felt stupid.” (LSV2) “I lost respect for myself.” (LSV1) “I feel ugly and unlovable.” (LSV3) “My self-esteem dropped.” (LSV5)
Behavioral Changes and Avoidance	“I don’t trust people anymore.” (LSV3) “I became guarded.” (LSV2) “I question people’s intentions.” (LSV1) “I avoid strangers.” (LSV5)
Anxiety, Depression, and Long-term Impact	“I don’t want to be in a relationship anymore.” (LSV1) “I prefer to be alone.” (LSV2) “I stopped using social media.” (LSV3) “I relied on family.” (LSV4) “I worked to move on.” (LSV3)

Table 4. Table 4

RQs and Themes	Case Unit	Remarks	
	Similar	Different	
RQ1: Experience of Love Scams			
Emotional Vulnerability as Entry Point	A, B, C, D, E		All cases explicitly link vulnerability to loneliness – the core universal trigger. However, while it is common, its source differs, shaping how victims interpret attention and affection.
Attraction to Idealized Identities for Emotional Validation	A, B, C, D, E		All scammers presented highly desirable identities (military, engineer, attractive partner), indicating a consistent grooming strategy that involved promises of marriage, relocation, or a shared life.
Rapid Emotional Attachment	A, B, C, D, E		All victims experienced intense affection early, and emotional acceleration is a shared mechanism. Constant communication is present in all cases. All victims reported noticing doubts but consciously dismissing them due to emotional investment.
RQ2: Manipulation Methods			
Identity Construction and Fabrication	A, B, C, D, E		All scammers used fabricated identities (military, professional, attractive personas). Although Case C relied less on documents and more on emotional appeal.
Emotional Manipulation and Financial Exploitation	A, B, C, D, E		Universal manipulation tactic across all cases. Emotional pressure is present in all cases. The scammers tailored their manipulation based on the victim’s vulnerability type. All cases show progression from small to large financial requests.
Isolation and Secrecy Tactics	A, B, C, D	E	Most cases show active isolation. However, Case E shows a milder form, such as discouraging disclosure rather than strict isolation.
Legitimization and Complex Deception	B, D, E	A, C	Emergencies (medical, customs, war, rent) are consistently used to justify urgency.
RQ3: Emotional & Psychological Effects			
Emotional Distress and Psychological Trauma	A, B, C, D, E		All victims describe an intense emotional breakdown upon discovery. Psychological distress is observed across all cases. Most became avoidant, but Case E retains a more reflective and balanced perspective.
Distrust and Social Withdrawal	A, B, C, D, E		Withdrawal from relationships and/or social media common across all cases. Coping varies significantly depending on access to resources and social support.
Behavioral Changes and Avoidance	A, B, C, D, E		All cases report distrust toward others after the scam.
Anxiety, Depression, and Long-term Impact	B, D, E	A, C	Shame is universal, tied to financial loss and perceived gullibility. While all experience damage, intensity varies depending on personal background.

Materials and Methods

This study employed a qualitative research design using multiple case study approach. Multiple case study research is a qualitative approach that lets researchers compare different cases, highlight a range of unique qualities and extremes, and explore complex topics in depth, all while preserving the distinctiveness of each case

(Bloomberg & Volpe, 2022). Essentially, this method involves deliberately analyzing two or more detailed case reports. When researchers carefully select and design their cases, using a multiple case study approach can help strengthen the external validity and generalizability of their findings from individual case studies (Coombs, 2022).

Study Participants

The study participants were the five (5) love scam victims in Region VI purposively selected for this research. These participants were composed of representatives from understudied demographics known to have high probability of love scam victimization to allow this research to capture diverse and unique perspectives regarding their respective lived experiences of love scams and in order to compensate the lack of literature in such socio-demographic characteristics.

Participation in this research study is entirely voluntary and were self-initiated. The willingness to participate stemmed purely from their own interest in advancing scam prevention research. Participants were assured that participation, refusal, and withdrawal will not affect any complaint, investigation, legal services, counseling, or support from authorities such as the Philippine National Police Anti-Cybercrime Group, the Department of Justice, or any non-governmental organizations in any way. To safeguard truly voluntary participation, all potential respondents received full, transparent disclosure of the study's objectives along with detailed explanations of procedures, data handling practices and disposal plans. They were explicitly informed of their unconditional right as stipulated in the Data Privacy Act of 2012, to withdraw at any time and any stage, even mid-session, with no penalties, repercussions, or impact on external services like police investigations or counseling. Also, participants may suspend, withdraw or order the blocking, removal or destruction of his or her data immediately. Participant recruitment strictly employed non-coercive method such as opt-in participation to ensure voluntariness and self-initiation in agreeing to contribute to this research. They are also assured that no participant information or data was retrieved from institutional databases, case files, or in any official records.

