

ADVANCE FEE FRAUD ON THE INCREASE:
THE SHIELD OF SUPPORT OVER THE VICTIMS

By

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Liberty University

A Dissertation Presented in Partial Fulfillment

of the Requirements for the Degree

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ABSTRACT

This research study addresses the activities of Advance Fee Fraudsters whose activities sometimes impact the status and life of their victims. Research to date appears to have focused on crime, Advance Fee Fraud, and its techniques. The intent of this study is to take the reader through the various types of Advance Fee Fraud (AFF) with special attention to how the victims may get help, an aspect of AFF that has been greatly neglected by previous researchers who mainly focus on the techniques and modus operandi of the fraudsters. Until recently, the concept of AFF was limitedly known, but with the advancement in technology, the concept has become very popular and sophisticated in its techniques. Though a qualitative research model will guide my investigation, I will not be limited in scope by finding useful materials for the study. The reason is that, for a social ill that has so much ravaged the global financial institutions and the finances of governments, corporations, and individuals, no one system will be able to bring to bear what is sought in proffering solutions to the menace. This research will be guided by a theoretical framework consisting of the problem statement, the purpose, the significance, and the research questions. The goal is to determine which types of AFF are more popular and employed, and which of them victims easily fall prey to. This will enable the researcher to access ways of helping the vulnerable citizens, treat, and support those already exposed, prevent revictimization, find how to put in place the required preventive actions, and how justice can be secured for victims of fraud. The data for the study will be obtained through qualitative interviews, and the transcripts of the interview material will be analyzed for emerging themes. It is my hope that the study will be helpful in enabling this research to fill the gap that has been created by previous research, finding help and support for victims.

Keywords: Fee Fraud, adverse, vulnerable, revictimization, gimmicks

Dedication

This research work is dedicated to the memory of my late mother, Deaconess Victoria Ugheneze Ogbebor, who suffered to raise me and my siblings with so much love. To my elder brother, the only father I know, Victor O. Ogbebor, DCGC (Retired), whose love for education propelled me to ensure I did not abandon this dream. To my wife, Pastor IK Ogbebor, whose love, understanding, and encouragement were my guiding force everyday of this research work. And to my wonderful and beautiful four kids, Martin, Naomi, Osayi, and Odosa, to whom I denied some family time while this part of my academic pursuit lasted.

Acknowledgments

Education is one property no one can inherit, the only thing of all our struggles that goes home with us. Therefore, whoever sewed into our life is worthy of our appreciation. With this, I want to acknowledge everyone who has taught me in one way or the other, at various levels of my education. I appreciate you all.

The beginning of this dissertation was difficult, very difficult trying to get a chair and a reader. After multiple approaches and being turned down by very many professors, with time running against me, Dr. David Ojo agreed to be my reader, and not the chair because his hands were already full, but still accepted me. Thank you. While I was praying that this time will not pass me by, believing that there are the hands of God in everything, of all the eight e-mails I sent that morning, besides the previous eighteen, only one reply came back, and it was the one with a positive response, not only that it was positive, but it also came with “I wrote on Advance Fee Fraud in my Ph.D. dissertation.” I knew this was one of the reasons why all the other professors denied me, God was working out something for me. That e-mail came from Dr. Kim Miller, who accepted and became my chair. Thank you!

List of Abbreviations

ACCC	-	Australian Competition and Consumer Commission
AF	-	Advance Fraud
AFF	-	Advance Fee Fraud
ATM	-	Automated Teller Machine
CAFC	-	Canadian Anti-Fraud Center
CBN	-	Central Bank of Nigeria
CCTV	-	China Central Television
DNA	-	Deoxyribonucleic Acid
EFCC	-	Economic & Financial Crime Commission
FBI	-	Federal Bureau of Investigation
FTC	-	Federal Trade Commission
GDPR	-	General Data Protection Regulation
IBF	-	Interconnect Bypass Fraud
IC3	-	Internet Crime Complaint Center
IRB	-	Institutional Review Board
IRSF	-	International Revenue Share Fraud
MLM	-	Multi-Level Marketing

MMF - Mass Marketing Fraud

NGO - Non-Governmental Organization

PA - Professional Accountants

SILL - Strategic Inventory for Language Learning

UHC - Universal Health Coverage

WHO - World Health Organization

WSN - Wireless Sensor Networks

WVS - World Values Survey

Table of Contents

Open Page1

Approval2

ABSTRACT3

Dedication4

Acknowledgments5

List of Abbreviations6

Table of Contents8

CHAPTER ONE: INTRODUCTION13

 Overview13

 Background13

 Problem Statement14

 Purpose Statement16

 Significance of Study18

 Research Questions19

 Definition of Terms20

 Summary22

CHAPTER TWO: LITERATURE REVIEW24

Overview24

Theoretical or Conceptual Framework24

Related Literature27

Types of Fraud and How it Operates45

 Advance Fee Fraud (AFF)46

 Bond or Redemption Fraud47

 Charitable Fraud48

 Credit or Debit Card Fraud48

 Healthcare Fraud49

 Identity Theft50

 Insurance Fraud51

 Investment Fraud52

 Lottery Fraud53

 Mortgage Fraud54

 Nigeria Letter Fraud or 4-1-955

 Payroll Fraud56

 The Pyramid Scheme56

 Romance Fraud58

Telemarketing Fraud60

Why Fraud and Why Advance Fee Fraud?61

 The Human Perspective61

 The Religious Perspective62

 The Societal Perspective63

Reporting Fraud64

Summary69

CHAPTER THREE: PROPOSED METHODS70

 Overview70

 Research Design70

 Data Collection and Analysis76

 Methodology79

 Research Question81

 Research Questionnaire82

 Site/Location84

 The Researcher’s Role85

 Procedures86

 People Interviewed/Respondents/Participants86

Mitigating Advance Fee Fraud87

CHAPTER FOUR: FINDINGS 89

 Overview89

 Participants89

 Results90

 Discussion100

 Summary107

CHAPTER FIVE: CONCLUSION109

 Overview109

 Restatement of the Problem109

 Proposed Solution to the Central Question110

 Rehabilitation111

 Education112

 Massive Awareness Campaign113

 Contentment114

 Resources Needed114

 Funds Needed115

 Roles and Responsibilities117

Timeline	118
Solution Implications	119
Evaluation Plan	121
Summary	123
GLOSSARY OF TERMINOLOGY	125
REFERENCES	130
BIBLIOGRAPHY	163
APPENDIX	173

CHAPTER ONE: INTRODUCTION

Overview

This dissertation reviews the prevalence of Advance Fee Fraud (herein after AFF), how to find help for victims or would-be victims by creating awareness about AFF, and to recommend ways of rehabilitation of those who already fell victims. This study will utilize the information provided in a problem statement, analyze what AFF is, and will also identify the various gaps that have been created over time in the research of this global menace. For the researcher's guidance, there are some previous research questions to which attempts will be made to find the answers.

Background

Advance Fee Fraud (AFF) is a crime of solicitation and deception with the aim of ripping off the innocent victim who thought he or she was dealing with an honest person or persons, who will eventually part way with his or her hard-earned money believing to be investing in a profiting business or in a viable investment. This crime is a scheme in which businesses, government, and/or individuals are deceived into paying a certain amount of fee(s) before receiving promised benefits in the form of stocks, services, money, or even products, which is eventually not given (Schneider, 2019). This crime has secretly been around for many years but has recently and steadily grown out of the proportion that it has now become a global issue. Financial fraud, according to Cropsey (2018), has now become a global problem that is estimated to cost trillions of dollars in losses annually and is said to be often enabled by professional accountants, causing great concern to the accounting and auditing profession. Research shows that the estimated 2018 annual global fraud loss was around \$7.1 billion (Seitz, 2018).

Problem Statement

The problem is to address the issue of, and the menace caused by Advance Fee Fraud that has become a societal and academic concern, and recently, it has become a global challenge. For the police and law enforcement, it has become a strategic priority, especially because it is a crime that is pervasive, exploitative, and psychologically and financially traumatic to victims (Carter, 2021). Advance Fee Fraud (AFF) has become a global issue with diverse dimensions. It implicates frauds of different kinds: fake relationships/marriages, human trafficking, drug deals, and abuses, sales and purchase transactions, and Trust issues. Imagine how a process that started with an unsolicited e-mail may end up in the death of a victim. All that is known is that some people tricked someone and took away their money, but AFF goes beyond that. Not enough attention has been paid to how the victims of AFF could either be helped or how they can get support on their way to recovery. This research is trying to aid AFF in both research and all efforts aimed at its eradication. Since other writers have suggested that the next steps in the eradication of this problem are to include focusing on helping vulnerable citizens to appreciate and manage the risks of both online and offline fraud, however, this research has not paid enough attention to how vulnerable citizens are, facing the risks of internet services and how we can help them on how to manage the risks. Reinstein & Taylor (2017) suggested that there is a need to treat those already exposed, it means to support victims. It is possible to find a lack of support for both victims and would-be victims, in lectures, seminars, counseling, awareness campaigns, etc. Since there are some people that are revictimized, the establishment or incorporation of programs that could be developed to prevent revictimization is also important. In addition, it is necessary for the victims to be introduced to established programs to prevent other addictive problems because this kind of program will mean a tremendous benefit for the victims. Sadly, these kinds

of programs do not exist yet, but they are necessary. Finally, corruption is a barrier to achieving laudable health goals and requires preventive actions and risk mitigation, which is a requirement because it is not in place, but it needs to be, which makes corruption a research gap that needs to be filled.

This qualitative research study is aimed at finding and exploring lasting and effective help and support for those that have become victims of AFF and to provide information that could expose the signs to watch out for that may tend to the possibility of fraud in the making, which could help those that would have been enticed in any way to the point of becoming a victim, as suggested by previous researchers above. Forms of support will include mitigation since there is a need to implement more fences to reinforce the codes of conduct, reduce rationalization and keep professional accountants from the slippery slope of unethical behavior and fraud in the same way that Reinstein & Taylor (2017) suggested. This research will be carried out based on The Fraud Triangle Theory. I will develop this theory under the work of Donald R. Cressey, a well-known criminologist. Cressey presented the three elements of the Fraud Triangle Theory as an opportunity, pressure (also known as incentive or motivation), and rationalization (sometimes called justification or attitude). He also stated that all three elements must be present for fraud to occur. In 2018, research was done on Collusion and Unethical Management Behavior in Financial Statement Reporting. In that research, it was confirmed that the three components of Cressey's fraud theory (perceived financial pressure, opportunity, and rationalization) did exist (Shibley, 2018). However, Wyngaard (2017) suggested that for there to also be fraud, The Fraud Triangle Theory must include perceived opportunity, or the ability of a fraudster to take advantage of a weak control system to commit fraud. According to Victoria (2018), today, the most popular fraud theory is The Fraud Triangle Theory which is mainly used

in the anti-fraud community. Despite this fact, The Fraud Triangle Theory has not improved auditors' ability to detect fraud (Powell, 2017). The theory, according to Powell (2017), has gained recognition over the past forty years, though Kassem, Higson, and Buchholz suggested that The Fraud Triangle is ineffective in detecting fraud.

Purpose Statement

This study will use a qualitative method. We just recognized that AFF is pervasive, exploitative, and psychologically and financially traumatic to victims (Carter, 2021). Qualitative research involves collecting and analyzing non-numerical data. I will use printed materials, videos, or audio, to understand concepts, opinions, or experiences. I will use them to gather in-depth insights into a problem or generate new ideas for research. I will be using this method because my research is practically based on the experiences of those that have been in the field and their documented findings. The purpose of the study is to formulate ways in which the victims of AFF can be educated, and by way of filling the gaps created by previous studies.

This study utilizes the work of two theorists: Edwin Sutherland's "Differential Association Theory" about why people commit crimes (theory of crime) and Donald R. Cressey's Fraud Triangle Theory (theory of fraud).

1. Edwin Sutherland's "Differential Association Theory" about why people commit crimes (theory of crime). This theory postulates that:

- Criminal behavior is learned; it's not inherited.
- It is learned through interaction with other people.
- The principal learning of criminal behavior occurs with intimate personal groups.
- It includes learning the techniques of crime.

According to Victoria (2018), today, the most popular theory is The Fraud Triangle Theory which is mainly used by the anti-fraud community. However, The Fraud Triangle Theory has not improved auditors' ability to detect fraud (Powell, 2017).

2. Donald R. Cressey's Fraud Triangle Theory (theory of fraud). Shibley (2018) also supports this theory.

According to The Fraud Triangle Theory, there are three elements that come together to motivate individuals to commit fraud:

1. Opportunity
2. Pressure (motivation or incentive), and
3. Rationalization

This study has the objective to formulate ways in which governments or the financial sector can help or assist the victims of AFF, acknowledging that AFF is pervasive, exploitative, and psychologically and financially traumatic to victims (Carter, 2021). In some cases, victims are left empty after they have been duped by advance fee fraudsters, in some other cases, their entire life savings are cleaned out. To this day, there is no record of any effort about the education of victims or the creation of awareness on the AF fraudsters, perhaps because the incident or crime is underreported. Ross & Smith (2011) wrote that given the substantial under-reporting of fraud; it could be assumed that there was a degree of under-reporting by survey respondents. In addition to that, we saw earlier that there have been suggestions that there is a need to treat those already exposed (Reinstein & Taylor, 2017), by this, meaning the victims of AFF. When there is enough information and awareness, a smaller number of people will be victimized, and since any crime, including AFF, causes insecurity in any nation, there will be fewer occurrences of AFF and a possibly more secure economy. In a nutshell, the purposes of

this study are to know the various kinds of fraud and be conversant with them and how they operate, to educate and prepare the public about them, and fill the gaps that previous studies/research created.

Significance of Study

There are enormous issues that we need to study, and recommendations to make at the end of this study. The purposes of this research may vary from improving a defect, suggesting ways of improvement, and providing a lead to a solution, etc. So this study is about AFF, but the majority of the studies about AFF do not consider how people, government, and corporations fail victims, and how they have little or no consideration for those victims, especially the individuals, and how the victims can be rehabilitated, and most importantly, how they can be reinstated back to their original state or status before the incident, knowing fully well that AFF has become a strategic priority, pervasive, exploitative, and psychologically and financially traumatic to victims (Carter, 2021). As noted by Reinstein & Taylor's (2017) suggestion, there is a need to treat and support victims, therefore there is a lack of support for both victims and probably would-be victims by lectures, seminars, counseling, awareness campaigns, etc. regarding AFF. One of the specific reasons for this research is to look for a more viable way to achieve treatment and support for victims of AFF. For example, since there are people that are being revictimized, finding a means to establish or reestablish previously existing programs that could prevent revictimization will be helpful. In addition, establishing programs that have been developed to prevent other addictive problems could be a major benefit for the victims. It will be another reason for this research since it does not seem that these types of programs exist yet, but they are needed.

For this research, it is the writer's view that AFF has been on the increase, it includes various types: fraud by a fraudulent entity; fraud by the manner of the fraudulent act; fraud according to the importance of facts; fraud related to the types of contracts (Hajdari, 2019). Unless one is directly affected, people do not seem to feel the pain, distress, discomfort, and agony suffered by the victims. However, people are victimized because they lack knowledge and understanding of the rudiments of advance fee fraudsters. Therefore, another reason for this research is bringing to the public the knowledge and understanding of the rudiments of advance fee fraudsters. It is this writer's belief that as people get more information about advance fee fraud and fraudsters, they will become more careful, and the rate at which people fall victim will be reduced. Most importantly, those that have been affected by AFF need rehabilitation and enablement for them to live their normal lives again. In doing this, it is important to know what victims pass through after they have fallen victim to AFF. Another reason for this research will be to determine the effect or the impact of fraud on its victims. It is also important to note what propels or encourages fraudsters to do what they do.

Research Questions

In this study, there will be certain questions that will guide my research. Finding an answer or answers to these questions will, hopefully, help the research in proffering solution(s) to the lingering problems of AFF.

General Question: In what ways can the victims of advance fee fraud be helped by the government, NGOs, and or corporations and be rehabilitated to alleviate their predicament of not only losing "a friend," but also their life savings?

1. With the continued increase in the incidents of the internet or cyber fraud and awareness or lack thereof, how do the victims of Advance Fees Fraud become victimized?
2. How much has technological advancement aided the activities of Advance Fees Fraudsters and other transnational organized crimes?
3. As Advance Fees Fraud gains ground and goes abroad, how much damage does AFF do to the economy, businesses, and the lives of victims? And how is the international community prepared to deal with its aftermath?
4. What are the available resources and programs for the rehabilitation of victims?

Definition of Terms

Advance means progression in an upward or forward motion. It has many synonyms which include words like advancement, procession, feeler, improvement, betterment, heighten, exalt, elevate, aggrandize, assign, allege, accelerate, raise, improve, adduce, and rise. It also has antonyms such as retreat, late, withdrawn, pull away, retire, pull back, move back, and behind (Advance, n.d.). Advance also means to be completed before it is needed, it also means to precede. It is to give, say, do, accomplish, or pay for something ahead of time.

Fee is a payment that is made to a person, organization, professional, or public body in exchange for advice, property, or services. According to Kenton (2021), a fee could also be a price that is fixed as a charge for a specific service. The business and services world applies fees in a variety of ways which could include costs, charges, commissions, and penalties. Fee(s) are present in heavy transactional services and people can pay them in lieu of a wage or salary. Fee pertains to a single payment while fees are the plural of fee, which represents multiple payments, or a payment made more than once.

Fraud is defined as the intentional misrepresentation of a material fact. It is made to induce another person to rely upon, and on which that other person reasonably relied upon it to his or her detriment (Huber & DiGabriele, 2021). They also wrote that fraud consists of deception practices done to induce another to part away with their property or surrender some legal right and which accomplishes the end designed. Fraud is a crime of specific intent or civil tort, which requires that every element of fraud must be proven in a court of law and a victim or the prosecutor must obtain a civil judgment or criminal conviction where the perpetrator is found guilty (Huber & DiGabriele, 2021), It is also a fraud when anyone gives or report false information, when knowingly a person hides certain circumstances which he or she knows that such reporting was necessary (Temirzhanova et al., 2018).

There are many types of fraud (to be discussed later in detail). For example, Internet/cyber fraud which involves the fraudster's use of technological progress to commit crimes without visual contact with the victims; Telephone fraud in which the offender calls the victim, posing as a police officer reporting the arrest of a relative on suspicion of committing a crime, and the victim is required to transfer money to a certain cell phone number or to a third party in exchange of the release of his or her relative; Resale or rental of a property that was already sold or rented (Temirzhanova et al., 2018). In research done on the Global Telecommunications Fraud Trend Analysis, Koi-Akrofi et al. (2019) noted that there are five fraud types and methods that stand out, they listed them as Subscription Fraud, PBX Fraud, Subscriber/Identity (ID) theft, Interconnect Bypass Fraud (IBF), and International Revenue Share Fraud (IRSF).

The Shield of Support literally means the protection that is available, or that could be made available for the victims of Advance Fees Fraud. A major reason why people fall for the

crime of fraud is ignorance. Avarice is also a reason, especially when people are open to every form of avenue that will facilitate their speed to wealth. However, organizations and government offices do fall victims too. Therefore, it is necessary that everyone takes actions in any way to protect the victims; especially it is important to protect poor elderly people because they are the most vulnerable.

A Shield of Support includes sensitizing the people about the modus operandi of these fraudsters, this way they will know whenever they are about to entangle themselves in a fraudulent scheme. Awareness is key on the road to the future. David et al. (2020) noted that there are three levels of awareness and listed them as: the way in which the environment within a volume of time and space is perceived as elements; the comprehension of their meaning; and the way their status is projected into the future. This, therefore, means that awareness is key in making certain decisions that affect our future. Awareness has been described as the ultimate source of what we feel, think, and know (David et al. 2020). Awareness is what we initially feel at our wake in the morning, or even the haze in the background when we try to attend to concerns that we are conscious of. It is the fringe around the focus of our consciousness (Bloom, 2019). Awareness could be a Shield of Support if anyone is creating it. Another key Shield of Support is how victims are helped back into society, at least, near their previous status before they fall victim to the crime.

Summary

In this chapter, there has been a review of the prevalence of Advance Fee Fraud (AFF) and an examination of the problem statement which analyzed what AFF is all about. It has also identified the various gaps that exist in the research concerning AFF and its global threat. The significance of the study shows the importance of this type of research. Also, the researcher has

asked different research questions as a guide which attempt will be made to find answers to later in the research.

CHAPTER TWO: LITERATURE REVIEW

Overview

Addressing the issue of Advance Fee Fraud shows that the origin of AFF goes beyond solicitation. In addition, the victims do not have to pay attention, especially to how they will either be treated or helped; or how they can get support to recover. It has however been suggested by other writers that the next steps in eradicating this problem must include helping vulnerable citizens to appreciate and manage the risks of both online and offline fraud. It was Reinstein & Taylor (2017), who suggested that there is a need to treat those already exposed, that means to support victims, maybe through lectures, seminars, counseling, awareness campaigns, etc. Also, corruption is a barrier to achieving laudable health goals and requires preventive actions and risk mitigation. Corruption has an important negative role in AFF, but this research is not focused on that, however, this study can be the beginning of further research about the link between corruption and AFF. This research has the goal to find, explore lasting and effective help and support for those that have become victims of AFF and those that would have been enticed in any way to the point of becoming a victim, as suggested by previous researchers.

Theoretical or Conceptual Framework

This research will utilize the theories of Donald R. Cressey's Fraud Triangle (theory of fraud), a theory that has been supported by another research, Shibley (2018). According to The Fraud Triangle Theory, there are three elements that come together to motivate individuals to commit fraud: Opportunity, Pressure (which is also known as motivation or incentive), and Rationalization (also called justification or attitude). For fraud to occur or for a crime to be termed as fraud, it states that all three elements must be present (Albrecht, 2014).