Clear communication via language appropriately applicable to each participant's level of comprehension was crafted and provided before data gathering. Robust confidentiality was assured encompassing anonymized data storage, secure encryption, and aggregated reporting without identifiers further build trust, ensuring participants' decisions stemmed from genuine, uncoerced interest rather than obligation, influence, or perceived benefits thereby upholding the integrity of informed consent.

Accordingly, in case studies, researchers typically work with small groups, aimed to deeply exploring real-life experiences rather than draw broad statistical conclusions (Ahmed, 2024). The selection of participants doesn't have to be random or representative of the larger population, instead, it is often more valuable to choose cases that offer meaningful insights. To analyze the data, the study used a method called coding. This involves assigning descriptive labels to certain parts of the data, which helps the researcher spot common themes and ideas. Coding is a widely used approach in qualitative research because it makes it easier to organize and interpret complex information (Ahmed, S. K., Mohammed, R. A., Nashwan, A. J., Ibrahim, R. H., Abdalla, A. Q., Ameen, B. M. M., & Khidhir, R. M., 2025).

All participants have passed the inclusion criteria set by the researcher that ensures relevance, appropriateness, and richness of research data. The inclusion criteria were comprised of several key elements such as; participants must be at least 18 years old to ensure that informed consent can be obtained; resides in any part of Region VI to provide insights to the local settings; have personally experienced love scam in the past 5 years; have engaged in an online romantic relationship that involved deception for financial gain; the love scam should have transpired fully or at least initially in any online or social media platform nonetheless if the victim and the scammer have met later for physical interaction, and; participants should have been involved in the love scam for a minimum

duration of one (1) month. These criteria ensured that the research is focused and that the data collected is both relevant and rich in detail. However, cases lacking romantic pretense such as standalone investment frauds without emotional manipulation are excluded to maintain thematic focus. Incidents without demonstrable intent to defraud such as genuine relationship breakdowns or mutual misunderstandings, also do not qualify. Anyone under 18 years old and individuals in active police investigations or court cases where sharing information might be of compromise are excluded in this study. Lastly, matters outside Philippine jurisdiction with no Filipino involvement and those concerning minors are omitted.

Materials and Instrument

This qualitative research utilized an interview guide questionnaire. It was validated by experts in the field to ensure that the interview questions are appropriate in exhausting detailed answers from the study participants. The interview guide consisted of a series of open-ended questions and thematic prompts designed to ensure that each interview addresses the core topics relevant to this study. This approach allowed the researcher to maintain consistency across all interviews while also providing the flexibility to explore new insights as participants shared their experiences.

Design and Procedure

Data were collected through semi-structured in-person interviews. Each interview was guided by a set of open-ended questions designed to elicit detailed narratives about their experiences. Significant topics include initial contact with the scammer, development of the relationship, requests for financial assistance, emotional responses and aftermath, and support systems utilized.

Permission to conduct this study was secured from the University of Mindanao Professional School and the respective locality of every participant as well as to the office of the Philippine National Police Regional Anti-Cybercrime Unit. The objectives of the study were presented to the participants prior to the conduct of interview. An informed consent was read to them aloud using the language known to them for easy comprehension and understanding. Thereafter, they were requested to sign the same affirming their willingness to voluntarily participate in the research study. Furthermore, the participants were assured that any information they share will be kept strictly confidential and will be used only for research purposes. The researcher also seek approval from the University of Mindanao Ethics Review Committee regarding the conduct of this study. After meeting all UMERC requirements, the researcher received a certificate of approval from the same office with UMERC Protocol No. UMERC 2026-047. All other ethical issues and concerns that might be encountered during the conduct of this research was considered.