In addition, this study is based on Edwin Sutherland's "Differential Association Theory" (theory of crime) which tries to answer the question Why do people commit crimes? In Sutherland's view, criminal behavior is associated with people that live or grow up in a criminal environment. He believes that people must encounter various criminal social influences throughout their lives. It is very likely if a person socializes with criminals, they will end up being a criminal because of his/her association. A summary of Edwin Sutherland's "Differential Association Theory" is that:

- Criminal behavior is learned; it's not inherited. The person who isn't already trained in crime doesn't invent criminal behavior.
- Criminal behavior is learned through interaction with other people through the processes of verbal communication and example.
- The principal learning of criminal behavior occurs with intimate personal groups.
- Learning of crime includes learning the techniques of committing the crime and the motives, drives, rationalizations, and attitudes that accompany it.
- A person becomes delinquent because of personal reactions favorable to the violation of the law.

According to Victoria (2018), today, the Fraud Triangle Theory is the most popular theory, which is mainly used in the anti-fraud community. Despite this, the Fraud Triangle Theory has not improved auditors' ability to detect fraud (Powell, 2017). The principal critic is based on the premise that to fight fraud, it is not just enough to realize the occurrence of fraud but to also find out how and why it occurred (AGA intergov, 2022). In finding the answer of How and Why does fraud occurred, Cressey's hypothesis was predicated on the fact that:

“Trusted persons become trust violators when they conceive of themselves as having a financial problem which is non-sharable, they believe that this problem can be secretly resolved by violation of the position of financial trust and are able to apply to their own conduct in that situation verbalizations which enable them to adjust their conceptions of themselves as trusted persons with their conceptions of themselves as users of the entrusted funds or property.” (AGA intergov, 2022).

The Fraud Triangle Theory develops three elements which are motive to commit fraud, Reciprocity, Pressure, and Opportunity. According to Cressey’s Theory of The Fraud Triangle, personal financial problems can **Pressure** or **motivate** an individual to commit fraud, which may include fraud as a large gambling debt. Sometimes, it could be the pressure that originates as a problem from work, such as when an individual is motivated to perpetrate fraud because he feels he has been given unrealistic performance targets. However, the individual doesn’t believe that he can solve his problems legally or he can find help from people. On the other hand, **Opportunity** means when a person who plans to commit fraud discovers a weakness in the internal control mechanism of the establishment and does not believe in the possible discovery of his or her fraud, or money theft.

Any internal control weakness, such as when there is no oversight, may create an opportunity for the fraudster to steal or defraud. Typically, the fraudster may start by stealing a small amount of money and if he doesn’t get caught, he is likely to steal even more. However, an organization may be able to reduce the risk of fraud and decrease the possibility of theft by developing and implementing effective internal controls. In Cressey’s view, the perceived opportunity to commit a trust violation has two components: they are general information and

technical skills. General information is simply the knowledge that the employee's position of trust could be violated. Technical skills refer to the abilities needed to commit violations (Sujeewa et al, 2018).

Finally, Reciprocity (2020) identified two facets: The fraudster must decide what he will gain from his fraudulent activity which is more important than the possibility that he might get caught. The fraudster must justify his action with the thought of either "The company won't miss the money" or the fact that he or she does not get paid enough. However, note that embezzlers do not view themselves as criminals, they must justify their misdeeds before they ever commit them (Sujeewa et al, 2018). The individual may even rationalize fraud by trying to convince him or herself that he or she will pay the money back. Cressey's Fraud Triangle Theory is important because it helps an organization determine the motives behind an individual's decision to commit fraud as well as the opportunities that enabled him to perpetrate the theft (Reciprocity, 2020). Using The Fraud Triangle Theory can help a company detect and prevent fraud, in part by implementing more effective internal controls (Reciprocity, 2020). A person may commit fraud if there is pressure, opportunity, and rationalization," wrote Saluja et al (2021).

Related Literature

Fraudulent behaviors have both civil and criminal sanctions. In civil litigation, misrepresentation could lead to an allegation of fraud, the misrepresentation of fact could either have been intentional or negligent (Legal Information Institute, 2020). Fraud behaviors are forms of theft or larceny that occur when a person or entity illegally takes money or property, or when they are used in an illicit manner, with the intention of gaining benefits from it (FindLaw, 2022). Fraudulent behaviors are not automatically exhibited, they are learned, practiced, discussed with intimate personal groups, and the techniques of committing them are learned too. That is why

Edwin Sutherland's theory of "Differential Association" becomes relevant. Donald R. Cressey built his Fraud Triangle Theory (theory of fraud) on pressure, opportunity, and rationalization. Most reasonable minds would love to stay away from anything that is defined as crime, but there are reasons why this reasonableness no longer comes to play; when there is so much pressure to achieve, obtain, or attain, and when such pressure finds the opportunity to venture into any crime to satisfy their pressure. Fraudsters will always have reasons for doing what they did, whether the reasons are genuine, legal, acceptable, or not, this is what Cressey called rationalization.

The reason why people are zealous in their quest to expedite their avenue to wealth and riches has many factors. Today, there are many kinds of crimes, especially the ones committed online which are technologically enabled fraud. These frauds have different classifications and categories such as email fraud, online dating fraud, and sales fraud (Bolimos & Kim-Kwang, 2017). For a better understanding, e-mail fraud can include phishing, i.e., fake emails that are proposed to have been written and sent from banks, credit societies, and other companies seeking personal information; and advance fee fraud, where the fraudster tricks the victim using a promise of a huge sum of money after the victim pay a transaction fee.

Advance Fee Fraud (AFF) has been defined as a criminal act of fraud in which the fraudster encourages the victim to pay an advance fee as an investment in anticipation of receiving a much larger benefit that in the end, it is never delivered (Aigbovo, 2019). It is an activity of criminals that is conducted online by organized criminals across different parts of the globe, to quickly get to affluence. It could be domestic or international. An author asked if the meaning of life is to get rich quickly (Wendling, 2019). This is why many people have lived under the spell of a constitutive fantasy, which she explained to be the fantasy of instant wealth. That means the human mind is always looking for ways to cut corners and save valuable energy.

AFF is a crime in which the fraudster tricks the confidence of a victim into believing that a small amount of money invested will soon become a huge return. Fraudsters convince victims to pay a small sum of money with the hope of a much larger gain (Lazarus, 2018 quoting Chang, 2008 and Rich, 2017).

Since the creation of money and the collection of goods, there have always been those who wished to obtain their wealth by nefarious means; thus, frauds (scams”) evolved (Bolimos & Kim-Kwang, 2017). The prevalence of crime in many societies has led to the passage of various laws which include some economic and financial crimes laws. Those laws and their concepts are difficult to define all over the world because criminal policies, especially in the economic area, vary greatly from one country to another (Vanni, 2018).

Every time we see something appealing to the mind, the human brain starts working in the quickest way to get it and this could be due to societal pressures. However, very few studies have identified social pressures and contexts as causes behind the emergence of workplace cultures that foster fraudulent behaviors (Maulidi 2020 citing Suh et al., 2018). Recently, there has been a tremendous increase in fraudulent activities, especially Advance Fee Fraud (AFF). This rise or the increase is bizarre, and the upsurge of yahoo-yahoo (as it is mockingly called in Nigeria) or yahoo plus (which is the more advanced stage of AFF) in this 21st century is alarming, and it calls for serious academic attention. For example, more than 40% of undergraduates and up to 60% graduates that are either jobless or have jobs that are not fulfilling are now being recruited into the fraudster industry (Suleiman, 2019). Tricks, scams, or frauds were in existence long before there was the internet. The internet only came to expose or open the floodgates to cyber-scams and every nefarious activity on the internet, which is generally

understood to be any fraud that exploits mass communication technologies to trick people out of their money (Whitty, 2020).

Many kinds of crimes exist today, especially the ones committed online which are technologically enabled fraud. Authors classified these frauds variously and into a few categories, including email fraud, online dating fraud, and sales fraud (Bolímos & Kim-Kwang, 2017). Other classifications of fraud include consumer fraud, corporate fraud, credit card fraud, advanced fees fraud, computer fraud, and corruption which also includes bribery, embezzlement, trading in influence, abuse of function and illicit enrichment, money laundering, and cybercrime (Vanni, 2018). This paper focuses on Advance Fee Fraud (AFF), which, as stated above, is an activity of criminals that is conducted online by organized criminals across different parts of the globe, to quickly get to affluence. It could be domestic or international.

Online dating or romance fraud or scam is another type of Advance Fee Fraud. It is the most frequently reported fraud of all Mass Marketing Fraud in developed countries. It is typically conducted online by international criminal groups who engaged unsuspecting victims in online dating and on social networking sites (Whitty, 2018). Dating is now known to be an ambiguous and very contradictory process that is highly vulnerable to influences from cultural settings (Stoicescu, 2019). It is also reported that the characteristics of those that are likely to fall victim to romance or dating scams include middle-aged, well-educated women that tend to be more impulsive, score high on the urgency and sensation-seeking scale, less kind, are more trustworthy, and have an addictive disposition (Whitty, 2018). The author also argued that these findings might be useful for future researchers who may be looking into the areas of developing preventive and awareness programs and campaigns.

The romance scam is a form of fraud in which the victims could likely be middle aged or older people, which contrasted with the view that older people are more likely to become victims of scams (Whitty, 2018). Romance fraud has transcended centuries. In the 20th century, it was a resurgence of posts and fax that were used to perpetrate this romance fraud, but the 21st century saw exponential growth in the field of digital communication and technologies which also include the field of social interaction that has brought a new wave of opportunities for this type of crime to take place, and victim's complaints have greatly and sharply increased in number (Gillespie, 2021).

In online dating fraud, there are two issues implicated: money and emotion. While the monetary aspects of the fraud have been addressed, the emotional side of the equation has suffered great loss. Online dating fraud has recently become an issue that attracts an increasing number of scholars. The growth in digital communication and technologies has not only made it easier for people to meet online, but it has also enabled scammers to have easier ways on their prey who happened to be unsuspecting victims (Gillespie, 2021). "Initially, these scams would take place solely online, and they could proceed very rapidly," continued Gillespie. Unresolved issues do not only leave victims with financial loss but also leave them with emotional breakdowns. In certain situations, courts can resolve the financial loss but are unable to punish emotional harm, hence, it is written that historically, the law responds to this crime through offenses relating to fraud, but this arguably leaves parts of the behavior unpunished (Gillespie, 2021). It is important to note that in online dating fraud, there is the possibility of tangential victims, this happens when a fraudster steals the identity of another person to undertake the fraud. The law focuses on the victims who suffer a loss, but surely the person whose identity was stolen and who suffers harm is also a victim (Gillespie, 2021).

Online romance scammers or romance fraudsters have defrauded online dating website users of large amounts of money, and they have inflicted serious psychological harm. In addition, they also inflicted emotional damage on the victims to the point that victims blame themselves for their losses and they have had to also face the blame of the society (Sorell & Whitty, 2019).

Advance Fee Fraud will continue to be on the increase if there are no available resources to respond to cybercrime generally, as well as for financial cybercrime for profit (Levi et al., 2017). Levi suggested a continuous development of how much we understand the risks and the threats that are facing the victims, be it corporate, governmental, or individual so that we will be able to tailor roles and responses accordingly, so that there will be sufficient resources available to fulfill those roles (2017). This, according to them, must begin with the internet server and their service providers who should actively develop the means of promoting the use of these services securely and reducing the risk of threat of financial and other economic loss; and engaging available transnational criminal justice in rendering the most damaging fraud practice and other cybercrimes unprofitable, and to engage every form of awareness campaigns in the prevention and protection of victims, users, and customers in a proactive manner. However, Levi suggested that the next steps are the inclusion of better and early education on risk management that will focus on how to render help to those that are vulnerable citizens in a way that they will appreciate the management and the risks of both online and offline fraud (2017). Also, governments should implement programs that prevent the revictimization of romance scams, these programs can benefit from other programs that have been developed to prevent other addictive problems (Whitty, 2018).

Whitty also referred to Titus and Gover (2001), who believed that victims of fraud are also people that are more “likely to be cooperative, greedy, gullible/uncritical, careless, susceptible to flattery, easily intimidated, risk-takers, generous, hold respect for authority, and are good citizens” (Whitty, 2018).

The advancement in technology greatly contributes to the increase of Advance Fee Fraud, especially cyber fraud, a by-product of cybercrime. The term “cybercrime” is a term that covers a wide range of activities that take place on the internet. For example, it includes some rule-breaking behaviors, such as cyber fraud, cyber-bullying, cyber-stalking, and cyber espionage (Lazarus, 2018 quoting Hutchings and Chua, 2016; Yar, 2016). Cybercrime is an umbrella term that covers many online illegal activities, and a large array of offense types which are mostly broken down into two categories: cyber-enabled crimes, which are crimes committed with the aid or assistance of the internet or online services, and cyber-dependent crimes, which are crimes mainly committed online (Cross, 2020). While cyber-enabled crimes can be committed on or offline, cyber-dependent crimes are only committed online, they are crimes that cannot exist without technology, and they can only be found in virtual environments.

As Norton Security Symantec Corporation noted, cybercrime is a crime that has so much to do with computers or the internet to be successful (Smith et al., 2019). In the article, Cyber-fraud, and the Implications for Effective Risk-Based Responses: Themes from UK Research, it was noted that globalization is one of the main keys of cyber-fraud. It means a crime that is found in one jurisdiction which also happens to be found in another jurisdiction unless, where the major attractive forces vary by national differences in terms of what they are targeting or based on the policies of the organization that is in control (Levi et al., 2017). Cyber-fraud has increased in the last years. Significantly, the past 61 years have recorded a tremendous increase, and more

men have reported that such crimes have been committed against them (Bolimos & Kim-Kwang, 2017). Specifically, Cyber-fraud increased between older men who are using computers more often and they are being targeted, they also are reporting the offenses to law enforcement.

Greed is another reason why AFF is on the increase. As suggested, one does not need to invest in human weaknesses (i.e., capitalizing on the weakness of human beings) to become rich, such weaknesses include stupidity, human fantasy, and ignorance of the rules of security which are often the key factors that contribute to security breaches (Bogavac, 2017). Cyber frauds or cyber-scams are any types of frauds that exploit mass communication technologies (e.g., email, Instant Messenger, social networking sites) to trick or deceive people out of their money because of greed (Whitty, 2019). There is also corporate financial fraud that also results from greed. Zhang defined it as the intentional misrepresentation of amounts or disclosures in financial statements (Zhang et al., 2020).

Fraudulent activities of people are the major challenge that confronts the development of any society. It is also a big challenge when the banking sector is where fraud originates from. In general, the business sector faces complex difficulties with the advancement in information and communication technology (Akinbowale et al., 2021). The new technologies also changed the nature of fraud, be it in banking or any other sector, and any other type of fraudulent practice (Akinbowale et al., 2021). Recently, the police discovered certain financial executives who participated in the crime of fraud. Police interviewed about thirteen former C-suite financial executives for their involvement in bank statement fraud. Police investigation established that the executives were involved in the fraud, and they were indicted for major cases of accounting fraud, where five different themes of accounts emerged from the narratives. They accounted for

how they had crossed the lines into financial statement fraud while acting within or reacting to a financialized corporate environment (Ikseon et al., 2020).

Other types of fraud include Ponzi, Pyramid, Advance fee scams, and other mechanisms used to defraud unsuspecting victims of their money (Mugarura 2017, 231). A Ponzi scheme is an investment tactic that tricks people into an investment, which involves the payment of purported returns to early existing investors from the funds collected from later or new investors. A Ponzi scheme is a scam act that is conducted by white-collar criminals like business professionals that are specialized in the knowledge and act of crime with the intention to commit the criminal act. The organizers sustain the schemes, they often solicit new investors by promising to invest their money in vibrant financial opportunities with the claim to generate high returns for them with little or no risk (Mugarura, 2017). Ponzi schemes have no genuine source of income, but they use the constant flow of money from unsuspecting new investors that are normally recruited by those who joined the scheme for a commission (Mugarura, 2017).

The Ponzi scheme was introduced in the 1920s when Charles Ponzi engaged in fraud, a scheme that was also known as the money that flows from the bottom up (Halim et al., 2021). Charles Ponzi, an Italian immigrant who started a business guaranteeing a 50 percent return on money invested to investors in the USA in the 1920s (Halim et al., 2021). People use the term Ponzi scheme or scam to describe a situation where people invest money with the hope and promises of making profits on their money, but it turns out that they lose the money. In Mauritius, on April 3, 2015, the citizens woke up to the news that a prestigious bank and a renowned insurance company has been closed because their licenses had been revoked by the Central Bank of that country. Shortly after that announcement, the term Ponzi scheme was used,

whether rightly or wrongly, it was used to describe the reason why the bank and the insurance company were closed (Uppiah, 2018).

There is also fraud in the insurance business, and it could be AFF too. Insurance is a complex financial product/business that is so complicated with cost-sharing rules, and it implicates different benefit designs which attract out-of-pocket spending with varying uses across consumers which is dependent on their needs (Bundorf et al., 2019). In simple and understandable terms, insurance is simply the term that stands for “risk transfer,” whereby the insurance companies come in to ensure that there is continuity of care in an uncertain world (Ndolo, 2017). There have been such remarkable achievements in the insurance industry, but as remarkable as the achievements may have been, people engaging in fraudulent insurance activities remain a very difficult barrier to break. There are still battles against the insurance industry, the battle against fraud has been a long way coming, and insurance companies globally have identified that problem and have started fighting it (Ndolo, 2017). Despite the trend in growth in cybercrime indicating fears about the impact of insurance fraud, not many researchers and scholars are engaged in writings or involved in insurance fraud in academic studies, and not many works of literature and books have been published on the topic as complementary to those published by consultancy firms, cybersecurity companies, and private institutions. Generally, the review of all these studies shows that there is no consensus on how to define and measure cybercrime or its impact (Paoli et al., 2018).

Fraud has been defined as the intentional misrepresentation of a material fact, the fraudster made this misrepresentation of fact to induce a person to act in a specific way that will be to his or her own detriment (Huber & DiGabriele, 2021). Fraud has negative effects on very many aspects of both human lives, the economy, corporate existence, and even government. In

Nigeria, banks are facing negative consequences of fraud. Specifically, fraud is affecting customer's deposits in a negative way, where people establish banks, take the money, and allow the banks to go bankrupt. In fact, the fraud present in Nigeria's economy is affecting the efficiency of the banks in the country (Dipo-Ojo & Murdtadho, 2020). Scholars have concluded that there is a shred of substantial evidence that fraud influences banks' efficiency negatively (Dipo-Ojo & Murdtadho, 2020). Attempts to defraud the banking sector have never ceased, but rather, it keeps increasing on an annual basis. The National Deposit Insurance Corporation (NDIC), in its 2017 annual report, had revealed that there was a substantial increase in the attempts made to defraud Nigerian banks through forgeries in the period 2016-2017. It was reported that there were attempts from 16,757 in 2016 to 26,182 in 2017, these numbers mean an increase of 56.3% compared with previous years (Dipo-Ojo & Murdtadho, 2020).

Some non-profit organization leaders have estimated that in the United States, about \$40 billion are lost every year in revenue because of financial scandals and activities arising from fraud (Marvin, 2020). No doubt Fraud has a negative effect in service delivery, organizational functioning, and board governance (Marvin, 2020). Marvin wrote that any non-profit leaders who fail to prevent fraud increase the chance of their organization's failure.

One will suspect that fraud becomes easier to commit when the fraudster eventually gains the trust of his or her victim. Moreover, research into content involving over a half-million scam emails had revealed that references to trust languages are very common in larger award claims, and fraud claiming to be from Africa (Rich, 2018). However, the research's result suggests that there is a minimal effect of trust languages used in scam letters and many people hardly have any influence from this kind of language (Rich, 2018).

Fraud has now become a persistent feature affecting the commercial landscape of any nation. In its latest survey, The Federal Trade Commission (FTC) has found that about 16% of Americans are being victimized annually, which has the same rates of victimization internationally (Raval, 2021). In addition, FTC explained that to combat fraud, the consumer protection authorities will have to identify which consumers are more likely to be victimized by different types of fraud. Fraud is a deliberate act that causes a business or economy to suffer damage, often in the form of monetary losses (SO, 2019).

When fraud occurs, there is an unbelievable phase in the life of the victim to the point that he or she feels ashamed to tell anyone, no matter how close and trusted a relative or a friend may be. They are ashamed of the fact that they trusted someone who turned around to betray their trust, as a result, they are lost because they do not want to trust another person with a secret. A secret because they never told anyone that there was this “viable business” they were investing in, they probably wanted to surprise people in their inner circle. Now that they have lost their money, it becomes difficult to cry out. This could be one of the reasons why many victims go unrecorded.

To curb the menace of all kinds of fraud, there has been a proposal for a series of approaches involving different institutions. This proposal will include the building and sharing of knowledge about fraud; tackling the most serious and harmful fraud threats; the disruption and punishment of more fraudsters while improving the support for their victims; and improving nations’ long-term capability to prevent fraud (Doig, 2018). Since the United States government has now become aware of the crime and the fact that people do not speak out, the governments of various nations now have in place different mechanisms that are made available for the reporting of cybercrime and associated offenses, such as fraud (Cross, 2020). In addition, there

are several jurisdictions that have implemented a centralized reporting system for fraud or cybercrime more broadly.

In occupational fraud, companies are working on the reduction of fraudulent activities. To reach this goal, companies focus on giving out incentives for good behavior, but also employers believe that the rationalization of being good at work is beyond their control (Reinstein & Taylor, 2017). However, in Advance Fee Fraud there is no such incentive, every unsuspecting “investor” is a potential victim of AFF, for this reason it is important to build a strong protection and support, also they must have fences built around them. Fences are informal or formal customs that refer to social expectations that keep individuals from temptation, shield them from pressure, and limit their opportunities to rationalize (Reinstein & Taylor, 2017).

In many societies today, a common slogan to ensure that everyone is involved in the security of the State, in partnership with the security apparatus, is “the police are your friends.” This is an attempt to encourage people to say something whenever they see something. In the world of cyber fraud in Nigeria, instead of working with the police, that is, rather than saying something to the police, the people sing praises of the cyber fraudsters, waiting that some money “will drop” for them. In a qualitative study conducted to examine the activities of Nigerian cyber fraudsters, the researchers analyzed the lyrics from 18 hip-hop artists and results revealed that the ethics of Yahoo-Boys (rappers call fraudsters Yahoo-boys) embodied a range of moral disengagement mechanisms. The rappers also shed light on the motives for the Nigerian cybercriminals’ actions (Lazarus, 2018).