For data analysis, Braun and Clarke's six-phase framework for thematic analysis was applied in a systematic and rigorous manner (Ahmed et.al., 2025). The first phase involved immersing fully in the data by reading and re-reading interview transcripts and case documents to become deeply familiar with the content and to note initial ideas and patterns related to deceit, manipulation, and victim experiences. The second phase entailed generating initial codes by identifying and labeling meaningful features of the data that relate to the study's focus, such as methods of deception and emotional impacts. In the third phase, these codes were organized into potential themes that capture broader patterns across the multiple cases. During the fourth phase, the themes were reviewed and refined to ensure they accurately represent the data and are internally coherent. The fifth phase involved clearly defining and naming each of the themes, emphasizing their central organizing concepts and distinctiveness. Finally, in the sixth phase, a comprehensive report was produced that integrates vivid data extracts with thematic insights to provide a thorough understanding of how love scams operate within the cultural and social context of the West Philippines. This approach allowed a flexible yet structured analysis that acknowledges the researcher's active role in interpreting the data and constructing meaningful themes. Peer debriefing was also used to enhance reliability.

All direct quotations and borrowed ideas throughout the document especially in the literature review were meticulously attributed to respective authors using APA 7th edition formatting with in-text citations and a complete reference list. To ensure rigorous academic integrity, the draft of the manuscript was systematically checked using Quillbot and Grammarly's plagiarism detection feature before submission. Any flagged matches for uncited text or inadequate paraphrasing were addressed by adding precise citations, rewriting passages in original phrasing while preserving source meaning, or enclosing verbatim excerpts in quotation marks with full attribution. It also undergone Turnitin screening through the institution's platform to determine similarity report that will identify the match percentage of the manuscript in accordance with the University of Mindanao's allowable similarity index.