The way society regulates fraud and mitigates the damage caused by it is very important. Governments have not been doing enough and it seems like this point has been made painfully clear since the enactment of key pieces of anti-fraud legislation (Boyle et al., 2018). Different

researchers have worked on various components and kinds of fraudulent activities. However, they are missing which ways the victims of these fraudulent activities could be helped and supported to regain their self-confidence and to be financially stable.

The role of new technologies is also important in the protection against fraud. In the article “How Artificial Intelligence and Machine Learning Research Impacts Payment Card Fraud Detection: A Survey and Industry Benchmark,” Nick et al. (2018), authors concluded that there is a gap in research to help reduce payment card fraud which will in turn help victims. A gap that needs to be filled urgently. To further help in filling the gap, forensic accounting has been suggested. Forensic accounting is understood to be the integration of auditing, accounting, and investigative skills which could be effective in fraud mitigation so long as it is adequately deployed (Akinbowale et al., 2020), with the hope that the investigative portion of it will benefit AFF victims.

In mitigating the effects of Advance Fee Fraud, a pertinent question will be, could Advance Fee Fraud be regarded as corruption and apply the same laws that are used against corruption? Corruption is when entrusted powers are abused for private gains, and the practices also defined as corruption may vary from one country to another and the context also depends on the way the action is looked at. That is the reason why anti-corruption efforts could take multiple forms depending on the situation (Vian, 2020). On the other hand, fraud has been defined as when someone intentionally misrepresents a material fact, which he or she made to induce another person that the person may rely on it, of which that other person reasonably relies on it to his or her detriment (Huber & DiGabriele, 2021). According to Huber, Fraud in tort is defined as willfully misrepresenting a material fact for the purpose of inducing another person to act in a certain way that injures him or her (Huber & DiGabriele, 2021). They stated that an essential part

of every fraud is the ascertainment that there was a misrepresentation that the victim relied on, and the fraudster created this misrepresentation with the intention to deceive the plaintiff for the purpose of injuring him or her. Fraud is based on the notion of deception and involves both lying and cheating (Cross, 2020).

Going by the definitions of fraud and corruption above, there seem to be some differences between fraud and corruption. While corruption is using an entrusted position for personal gain or benefit, fraud mainly has to do with the inducement of another to do something, who still has the prerogative to do or not to do whatsoever he or she is being induced to do, but in the case of corruption, the person goes outright to achieve whatever he or she wants to achieve without obstacles. A growing literature has suggested that the habit of corruption endangers the progress of any nation in achieving better health, economic growth, and development (Vian, 2020). This definition is necessary to understand corruption and find remedies for its consequences. It should be noted here, however, that while a case of fraud is already hard on the victim, whom to blame in the events is another thing.

Considering all the causes of fraud mentioned above, there is a warning against placing blame exclusively on the police agencies. Instead, there is an advocacy for there to be a need for society to coordinate and collaborate on the goal of policing fraud, which includes law enforcement, government, and industry partners (Cross, 2020). In addition, when we analyze fraud, we also need to focus on mitigation. What is uppermost in the mind of those who are poised to bring succor to the plight of the victims of AFF should be, in the words of (Cross, 2020), what constitutes “justice” for victims of fraud, as well as what constitutes a “satisfactory response.” Detecting the incidence of AFF for mitigation purposes will require the acquisition of certain biometrics.

In addition, when we talk about mitigation of fraud, the victims can use legal resources, but it will depend on each country from where the AFF originated. Most developed countries and many developing countries have domestic laws that deal with the issue of fraud of many kinds. In Nigeria, the phrase “modern economic and financial crimes statutes” is equally referring to the economic and financial crimes statutes, which came into existence during the advent of civilian rule in 1999 (Aigbovo, 2019).

Nigeria, with a long-standing history of military rule, 1999 may look recent in terms of legal documents prepared to protect against fraud. However, the modern economic and financial crimes statutes were derived from the decrees enacted during the military governments in Nigeria, many years before 1999 (Aigbovo, 2019). Some of these relevant statutes include the bank and other financial institutions act (1991), which repealed the Act of 1969, an Act that also dealt with the same issue. This Act gave the Central Bank of Nigeria (CBN) the power and the authority to establish and regulate banks in Nigeria and Failed banks (recovery of debts). There is also the Financial Malpractices in Banks Act (2004), it is also known as the failed banks act, which created provisions that make money owed to the banks recoverable from debtors who owe the banks that led to the failure of the banks, it made it an offense to owe the bank and unable to pay, and provided that anyone - banker or customer – that led to the failure of any bank in Nigeria be prosecuted; The Money Laundering (Prohibition) Act (2004) comprehensively makes provisions for the prohibition of laundering money or any proceeds from crime or illegal activities and for the punishment of offenders. The Economic and Financial Crimes Commission (Establishment) Act (EFCC 2004) makes provisions for the legal and institutional framework that enhances and enforces the economic and financial crimes statutes in Nigeria. The EFCC oversees and coordinate the various institutions that are involved in the fight against money

laundering, and enforcement of all laws that deal with economic and financial crimes in Nigeria. The EFCC is also responsible for the enforcement of all the provisions of the economic and financial crimes statutes. Advance fee fraud and other fraud-related offenses acts (2006) deals with issues relating to advance fee fraud and every communication offense via electronics (Aigbovo, 2019).

Another issue raised in this study about mitigation of fraud is the issue of emotional harm. When two strangers meet online, one with the secret intention to defraud the other and later, they start dating. For the emotional attachment in the relationship, the victim begins to spend or send money to the fraudster, unaware that she or he is being deceived. By the time the relationship comes to an end, the victims start to worry about their money (in some cases, the woman is the one spending money in the relationship), but she loved him, and she was emotionally attached to him. Therefore, online dating fraud is not only about stealing money, but it also has to do with the emotional trauma which is an important effect of fraud. The analysis of the damage that emotional trauma causes to the victims has been one of the main problems for civil law lawyers because they face the question of How will the victims' emotional harm be compensated for? (Ben-Shahar & Porat, 2018). It is a deep concern that emotional harm does not have enough attention in romance fraud litigation.

Shahar and Porat noted that we are living in a society where emotional interests (e.g., dignity, personal fulfillment, privacy) and reputation are central to individual well-being, a society where people are willing to pay for emotional benefits and where many institutions focus on the advancement and protection of people's emotional concerns. In their essay, Ben-Shahar & Porat (2018) proposed that defendants should pay for the direct damages caused by emotional harm to repair the underlying interest and the impairment of the victims. However, without

proper legal defense, it is difficult to catch online fraudsters and whenever a romance fraudster is caught and prosecuted, he is likely to survive the charge of emotional harm.

The fact that fraudsters can get away from emotional harm damage is because the law and jurisprudence do not protect the victims. There is the experience that civil law litigation does not generously look at the claims of emotional harm. Also, the jurisprudence of breach of contract does not often grant damages for emotional harm (Ben-Shahar & Porat, 2018). Some Advance Fee Fraud originates by sending mass e-mails that target a lot of people and these emails are delivered by a host such as Google, Yahoo, icloud, Facebook, etc. In addition, online dating sites are hosted by any of these companies, some may think or believe that these companies can be sued for either delivering fake e-mails or for hosting a site that targets innocent and vulnerable people in search of real relationship, but it does not look like this is the case. Under section 230 of the Communications Act (as amended by the Communications Decency Act), powerful companies like Facebook, Google, and Amazon do not have any binding legal obligations to block or remove any posted content that is or was created by users of their sites, that they have no hand in creating or developing (Sylvain, 2019).

In a study carried out by Yunsen and Yutao in 2011, there was an exploration of the relationship between the corporations and the banking industry and how the fraud perpetrated by corporations affects bank loans in China. It investigated the effect of corporate fraud on bank loans by investigating firms' credit and information risks and extended its research into the economic consequences of corporate fraud. They also studied and examined banks' lending behavior after corporate fraud. Their findings revealed that they should receive punishments from bank regulators for corporate fraud which can affect financing contracts between a firm and

its bank, as both the firm's credit risk and information risk increase after punishment (Dipo-Ojo & Murdtadho, 2020).

It is important for an investor to conduct research about the business that he or she wants to invest in, specifically about the durability and sustainability of the business. It simply means to be careful, calculated, and to take appropriate care of the business. This could amount to a legal standard that should be able to prevent bad outcomes that need to be prevented (McDonald, 2019). Even though there is no 'general principle of due diligence' in international law (McDonald, 2019), the performance of due diligence and relying on the information that will be provided by those already in that field will allay fears and increase enthusiasm. It is sometimes referred to as "doing due diligence," which is meant to be a broader exercise in risk mitigation (McDonald, 2019). When due diligence is overlooked, there is the possibility that there will be increased investors' loss of capital when fraud occurs, suggesting that both social ties and lack of due diligence contributed to fraud victimization (Nash et al., 2018). Since fraud continues to be prevalent, there should be a way to curb its effect on our society and improve its impact on the lives of those that have fallen victims. There should be corrective controls that should seriously investigate an effective strategy for reducing fraud since they indeed are instrumental in curbing fraud (Wanjiru & Ndegwa, 2020). A lot is known about AFF, but mostly in the academic field, investigations, and law enforcement. However, today, we do not know how much the government, corporations, and even the NGOs are doing to help in reducing the victim's damages, and what precautionary measures governments are using to alert the public about AFF, and how can we avoid it and the fraudsters. Certainly not so much.

Types of Fraud and How it Operates.

Around the world, there is an enormous number of frauds that exist today, especially about consumer financial fraud. Carrying out research on fraud has become difficult due to the lack of reliable data and the fact that there are enormous varieties of different types of consumer fraud. The various types of consumer financial fraud have their own different characteristics, particular methods of persuasion, and various target groups (Bosley et al., 2019). Annually, there are an estimated 30 million people in the United States who fall victims of fraud, only a minor percentage of them are ever aware of it and may never alert the authorities. A victim could fall to any of these endless types of fraud (Helbock, 2018). Even though a brief mention of the various types of fraud is made here, the focus of this research is on Advance Fee Fraud (AFF).

Advance Fee Fraud (AFF) is a scheme in which the fraudster(s) demands or requires a victim to advance some money upfront for an existing business that is intended to yield a huge sum of money. According to the Securities and Exchange Commission (SEC), Advance Fee Fraud gets its name from the fact that an investor is asked to pay a fee upfront or in advance of receiving something of greater value (The Daily Record, 2014). It is one of the numerous types of fraud that implicates more than one person across more than one city or state or country, which by itself comes in different forms. The most witnessed form of AFF perpetrated via the internet includes the classic Nigerian or '419' scams, investment fraud, and romance fraud (Webster & Drew, 2017).

The Nigeria 419 scam will normally start by offering to multiple victims the opportunity to invest in a deal concerning the transfer of wealth or investment opportunity through e-mails. This is not new, and it didn't start in Nigeria, contrary to popular opinion and this writer's belief before this research was conducted. It started in Spain over 100 years ago with the "Spanish prisoner letter" which was later discovered to be a scam. The scammers wrote letters to

businessmen explaining that members of a wealthy family in Spain were in prison and if anyone agrees to help smuggle them out for a fee, they will be entitled to a share of the family's wealth. Then the victims paid the fee, but there were no prisoners, and there was no wealth to be shared (The Daily Record, 2014). Today, the scheme has spread to most parts of the world and fraudsters in different countries can act as organizers, facilitators, or helpers.

According to the Federal Bureau of Investigation (FBI), an Advanced Fee Fraud happens when the victim pays money to someone in anticipation of receiving something of greater value, such as a loan, contract, investment, or gift, and then receives little or nothing in return (FBI.gov, n.d.). Arguably, Advance Fee Fraud (AFF) has been described as the most frequently encountered and successful type of fraud in history, which commonly employs two or more other kinds of fraud such as impersonation fraud, identity theft, and/or phishing (Alli et al., 2018). A major cause of this illegal scheme is found in the failing economies of countries where the practice of this scheme is prevalent. Advance Fee Fraud (AFF) is based on a victim's belief that eventually, his or her "initial investment" will increase, but eventually yields very little or most times, nothing at all. Increasing use of the internet and the improvement of new technologies have helped the prevalence of Advance Fee Fraud. Recently, Whittaker & Button (2020) wrote that advance fee and non-delivery frauds have become very common because the growing preference for online shopping creates new opportunities for online offenders.

Bond or Redemption Fraud arises from a conspiracy theory that the government controls all bank accounts. Fraudsters will notify people that they can purchase kits if they are willing to get into the scheme and if they do participate, they will grant them the opportunity of discharging their debts or will grant them the opportunity to purchase cars or homes. The fact is that this is not legal and for this reason, it does not work. When victims become inquisitive and ask about

their status, they are informed that they did not follow the process of implementation correctly (Helbock, 2018). Fraudsters or scammers normally look very trustworthy in their poise to entice a victim. They will use official forms and letter-headed paper. Helbock (2018) warns that whenever people present to you that they can grant you access to secret accounts, or that they can help you avoid tax payments, bills, and other such things, do not ever trust them. At worst, do due diligence.

Charitable Fraud refers to when some organizations make telephone calls claiming to be helping some charitable causes. They can use the same techniques used by real charitable organizations to raise money to steal money. Be certain where your money is going to before parting ways with it. Do not be pressurized by sales pitches and do not give cash. Always watch out for these types of calls after a natural disaster because scammers and fraudsters know that these are periods when people are likely to be sympathetic. Kids Wish Network, Cancer Fund of America, Children's Wish Foundation International, American Breast Cancer Foundation, Firefighters Charitable Foundation, Breast Cancer Relief Foundation, International Union of Police Associations, and National Veterans Service Fund are some of the fifty charitable organizations listed by Addressi (2022). On average, most charities in America spend less than 4% of the donations they receive on their intended causes while most of the remaining part is used to enrich the owners of the charity (Helbock, 2018).

Credit or Debit Card Fraud is very rampant. It occurs when a criminal gains access to a victim's credit or debit card number, and in some cases, personal identification number to make unauthorized purchases and, or withdraw cash from their bank account (Fontinelle, 2021). Helbock (2018) wrote that a certified fraud examiner was defrauded when he used his debit card to pay for food at a restaurant, but a few days later, his bank called to say they were locking his

card because they suspected his card has been compromised. Someone was using his card to buy goods more than 600 miles away. It does take a while for the money frauded to move out of a victim's account to be cleared up and the money restored back to the account. However, the victim is not responsible for unauthorized transactions or fraud so long as he or she reported the fraud within 60 days from the date the bank statement was sent to the victim (Burnette, 2021). This type of fraud can be carried out whether the fraudster is in possession of the physical credit or debit card of the victim or not. Whether a credit or debit card number or physical card is used, the effect is the same, except in the case of liability where the liability limits for debit cards are less restrictive than credit cards. In the United States, if a victim reports that his or her debit card is lost, stolen, or has been misused within two business days, the maximum liability under federal law is \$50. If he or she reports it within 60 days, the maximum liability is \$500. But if reported after 60 days, there will be no maximum liability (Helbock, 2018).

Healthcare Fraud is mostly perpetuated against individuals who have health care insurance, healthcare insurance and healthcare providers. Healthcare fraud has become a huge problem in the United States of America and around developed countries of the world. It is recorded that in the fiscal year 2016, the U.S. Department of Justice recovered \$2.5 billion in settlements and judgments arising from civil cases involving fraud and false claims that were related to the healthcare industry (Baranek & Sanchez, 2018). The impact of healthcare fraud is significant and wide-reaching. Those that will suffer financial impact include the insured who will be saddled with the payments of higher premiums and out-of-pocket expenses and they are the ones that will also receive reduced benefits and coverage; the business owners who will have to pay increasing amounts as premiums for their employees, which then affect the cost of doing business; and taxpayers who pay more to cover healthcare expenditures in public health plans (Stowell et al.,

2018). Furthermore, Stowell et al. (2018) wrote that apart from monetary damages, healthcare fraud could also put the patients in dangerous situations such as physical harm when unnecessary procedures are carried out and unapproved drugs are administered or when fraudsters tamper with medical records.

Identity Theft is the stealing of another's identity mostly for an improper purpose. It could be a driver's license, social security card/number, credit or debit card, in fact, it is anything that will give up the identity of another person to be used by an impersonator. Identity theft is one of the fastest-growing online crimes and it affects the online retail industry (Maitlo et al., 2019). Ylang (2020) noted that it is a simple method by which identity thieves operate, which also mean that individuals could also take simple measures to protect themselves against identity theft, but when the victims also include children, whose identity is stolen by their parents, it could be difficult. Funny enough, parents steal their children's identities. Betz-Hamilton (2020) wrote that many of the people who perpetrate child identity theft are parents, but also noted that the data on these perpetrators are limited. An Identity thief can take your identity simply by looking through your trash or by taking your details from an online source and he or she will use the information retrieved to apply for credit (or credit card), He or she will use it for welfare services, he or she can also use it to file for tax refunds and many more. A good identity thief can retrieve your information through a wide range of sources, and sadly, it is almost impossible to be able to prevent it totally from happening (Helbock, 2018). There are certain steps that can be taken or things that can be done to minimize the risk of an identity thief stealing your information, shredding your documents instead of just throwing them away, regularly checking your bank statements (sign on to online banking instead of waiting for monthly statements), protecting your cards from the view of others, and signing up for credit protection services (Helbock, 2018).

Insurance Fraud: To understand insurance fraud, it will be helpful if we know what insurance is. Insurance is a contract between two or more parties with one party representing the other one through a policy, in which the representing entity receives a financial contribution from the represented towards an unforeseen future occurrence for financial protection or reimbursement against losses from an insurance company (the representing party) in the event of that future occurrence (Kagan, 2021). The purpose for which insurance is recommended and sometimes required is for financial protection for a loss and/or cost (Laurin & Omran, 2018), which benefits the insured and sometimes the victims of the insured. Good insurance must have a clear understanding of the policy. That means, there must be accurate knowledge regarding the various terms, e.g., the insured, which is the party who receives the benefit in case of an occurrence of a specified event. He or she (it could be an entity/company) pays a premium; the period of insurance, the beginning and the end date of the policy that covers a specific risk; and the indemnity, it is the total sum of money to be paid by the insurance company on every claim that has been accepted (Macedo et al., 2019). Other terms include Insurance premium, which is the amount of money paid in monthly installments, biannually, annually, or in a lump sum by the insured to a company, to be covered in the case of any eventualities or any covered occurrence.

The insurance company and the insured signed a contract, which guarantees payment in case of damage or loss to the insured (Ramsey Solutions, 2021; Kagan, 2021). Failure by an insured to pay premiums that are due on the individual or the business may result in the cancellation of the insurance policy (Kagan, 2021). Insurance coverage is the extent of risk or liability that the insurance company covers for an individual or entity by way of insurance services (Chen, 2021), to which both parties agreed. An insurance policy is the total package of an insurance contract. An insurance claim is a demand made by the insured or a policyholder to

an insurance company, requesting payment of the benefit accruing from coverage or asking for compensation for a covered loss or policy event (Hayes, 2021). The insurance company will normally validate the claim and, if approved, will issue the payment entitled to the insured or any approved interested third or subsequent party to which the insured is liable to (Hayes, 2021). Continuous insurance is defined as insurance coverage of the insured which has no change in insurance status (Daw et al., 2020).

Fraud, generally, is a crime of deception for the purpose of financial gain (Fisher, 2021). An insurance claim is just one of the ways of committing fraud, but it has become a growing concern because of the pressure coming from the insurance industry (Fisher, 2021). Insurance fraud is an attempt to exploit an insurance contract (Chen, 2020). Insurance Fraud, therefore, is a claim based on false information or the falsification of documents to benefit from an insurance contract. In the United States, automobile insurance fraud alone costs the insurance industry billions of dollars every year (McCarthy et al., 2019). Due to the incessant insurance fraud, it has become very hard to verify the extent of the damage. Fiederling et al. (2018) wrote that it is difficult to determine or verify the extent of insurance fraud, and the estimates of the total amount of fraud are somewhat controversial, and they wrote further that the issue of insurance fraud has become a serious global problem.

Investment Fraud, according to the Federal Bureau of Investigation (FBI), has to do with the illegal sale or claim to have sold a financial instrument. The FBI went further to state that it is a fraud that implicates typical investment fraud schemes such as those that offer low or no-risk investments, and they do guarantee or promise returns. They could be overly consistent returns; they could involve complex strategies or unregistered securities. Some examples of this fraud will include advance fee fraud, Ponzi schemes, pyramid schemes, and market manipulation fraud

(FBI, n.d.). According to Karina Mari & Jack (2020), investment fraud may be defined as any fraud that relates to stocks, commodities, bonds, real estate, limited partnerships, or any other types of investments that are often obtained by promises and deceitful agreements, which normally will persuade or coerce targets into making an investment. Investment fraud deters and discourages investors from participating in the financial market and creates a negative investment climate in the economy (Deb & Sengupta, 2020). According to Mugarura (2017), an investment fraud could be exposed when the scheme falls apart and the operator (the fraudster) flees with all the proceeds or when it becomes obvious that not enough new investors could be found to continue the payment of dividends. Mugarura continued by writing that a Ponzi scheme can be investment fraud.

Lottery Fraud is a fraud that is associated with the lottery, but what is a lottery? According to Liberto (2021), a lottery is a game of chance or a kind of game in which the process of winning is by selecting numbers through a random drawing. A lottery is also a procedure for distributing something, which could be money or any other prize among a group of people by lot or by chance (Herman & Glimne, 2013). The first recorded lottery that offers cash prizes probably originated in Florence, Italy, in the 16th century, and it was dubbed Lotto de Firenze, it thereafter, quickly spread to other Italian cities (Mason, 2021). In the United States, many of the states and the District of Columbia – Washington, D.C. – have lotteries (Nice, 2021). Lottery is a form of gambling, and Janne (2019) wrote that governments operate and control many forms of gambling, especially lottery, even in countries that have a formalized system of licensing. Lottery fraud, therefore, is any act that is committed against the rule of a lottery, or when a person alters a lottery rule to defraud a lottery game. A lottery scam is an alternative form of lottery fraud, where a fraudster will inform a targeted individual either by a letter, email, or

phone call, informing them that they have won a lottery prize and that they should send funds to pay the taxes and fees on the prize. Victims who pay the fee are then requested to send more money to claim the prize (Helbock, 2018). A lottery prize that does not exist.