References

- [1] Aborisade, R. A., Ocheja, A., & Okuneye, B. A. (2024). Emotional and financial costs of online dating scam: A phenomenological narrative of the experiences of victims of Nigerian romance fraudsters. *Journal of Economic Criminology*, 3,
- [2] Ahmed, S. K. (2024). Sample size for saturation in qualitative research: debates, definitions, and strategies. *Journal of Medicine Surgery and Public Health*, 5,
- [3] Ahmed, S. K., Mohammed, R. A., Nashwan, A. J., Ibrahim, R. H., Abdalla, A. Q., Ameen, B. M. M., & Khidhir, R. M. (2025). Using thematic analysis in qualitative research. *Journal of Medicine Surgery and Public Health*,
- [4] Ali, M., Fernando, Z. J., Huda, C., & Mahmutarom, M. (2025). Deepfakes and Victimology: Exploring the impact of digital manipulation on victims. *Substantive Justice International Journal of Law*, 8(1). <https://doi.org/10.56087/substantivejustice.v8i1.306> Anesa, P., Arinas, I., & Shaari, A., (2021). Exploiting Irrational Evaluations: The Discursive Features of Scams Across Genres. 10.1007/978-3-030-70091-1_
- [5] Asyali, A. N., Frank, M., & Hölzmer, P. (2026). Fake it till you make it: the psychological and communication tactics behind "Pig Butchering" scams. *Journal of Cybersecurity*, 12(1). Bakar, S. N. A., & Zakaria, N. H. (2021). The impact of fear and rational appeal scam techniques on individual susceptibility. *Baghdad Science Journal*, 18(2). [https://doi.org/10.21123/bsj.2021.18.2\(suppl\).0871](https://doi.org/10.21123/bsj.2021.18.2(suppl).0871) Balcombe L. (2025). The Mental Health Impacts of Internet Scams. *International journal of environmental research and public health*, 22(6),
- [6] Baxter, A., Maxwell, J. A., Bales, K. L., Finkel, E. J., Impett, E. A., & Eastwick, P. W. (2022). Initial impressions of compatibility and mate value predict later dating and romantic interest. *Proceedings of the National Academy of Sciences of the United States of America*, 119(45), e
- [7] Bilz, A., Shepherd, L. A., & Johnson, G. I. (2023). Tainted Love: A Systematic Literature Review of Online Love Scam Research. *Interacting with Computers*, 35(6), 773–788. Bloomberg, L. D. (2022). *Completing your qualitative dissertation: A Road Map From Beginning to End*. SAGE Publications Blumer, H. (1969). *Symbolic Interactionism: Perspective and Method*. Englewood Cliffs: Prentice Hall. Burton, S. L., & Moore, P. D. V. M. (2024). Pig Butchering in Cybersecurity: A Modern Social Engineering Threat. *SocioEconomic Challenges*, 8(3), 46-
- [8] [https://doi.org/10.61093/sec.8\(3\).46-60](https://doi.org/10.61093/sec.8(3).46-60).
- [9] Buse, J., Ee, J. and Tripathi, S. (
- [10] Unveiling the Unseen Wounds—A Qualitative Exploration of the Psychological Impact and Effects of Cyber Scams in Singapore. *Psychology*, 14, 1728-
- [11] [doi: 10.4236/psych.2023](https://doi.org/10.4236/psych.2023).
- [12] Cazanis, A., Carminati, J. Y., Chew, K., Cross, C., Ponsford, J., & Gould, K. R. (2025). "Falling into a Black Hole": A Qualitative Exploration of the Lived Experiences of Cybercam Victim-Survivors and Their Social Support Networks. *Victims & Offenders*, 1–
- [13] <https://doi.org/10.1080/15564886.2025.2481267> Cole, R. (2024). A qualitative investigation of the emotional, physiological, financial, and legal consequences of online romance scams in the United States. *Journal of Economic Criminology*, 6, 100108. <https://doi.org/10.1016/j.jeconc.2024.100108> Coluccia, A., Pozza, A., Ferretti, F., Carabellese, F., Masti, A., & Gualtieri, G. (2020). Online Romance Scams: Relational Dynamics and Psychological Characteristics of the Victims and Scammers. A Scoping Review. *Clinical practice and epidemiology in mental health : CP & EMH*, 16, 24–
- [14] <https://doi.org/10.2174/1745017902016010024> Coombs, H. (2022). Case study research: single or multiple [White paper]. Southern Utah University. <https://haydencombs.files.wordpress.com/2022/09/case-study-research-coombs-2022-3.pdf> Cross, C., & Holt, T. J. (2023). More than Money: Examining the Potential Exposure of Romance Fraud Victims to Identity Crime. *Global Crime*, 24(2), 107–
- [15] <https://doi.org/10.1080/17440572.2023.2185607> Cross, C., & Layt, R. (2021). "I suspect that the pictures are stolen": romance fraud, identity crime, and responding to suspicions of inauthentic identities. *Social Science Computer Review*, 40(4), 955–
- [16] <https://doi.org/10.1177/0894439321999311> Cybercrime Investigation and Coordinating Center (CICC). (2026). National Anti-Love Scam Awareness Campaign: Unmatch PH
- [17] Philippine News Agency. Du, X., Liang, J., & Chen, X. (2025). The relationship between cognitive failure and gullibility: loneliness and impulsivity as chain mediators. *Humanities and Social Sciences Communications*, 12(1). <https://doi.org/10.1057/s41599-025-04855-3> Feng, M. (2025). Online Romance Fraud as a Form of Emotional and Economic Partner Violence: A Social-Ecological Framework of Enabling Factors. *Nordic Journal of Studies in Policing*, 12(2), 1–
- [18] <https://doi.org/10.18261/njsp.12.2.4> Fletcher, E. (2023). Romance scammers' favorite lies exposed. [ftc.gov. Romance scammers' favorite lies exposed. Federal Trade Commission. https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2023/02/romance-scammers-favorite-lies-exposed](https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2023/02/romance-scammers-favorite-lies-exposed) Girme, Y. U., Sibley, C. G., Hadden, B. W., Schmitt, M. T., & Hunger, J. M. (2022). Unsupported and Stigmatized? The Association Between Relationship Status and Well-Being Is Mediated by Social Support and Social Discrimination. *Social psychological and personality science*, 13(2), 425–
- [19] <https://doi.org/10.1177/19485506211030102> He, Z., Li, Y., Zhao, Q., Sun, J., & Zhang, X. (2025). Self-Discrepancy: the discrepancy between digital identity and real identity on social media and its psychological impact. *Communications in Humanities Research*, 59(1), 132–
- [20] <https://doi.org/10.54254/2753-7064/2024.22811> Higgins, E. T. (1987). Self-discrepancy: A theory relating self and affect. *Psychological Review*, 94(3), 319–
- [21] <https://doi.org/10.1037/0033-295x.94.3.319> Hillman, J. G., Fowlie, D. I., & MacDonald, T. K. (2022). Social Verification Theory: a new way to conceptualize validation, dissonance, and belonging. *Personality and Social Psychology Review*, 27(3), 309–
- [22] <https://doi.org/10.1177/10888683221138384> Holt-Lunstad J. (2021). Loneliness and Social Isolation as Risk Factors: The Power of Social Connection in