Mortgage Fraud is associated with mortgages, but what is a mortgage? Kagan (2022) recently define a mortgage as a term that refers to the loan that is used for the purchase or for maintenance of a home, land, or any other type of real estate. Crace (2022) expanded the definition of the mortgage when she defined it as a type of loan that is used to finance or refinance real estate and went further to write that mortgage is a type of loan, but not all loans are mortgages. The word mortgage, according to Sir. Edward Coke in his article, *The Laws of England*, comes from French Law term, that Great Britain used in the Middle Ages, which means “the pledge of death or death pledge” it refers to the pledge ending by death, either at the fulfillment of the obligation or when the collateral or property is taken through foreclosure (Maranjian, 2017). Every mortgage has its terms, obligations, and conditions, and any failure to fulfill any of these terms, obligations, and conditions may result in the revocation of the mortgage contract. The basic term in a mortgage agreement is for a party, the bank or financial institution, to provide the money and the other party, the borrower is to pay interests and capital, hence the involvement of the commercial banks and specialized mortgage firms (Krkoskova & Szkorupova, 2021). Mortgage Fraud, therefore, is any action taken by either party or their agent to defraud the other party. The people that are often engaged in mortgage fraud are borrowers who are usually qualified as distressed homeowners (Helbock, 2018). They may have fallen far behind on their mortgage payments (which is a violation of their obligations) or they owe far more than the worth of their home (Helbock, 2018).

Nigeria Letter Fraud or 4-1-9 is a type of fraud that start out with a fraudster sending multiple letters or e-mails to a lot of people hoping that someone will fall for it. As noted above, these types of frauds have old historical roots that date back to the sixteenth century, but they became more popular and attracted more fraudsters in the 1970s when they became known as Nigerian letter frauds or 419 because then, most of the letters came from Nigeria. This fraud caused great damage, it was so great that many other countries began to insist that the Nigerian government should criminalize the acts (Dobovsek et al., 2013). This type of fraud squarely fits into the category of Advance Fee Fraud when the modus operandi is critically investigated. It is the preliminary phase of AFF. Bogavac (2017) wrote that a Nigerian scam or letter is called “advance fraud.” Mugarura (2017) explained that the Nigerian letter fraud combined can be mixed with impersonation fraud which has a variation of an advance fee scheme. In this case, letters offer recipients the opportunity to share millions of dollars that the author, who is a self-proclaimed government official or a prince, is trying to transfer out of his country. It is fraud because almost one hundred percent of the claims in that letter are not true. The author of the letter relies on his or her ability to convince a willing victim, who has fallen foul to the invitation, asking the victim to send money to the author of the letter in various increasing amounts for a variety of reasons (Mugarura, 2017), including the fact that a corrupt government official has “procured” a huge sum of money and that he needs a foreign bank account to place it (Mugarura, 2017). This fraudulent act is mostly known as 4-1-9 in Nigeria and around the world because 4-1-9 is a section of the Nigerian criminal code that criminalizes most forms of financial fraud (Bogavac, 2017). This is a growing global problem, and it does not appear to be going away soon. It is recorded that losses to 419 scams are growing dramatically. In 2006, there was

only an estimated global loss of \$3.8 billion, but as of 2013, there was an estimated loss of \$12.7 billion and it keeps rising (Helbock, 2018).

Payroll Fraud arises from fraudulent activities associated with payrolls. Payroll fraud was known to be a common type of fraud in the public sector, and a survey result from parastatals may have confirmed the belief that payroll fraud is an employee-centered fraud (Ezekiel, 2021). Writing on the effectiveness of monitoring mechanisms and mitigation of fraud incidents in the public sector, Kamaliah et al. (2018) noted that in federal government agencies, payroll fraud is not in the highest percentage of fraud as there are cases indicated by misappropriation of assets which stood at 37.36%, followed by theft at 36.26%, procurement fraud at 35.16%, bribery is at 24.18%, and payroll fraud at 14.29%. Helbock (2018) noted that payroll fraud happens in 27% of all US businesses and wrote that the percentage doubles in small businesses with less than 100 employees than it does in bigger ones. For payroll fraud to occur, there must be the involvement of senior employees who collude with the payroll officers either to increase the number of employees on the organization's payroll or through other dubious means (Ezekiel, 2021). Therefore, the first option will mean filling the payroll with what is called "ghost workers," because those names have no faces to them. In that case, the senior employees involved in the fraud have the responsibility to protect the payroll officers, which might be the reason for the denial of the existence of payroll fraud in the public sector (Ezekiel, 2021). Payroll fraud may also include inflation of pay rates for some workers over a period and sharing the excess with all those involved.

The Pyramid Scheme is a form of financial business venture in which people that are recruited are promised payments or services if they enroll new people into the scheme, rather than for the sale of goods or services. Various types of pyramid schemes exist today, and they have inflicted

and continue to inflict losses on many people globally (Shi et al., 2019). Recently, the pyramid scheme has been seen and known to possess other new features such as emphasis on recruiting, no genuine product or service is sold, promises of high returns in a short period, easy money or passive income, no demonstrated revenue from retail sales, and complex commission structure (Investor.gov, n.d.), and these new features have sped up gradually (Bäckman & Hanspal, 2018). There has been a drastic increase in the number of people that are involved in pyramid schemes which have continued to grow exponentially, and it has also resulted in severe economic losses (Feng et al., 2021). Some Pyramid Schemes also cause great harm to the economy and social stability as some organizations that are specialized in pyramid schemes do also have the tendency of being violent, which may lead to dangerous and serious consequences (Grob & Vriens, 2021). According to Dev & Sengupta (2020), these are some of the reasons why pyramid schemes are illegal in many countries around the world. According to Feng et al., (2021), the first area to focus on concerning the harm caused by the pyramid scheme is its impact on the economy, national security and stability, and social ethics. The second area to focus on is the operational mechanism, which will typically discuss the operational mode of the pyramid scheme.

It is also important to understand the differences between a pyramid scheme and a multi-level marketing (MLM) strategy as well as the difference between a pyramid scheme and a Ponzi scheme (Feng et al., 2021). A pyramid scheme expects participants to grow based on the number of participants they can recruit, that is, participants will only make money based on the number of new participants they are able to recruit (Investor.org, n.d.), MLM companies or participants do sell their products or services through person-to-person. That means you're selling directly to other people, maybe from your home, a customer's home, or online (Federal Trade Commission,

2022), while in a Ponzi scheme, funds from new investors are used to pay fake “returns” to earlier investors. Ponzi scheme organizers often promise high returns with little or no risk. Instead, they use money from new investors to pay earlier investors and may steal some of the money for themselves (Investor.gov, n.d.). Note, however, that a pyramid scheme does not present itself as a scheme, they are set up like every other business with corporate names, properties, and officers. Shi et al (2019) wrote that on June 18, 2017, a Chinese Tv program that was aired on China Central Television (CCTV), which is one of the most watched shows on Tv, “exposed a so-called consumption rebate platform that was named “RenRenGongYi” which was a pyramid scheme.” ScamRisk (2022) wrote that there are many business options and one of them is multi-level marketing (MLM) which is a pyramid setup kind of business, and there are so many companies offering this setup, such as 5Linx, but added that multi-level marketing and pyramid schemes are different and that legitimate MLM companies are legal, and they give value to their sales representatives and their clients.

Romance Fraud is the kind of fraud that is perpetuated at an innocent party in a romantic relationship. It is also called online dating fraud. Online dating or romance fraud or scam is another type of Advance Fee Fraud that is typically conducted online by international criminal groups who engaged unsuspecting victims in online dating and social networking sites, and this is the most frequently reported of all Mass Marketing Fraud (MMF) in developed countries (Whitty, 2018). Romance fraud is recorded to affect thousands of victims worldwide, yet not many scholars have studied it. There are dynamics of relationships between the victims and the offenders that are not well understood, and hardly any effects have been discussed (Cross et al., 2018). Cross went further to give some statistics of reported cases of romance fraud and wrote that romance fraud has created a devastating impact on thousands of people around the globe.

The author noted that in 2016 alone, 3,889 victims were affected in the United Kingdom and losses of £39 million were reported to ActionFraud in 2017; there were 15,000 victims affected in the United States which reported losses that exceeded \$230 million to the Federal Bureau of Investigation's (FBI) and Internet Crime Complaint Centre (IC3); there were 831 victims that reported losses of almost \$21 million to the Canadian Anti-Fraud Centre (CAFC), and 1,017 victims reported losses of over \$25.5 million to the Australian Competition and Consumer Commission (ACCC). It is reported that the characteristics of those that are likely to fall victims to romance scams include middle-aged, well-educated women that tend to be more impulsive, score high on the urgency and sensation seeking scale, less kind, are more trustworthy, and have an addictive disposition (Whitty, 2018). These findings might be useful for future researchers who may be looking into the areas of developing preventive and awareness programs and campaigns. Whitty also referred to (Titus and Gover 2001) who believed that victims of fraud are also more "likely to be cooperative, greedy, gullible/uncritical, careless, susceptible to flattery, easily intimidated, risk-takers, generous, hold respect for authority, and are good citizens" (Whitty, 2018).

Cross & Layt (2021) wrote that romance fraud occurs when a person (usually the offender) disguises himself or herself as being in an intimate relationship or pretends to be, so that he or she can gain a financial advantage over the other party (the innocent one). Romance fraud is basically using the guise of a perceived relationship to defraud a victim (Cross, 2020). Various types of platforms and communication methods are used by these offenders to perpetuate and target their innocent victims and then develop the required trust and rapport to defraud them. Romance fraud operates when an offender persuades an innocent person to believe that they are in a legitimate romance and then begins to use that romance to extort money, gifts,

or other financial benefits from the innocent victim. The emotional consequences of romance fraud can only be compared to a victim who is experiencing grief (Gillespie, 2017). A romance fraudster normally obtains online access to a vulnerable person under the guise of seeking a relationship (Carter, 2021). Romance frauds are typically planned to be a long-term scheme, which relies on the trust borne from the development of a relationship through which to exploit their target (Carter, 2021). It has become recognized as a scam, and it has no boundary and no limitations. It was recently reported in Ireland by Farrell (2021) that the average amount of money lost to this scam was more than 20,000 Euro per person in which both males and females of various age groups were affected by the scams and went further to write that “in one recent case, an Irish victim developed a relationship with a female from the US on a dating website. Over several months, she asked him for money and in total, the victim lost over 21,000 Euro over five separate transactions.

Telemarketing Fraud happens when a convincing telemarketer on the other side of the phone, basically tells you to act now or send money immediately to be able to access some kind of special offer (Helbock, 2018). In 2020, it was announced by the Department of Justice (2020) that charges were being brought against 60 defendants with three separate indictments for their roles in a \$300 million nationwide telemarketing fraud scheme that targeted elderly and vulnerable victims. The charges were said to include conspiracy, mail fraud, wire fraud, and violating the Senior Citizens Against Marketing Scams Act of 1994 (the "SCAMS Act"). The report noted that the defendants are in 14 states, 16 judicial districts, and two Canadian provinces. In an earlier report, the department reported that the defendants conspired to target and victimize elderly people through aggressive and deceptive telemarketing (Department of Justice, 2018), and reported further that the so-called investment opportunities were just

variations on fraudulent schemes to steal investors' money. There are other types of fraud that are not discussed in detail in this paper; they are mail fraud, food fraud, VAT fraud, Telecommunication fraud, Election fraud, Employment fraud, academic fraud, and advertising fraud.

Why Fraud and Why Advance Fee Fraud?

Fraud, according to Hajdari (2019), is an unlawful act engaged in by a contracting party that is designed to induce the other party or parties into entering a contract through a willful mistake by the other party, or a third person. Fraud is a crime, it is an intentional act to fulfil an economic gain (Yan, 2020). The perpetrators of fraud could either be individuals who are acting alone or in groups, however, when it comes to corporate and or government sectors, collective corrupt behaviors are much more likely to be seen (Maulidi, 2020). According to Cross (2020), fraud is a crime that is based on the notions of deceit which also involves telling lies and cheating. Advance Fee Fraud (AFF) on the other hand, is advancing money for any purpose for an intended financial future gain or benefit. This is what has brought AFF into the limelight because victims “invest” money in what they believed to be a business, but never get anything back in return. In fact, they later discover that the whole setting was a made-up story, which was intended by the fraudsters to scam them off their money. Why did I study fraud? The answer to this question is multi-faceted. The human perspective, the religious perspective, and the societal perspective.

The Human Perspective

Papakroni (2019) carried out research on occupational fraud. The research discovered that the firms and businesses that do experience financial statement fraud do tend to pay their

executives higher levels and in higher proportion, equity compensation across the entire executive's tenure, and it was equally noted that this will normally start in the first year of that executive's tenure and will continue until the end of the fraud period. This is gratifying bad behavior. And occupational fraud has been said to be one of the schemes that have been most progressive in the United States of America (Ngozi, 2018). Hutton (2019) noted that even though fraud is a crime that desires to be punished, it only happens if the fraudsters are detected and caught, because not all fraud is detected. Fraud has various facets and exists across borders. There is no limit to how far fraud can go, and it is not contained within a border and does not discriminate against business size or type (Mariner, 2020). Money guarantees power and power may secure leadership positions, and according to Plantak (2018), power is an integral aspect of all types of leadership. Some rich people are secure on every side, no wonder Wildfire (2020) wrote that the age we are living in is the age of billionaires, where the rich reign supreme over the world. They live like gods, even their fiercest critics cannot help but wonder what it is like to possess such an amount of money. Nobody will ever think of challenging their power. This could be one of the reasons why the poor want to be rich by any means and why the rich want to remain rich.

The Religious Perspective

The book of Ecclesiastes 10:19 says that ... money is the answer to everything (Amplified Bible, 2015). Which therefore means that those who have money can find the answer to each of their needs, be it comfort, power, or position, the reason why people seek or search for it by every means. This has been another reason why fraudsters do what they do. Even those who made investments with fraudsters are either knowingly or unknowingly doing so, seeking more money probably because they want to be able to find an answer to many of their problems and

needs. Oftentimes, they too do not question the authenticity of the business they are investing in, their focus is often on the benefit. There is a popular warning which says that if it is too good to be true it probably isn't. This simply means that no one person or one situation is perfect and ideal, therefore, be cautious, be prudent, and look for the red flag – a dangerous line. When people are desperately in need of comfort, position, and power, they seem to overlook or ignore these warning signs. The Bible also records that “The rich rule over the poor, and the borrower is a slave to the lender” (New International Version, 2011, Proverbs 22:7). While I am not sure if it is the desire of everyone to be rich, I believe it is the desire of everyone to live a comfortable life. I do not believe that any right-thinking debtor will sincerely boast of a comfortable life because he or she is a servant of the rich and a slave to his or her creditor. Those that are already rich and are rulers of the poor want to perpetuate themselves in power so that they can continue to rule over the poor, and they will do anything legal or illegal to sustain their position while some of the poor want to do anything legal or illegal to get out of the position of the poor. This is another reason why fraudsters do what they do. They tend to forget that it is God who gives power to the weak and strength to the powerless (New Living Translation, 2015, Isaiah 40:29).

The Societal Perspective

To some extent, the laws of some countries have encouraged fraud. It sets out as a protection for society, but in some of its exceptions, it lays out a pathway(s) to circumvent the laws. Such laws as the bankruptcy laws of the United States of America. Some societies adore the rich without any consideration for how the rich made their wealth. Many developing countries are also guilty of this. This attitude empowers the rich, hence everyone wants to be rich by any means. Some governments and authorities have tried to nip this practice in the bud by introducing various kinds of programs, but most of their efforts are obstructed at various points.

Traditional African values used to frown at illegality, especially when it has to do with stealing. A traditional West African parable says, “I will rather become a slave rather than to steal” (Adejoh et al., 2019). Today, it does not seem so anymore. Adejoh et al. (2019) wrote that the traditional values of integrity and honor as it was once known have been replaced by money. However, the quest to acquire wealth does not just stem from the blue, it is because many developing societies adore wealthy people without considering how they made their wealth. This is not surprising because many privileges have been perceived to be associated with the rich. Schneider (2020) wrote that the life of the rich is characterized by connections that give life its pulse and it also tends to situate a person within a web of want and need. Connections which he noted could, through agreements, be extended, that could transform positionality, and could evade solitude. The poor can hardly influence any change. Schneider (2020) wrote further that after Sierra Leone gained independence, the poor people wanted equality, but things did not change. I guess it would have been different if it was the rich who needed it.

Reporting Fraud

Fraud has now become a persistent feature affecting the commercial landscape of any nation. The Federal Trade Commission (FTC) has found that about 16% of Americans are being victimized annually in its latest survey, the same rates of victimization at internationally level (Raval, 2021). The author wrote that to combat fraud, the consumer protection authorities will have to identify which consumers are more likely to be victimized by different types of fraud. Fraud is a deliberate act that causes a business or economy a lot of damage, often in the form of monetary losses (SO, 2019). It is now a well-known fact that a significant, and very likely, dominant proportion of fraud is now being conducted online, a development that the Police are

now struggling to integrate its emerging reality into their processes, now people's expectations of the police are high (Quentin & Olivier, 2020).

When fraud occurs, it is an unbelievable phase in the life of the victim to the point that he or she feels ashamed to tell it to anyone, no matter how close and trusted a relative or a friend may be. They are ashamed of the fact that they trusted someone who turned around to betray their trust, as a result, they are withdrawn because they do not want to trust another person with a secret. It is a secret because they never told anyone that there was this "viable business" they were investing in, they probably wanted to surprise people in their inner circle. Now that they have lost their money, it becomes difficult to cry out. That is one of the numerous reasons why many victims go unrecorded. Since the government has now become aware of the crime and the fact that people do not speak out now, governments of various nations have in place different mechanisms that are made available for the reporting of cybercrime and associated offenses, such as fraud (Cross, 2020). The author also noted that there are several jurisdictions that have implemented a centralized reporting system for fraud or cybercrime more broadly (Cross, 2020).

In occupational fraud, for there to be a reduction of fraudulent activities, the companies often focus on giving out incentives and believing that perhaps, that rationalization is beyond their control (Reinstein & Taylor, 2017), but in Advance Fee Fraud, there is no such incentive, every unsuspecting "investor" is a potential victim of AFF. For there to be help, protection, and support for them, there must be fences built around them. Fences are informal or formal customs that refer to social expectations that keep individuals from temptation, shield them from pressure, and limit their opportunities to rationalize (Reinstein & Taylor, 2017). Unlike standards, they say, when professional judgments are dependent on, fences will protect against rationalization or

reasoning, and would rather rely on interpersonal connectedness and trust (Reinstein & Taylor, 2017).

In many societies today, a common slogan to ensure that everyone is involved in the security of the state in partnership with the security apparatus is “the police are your friend.” This is an attempt to encourage people to say something whenever they see something. In the world of cyber fraud in Nigeria and elsewhere, rather than saying something to the police, they sing praises of the cyber fraudsters, peradventure, some money “will drop” for them. In a study conducted to examine the activities of Nigerian cyber fraudsters as earlier noted above, the lyrics from 18 hip-hop artists that have been subjected to a directed approach to qualitative content analysis were laced with praises for the activities of fraudsters, and results revealed further that the ethics of Yahoo-Boys, that musicians expressed, embodied a range of moral disengagement mechanisms, they also shed light on the motives for the Nigerian cybercriminals' actions (Lazarus, 2018). Where there is nothing to take, it is doubtful if there will be fraud. It is well-established that there will be no fraud where there is nothing to take by pretense or by deception; the situation presents a potential perpetrator who is willing to steal; and an opportunity for the crime of stealing to be performed (SO, 2019).

This research put into consideration the issues raised from previous studies: It was suggested by Reinstein & Taylor (2017) that the next steps in eradicating the problem of AFF must include helping vulnerable citizens to appreciate and manage the risks of both online and offline fraud. They also suggested that there is a need to treat those already exposed. Treating those already exposed means supporting the victims. This issue became relevant to my study, seeing that irrespective of how long ago this suggestion was made, the menace continues to linger. In the same vein, previous studies suggested that future studies should find, explore

lasting and effective help and support for existing victims of AFF and those that are potential victims. This suggestion is relevant to this study in order to assess its effectiveness if any, and to determine whether there was even anything as such in place. It was in the article, “How Artificial Intelligence and Machine Learning Research Impacts Payment Card Fraud Detection” that Ryman-Tubb et al (2018) raised the issue of survey and industry benchmark and concluded that there was a gap in research to help reduce payment card fraud in industry. This issue raised became relevant to this study trying to find out if the gap noted has been filled, unfortunately, it has not been totally taken care of, although it was noted that something is being skeletally implemented by way of refunding money dubiously withdrawn by unknown person at distance locations from the victim’s place of residence. However, there are limits to accessing this service.

Levi et al (2017) wrote in their article, “Cyberfraud and the Implications for Effective Risk-Based Responses: Themes from UK Research,” suggesting that the next steps should include the need for better, early education of risk management and a focus on helping vulnerable citizens to appreciate and manage the risks of both online and offline fraud. This was reiterated by Bolimos & Choo (2017) in *Online Fraud Offending Within an Australian Jurisdiction*, when they wrote that the issue of fraud can be resolved or reduced by suggesting that this can be done by both immunizing the population from future infection (education) and treating those already exposed (support). Though education has been over-emphasized, it does not seem much has been done. This research, therefore, took that suggestion to the next level by including education in its plan of action as ignorance could sometimes be our undoing. Writing on romance fraud, Whitty (2018) wrote that given that romance scam victims scored significantly higher on the addiction scale, programs that could be developed to prevent

revictimization of romance scams might draw from programs that have been developed to prevent other addictive problems, emphasizing prevention just as Vian (2020) did in her article, “Anti-corruption, transparency and accountability in health: concepts, frameworks, and approaches, where she also included the issue of corruption.” In the same vein, Reinstein & Taylor (2017), when writing on Fences as Controls to Reduce Accountants’ Rationalization, suggested that ethics educators should introduce the concept of fences, as the profession implements more fences to reinforce their codes of conduct, to reduce rationalization and keep PAs from the slippery slope of unethical behavior and fraud, fences meaning prevention. Though the whole goal of this research was to find help for victims and the vulnerable, prevention of AFF is also key in achieving that goal, hence, the relevance of this Whitty’s article and emphasis on prevention.

The relevance of previous work relating to this subject matter cannot be over-emphasized as can be noted above, however, time and space did not allow me to investigate how much role corruption must play in the advancement of AFF, and why there is a limitation to the accessibility of help for fraud victims whose money has been withdrawn through distant or even close/nearby ATMs by unknown persons.

There was a time when the issue of AFF was never heard anywhere, but it was operating like a cankerworm silently devastating individuals and families by depleting their life savings. As the menace grew so the vice became more rampant and sophisticated, and people began to take notice, but what was not so known was the mode of operation. Previous studies have now thrown more light on the issue of AFF, how it operates, and have begun to identify some characteristics of those that may become vulnerable. Previous research has brought the subject matter to the awareness of the public, identifying it as a world-wide pandemic that needs to be

tamed. This research, however, will not only give the victims the boldness to report their cases and identify themselves, but it is the hope of the researcher that victims will be able to be helped, while those that are vulnerable will be protected. It should be noted that up till date, AFF is still depleting and devastating families, and it does not seem to be going away soon, but this research, if the recommendations are implemented, is aimed to do better than previous studies. Recently, it was reported that bank scam that began with a text message ends with woman losing life savings: She said, "My whole world fell apart" (Werner & Novak, 2023). In the same vein, an 84-year-old woman was also recently scammed of her life savings when she succumbed to fear and intimidation of a fraudster in Raleigh, North Carolina (Wilson, 2023). AFF is happening as we speak. In Portland, Oregon, as recent as August 17, 2023, a man got a two and half years federal prison term for fake Christian charity investment scheme that cost investors \$1.75M. Prosecutors stated that he operated a Ponzi scheme for years, preying on members of his church, coworkers, and other acquaintances.

Summary

This session has reviewed the theoretical framework to be followed in this study. Amongst the many theories, this study will utilize the "Differential Association Theory" of Edwin Sutherland which talks about why people commit crimes, which he named the theory of crime, and the Fraud Triangle Theory by Donald R. Cressey, also known as the theory of fraud. In addition, to introduce these theories, this session examined some existing related works of literature on the subject matter and looked at some of the types of fraud that exist today, and how they operate. There is also a brief look at the reasons why people go into fraudulent activities, identifying the human, religious, and societal perspectives on why people engage in AFF. Finally, there are also reasons why people do not but should report cases of AFF.

CHAPTER THREE: PROPOSED METHODS

Overview

Every research has a methodology, which is a system or form of methods that is used in any area of study or activity. In this chapter, a presentation of the research design will be made, in addition to how data will be collected and analyzed. To keep the research focused by providing a path through the research and writing process, there shall be research questions formulated in addition to some questions in the form of a questionnaire. This chapter will also discuss the role of the researcher and the procedures for the research.

Research Design

The collection of data is a vital tool in the field of scientific research aimed at the production of new knowledge (Pozzo et al., 2019). Interviews play a vital and significant role in the field of education (Pozzo et al., 2019). Interview is a two or more-ways conversation in which one person asks a question while the other or other people provide an answer or answers to the question(s) asked. Interviews are normally conducted at a location by face-to-face or in-person, or where the parties are separated geographically, it could be done via telephone or internet by videoconferencing (Brandeis University, 2015). Research design indicates the way research is structured for effectiveness, and it is an advantageous technique in research that aims at finding discipline-related knowledge that could find answers to the subjects of ontology, epistemology, axiology, and many more subjects (Tanioka et al., 2021). A research design functions to ensure that the evidence obtained from research aids the researcher in effectively addressing the research problem as unambiguously as possible (Sacred Heart University, 2020). A research design could be defined or seen as a logical action plan that functions as a framework

for planning, which involves all the processes that are wholly or solely aimed at achieving the objectives of the study (Hassan & Khairuldin, 2020). It is arguable that a research design could be informed by a research approach alongside the types of evidence that are required to answer the problem that warranted the research and in which the research intends to seek or proffer solutions (Mukoka et al., 2021). Research design is a blueprint concept that is within research conduct (Mukoka et al., 2021). There are various types of research designs, these are Convergent, Explanatory, and Sequential Exploratory research designs, and there is the research design that informs mixed methods approach such as when research questions, hypotheses, or both are used (Mukoka et al., 2021). Others are Experimental design, Correlational design, Descriptive design, and Diagnostic design (Emeritus, 2022).

It is worth noting that there are primary and secondary research designs/methods. Primary research is done by the researcher himself while carrying out a research study on a particular subject or collection of subjects (Liberty University, n.d.), while secondary research, therefore, could be discoveries that already exist but are also reliable and useful in a current study. Primary research is understood to be a generation of data while secondary research relies on primary research as a source of the data analyzed (Kamila, 2020). It has been observed that the advent of the European Union's General Data Protection Regulation (GDPR) has brought about several difficulties for secondary research data and associated information to be used, and it has also led to a significant widening of uneasiness within the international data banking and biobanking community (Peloquin et al., 2020).

In this research, I will conduct a qualitative study that, besides its advantages, will also give me whatever details I need to get for an effective research paper to be used. In this research, I will focus on domestic sources, where there is useful and valuable information about AFF. I

will not hesitate in sourcing all these domestic sources. For this reason, I will be carrying out a qualitative study using qualitative interview techniques and I will also use open-ended surveys and questionnaires. Where I need to obtain information from outside sources, I will use mainly questionnaires sent via e-mail, while domestic participants will either be interviewed in person or be engaged in an online or telephone interview, and questionnaires where necessary. I will be using online interviews not as a replacement for the traditional face-to-face interview but following the recommendation of the World Health Organization (WHO) about online interviews. These recommendations explain that online interviews must be complementary to a face-to-face interview. This idea came from a telemedicine protocol which establishes that telemedicine provider cannot replace face to face delivery health care services (Sutherland et al., 2020).

Though qualitative study has the disadvantages of being time consuming, ethically liable, and non-generalizability, I chose it for its advantages which outweigh the disadvantages. A qualitative study identifies risk factors and motives of a subject, it describes the experiences of the research, gives room to suggest apt policies by way of recommendations, it highlights the relationship between the perpetrator and the victim, and captures the context of the issues (Well, 2017). A qualitative methodology has the intention of understanding the complexity of the reality and the meaning of actions put within a given context (Queirós et al, 2017). I refused to use the quantitative method because it seeks to obtain accurate and reliable measurements which allow statistical analysis, which in my opinion, will be most effective in other types of research, maybe research that is mainly laced with figures. A qualitative method of study cannot provide an in-depth understanding of the items that are being analyzed because of the inherently reductive

nature of classification, and when it concerns data gathering in large scale, it is time consuming, and this sets practical limitations to research (Savela, 2018).

An interview is questioning someone or a group of people to elicit information from them. Interviews are conducted for various reasons such as job recruitment, news production, interrogation, and research purposes. There are various types of interviews depending on the purpose for which the interview is being conducted. This dissertation will concentrate on interviews conducted for research purposes. In research, there are quantitative interviews and qualitative interviews. A qualitative interview involves the collection of and analyzing non-numerical data such as texts, videos, and audio recordings for the understanding of the concepts, opinions, or experiences. It could also be used to gather in-depth insights into a problem or to generate new ideas for research (Bhandari, 2020). An interview could be in various forms: face-to-face, telephone, video calls, surveys, texts, questionnaires, etc. Of these, the face-to-face interview used to be the most effective, however, it does have limitations. Brenner (2019) noted that the findings that are gotten from traditional face-to-face interviews are not and cannot be easily transferred into a digital interview format. In the same vein, doubts have enveloped other forms of interviews. Chamorro (2018) wrote that although online foreign language education has attracted a significant amount of research, so many questions still hover around the outcomes and their comparability to those obtained in traditional face-to-face classrooms.

A face-to-face interview was common among researchers. Today, with the COVID-19 pandemic, there have been a lot of discoveries in technology. In interviewing candidates for a Ph.D. program, Shivangi Mishra, in *The Times of India* (Online), New Delhi. 18 May 2020, noted that while online interviews are not as effective as in-person interviews, considering the various nuances including body language and other mannerisms that are easy to judge in face-to-

face interviews, everyone is getting used to the new normal. In recent interviews, sharing their experiences, the interviewers shared that virtual interviews were just as effective as face-to-face interviews, but were not sure if they will ever become a norm in the future. They said approximately 40% of the interviews were conducted online using different kinds of video conferencing tools (Mishra, 2020). Wherever I experience any difficulty, I will not rule out the possibility of using the traditional face-to-face interview as it has been recorded that this is effective to answer difficult questions. Research questions are sometimes quite complex and may involve very sensitive topics (Horsfall et al., 2021), in such cases, face-to-face interviews are the best and, possibly, the only way of collecting the much-needed data to find answers to such questions (Horsfall et al., 2021).

Qualitative research is defined as an iterative process in which the scientific community achieved an improved understanding by making new significant distinctions resulting from getting closer to the phenomenon studied, note that a qualitative dimension is present in quantitative work as well (Aspers & Corte, 2019). Qualitative researchers over the years have explored phenomena to discover their meaning while utilizing descriptive and interpretative approaches. Within the various available literature, qualitative research can be aided by a series of methodologies that have defined approaches and boundaries, yet it can also be generic with many details (Theoretical Frameworks in Qualitative Research, 2019). Qualitative research has the capability of reflexiveness, and reciprocity as often reflected to minimize bias and to enhance credibility. However, there has been a common complaint, particularly among new researchers, that some theoretical frameworks that emphasize qualitative research lack the sufficient structure that should guide all aspects of the research process (Theoretical Frameworks in Qualitative Research, 2019).

Another type of research is Open-ended surveys that utilize open-ended questions. They are questions that do not have a definite yes or no answer. When open-ended responses are analyzed, they can provide insight into participants' experiences or illuminate organizational issues (Behar-Horenstein & Feng, 2018). Open-ended questions allow respondents to unlimitedly express themselves, and in a situation like that, both parties benefit; the respondents have the freedom to express themselves and the researcher has the opportunity of getting the maximum detail that is needed. In an interview, there were two sets of survey, closed-ended questions were used in conducting the first survey, which drew on examples from previous work on Hinduism undertaken in India, as well as the World Values Survey (WVS). In the second survey, similar questions were used but, with open-ended responses, this provided the Hindus an opportunity to describe their religion in any way they desire (Verghese, 2020). It is not everything about the open-ended survey that is beautiful and worthy of praise. Even though open-ended questions could in many cases provide researchers with nuanced and rich data, the content analysis could be subject to misinterpretation and can lead to bias when involved in subsequent analysis (Glazier et al., 2021).

Finally, another research is a questionnaire, it is a tool that is used for researching a series of questions, and it is also used to collect useful information from respondents. These tools could either be written or oral questions and comprise an interview-style format (Lucid, 2021). It is difficult to consider focused studies from the perspective of research. The use of questionnaires allows a broader approach to this range of contexts and realities. This dimension must be considered when we address studies that go beyond the analysis of a case (Pozzo et al., 2019). A questionnaire has been recorded to be specific, brief, and easy to be used by any researcher. Using a questionnaire, studies have shown and reported that there is a strong correlation between

Glaucoma Quality of Life (GQL-15) scores and objective visual indices (Mahdaviazad et al., 2018). Different types of questionnaires have been used to research a variety of contexts over the years, and they are often based on tasks that students have just completed (Ruiz de Zarobe, 2017). One of the most popular questionnaires is the Strategy Inventory for Language Learning (SILL). A questionnaire has been used to guide a considerable amount of research in the area and studies that analyze strategy use concerning such variables as learning styles, proficiency level, motivation, or gender (Ruiz de Zarobe, 2017).

Data Collection and Analysis

Data are specific pieces of information that are usually collated and formatted and stored in a manner that depicts their use. They are meant and used for specific purposes. Data exists in various forms; it could be in form of texts on paper or any material, it could be in numbers that are recorded somewhere, it could be in bits or bytes stored in electronic form or memory and it could even be facts that are stored in the memories of living things (Beal, 2021). While data represents multiple forms of data, a datum is a single type or value of a single variable (Australian Bureau of Statistics, 2020). Data collection, therefore, means the gathering of data with the purpose of being used later or at a certain stage. Some of the important ways of collecting data in a variety of situations include wireless sensor networks (WSNs), such as the monitoring of large or hazardous areas (Olivieri & Endler, 2020). Data interpretation is a process by which collected data are reviewed through some already defined processes which eventually help in assigning meanings to the data which will help in arriving at a relevant conclusion (MADHU, n.d.) also wrote that data interpretation and analysis is a vital part of working using data sets in any field of research and statistics. There are benefits to data interpretation. Some data are so complex that they become difficult to interpret. Prior research demonstrates the

challenge for practitioners in managing the complexity of big data (Boldosova & Luoto, 2020). I will be utilizing NVivo for the interpretation of the results from the interviews and other data.

There are various types of data collection techniques, the top six of those methods or techniques are interviews, questionnaires and surveys, observations, documents, and records, focus groups, and oral histories (Jotform Inc., 2021). According to Lotame Solutions (2019), there are seven ways in which data can be collected too. These are: 1) Surveys, they are some of the ways in which data can be directly elicited from customers or research participants for needed information; 2) Tracking Online Activities, 3) Tracking details of transactions, 4) Online marketing analytics, 5) Monitoring activities on social media, 6) Collecting subscription and registration data, and 7) Monitoring in-store traffic.

This research is mainly going to be based on interviews, both online and in-person interviews with a set of open-ended questions, which means there will be no question that requires a yes or no answer. There will be no focus group. There shall be questions that pertain to everyone, which are general questions, and most likely, there are going to be questions that are related to each person or to each case. Specific questions will touch on a participant's personal experience in the field. Where online interviews can be conducted, they shall be done, but where it is impossible due to unavailability of device, power, or participant not being electronically savvy or even when participants opt for the questionnaire option, a questionnaire with the same questions will be sent to them. There will be a follow-up where necessary based on the answers provided in the questionnaire. Although this writer understands that the interview method has some limitations such as time-consumption in conducting an unstructured interview, it is also expensive to employ and train interviewers to collect data via questionnaires, plus interview could get to the level of being biased why trying to elicit 'fabricated' answers (McLeod, 2023).

The interview method gives the interviewer the opportunity to ask questions that are not initially included in a questionnaire or question pool based on the respondent's answer. It gives room for follow up questions and allows the researcher to ask or seek clarification when participants' responses are unclear or ambiguous. It also enables researchers to probe for clarification.

According to Clements (2023), the interview method allows the researcher to obtain original and unique data directly from a source based on the study's requirements, and it also allows samples, specimens, and documents to be controlled and reviewed timely.

My questions are going to be in five categories, to determine the sex, education, age group, job or business, and financial status of victims, which will further be broken down into various categories. For example, the age group of men/women, the percentage of the respondent's group that is either self-employed, civil servants, or jobless. This research intends to take a record of the respondent's educational level in three categories: 0 to high school, some college education up to the master's, and beyond master's degree. The same will be done to the financial status judging by their standard of living. This is to enable me to determine the most vulnerable group and how fast or slow victims can recover. This data is going to be extracted from participants through the questions that are either going to be asked in a face-to-face qualitative interview or that will be built into the questionnaire.

Since the information to be collected from the questions/questionnaire is going to build up the data, it is necessary to know the information that needs to be included in the questions to be asked. This could be helpful too if a time frame is set up for the collection of this data. There must be a method of collection which in this case is interview technique. Data will be collated from the answers to the interview questions and the questionnaire, and analyses, thereafter, are done on the data and findings will be implemented. Wherever there is a need for follow-up,

adequate follow-up will be carried out for a clearer understanding. Despite there are tools for analyzing data, it could be self-analyzed too. Self-report data is data that is typically collected from paper and pencil or in an electronic format and could sometimes be through interviews (Salters-Pedneault, 2020). Since there is the need to use an interpretative tool to interpret my data, I will be using NVivo interpretative tool everywhere necessary, for guaranteed accuracy.

The interview method is a method used for data collection which involves two or more people exchanging information by one asking and another answering series of questions. The interview method is not the most effective for data collection, this could sometimes be complex. Some qualitative researchers have been attentive to the complexities that could sometimes arise during the interview process, but interviews are intimate processes (Pressbook, 2021). There is no set requirement for interviews to be effective, it all depends on what the researcher is doing or what he or she aims to achieve, there is no rule. There is the possibility of a researcher getting very little data from some interviews and some others may provide rich insight (Bhandari, 2013). Respondents in this research will purely be based in the United States but where there are willing participants with vital information from outside the United States, there will be no hesitation in using them.

Methodology

The purpose of this research is to follow up on recommendations made by previous researchers in the field of Advance Fee Fraud and related issues. Vian (2020) wrote that a growing body of literature suggests that corruption endangers progress in achieving better health, economic growth, and development. An Advance Fee Fraud is a corrupt practice that has a barrier to achieving UHC and requires preventive actions and risk mitigation (Vian, 2020). In their own submission, Bolimos & Choo (2017) wrote:

“Because of technologies like the internet and social media, online fraud is a growing industry and online fraudsters now have access to a market of unwilling participants like never before. It is a virtual disease, akin to a new and virulent virus, highly infectious, whose source is unknown, infecting us with ever-growing intensity. It is up to us to combat this disease, with all the tools at our disposal, and since we do not know its point of origin, we can only cordon and contain it. This can be done by both immunizing the population from future infection (education) and treating those already exposed (support).”

In support of the claims above, Ryman-Tubb et al. (2018) wrote that it is a concluded fact that there is a gap in research to help reduce payment card fraud in the financial industry, while Levi et al. (2017) suggested that the next steps in reducing or eradicating fraud will have to include the need for better, early education of risk management and to focus on helping vulnerable citizens to appreciate and manage the risks of both online and offline fraud. In support of Vian (2020) recommendation of prevention and risk mitigation, Whitty (2018) wrote that given that romance scam victims are significantly on the higher side of the addiction scale, programs that could be developed to prevent the revictimization of romance scams might draw from programs that have been developed to prevent other addictive problems. The purpose of this study is to, therefore, fill in the gap created by the lack of preventive measures, mitigation procedures, proper education, and the lack of support that is much needed to help the victims of Advance Fee Fraud get back into society.

Even though there will be no one study that will be able to expose fraud totally, this research will do its best to expose some of the tricks that fraudsters employ, using strategically

asked questions in a questionnaire. In trying to get as many details as possible for this research, a qualitative study will be employed, though many relevant sources will be exploited, so long as the purpose of this research is fulfilled, and NVivo will be used to interpret the results of the data that will be collected. As stated above, qualitative study will be used in this research. The reason is the need to expand the knowledge about the effects of this problem and the possible solutions for it because fraud is a social disease that has so much ravaged the global financial institutions and the finances of governments, corporations, and individuals.

Research Question

Advance Fee Fraud is a kind of organized crime that has various types or various ways of manipulations and manifestations, some could be through human trafficking, online and or offline romance fraud, the mass mailing of fictitious e-mails, etc. The numbers of AFFs cases have increased in the last years, so do the number of victims. As bad as the increase in AFF cases has become, there is a fraction of research that has explored the overwhelmingly negative experiences of fraud victims for them to be able to gain appropriate responses (Cross, 2020). A study was reported to have found that 68 percent of fraud victims have become so angry that it has become a motivation for private investigations (Gottschalk, 2017). What is so much needed, currently, is help and support for the victims. There has been a proposition that a series of approaches from various bodies, that is, governmental agencies, NGOs, International Organizations, mental health programs must have as a target, the building and sharing of knowledge about fraud; handling the most serious and harmful fraud threats; disrupting and punishing more fraudsters while improving support for their victims; and the improvement of the nation's long-term capability (if there is any) to prevent fraud (Doig, 2018). It is my hope that the foregoing will open doors to finding solutions or answers to pertinent questions on this topic

regarding how victims can be helped, following the recommendations of previous researchers as noted above.

For this goal of finding help for victims to be achieved, this research will attempt to answer the following questions:

General Question: In What ways can Advanced Fee Fraud victims be helped and rehabilitated to alleviate their predicament of not only losing “a friend,” but also their life savings?

1. With the continued increase in the incidents of the internet or cyber fraud and awareness or lack thereof, How Do the victims of Advance Fees Fraud become victimized?
2. How Much has technological advancement aided the activities of Advance Fees Fraudsters and that of some other transnational organized crimes?
3. As Advance Fees Fraud gains ground and goes abroad, How Much damage does it do to the economy, businesses, and the lives of its victims, and how is the international community prepared to deal with its aftermath?
4. What are the resources and/or programs that are available for the rehabilitation of victims?

Research Questionnaire

Please place your name and phone number here.

Advance Fee Fraud has implicated frauds of different kinds: fake relationships/marriages, human trafficking, drug deals and abuses, sales and purchase transactions, and Trust issues. An Advance Fee Fraud (AFF) has been defined as a criminal act of fraud in which the victim is encouraged by the fraudster to pay an advance fee as an investment in anticipation of receiving a

much larger benefit that is in the end never delivered. It is known by other names such as 4-1-9, Yahoo-Yahoo, Yahoo Plus, the more you look the less you see, etc. This questionnaire is expected to help answer some of the questions about this new global crime.

Answers are not limited to the three lines provided. Please feel free to write additional answers at the back of the questionnaire, just indicate the number you are adding to.