- Prevention. *American journal of lifestyle medicine*, 15(5), 567–
- [23] <https://doi.org/10.1177/15598276211009454> Ibrahim, Samira & Nnamani, Daniel & Omolaja, Abidemi. (2021). Cybercrime, Anonymity, and Link to Cryptocurrency. *American Journal of Engineering Research*.
- [24] 119–
- [25] Fraley, R. C., (2026). Adult Attachment Theory and Research. Retrieved April 2026, <https://labs.psychology.illinois.edu/~rcfraley/attachment.htm> Ibañez, K. R. (2024). Scammer strategies and social actions in online Filipino transactions. *Southeastern Philippines Journal of Research and Development*, 29(1), 43–
- [26] <https://doi.org/10.53899/spjrd.v29i1.287> Kaspersky. (2026). Kaspersky Warns of Rising Romance Scams in the Philippines. *Fintech News Philippines*. Kydd, M., Shepherd, L. A., Szymkowiak, A., & Johnson, G. I. (2024). Love at first sleight: A review of scammer techniques in online romance fraud. *Springer Proceedings in Complexity*, 327–
- [27] https://doi.org/10.1007/978-981-99-6974-6_18 Leary, M. R. (2005). Sociometer theory and the pursuit of relational value: Getting to the root of self-esteem. *European Review of Social Psychology*, 16(1), 75–
- [28] <https://doi.org/10.1080/10463280540000007> Leavitt, C. E., Price, A. A., Inman, N. F., Lee, M., Sandridge, A., Harrison, Z., ... Holmes, E. K. (2025). Loneliness Within a Romantic Relationship: Do Gratitude and Forgiveness Moderate Between Loneliness and Relational and Sexual Well-Being? *Journal of Sex & Marital Therapy*, 51(3), 309–
- [29] <https://doi.org/10.1080/0092623X.2025.2467416> Legarda, L., & Nabe, N. (2026). BREAKING THE SILENCE: A QUALITATIVE INQUIRY INTO THE PLIGHT OF FRAUD VICTIMS IN DAVAO REGION, PHILIPPINES. *European Journal of Social Sciences Studies*, 12(1). doi:<http://dx.doi.org/10.46827/ejsss.v12i1.2121> Liu, X. F., Ai, Y., Jiang, L. C., Wang, X., & Wu, Y. (2025). Understanding the human element in scams: a multidisciplinary approach. *Journal of Information Technology Case and Application Research*, 27(1), 9–
- [30] <https://doi.org/10.1080/15228053.2024.2439192> Magallona, S. (2025). The perils of online dating: Legal recourse for victims of online love. *Legal Research PH*. McAdams, D.P. (2011). Narrative Identity. In: Schwartz, S., Luyckx, K., Vignoles, V. (eds) *Handbook of Identity Theory and Research*. Springer, New York, NY. https://doi.org/10.1007/978-1-4419-7988-9_5 Mende, J. (2024). Substance- or legitimacy-oriented (de)legitimation of global governance institutions. *The double-edged role of complexity. Globalizations*, 21(7), 1233–
- [31] <https://doi.org/10.1080/14747731.2024.2330171> Mind Behavior Guide (2026). Why People Get Attached Fast?/Psychology-Neuroscience-Behavioral Patterns. <https://mindbehaviorguide.com/cognitive-patterns/why-people-get-attached-fast-psychology-neuroscience-behavioral-patterns/> Mind Behavior Guide. (2026). Eagerness and Vulnerability: Analyzing the Anatomy of Trust in Online Scams. Moseley, S., (2025). Automating Deception: AI's Evolving Role in Romance Fraud. Briefing Paper, Centre for Emerging Technology and Security (CETAS). Mulyani, M. (2025). Love Scam as a manifestation of Online Gender-Based Violence: Aligning legislation to ensure victim protection. *ISTINBATH Jurnal Hukum*, 22(01), 107–
- [32] <https://doi.org/10.32332/istinbath.v22i01.10739> Parti, K., & Tahir, F. (2023). “If We Don’t Listen to Them, We Make Them Lose More than Money:” Exploring Reasons for Underreporting and the Needs of Older Scam Victims. *Social Sciences*, 12(5),