1. What will be the closest proximity you have been to a victim of Advance Fee Fraud?
2. What would you say are the reasons why people become victims of an Advance Fee Fraud?
3. How would you describe the impact of fraud on the victim or yourself, if you have been a victim?
4. How would you explain the impact of fraud and Advance Fee Fraud on the victim's family and society?
5. What could be the common lessons or how will you describe the lesson(s) learned from a fraud incident?
6. How would you rate the level of occurrence of Advance Fee Fraud in your immediate community or jurisdiction?
7. Please explain the group of people that are mostly affected by their demographics and why you think this is so.
8. At What point do you think it becomes apparent to a victim that fraud is being perpetrated and that he/she is the victim?
9. To What extent would you say, or do you know that the victim(s) suffered? (The level of other people's money involved e.g., bank loans, people's investments).
10. What are the possibilities of being a multiple victim if you have encountered any?
11. Given the opportunity, how would you (or how would you advise the victim(s)) handle a fraud situation differently?
12. How would you describe, from your experience, the sophistication of a fraud scheme? (Include how elaborate the scheme was – between how many organizations, cities, states, or countries).

13. How would you describe the similarities and differences between familiar fraudsters and unknown fraudsters, if there are any?
14. In your own opinion or on the records, what do you think is the ratio of male to female, old to young, working-class or retirees, that are affected by this crime?
15. What are the available resources that are provided by the government or other agencies that are put in place to aid victims to get back on their feet and back into society?
16. To What extent has/is the government, organizations, communities, or agencies playing a part in preventing the incident of fraud and Advance Fee Fraud?
17. What would you advise a victim, or a would-be victim, to do differently from the already known, that will protect him or her from being victimized?
18. What would you consider to be the major reason(s) why the crime of fraud and Advance Fee Fraud have become rampant in recent times?
19. What would you suggest should be, and how do you advise a timely intervention and recovery for victims?
20. What are the possible additional resources that could be helpful to victims or would-be victims that are not already in place?

I really appreciate your kind response.

Site/Location

It is not the intention of the researcher to use a study group for this research, therefore, there will be no physical location or site, but besides the questionnaire, maximum use of instant and direct messaging and telephone communication will be used. This will help to maintain the confidentiality of the respondents and their responses. In as much as the list of respondents will be restricted to the United States, where it is obvious that there are people, whose responses will be useful to the study that do not reside in the United States, there lies the choice of instant and direct messaging and telephone communication. It is expected that about 10 respondents will participate in the research, it depends on their availability. Whereby that number of respondents is difficult to obtain, the

people that are readily available will be used. Since there will be no study group, because the study will not have site location, there will be no special way to set up the location of the interview.

The Researcher's Role

This researcher has neither been scammed nor has he been a scammer but has encountered victims of fraud of different types and saw what the effects of these crimes did on the victims and their families. This did not only attract his interest in the topic, but it specifically contributed to finding the reason why little or nothing has been done to help victims. Times are hard and money is difficult to come by, probably that is one of the reasons why the victims fall in the first place, and probably the reason why fraudsters are equally looking for a faster way to get rich, but we may never know why. But a study on when and why (honest) people commit fraudulent behaviors has revealed that many studies on fraud have majorly been focused on the main psychological aspects of the offender and not on the social environments (Maulidi, 2020). However, since fraud has become inevitable, researchers must focus on two areas while trying to ameliorate the problem: the first area is alerting the public to the existence of this menace while educating them about the various types of scams and the second area is mapping out ways of rehabilitating the victims as they might become more problematic to society after haven lost their life savings and hard-earned money, plus their emotional distress. Even more, some victims may have gone into debt by borrowing money to “invest.” The role of the writer here, therefore, is to obtain and analyze information that governments and corporations can use to find help for victims. This could be done by inserting helpful questions into the questionnaires and asking for the opinions of those that have always been in the field investigating these fraud issues. Knowing their challenges in the field could be helpful too.

Procedures

A procedure tells the reader how the data was collected. A procedure clearly shows the different order in which things took place until the final work of the study, but research procedures may not follow strict procedural guidelines (Ring, 2018). For this research, the approval or permission of the Institutional Review Board (IRB) will be obtained as the application has been submitted to conduct the study. The IRB oversees every step of research on behalf of the institution. For this application to be granted, the institution requires the researcher to undergo certain training which must be certified at the end of such training. This researcher has undergone the required training and has submitted the required certificates to the authority in charge. I have sought and received the consent of resource personnel in the field of fraud investigations and prosecutions with vast experience in their various assignments.

During the interviews, some interviewees consented to face-to-face interviews while some consented to answer questionnaires, and some agreed to do both. At the conclusion of the interviews and collection of the answered questionnaire, I will collect the data received for analysis. I hope to break the data down into males and females, age group, ethnicity, and years of experience. If the dissertation committee needs additional forms, they will be filled in.

People Interviewed/Respondents/Participants

In this research, 90% of the respondents were law enforcement officers that have been serving in the areas of fraud detection, investigations, and prosecution and are still actively in service. While they were all contacted before the interview stage of this research, some have either retired or moved to a different line of job by the time of the interview, but for those that

retired, their departments assigned someone else for the interview. Everyone interviewed for this research were service men and women except for one certified fraud examiner.

Mitigating Advance Fee Fraud

Mitigation, according to The Economic Times (2021), means the reduction of the risk of loss resulting from an occurrence of any event that was undesirable. It went further to write that mitigation is an important element in the insurance business for the avoidance of unnecessary losses. It should be the same too, where an innocent victim has been tricked off his or her life savings. Mitigation means the minimization of the degree of any loss or harm resulting from an unsuspected situation (The Economic Times, 2021).

Different researchers have worked on various components and kinds of fraudulent activities. However, they are missing the measures that can help and support victims to regain their self-confidence and financial stability back. In their article, “How Artificial Intelligence and Machine Learning Research Impacts Payment Card Fraud Detection: A Survey and Industry Benchmark,” Ryman-Tubb et al. (2018) concluded that there is a gap in research to help reduce payment card fraud which will in turn help victims. A gap that needs to be filled urgently. In mitigating the effects of Advance Fee Fraud as noted above, a pertinent question will be, Could Advance Fee Fraud be regarded as corruption to apply the same laws that guide against corruption? Without proper legal defense, it is difficult to obtain a conviction against online fraudsters (not impossible). Whenever a romance fraudster is caught and prosecuted, court will drop charges about emotional harm for two reasons: first, criminal and civil law do not generously look at the claims of emotional harm and secondly, courts in breach of contract cases do not often grant damages for emotional harm (Ben-Shahar & Porat, 2018).

To mitigate the effect and continuous spread of Advance Fee Fraud, the United Nations approved the whistleblower Protection law in 2003. The National Whistleblower Center (1997-2022) wrote:

“Whistleblower protection has been recognized as part of international law since 2003, when the United Nations adopted the Convention Against Corruption. This convention was subsequently signed by 140 nations and formally ratified, accepted, approved, or acceded by 137 nations, including the United States. Article 32 and Article 33 of the UN Convention endorse protection for whistleblowers.”

Seitz (2018) wrote that at this time, that the most common fraud detection method is the whistleblowing method.

CHAPTER FOUR: FINDINGS

Overview

The purpose of this study was to find a way in formulating the various ways in which the victims of AFF can be helped, and by way of filling the gaps created by previous studies. In this chapter, the views of many personnel, who have been engaged in the issues of AFF and financial crimes have been brought to bear in a way that could help many people avoid fallen victims of the crime. In this chapter, the reader will be introduced to the various personnel that participated in this research without making mention of their names. This chapter will also discuss their responses to the very pertinent questions that were asked, and how their responses could be of assistance to the general population, the government, and the economy.

Participants

The intention of this study was to have participants that have had direct contact with victims and in some cases, with fraudsters themselves. That is why this study will focus on seasoned professionals in the field of fraud investigation, detection, and prosecution, to get the maximum input for it to be reliable and dependable. As noted by Wanjiru & Ndegwa (2020), preventive and detective measures use to effectively control fraud can consequently boost the financial performance of a firm, and these writers also believe that it will help in slowing down the devastating effects fraud has caused on victims. It has also been proposed that fraud should be a priority for the police, by the establishment of fraud groups in various regions and by promoting fraud work at divisional detective and uniform levels (Doig, 2018). For this research, there were nine seasoned police officers and a licensed fraud examiner that agreed to be interviewed or to respond to questionnaire. They are officers that have made marks in the field of

fraud detection and prosecution across five counties in Ohio state and one from New Jersey. Interviewing fraud detectives was expected to throw more light into the issue of fraud, especially because Advance Fee Fraud haven been exposed to multiple accesses which include the use of modern technologies. Dewald (2019) wrote that the modern days' generation of detectives are being seen and thought of as hybrid figure, as the product of both the past and the present and the author also wrote further that the scarce research on criminal justice had explored to know how detectives currently use technology and social media in building cases. Also, for the fact that doing it in the traditional ways that has not really helped is not going to yield a different result, and Ngozi (2018) already noted that there is a lack of effective fraud detection methods, coupled with the effect that the models of detecting corporate frauds are often faced with skepticism by the practitioners in the industry despite the array and vast literature supporting their use (Walker, 2021).

Results

In this research, several people from law enforcement were contacted, out of which nine of them agreed to put their experiences to bear on paper, and one licensed fraud examiner. I have represented all of them as AFFR 01 – 10. I refer to them in this section of this paper as respondents. Three of them granted me an interview while the remaining seven responded to my questionnaire. There was a questionnaire of twenty questions which they all provided answers to, in the best possible ways based on their personal experience working with victims of AFF or family members that were scammed. They have worked in law enforcement for several years, and they are high ranking members of the force spanning about five counties in Ohio State.

A structured interview was conducted with AFFR 01, AFFR 02, and AFFR 05 that spanned a period of sixty to ninety minutes. In all, there were variables, and in some cases, many

of them, there were similarities in their answers and responses. A structured interview, according to Bika (n.d.), is a system of approaching an interview in a way that the whole questions to be asked are all predetermined and asked the candidates in the same order, and they are rated with a standardized scoring system. This system was used both for interviews and e-mailed to those that chose a questionnaire.

In the following paragraphs, we will discuss the qualitative data and findings of the interviews and those in the questionnaire. The questions are represented by the code RQ 1 – 20. There were several themes from the qualitative analysis. The questions discussed were:

Sub-question 1

Sub-question 1 of this study was “What is the closest proximity you have been to a victim of Advance Fee Fraud?” The theme discovered here is that of the ten respondents, six of them have either dealt with or are currently dealing with victims of AFF, while AFFR 01 is himself a victim of AFF, AFFR 02 dealt with the issue that involved an acquaintance, AFFR 05 has dealt with it first, with himself being the victim and then, other victims. AFFR 06 has dealt with cases involving victims and in some cases his family members are victims.

Sub-question 2

Sub-question 2 of this study was “What would you say are the reasons why people become victims of Advance Fee Fraud?” The theme developed from this sub-question ranged from lack of knowledge to diminished mental capacity with issues like greed, fear, loneliness, and enticing offers in between. Complacency, laziness, gullibility, and confidence in self were also noted to be factors why people become victims of AFF. AFFR 01 refers to a case in which he worked with a victim who was told she won a clearing house stake, she had to send \$14,000

twice, and was asked to send another \$85,000 before she began to grow suspicion. Respondent AFFR 07 said that he has worked with a victim who was desperate for income.

Sub-question 3

Sub-question 3 was “How would you describe the impact of fraud on the victim or yourself, if you have been a victim?” The theme uncovered in this question was emphasis on loss. More than two-thirds of the respondents tied the impact of their victims to loss, whether it was the loss of marriage, respect, finance, independence, mental health etc., most of the respondents described the impact generally as devastating.

Sub-question 4

Sub-question 4 of this study was “How would you explain the impact of fraud and Advance Fee Fraud on the victim’s family and society?” A pattern or theme developed here was the stress on the family/relationship, lack of trust, and deprivation of benefits to well-deserving members of society e.g., orphans and homeless people who would have benefitted genuinely from the help of the victim. Respondent AFFR 10 noted that society will become more suspicious of one another, which will lead to withholding help from other people. This is not only a loss to the victim, but also a loss to society. Respondent AFFR 04 noted that “Financial loss to consumer fraud nationally approaches \$6 billion,” while respondent AFFR 06 noted that “the amount of money that is sent to potential enemies of our country is a concern in the global fight against terrorism as well.”

Sub-question 5

Sub-question 5 of this study was “What could be the common lessons or how would you describe the lesson(s) learned from a fraud incident?” The common theme here was the belief

that people fall victim unknowingly, therefore, there is the need to be vigilant. Once people feel that they have been taken advantage of, they become more careful and suspicious of every move in their surroundings, therefore, there is the need to be vigilant, get a second opinion on everything, educate themselves in new areas, and even learn not to trust everyone. Respondents AFFR 06 and AFFR 07 stated that “if it is too good to be true, maybe it is.”

Sub-question 6

In this study, the sub-question 6 was “How would you rate the level of occurrence of Advance Fee Fraud in your immediate community or jurisdiction?” This question did not require so much emphasis as it ranges from community to community. It is rare in some and very alarming in some, probably based on most of the residents. One thing that was very true in this research is that one hundred percent of respondents agreed that the elderly are more vulnerable, and therefore, are mostly affected by AFF. Therefore, there is every possibility that AFF will be more common in areas that have a lot of elderly people. While some respondents stated that the occurrence of AFF is rare in their community, AFFR 04 noted that AFF, either does not happen very often, or it is rarely reported to the police.

Sub-question 7

Sub-question 7 of this study was for the respondents to “Please explain the group of people that is mostly affected by their demographics and why you think this is so” As stated above, every respondent alludes to the fact that the elderly is mostly affected by AFF. The reason is equally cut across board, ranging from vulnerability due to loneliness and technology illiteracy to being easily convinced. However, this research found that there is another demography that is

now becoming vulnerable besides the elderly, the young adults, and teens, because of their constant use of the internet via cell phones and computers.

Sub-question 8

In sub-question 8, respondents were asked, “At what point do you think it becomes apparent to a victim that fraud is being perpetrated and that he/she is the victim?” The theme uncovered in this part of the analysis is that at some point, the fraud must be revealed, but how much damage has been done will depend on how soon the fraud is revealed or how soon the victim is persuaded, that is why some of the respondents noted that it varies. While AFFR 04 and AFFR 07 specifically said most victims become aware that they are being defrauded when the fraudster stops communicating with them, AFFR 06, AFFR 08, and AFFR 10 stated that fraud is revealed when the fraudster keeps demanding for money and the victim is not getting any of his/her promised benefits. It could also be either immediately after clicking the “sent” button or it may take the intervention of the bank or some family members.

Sub-question 9

Sub-question 9 of this research was “To what extent would you say, or do you know that the victim(s) suffered? (The level of other people’s money involved e.g., bank loans, people’s investments). 70% of the respondents simply say a lot. The other respondents went further to explain that though most of the money lost is the victim’s money, some had gone further to deplete their retirement savings, home equity, and children’s education funds. Some people took bank loans and borrowed from family members, some have sold their properties too, just to raise money trying to secure their initial advancement, unknowing to them that the initial advancement is a scam. For some, the effect could lead to mental instability and diminished health.

Sub-question 10

Sub-question 10 of this study was to find out how possible it is that one person could be a victim of multiple fraud by asking the question, “What are the possibilities of being a multiple victim if you have encountered any?” The general perception was that it is very rare because once one gets defrauded, they become very vigilant and do not trust anybody. However, 60% of the respondents stated that it is possible, especially among the elderly community, and went further to note that they might just be a different kind of fraud. One can be defrauded financially and may also fall victim to romance fraud. One respondent said that one of his friends’ fathers has been defrauded four times.

Sub-question 11

Sub-question 11 of this research tried to investigate how a fraud victim should react in the event of been scammed by asking “Given the opportunity, how would you (or how would you advise the victim(s)) handle a fraud situation differently?” The simple idea was to know the lessons that should be or have been learnt in a fraud situation. A theme uncovered in this research was to verify whatever information has been given by an unknown caller, and another theme was to keep personal information away from the internet/on-line and never share it over the phone or with a stranger. Respondent AFFR 05 recommended that people should activate the credit freeze on their account, sign up for fraud alert services, sign up for kids’ protection services, and if possible, blur their house off google and any other websites. Respondent AFFR 04 advised that everyone should stay away from any transactions that require them to pay money to get more money, especially when it is an offer from a stranger, and worse still, it is over the phone or internet.

Sub-question 12

Sub-question 12 of this research was, “How would you describe, from your experience, the sophistication of a fraud scheme? (Include how elaborate the scheme was – between how many organizations, cities, states, or countries). From what we know about AFF, it appears to be very organized and sophisticated in its scheme. In fact, Investor.gov (n.d.), an arm of the U.S. Securities and Exchange Commission, has noted that Advance Fee Frauds can manipulate investors into making payments of certain fees up front – in advance of them receiving in return, any money, proceeds, stock, or warrants if the deal must go through. The advance payment, according to the agency, may be described as a fee, tax, commission, or incidental expense, which they will receive back when the deal falls through. This makes the scheme look so sophisticated; hence, this study tends to know if there is a particular pattern of which AFF operates. Respondents used various simple words to describe the scheme: extensive, sophisticated, swift, elaborate, and complex. Respondents AFFR 09 and AFFR 10 used very elaborate and very complex respectively, but respondent AFFR 07 noted that the scheme is beyond available state resources because suspects’ trials could sometimes extend beyond the state and even go beyond the country.

Sub-question 13

Sub-question 13 seeks to know if there are any variance between fraudsters by asking “How would you describe the similarities and differences between familiar fraudsters and unknown fraudsters, if there are any?” Respondents believe that they are all the same. In fact, AFFR 04 noted that they bait and entice, AFFR 08 stated that scammers are scammers, that they are all the same, while AFFR 10 stated that though they are all the same, just that the unknown are more sophisticated.

Sub-question 14

Sub-question 14 was aimed at knowing the demographics of people mostly affected by AFF and asked the respondents, “In your own opinion or on the records, what do you think is the ratio of male to female, old to young, working-class or retirees, that are affected by this crime?” The theme uncovered in this sub-question was a consensus that it is the elderly that are mostly affected by the scheme, however, responses leaned more towards elderly females. While AFFR 01, AFFR 05, and AFFR 06 believes that the ratio is equal, AFFR 03 believes it is older retired females and AFFR 10 believe it is older retired males. However, there is a general belief that everyone is a target.

Sub-question 15

Sub-question 15 of this research was “What are the available resources that are provided by the government or other agencies that are put in place to aid victims to get back on their feet and back into society?” The theme uncovered is that there is not a lot in place by either the federal, state, or local governments or any agency to help victims, but there are some agencies saddled with that responsibility. Respondents pointed out the Federal Trade Commission and some identity theft protection programs. Some noted that there are websites on fraud prevention. Basically, there is the belief that government is doing something in terms of creating awareness, education, and some recovery assistance programs. It was interesting to note that in the state of Ohio, the Ohio state A-G's office has some funds available for victims, according to AFFR 10.

Sub-question 16

Sub-question 16 is somewhat like sub-question 15 but sub-question 16 ask, “To what extent is the government, organizations, communities, or agencies playing a part in preventing

the incident of fraud and Advance Fee Fraud?” While 15 asks for available resources, sub-question 16 is asking for what the government, agencies, or the community has done or is doing to aid victims of AFF. While some respondents emphasized that there is somewhat little that the government has done to help AFF victims, some noted that the government is doing something. AFFR 04 noted that information dissemination, educating the populace, and reporting fraud is helpful, and he pointed to clark.com credit freeze company. AFFR 05 stated that the government had only done 5 - 10% of the work that needs to be done himself and AFFR 10 noted that the government has websites with little information in it. AFFR 09 noted that his agency has been more vigilant in educating the public whenever a new fraud is uncovered.

Sub-question 17

Sub-question 17 of this research was “What would you advise a victim or a would-be victim to do differently from the already known, that will protect him or her from being victimized?” The themes uncovered by this analysis were: (1) to talk to other people, (2) educating oneself, and (3) not to trust anyone, especially a stranger. AFFR 01 and AFFR 06 stated that it is important to talk to a trusted family member or a friend about whatever is been sold to you by a stranger before parting with your money, AFFR 06 added that it is important to “ask questions, and involve family/friends, and not to be in a hurry. On the issue of educating oneself, AFF is easily committed against someone who is not versatile in computer application or the use of computer, therefore, they will fall for anything they are told. Becoming computer literate will help reduce the risk of falling to AFF. AFFR 02 stated, “educate yourself on computer operations and scams, check your financial and credit reports...” On the issue of not trusting anyone, AFFR 03 stated that we should “not trust anyone unknown or anyone asking for money without a vetting process, an assertion that was supported by AFFR 05 and AFFR 08 who

added that every call or e-mail from an unknown source should be treated as scam until proven otherwise.

Sub-question 18

Sub-question 18 of this research was “What would you consider to be the major reason(s) why the crime of fraud and Advance Fee Fraud have become rampant in recent times?” The themes uncovered in this analysis were that the crime of AFF is: (1) it is an easy crime to commit, about 40% of the respondents support this view, and (2) about 40% support the fact that it is because the crime of AFF is majorly an internet crime, where detection and prosecution of offenders are difficult to affect. AFFR 10 stated that the crime is “easy to commit and hard to investigate.”

Sub-question 19

Sub-question 19 of this research was “What would you suggest should be done, and how do you advise a timely intervention and recovery for victims?” While the basic core response to this sub-question primarily leaned towards counseling, prevention, and education, some respondents also believe that regularly changing passwords and monitoring of bank accounts may also help in terms of financial crimes. For AFF, AFFR 01 advised that once a victim knows that he/she is dealing with a fraudster, they should immediately cut ties with the fraudster. AFFR 07 said victims should always speak out to someone, a family member or a friend, while respondent AFFR 08 said victims should immediately report to law enforcement once they are able to ascertain that they are being defrauded.

Sub-question 20

Sub-question 20 of this research was “What are the possible additional resources that could be helpful to victims or would-be victims that are not already in place?” This sub-question really uncovered many resources that could be available but not known to the public. Since the elderly community is mostly affected, AFFR 01 said that the elderly should be kept well informed, and regularly reminded of AFF and other financial crimes, which was supported by AFFR 02 and AFFR 09 who specifically recommended that both victims and the public should be educated, if possible, they should self-educate. Other respondents suggested that some agencies could be of help, namely, The Consumer Protection Agency, The Federal Trade Commission, Public Service announcements, news media encounters through Tv news warnings and sending warning fliers. Some websites were also named to be helpful: IC3.gov. AFFR 6 and AFFR 08 posited that the Attorney-General of Ohio’s office does have a program that assists victims. In fact, AFFR 08 says it reimburses some losses. AFFR 07 and AFFR 09 alluded to the fact that a federal-led prosecution and law enforcement resources would also be helpful.

Discussion

In the theoretical framework of this research, it studied two theories: first to know the reasons why people commit crimes with a focus on Edwin Sutherland’s “Differential Association Theory,” and second to know the theory of fraud with a focus on Donald R. Cressey’s Fraud Triangle, Shibley (2018) has also supported this theory. In Donald R. Cressey’s Fraud Triangle, it was discovered that there are three elements that come together to motivate individuals to commit fraud: Opportunity, Pressure (which is also known as motivation or incentive), and Rationalization (which is also sometimes called justification or attitude). Under RQ 18 of this research, what was uncovered alluded to the fact that AFF happens because of opportunity, which is the first element of this theory. It is opportunity because the research revealed under the

question “What would you consider to be the major reason(s) why the crime of fraud and Advance Fee Fraud have become rampant in recent times?” About 40% of the respondents said the crime is easy to commit, which lured people to engage in it, especially in recent times. This simply means that unless the government, agencies, parastatals, and even the victims make the crime difficult to commit, it is or may continue to be on the increase.

Opportunity means when a person who plans to commit fraud discovers a weakness in the internal control mechanism of the establishment and does not believe in the possible discovery of his or her fraud, or that he or she has stolen the money. Any internal control weakness, such as when there is no oversight, may create an opportunity for the fraudster to steal or defraud. Typically, the fraudster may start by stealing a small amount of money and if he doesn't get caught, he is likely to steal even more. While this example talks more of financial crimes regarding corporations, in AFF, the elderly, retirees, and vulnerable becomes the corporation him or herself. While it is suggested that organizations or corporations may be able to reduce the risk of fraud and decrease the opportunity to commit crime by developing and implementing effective internal controls, this research found that the elderly, retiree, and vulnerable should verify their information while some respondents advised that their transactions should be monitored by close and trusted friends or family members.

The second element that Donald R. Cressey's fraud triangle identified as a cause of crime was pressure. Though very few studies have identified societal pressures and contexts as causes behind the emergence of workplace cultures that foster fraudulent behaviors (Maulidi 2020 citing Suh et al., 2018), under RQ 18, the research confirms or uncovered the fact that the use of internet to commit the crime could be a pressured-motivated act, coupled with the fact that, according to some of the respondents, the crime is difficult to investigate and prosecute but easy

to commit. This is why the advent of the internet and it's becoming popularly used is tied to why AFF has become rampant in recent times. Today, more people across board are using the internet in one way or the other, either on their computer, iPads, cell phones and even on social media, they see, hear, and read about a lot of things and get motivated in trying some of those things they see, and with the use of these gadgets in their hands, they become incentivized. According to Cressey's Fraud Triangle Theory, pressure is motivation or incentive. As noted earlier, according to Reciprocity (2020), Pressure, under Cressey's theory of the fraud triangle, personal financial problems can pressure or motivate an individual to commit fraud, which may include fraud as a large gambling debt. Sometimes, it could be the pressure that originates as a problem from work, such as when an individual is motivated to perpetrate fraud because he feels he has been given unrealistic performance targets. We also noted above that there are three perspectives as to why people engage in or are pressured to do it; the human, societal, and religious perspectives.

Though this writer could not find Donald R. Cressey's fraud triangle's third element, which is rationalization, in this study of AFF, that is not to say that a fraudster would not have one. Rationalization is trying or attempting to explain or justify certain behavior or it is an attitude that tries to explain away some actions with logical reasons, even though they are not appropriate. There may have been rationalization if there was the opportunity for a fraudster to be interviewed. This writer does not believe that there is any moral justification for swindling someone's hard-earned money from them.

Under Edwin Sutherland's "Differential Association Theory," criminal behavior is associated with persons that have been associated with a criminal environment. Sutherland is of the belief that people must encounter various social influences throughout their lives. There is

every likelihood that some individuals have social interactions with individuals that are having criminalistic tendencies and so, they become criminals because of their association. This was the issue that this writer tried to deal with in RQ 12 when he asked the question “How would you describe, from your experience, the sophistication of a fraud scheme? (Include how elaborate the scheme was – between how many organizations, cities, states, or countries). Most of the respondents described the scheme as either sophisticated, extensive, complex, or elaborate. A scheme so described could not be an individually pioneered scheme, but it is this writer’s belief that it may depend on the level of operation. There are AFF that targets governments and corporations and there are some that simply target the elderly retiree, they are not expected to be at the same level. In any case, a fraudster must have learned the tricks from another fraudster, which is more of Edwin Sutherland’s theory of differential association.

An Advance Fee Fraud (AFF) has been defined as a criminal act of fraud in which the fraudster encouraged the victim to pay an advance fee as an investment in anticipation of receiving a much larger benefit that is, in the end, never delivered (Aigbovo, 2019). To ascertain this assertion, this research under RQ 08 asked the respondents “At what point do you think it becomes apparent to a victim that fraud is being perpetrated and that he/she is the victim?” Some of the respondents specifically said most victims become aware that they are being defrauded when the fraudster stops communicating with them, but most importantly, others state that fraud is revealed when the fraudster keeps demanding money, and the victim is not getting any of his/her promised benefits. Since the creation of money and the collection of goods, there have always been those who wished to obtain theirs by nefarious means; thus, frauds (“scams”) evolved (Bolimios & Kim-Kwang, 2017), and because people are never satisfied and would do “anything” to make more money, hence, greed. According to Lazarus (2018 quoting Chang,

2008 and Rich, 2017), AFF is a crime in which the confidence of a victim is tricked into believing that a small amount of money invested will soon become a huge return and are therefore deceived into advancing small sums of money with the hope for a much larger gain. This could partially be a definition of greed. Could greed be one of the motivational factors that push people into becoming victims of AFF? In this research, RQ 02 asked the question “What would you say are the reasons why people become victims of Advance Fee Fraud?” Though the responses vary, the core of the response by the respondents’ centers around greed. However, besides greed, this research uncovered other very pertinent reasons why people become victims. Other reasons uncovered are the fact that people are lonely, computer illiterate – they lack computer and internet knowledge, complacent, lazy, experiencing financial difficulty, failure to do due diligence, diminish mental capacity, and fear for those who are tricked using their loved ones as baits. In support of the latter assertion, one of my respondents, AFFR 01, said that his mother was told that he was in trouble and will never be released until a certain amount of money is paid, despite the fact that he is a police officer.

Though this research was on AFF, there was a category of AFF that was barely mentioned during the interviews, romance fraud or dating scam, which has been reported that the characteristics of those that are likely to fall victim include middle-aged, well-educated women that tend to be more impulsive, score high on the urgency and sensation-seeking scale, less kind, are more trustworthy, and have an addictive disposition (Whitty, 2018), and argued that these findings might be useful for future researchers who may be looking into the areas of developing a preventive and awareness programs and campaigns. Online romance scammers or romance fraudsters have defrauded online dating website users of not only large sums of money and inflicted serious psychological harm, but also inflict emotional injuries to the point that not only

do those victims of these scams often blame themselves for their losses, but they are also blamed by society (Sorell & Whitty, 2019). Not only was romance fraud or dating scam barely mentioned, but also barely mentioned was the fact that some people also fall victim to AFF due to trust. This writer believes that to part with money to a total stranger, the victim must have so much trusted the fraudster, which only about 2% of the responding statements alluded to, when the question was asked “What could be the common lessons or how would you describe the lesson(s) learned from a fraud incident?” only one person mentioned trust. It is that trust that is betrayed in the issue of AFF and most other fraud for that matter. One will suspect that fraud becomes easier to commit when the fraudster eventually gains the trust of his or her victim, though an analysis of content involving over a half-million scam emails had revealed that references to trust languages are very common in larger award claims and those claiming to be from Africa. However, Rich (2018) wrote that the evidential experiment suggests that there is a minimal effect invoked by trust languages that are embedded in scam letters and may hardly have any influence on respondents’ perceptions of the letter.

A major challenge that confronts the development of any society can be linked to the fraudulent activities among its citizens, which is also true when it comes to the banking sector: running a business is now complex with the advancement in information and communication technology (Akinbowale et al., 2021), to which cybercrime falls under. Lazarus (2018 quoting Hutchings and Chua, 2016; Yar, 2016), wrote that the term “cybercrime” is a term that covers a wide range of activities that takes place on the internet, which oftentimes, have nothing positive about them, for example, they include some rule-breaking behaviors, such as cyber fraud, cyber-bullying, cyber-stalking, and cyber espionage. That is the reason why almost every respondent advised that the elderly, or anyone for that matter, should have basic knowledge of computers or

educate themselves in internet usage. It is one of the reasons why AFF is difficult to investigate and prosecute but very easy to commit.

Another aspect that was of concern in this research was the area of government assistance. Levi et al. (2017) has written that Advance Fee Fraud will continue to be on the increase for as long as there are no available resources to respond to cybercrime generally as well as for financial cybercrime for profit in particular, and Levi suggested a continuous development of how much we understand the risks and or the threats that are facing the victims, be it corporate, governmental, or individual so that we will be able to tailor roles and responses accordingly so that there will be sufficient resources available to fulfill those roles. This was the concern of this research when in RQ 20 the respondents were asked “What are the possible additional resources that could be helpful to victims or the public that are not already in place?” Some of the respondents were concerned about how much role the federal government could play if it leads the way. They said the federal government should lead the prosecution of offenders as the states have not enough resources to pursue offenders, most of which are across borders, and another respondent simply put it this way, more public education, and more law enforcement resources. From conversation with some of the respondents, law enforcement officers can only go so far as within their primary jurisdiction because of financial resources. They cannot tell a victim to finance their own investigation.

In the United States, some non-profit organization leaders have estimated that about \$40 billion is lost every year in revenue because of financial scandals and activities arising from fraud (Marvin, 2020). No doubt, fraud negatively affects service delivery, organizational functioning, and board governance in a company (Marvin, 2020). Marvin wrote further that any non-profit leaders who fail to prevent fraud increase the chance of their organization’s failure. If

this is true, it could also be true for individual victims. In the formulation of the RQ 3 question, which says, “How would you describe the impact of fraud on the victim or yourself, if you have been a victim?” Every interviewee responded in various words depicting hardship and disappointment, these words were: devastating, huge financial loss, loss of marriages, retirement savings, and independence, anger, embarrassed, and humiliation, financially devastating, Loss of self-esteem, emotional & financial impact.

Since fraud has now become a persistent feature affecting the commercial landscape of any nation. The Federal Trade Commission (FTC) has found, in its latest survey, that about 16% of Americans are being victimized annually, the survey shows the same rates of victimization at international level (Raval, 2021). This assertion makes this researcher wonder if there are not repeated victims in this report. The research asked the question in its RQ 10 “What are the possibilities of being a multiple victim if you have encountered any?” This question was to test the possibility of one person being scammed more than once. Respondents overwhelmingly agree that it is not common to see this because after the first time, victims become very careful and not trusting, though it is possible that they may be scammed using another form of scam. Some respondents said they have not seen anyone scammed more than once, but it is possible. Many said they have not experienced or heard of it. However, AFFR 10 said one of his friends’ fathers was scammed four times. If there is one case, there could be many cases. A respondent said not all cases are reported to law enforcement.

Summary

This chapter brought to bear the fact that there are issues like how this research can get the maximum input for it to be reliable and dependable, the proposal that fraud should be a priority to the police, it also introduces the participants and their fields of practice, and that there

is scarcity of research materials on criminal justice, most importantly, this chapter discusses the questions in the questionnaire and how the participants responded to them. However, a presentation of it has been made using the testimonies of people that are confronted with these issues daily. This research was used to corroborate the issues presented in chapter two of this research, and where findings were different from earlier claims, this writer has made well to note them. While the issue of Advance Fee Fraud continues to be on the rise, the scheme changes all the time as was seen in this research. That is the reason why some findings of previous years are a little different today. Though the elderly remained the most vulnerable when it comes to AFF, mostly by mail, other types of AFF that target younger kids who are exposed to the use of internet via cell phones and computers have also developed over the years.

CHAPTER FIVE: CONCLUSION

Overview

This research was done to address the issue of, and the menace caused by Advance Fee Fraud, which has recently become a global challenge. A scheme in which fraudsters deceive people, the vulnerable, and take away their hard-earned savings, and push them into debt, needs to attract the attention of the public. This scheme that has been described to be really bad for its victims, who were the concern of this research, which is trying to find solutions for the victims while trying to gain their foot back into the society after an unexpected loss, and most importantly, to enable some of the victims regain their lost positions in the family as it was the concern of some of this research participants, who were worried that anyone who fell victim to AFF may have automatically relinquished their position as either a head of the family, the family's financial person, or even an account personnel of a company.

In this study, a qualitative method of study was employed to ascertain the present situations of the various issues associated with AFF. Qualitative research involves collecting and analyzing non-numerical data. The use of non-numerical data will be the use of text, video, or audio, to understand concepts, opinions, or experiences. It can be used to gather in-depth insights into a problem or generate new ideas for research.

Restatement of the Problem

Advance Fee Fraud has become a societal and academic concern and has now become a global challenge that has given the police and law enforcement all over the world, a strategic priority, and they are pervasive, exploitative, and psychologically and financially traumatic to victims (Carter, 2021). Advance Fee Fraud (AFF) has become a global issue with diverse

dimensions. It implicates frauds of different kinds: fake relationships/marriages, human trafficking, drug deals, and abuses, sales and purchase transactions, and trust issues, but this research focused on the financial trauma victims faces when they are hit with this type of crime. For example, someone who had worked so hard, who denied herself basic comfort to save towards her retirement, receiving a call that promised a lot of money only for her to make a little processing or development fee. She put in all her retirement savings and waited for a promise that never came. In some cases, her retirement savings are not enough, as the fraudster continues to pester her for more money, but because she does not want to lose her earlier investment, she goes to take a loan, borrow against her equity, take out money from other sources to fulfill this demand, unknown to her that it is an “investment” that will not yield any result. As we have seen above, losing money in such a manner or anything like it, has been said to be financially devastating, humiliating, embarrassing, and could cause loss of self-esteem, emotional & financial impact, loss of marriage and independence, stress, and mental breakdown. It has also been reported that financial abuse and fraud cost Americans up to 36.5 billion dollars every year (National Council on Aging, 2021).

Proposed Solution to the Central Question

The central question of this research was “In what ways can Advance Fee Fraud victims be helped and rehabilitated to alleviate their predicament of not only losing “a friend,” but also their life savings?” Following the findings of this research, this writer has advanced some solutions to this central question as discussed below. This study addresses two issues of AFF: first losing a friend, which arises from romance fraud, and second, loss of life savings arising from monetary defraud. Emphasis was on monetary defraud since that could be more impactful on the victim, and society, while the impact on the victims of romance fraud could be a gap in

this research because it is a matter of psychological research. However, those that are already victims of AFF were the focus of this research, not necessarily the general public, but it was noted that some of the proposed solutions will benefit those that would have fallen victims.

The main issue in AFF is lack of awareness, no matter how educated you may be. Very recently, it was reported that Cyberfraud Cost Florida Baptists More Than \$700,000 (Smietana, 2023). People will not fall victims if they know that the person on the other side of the line could be trying to defraud them. They will not fall victims if they know that someone is trying to get into their pocket to swindle them of their life savings or corporate money like what happened to the Florida Baptist Convention. Knowledge and awareness became the key factors in finding solutions to the central question of this research, which has revealed that the most vulnerable victims of this crime are the elderly, majorly because they are not aware of what is going on in the cyberworld. Therefore, they need to be informed. Information is key to knowledge. Although there are some measures in place to checkmate the incidence of fraud, there are not so many for checkmating AFF. Next, I will develop important points to help the victims of AFF:

Rehabilitation: For most kinds of recovery, be it from drug or alcoholic addiction, surgical procedures, natural disasters etc., there are rooms or opportunities for rehabilitation of some sort. Under the same idea, there should also be rehabilitation for people that have been devastated because of loss to AFF. This rehabilitation's target should be how the victims can be brought back into society. We learned from this research that some of the effects of falling victim to AFF are devastation, diminished mental capacity, hardship, strain in relationship etc. Every victim of AFF needs rehabilitation of some kind, they all may not be at the same level. Some suffer extensively to the point that financial support may become necessary to restart the victim as a person or his or her business. One of the themes uncovered in chapter four was

emphasis on loss, where we discovered that more than two thirds of the respondents tied the impact of their victims to loss, whether it was the loss of marriage, respect, finance, independence, mental health etc., most of the respondents described the impact generally as devastating. Reinstein & Taylor (2017) had suggested that there is a need to treat those already exposed, that is, to support victims, maybe through lectures, seminars, counseling, awareness campaigns. Every group of people should frequently organize seminars where rehabilitated victims can participate and share information about AFF based on their experiences, and they should explain that like every other fraud, AFF is real. Seminars will be more beneficial in communities where elderly people are the majority because they do stuff believing that no one should tell them what to do. Places like assisted living residentials, nursing homes, and other forms of elderly communities will be the best place to start from. Seminars on the reality of AFF will also benefit school kids that have been exposed to making and spending money. All these people should be encouraged to speak out or discuss any unclear on-line and telephone transactions that look too good to be true with someone they trust, be they family or friends. Some of the respondents in this research stated that “if it’s too good to be true, it probably is.”

Education: Following rehabilitation closely is education. In the first place, it was the lack of education that got the victim where he or she is. Rehabilitation without his or her knowledge of the reason he or she fell victim will just be a ticking time bomb that will soon explode, it is going to happen again. Therefore, it is important to follow rehabilitation with education. Educating the public is one way to sensitize the people against AFF. Bolimos & Kim-Kwang (2017), noted earlier that today, there are many kinds of crimes, especially the ones committed online, which are technologically enabled frauds that could be classified variously into a few categories, including email fraud, online dating fraud, and sales fraud. Under RQ 16 of

this research, respondents noted that though the government has not done enough in combating AFF, and that though not enough resources have been made available to law enforcement, they suggested that people should educate themselves. Not only in terms of general education but also educate themselves in computing and the use of internet. That way, as they get conversant with internet operation, they become difficult to trick, and they in turn can be a resource to others. As part of education/awareness, it is this researcher's submission that people, whether they are victims or not yet, should be informed by the police or any agency that is saddled with that responsibility of how they can get help from existing resources if any is available. As noted above, there are existing resources including identity theft control and monitoring services, IC3.gov, an FBI's Internet Crime Complaint Center. Some state's Attorney-general's offices have programs and resources for victims, credit monitoring agencies, and educating the most vulnerable groups.

Massive Awareness Campaign: There should be an agency established to carry out massive awareness campaigns as part of its duties, which should be focused on the identified vulnerable groups; elderly and young adults. Massive because it should be that nothing like it has ever been done. A period should be set aside annually for this awareness campaign, where every news and social media platform should emphasize the need to be vigilant in doing online monetary transactions, especially with total strangers. The internet should have a display of fliers and banners continuously for that period annually to sensitize the public about the prevalence of AFF. In the same vein, there should be a law established that will mandate banks and internet services providers to ensure that in the same period, banks, and other financial institutions should post similar fliers and mount banners at all their locations. The goal is that, if all the elderly cannot be reached themselves, people, as much as possible should be reached, they will in turn

pass the message to others, including the elderly and the young adults who may be vulnerable too. Shopping malls, plazas, and complexes should also be targeted as where people can be reached, and therefore, should have similar banners and fliers in various locations. Other public places that could be targeted are churches, schools, sport arenas, complexes, and business places.

Contentment: Contentment could be a moral issue. Places of faith should emphasize more on contentment, which could easily be taught as family value too. Whitty referred to (Titus and Gover 2001) as believing that victims of fraud are also people that are more “likely to be cooperative, **greedy**, gullible/uncritical, careless, susceptible to flattery, easily intimidated, risk-takers, generous, hold respect for authority, and are good citizens” (Whitty, 2018). In this research, respondents while responding to the question “What would you say are the reasons why people become victims of Advance Fee Fraud,” they said the reasons were greed. Greed is caused by lack of contentment. The Cambridge English Dictionary defines greed as wanting a lot more food, money, etc. than you need. This writer knows that some people may argue that one does not have enough money at any time, but the definition means that you should be content with what you have. It might not be enough, but it is sufficient to acquire all that is needed. Greed has pushed many people, whom of course, are trying to surprise their friends, neighbors, and relatives to say that they are rich or have become rich. This is where the shame comes from when they discover that they have been scammed.

Resources Needed

Following the solution proposed above, the first resources needed will be economic resources. Money will be needed to either establish an agency that is solely dedicated to the sensitization and creation of awareness of AFF, and most importantly, the rehabilitation of victims or create a separate non-uniformed department within law enforcement that is solely

empowered to do same but working with detectives and investigators. Though the agency or new department should be a working agency – all year round, there should be a period set aside yearly to create awareness of AFF where fliers and banners will be displayed all over strategic places, everywhere, malls, schools, stores, banks, parks, etc. There should also be jingles in all news and social media, and on the internet. This agency or department shall be responsible for the organization of this yearly event, in addition to the earlier enumerated responsibilities above.