- [33] <https://doi.org/10.3390/socsci12050264> Petronio, S. (2002). *Boundaries of privacy: Dialectics of Disclosure*. SUNY Press. Philippine National Police (PNP). (2026). PNP steps up fight vs. AI-assisted love scams. Philippine News Agency. Pietilä, E. & Korhonen, H., (2024). The Harsh Realities of Romance Scam. PopNAD, The Nordic Welfare Centre, Finland. <https://nordicwelfare.org/popnad/en/artiklar/the-harsh-realities-of-romance-scams/> Reyes, C. L. C., Jangulan, D. S., Amamio, P. J., Labastida, P. B., Daniel, E. R. & Cuevas, Jr. J. F., (2025). The lived experiences of victims of investment scams. *American Research Journal of Humanities & Social Science (ARJHSS)* E-ISSN: 2378-702X Volume-08, Issue-12, pp-169-180 ScamWatch, (2026). Understanding how scammers manipulate your loved one. National Anti-Scam Centre. Commonwealth of Australia. Schokkenbroek, J. M., & Snaphaan, T. (2025). Love as Bait: A Scoping Review and Crime Script Analysis of Online Romance Scams. *Trauma, violence & abuse*,
- [34] Advance online publication. Shang, Y., Wu, Z., Du, X., Jiang, Y., Ma, B., & Chi, M. (2022). The psychology of the internet fraud victimization of older adults: A systematic review. *Frontiers in Psychology*, 13,
- [35] Shen, Y. (2025). Social comparison on social media and its impact on Self-Esteem, appearance anxiety, and career worry. *Communications in Humanities Research*, 97(1), 41–
- [36] Siddiqi, M. A., Pak, W., & Siddiqi, M. A. (2022). A Study on the Psychology of Social Engineering-Based Cyberattacks and Existing Countermeasures. *Applied Sciences*, 12(12),
- [37] <https://doi.org/10.3390/app12126042> Soares, A. B., & Lazarus, S. (2024). Examining fifty cases of convicted online romance fraud offenders. *Criminal Justice Studies*, 1–
- [38] <https://doi.org/10.1080/1478601x.2024.2429088> Sprecher, S., & Felmlee, D. (2021). Social Network Pressure on Women and Men to Enter a Romantic Relationship and Fear of Being Single. *Interpersona: An International Journal*, 15(2), 246–
- [39] Sultana, S. (2025). Examining Online Scamming techniques: How scammers contact and influence victims to enhance public awareness. *Science Futures*, 1(1), 28–
- [40] <https://doi.org/10.11648/j.scif.20250101.14> Taiwo, R., & Taiwo, R. Discursive Manipulation Strategies in Virtual Scams in Global Contexts. *TransUnion*, (2025). How to Tell Which Customers You Can Trust: Addressing Synthetic Identity Fraud. *Identiverse Conference Insights*. <https://www.transunion.com/blog/how-to-tell-which-customers-you-can-trust> United Nations Development Program, (2024). UNDP annual report. <https://www.undp.org/publications/undp-annual-report-2024> Valkenburg, P. M., Pouwels, J. L., Beyens, I., Van Driel, I. I., & Keijsers, L. (2021). Adolescents’ social media experiences and their self-esteem: A person-specific susceptibility perspective. *Technology Mind and Behavior*, 2(2), 166–
- [41] Walther, J. B. (1996). Computer-Mediated communication. *Communication Research*, 23(1), 3–
- [42] <https://doi.org/10.1177/009365096023001001> Wang, F. (2026). A scoping review of online romance scams: Conceptual construction and comparative analysis. *International Review of Victimology*. <https://doi.org/10.1177/02697580251414141> Whitty, M. T. (2025). A systematic literature review of profiling victims of cyber scams: setting up a framework for future research. *Cogent Social Sciences*, 11(1). <https://doi.org/10.1080/23311886.2025.2563781> Yosiandra, S. Y., & Sakariah, D. S. (2024). Unveiling the romance Scam Scheme: Psychological manipulation and its impact on victims. *HUMANIKA*, 31(2), 185–
- [43] Yu, X., & Zheng, H. (2023). An overview of research on Discursive legitimation. *Open Journal of Social Sciences*, 11(10), 112–
- [44] Zahra, F. T. (2022). Attachment security and attachment styles in romantic relationships. *South Asian Journal of Social Sciences and Humanities*, 3(5), 42–
- [45] <https://doi.org/10.48165/sajssh.2022.3504> Zhang, X., Oh, Y. J., Zhang, Y., & Zhu, J. (2025). Seeking validation in the digital age: The impact of validation seeking on self-image and internalized stigma among self- vs. clinically diagnosed individuals on r/ADHD. *PloS one*, 20(10), e