The agency or department will need money, vehicles, full-time paid staff, furnished offices, a working and regularly updated website, and everything else that a standard office will need to run effectively. In the staff pool, there may be volunteer members of law enforcement, victims, and members of the locality where the various offices are located. However, the agency or workers of the department may not serve as an investigative body, which means its creation might meet resistance because its functions might be seen to be similar with the duties of law enforcement. If that is the case, the agency or department's roles should be clearly stated. But there must be an agency or a department purely for the welfare and rehabilitation of victims of AFF and other financial crimes.

Funds Needed

Funds will be needed to aid in the investigation of on-going AFF cases. During this research, as noted above, some respondents said that there are not enough resources provided to law enforcement for the investigation of AFF cases. The fund is needed because many investigations may hit a brick wall if the perpetrators are overseas or out of state, which in most cases, is very likely. A respondent said sometimes they investigate cases to the point where they cannot go further because the suspect is out of state, and all they can do is to call the law enforcement agency over there to help, but there is always that hesitation because there is no

fund allocated for cases arising from outside states, and the originating state has not enough money to go over there to pursue the case. This could become worse when the suspect is out of the country. There have been cases where law enforcement goes after a perpetrator who is outside the country, but such cases are very rare. The government should have an allocation for the agency or department's operations, but it could be made as a tax-exempt agency that is allowed to receive donations from the public.

Where a victim needs to restart his or her life (or businesses that were known to be once striving), there will be need for finance to aid such victim even if it's in the form of loan, this is where the bank comes in too. If the working agency or department ascertains that a victim will benefit from financial assistance, they may recommend such a person (or business) to the bank for a well monitored loan specially made for that purpose, and the bank should oblige such recommendation and release the recommended or approved loan to the person or business.

During this research, some of the respondents who are law enforcement officers lamented that they lack enough resources to go after suspects or perpetrators, who in most cases are outside their jurisdiction. With the agency working together with law enforcement, enough funds should be made available purely for the purpose of investigation, detection, and prosecution. Without bringing out the perpetrators and bringing them before the law to serve their punishments, the crime of AFF will continue to thrive. It was noted during this research that the crime of AFF has become rampant because it is easy to commit and very difficult to prosecute. Until that difficulty in prosecution is removed, a lot of miscreants are going to either join "the trade," or continue to perpetrate the crime and expand their operations. This writer believes that this is the reason why the crime of AFF gradually became global. It is also recommended that actions taken against perpetrators are documented and publicized so that those in the practice

will know that things are changing, and that they are no longer going to have free hands in their operations.

Roles and Responsibilities

The proposed agency or new department should be a state specific arrangement since not all the states have the same level of effect arising from AFF. That is, each state should be allowed to determine the extent to which the agency or new department will operate. However, it is recommended that they have an agency working together with law enforcement to rehabilitate victims. The state heads of the agency should be qualified and well-trained in organizational structure and grassroots engagement with leadership experience and qualities. This will help the agency or department to gain the trust of the victims, so that victims will be encouraged to speak out whenever there is or are fraud cases. This researcher noted that not all cases are reported because of shame, loss, fear, anger, and humiliation. The head of this new agency or department should be vested with the responsibilities of establishing sub-agencies in major cities around the state. This person must have a college degree with subordinates with at least a high school diploma. Those holding key positions must be academically qualified for those positions. This researcher recommended that this agency either works with or should be a new department within law enforcement, and because it will have an annual event, it should have the power to hire more people during the annual campaign event on a part-time short period basis. Such employees may not be required to have a high school diploma, but the ability to read and write should be an added advantage to whatever qualification they have. These workers will primarily be on the ground to see that there is an annual campaign or event that is widespread with these workers spread all over the city.

For clarity, this agency must be headed by someone with at least a college degree, preferably a master's degree, while the branches may be headed by someone with at least a bachelor's degree if the agency is standing on its own, but where it is a department carved out within the existing law enforcement office, the head should be a master's degree holder with subordinate staff. Where the agency stands as an independent agency, the headquarters office should be purely for administrative purposes, with supporting staff to oversee the running of the branches. Since the headquarters are mainly for administrative purposes, support staff should be mainly professionals e.g., public administrators, information technology specialists, accountants, a bookkeeper, public relations personnel, etc. The branches could be headed by a person with at least a bachelor's degree with at least three full-time staff. The branches can hire ad hoc workers during the annual awareness campaign to ensure that the campaign event is well-circulated.

Timeline

Desperate situations require desperate counteractions. This agency or new department will continue to exist if there are new cases of AFF or any other type of fraud. As suggested above, they will work together with the law enforcement who determines the victims that need the services of the agency and may recommend them to the agency or department. The agency or department, through its other locations will be active all year round, working with local facilities, shopping malls, business complexes, schools, sporting venues, financial institutions etc., it should ensure that the agency or department rules are complied with, that campaign fliers are displayed in strategic places, jingles and announcements are played at intervals during work or operation hours, encouraging customers and patrons to spread the word about the reality of AFF and other types of financial crimes. It is going to be an all-year-round operation.

The summary of this arrangement is that a report is made to the police where the case is assessed and determined if such a case is qualified for the attention of the new agency, if so, the case is transferred to the agency for follow-up. The agency will determine in the long run if the victim or business is qualified for further assistance or not and takes the case to the next level, maybe by referring or recommending them to the bank for a monitored loan, so long as the victim meet every other requirement that qualifies anyone for a bank loan. In this case, the interest rate is much lower because the government is aiding the victim to get back on its feet.

Solution Implications

It has been noted above that victims of AFF suffer numerous negative effects, in some cases, they lost their life savings. Such negative effects include shame, fear, loss, anger, and humiliation. It could also have an emotional impact that could lead to family rancor. It is people that make up the family, and family makes up society. When any one person suffers from any of these negative vices, it gradually affects society. The solution proposed above is what we never had, hence, the menace of AFF expands and becomes a global issue. With this proposed solution, victims will know that there are people to talk to that will not shame them, humiliate them, cause them anger, but they have reliable people that they can discuss their predicament with. Not having someone to talk to in times of crisis is a problem itself, that is why many people go into depression, uncontrolled anxiety, withdrawal, and different kinds of negative behaviors. This solution will not only help victims financially, but it will prevent a lot of negative behaviors as named above. The ability to find someone to talk to in times of crisis, someone who understands a situation, is already a door open to finding a cure or a solution to the problem. That is why this research suggested that in the pool of volunteers, there should be victims or rehabilitated victims who will be allowed to tell their stories. Another benefit of this agency or department is that

rehabilitated victims who can get back on their feet could become big donors to the agency in later times and may even volunteer to mentor new victims and be their inspirators.

On the downside, many people may want to exploit this opportunity, but there should be laid down rules that must be followed to determine who benefits and to what extent they will benefit. Will there be any group of victims that will not qualify? If this becomes a laudable solution, how can other countries be made to implement it and benefit from it if the goal is to totally eradicate or reduce AFF and other financial crimes? This is a gap that later studies should explore. Since AFF has become a global issue, one country cannot fight it alone. There's the possibility that while fighting the menace in the home front, perpetrators will continue to operate from outside, that is why it is very key that there should be continuous awareness created, so that no matter where the perpetrators shoot from, our people here will be safe.

Availability of scarce resources could be a major pitfall, both human and material resources. You cannot fight a global war with empty hands or with an inadequate resource. Staff need vehicles to move around, and the vehicles must be maintained. Case tracking devices and computers are needed. The ability to find willing collaborators within and outside the country may be another challenge, but they are needed. Availability of funds may be challenging at the initial stage but with the hope that it will get better with time. Once people begin to see the results of the scheme, it will get a better response on every side. The agency could be made a (501) (c)3 agency with the ability to receive tax deductible donations from the public or make a department or section of the police and allocate more funds. Money will really be a challenge, for the bible says, "... money speaks to everything." (International Standard Version, 1995-2014, Ecclesiastes 10:19).

On the timeline, because AFF does not have a specific season, the agency or the new department should be a continuously existing agency so long as there are new and unresolved fraud cases. The agency should be established with no end date in mind, otherwise, soon as the end date sets in, the fraudsters will reappear and continue their operation, and may even become worse at that point. It will then be like the biblical reference of the spirit that left a man who returned with seven more spirit that is more wicked than himself (Matthew 12:43-45).

This research has the objective to fill the following gaps: a gap to help reduce fraud in financial industry (Ryman-Tubb et al. (2018); a gap in preventing fraud and risk mitigation (Vian 2020).; a gap in preventing the revictimization of victims (Whitty 2018); a gap in education and lack of support for victims (Bolimos & Choo 2017); and Levi et al (2017) suggested that the next step was to eradicate fraud through early education and helping vulnerable citizens. The summary of these gaps was the lack of preventive measures, properly educating the public, and the lack of support for victims. In this research, based on the responses of participants, education and the creation of awareness has been emphasized. To be able to do this effectively, and since the topic of this dissertation focuses on the Shield of Support for victims, the creation of an agency or a separate department within law enforcement, that will solely focus on educating the public and rehabilitating victims has been presented as a solution to the menace of AFF.

Evaluation Plan

To assess the effectiveness of this plan, it may take a while or even a shorter term than envisaged. To be able to keep track, a detailed record should be developed on cases reported, which ones are being investigated and how fast they are getting resolved. There should also be a record of which communities reports of AFF are coming from, this will enable the agency to keep track of the areas in which cases are more reported, whether by city, state, or by country. In

fact, good statistical data should be kept, as this was missing during this research. This will help keep track of effectiveness and progress as soon as the agency begins its operations, to be updated quarterly or bi-annually. In the formative years of the agency or new department, the goal of this assessment will be to assess the formative goals of the agency or new department to see how well and strong the agency will be in terms of how much it is able to meet its public expectations. Later, the focus should change to assessing how much the agency is meeting its goals.

During this research, there was no data to look at, perhaps because there was no agency or separate department saddled with that responsibility. If progress must be assessed, it must have what it is being assessed against, hence, the need to keep a record or data of how the current situation is, to be able to compare it with what will be obtained in the future. The agency or new department should be saddled with the responsibility of keeping these records or data while the head of the police department or whichever office the agency is placed in should be the evaluating or assessing body. To ascertain the progress of the agency, the assessing body will use current data to compare the previous data. Data entering should be monitored to ensure its accuracy. However, the limitations of this assessment or the pace of progress could be how effective the agency will be to encourage victims to report to it. It was noted in this research that not all cases are reported. People who know about an incident should also be required to report even if they are not the ones directly involved. People should be able to report cases of AFF or any other fraud if their family member is the victim. Another limitation, as learnt from this research, is the unavailability of resources. Establishing an agency or opening a new department without enough financial, human, and other resources to function effectively will be indirectly killing or rendering the agency ineffective.

This study was not able to access any data because there were none, to determine the demographics of the people that are mostly affected by AFF, the only report that was available in this research was the only ones provided by respondents through their everyday practice, though the research would have loved to know the rate of those fallen victims between men and women, ethnicity, and class, and how often cases are resolved if any. This is a gap that may need to be filled by later researchers. Knowing how much this scheme has destroyed people, businesses, and some government parastatals, this research would have loved to know why the government is hesitant in committing resources to the menace caused by AFF, whether for investigating cases or for prosecuting perpetrators, which could be another gap. If the solutions recommended in this research are implemented, it will provide later researchers the opportunity to have data to assess. That a phenomenon is global does not mean that it must be greeted with a folding of the arm – doing nothing. Someone must take a lead if this crisis must be curbed. If it worked for one country, there is every tendency that some other countries may follow the lead too.

Summary

This research has been able to identify that AFF is not a scheme that is going to go away very soon unless something is done about it and very quickly. Victims have been devastated, greeted with fear, and have angered victims to the point that their marriages/homes are being broken. This research has discovered that there is a solution if the recommendations of this research are implemented. Two key notes to be taken away in this research are the fact that there is not much investment put into resolving the menace of AFF, therefore, there is a need for the government and other agencies to invest into the amelioration of the menace caused by AFF, they need to provide enough resources for investigation of cases and prosecuting perpetrators. Another thing noted from this research is that where there is or when there will be enough

resources for the investigation and prosecution of AFF cases, it must be entrusted into the hands of those saddled with the responsibilities of taking care of the victims, hence, a recommendation was made in this research that an agency should either be established or a new department created within law enforcement with the sole aim of rehabilitating and resettling victims, and creating a public awareness for the existence of AFF. As noted above, doing nothing does not resolve any problem, therefore, something must be done about the menace of AFF that is gradually ravaging a segment of our society, and interfering with the good moral standards of our children.

Glossary of Terminology

Addictive	Something that someone could be addicted to, which he or she cannot do or function normally without. It could be an activity, substance, or food.
Advent	The beginning of a thing, the arrival of something
Adverse	Harmful, opposite of what is expected
Ambiguous	No clear meaning, multiple understanding, to mean different things
Ameliorate	Reduce the effect
Anticipation	What is expected, to hope for
Aspect	The portion or part of a thing, story, event, or activity
Avarice	Extreme greed for wealth or material gain
Axiology	To study nature or the study of nature
Barrier	An obstacle; preventing, or protect
Biometrics	Physiological characteristics of a person
Bizarre	An unusual occurrence causing confusion, surprises, or amusement
Blueprint	A designed plan or strategy that is being followed
Bribery	Influencing favor with an act or a substance
By-product	As a result of, resulting from another action or thing
Charitable	Channeling a cause for the needy
Companionship	Friendship, relationship, association with another
Consequences	The effect(s) of an action or an occurrence
Contradictory	In contrast to, a mutual disagreement, an opposition
Convergent	To be closer, coming together
Corruption	Dishonesty, to fraudulently acquire something from another

Dearth	Scarcity, non-availability, lack of
Dimensions	View from different sides, angles, or perspectives
Diverse	Various aspects, different views and opinions
Drastic	Radical, strong, far-reaching, and extreme
Embezzlement	Fraudulent conversion of what was placed in one's care and protection
Enforcement	To ensure compliance with laws, obligations, and rules
Enormous	A lot, massive, plenty, very many
Entangle	To be mixed with, to be among, to be identified as part of
Enticed	Encouraged or persuaded under pressure with pleasure
Epistemology	The philosophical study of nature, origin, and limits of human knowledge (Stroll and Martinich, 2021)
Eradication; Eradicate	To remove or do away with, the process of;
Espionage	The use of spies to get military or political information
Exponential	To grow or increase quickly
Exposed	To reveal or unravel the existence of something
Fantasy	To imagine the existence of impossible things.
Fictitious	Lies, made up, cooked, none-true.
Foreclosure	Forcefully taking back a mortgaged item from the owner for inability to meet up payment obligations
Fraud	Deceiving another to gain favor or items from the person who relied on the deception.
Fraudsters	The one who deceives another to gain favor
Gimmicks	Lies, tricks, fake tales told to attract favor from another
Global	Worldwide, universal
Highlighting	To focus or to emphasize
Hinduism	A religion of the Southern Asians

Illuminate	To make conspicuous, bold, bright
Immediate	Close by and easy to reach
Impersonation	To act or claim to be the person of another
Implicates	Involve, affect, relate to
Intention	The reason for this action, the goal aimed to be achieved
Intimidated	To be scared or frightened by another
Investors	Putting money into a venture, business, or a cause to gain more
Kleptomaniac	The urge to steal, notwithstanding the needlessness
Laudable	Worthy, deserving of praise
Laundering	Hiding the source of something, especially money
Long-term	To take or last a long time or period
Lumpsum	In bulk, a large sum or amount
Manifestations	To happen as planned, desired, or expected
Manipulation	Exerting pressure on another through various means
Misrepresentation	Not telling it the way it is, deception.
Mitigation	To reduce the effect of an action, occurrence, or an incident
Modus operandi	Method of Operation: The way of operation
Nefarious	Wickedness, flagrantly wicked
Ontology	To study the existence of something
Perpetuate	Indefinite continuation
Ponzi	A name that is now associated with fraud; Ponzi scheme is a fraudulent practice that pays early investors from the proceeds of later investors to encourage more fraud
Populace	The people in a society

Prestigious	To admire and be inspirational
Prevalence	Continued existence or occurrence
Preventive	Cause not to happen or materialize
Projected	The way it is seen or expected to be or to happen
Pyramid	A heap or stack in a triangular shape; strata of many at the bottom and very few at the top; a single head with increase as it trickles down
Rehabilitation	Bring someone back to a previous or better state of health and or functionality.
Reinforce	To make strong or to support
Reputation	The way a person is seen or viewed
Requirement	What is needed or expected
Revictimization	To be victimized again, to fall victim another time
Revocation	To cancel or to withdraw from an agreement
Rudiments	Things to follow; a standard or policy, a guideline
Sensitizing	To make aware, alert, and active
Sequential	To follow a logical order
Shield	Protection over someone or something that prevents harm
Status	Where one stands about a matter or a situation
Susceptible	Likely to be convinced, deceived, or enticed by another's opinion
Tangential	Unstable, wavery, erratic
Technique	A way or manner of executing a particular task
Trafficking	The illegal movement or transportation of anything
Transactions	A deal in the business of buying and selling goods or services
Transcended	To go above, beyond, and over

Transnational	Across different countries or nations
Tremendous	Something great, abundance, and intense
Trigger	To cause or bring to effect
Typical	Distinctive, peculiar to.
Ultimate	The endpoint or the goal
Unsolicited	Not asked or solicited for
Upsurge	Going upward, onward, and increasingly
Victims	The one that was injured, affected, harmed, or deceived by the activities of a criminal
Vulnerable	The one that is exposed to be injured, affected, harmed, or deceived by the activities of a criminal

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<https://www.liebertpub.com/doi/epdf/10.1089/cyber.2016.0729>

Whitty, M. T. (2019). Predicting susceptibility to cyber-fraud victimhood. *Journal of Financial Crime*, 26(1), 277-292. <http://dx.doi.org/10.1108/JFC-10-2017-0095>

Whitty, M. T. (2020). Is There a Scam for Everyone? Psychologically Profiling Cyberscam Victims. *European Journal on Criminal Policy and Research*, 26(3), 399-409.

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<https://www.gcu.edu/blog/doctoral-journey/why-quantitative-research-important>

Wilson, D. (2023, April 3). 84-year-old woman who lost life savings to scammer thought she was 'helping the government.' <https://abc7news.com/savings-account-ftc-scam-calls-money-laundering/13065020/>

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<http://ezproxy.liberty.edu/login?qurl=https%3A%2F%2Fwww.proquest.com%2Fdissertations-theses%2Fsmall-business-owners-perceptions-fraud-risk-low%2Fdocview%2F1936051829%2Fse-2%3Faccountid%3D12085>

Yan, J. (2020). *Fraud Investigation in the Extra virgin Olive Oil Supply Chain: Identification of Vulnerable Points and Development of Novel Fraud Detection Methods* (Order No. 28230583). Available from ProQuest Dissertations & Theses Global. (2532613082).

<http://ezproxy.liberty.edu/login?qurl=https%3A%2F%2Fwww.proquest.com%2Fdissertations-theses%2Ffraud-investigation-extra-virgin-olive-oil-supply%2Fdocview%2F2532613082%2Fse-2%3Faccountid%3D12085>

Ylang, N. (2020). Capable guardianship against identity theft: Demographic insights based on a national sample of US adults. *Journal of Financial Crime*, 27(1), 130-142.

<http://dx.doi.org/10.1108/JFC-12-2018-0140>

Zhang, L., Xu, Y., Chen, H., & Jing, R. (2020). Corporate Philanthropy After Fraud Punishment: An Institutional Perspective. *Management and Organization Review*, 16(1), 33-68.

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My research focus is going to be on the increasing state of Advance Fees Fraud (AFF), but more especially, on finding support of any kind for the victims and likely, would-be victims. In doing this, support will have to include legal resort. In this article, the author examined the existing laws against financial fraud which he phrased as “modern economic and financial crimes statutes” which have been enacted in Nigeria since the advent of civilian rule in 1999. This means that in some countries, there already exist domestic legal provisions for every form of financial crime, and these legal provisions in Nigeria were derived from the decrees from the era of military regimes in Nigeria. I suspect it might be so too for many other civilized nations. In trying to find support for victims, legal remedies will become handy, and I intend to visit some of the domestic laws before looking for international laws that could help victims mitigate their sufferings.

Ben-Shahar, O., & Porat, A. (2018). THE RESTORATION REMEDY IN PRIVATE LAW. *Columbia Law Review*, 118(6), 1901-1952.
<http://ezproxy.liberty.edu/login?url=https%3A%2F%2Fwww.proquest.com%2Fscholarly-journals%2Frestoration-remedy-private-law%2Fdocview%2F2183483303%2Fse-2%3Faccountid%3D12085>

In trying to pull the shield of support over the victims of Advance Fees Fraud (AFF), one major area is to assess and access the possibility of legal remedy, where available. The essence of legal remedy is to place a victim back where he or she was had the fraud or crime not taken place. However, in this essay, the writer noted that one of the most perplexing problems in private law is when and how to compensate victims for emotional harm. I intend to buttress the fact that there is such harm called emotional harm, and where and when other harms such as monetary loss are being considered, emotional harm will not and should not be left behind. I intend to follow through with what this writer called ... a remedial goal - a restoration measure of damages by proposing that defendants should pay damages directly to restore the underlying interest, the impairment of which led to emotional harm. This author recognized the fact that public law and nonlegal enforcement have significantly made some adjustments to protect the area of emotional expectations, and that it is left for the private law to do its share by introducing new remedies that are designed to address emotional harms. This will however not limit my scope of research as there is no one-size-fits-all when it comes to supporting fraud victims.

Bogavac, Ž. M. (2017). BUSINESS SCAM IN SABER SPACE. *Ekonomika*, 63(4), 97-104.
<http://dx.doi.org/10.5937/ekonomika1704097M>

In consideration of why Advance Fees Fraud (AFF) is on the increase, there are some articles and commonsense belief that the victims themselves put themselves in a vulnerable position and make the work of the fraudsters easier. This article alludes to that fact when the author wrote that “human fantasy, stupidity, and ignorance of security rules are often key factors that contribute to security breaches.” Since some of these victims find themselves in this position of vulnerability, they cannot just be left to wallow in their agony why someone out there is squandering away their hard-earned money, considering that there are thousands or even millions more that are prone to falling victims too. There is the need for the shield of support to be pulled over them because this author rightly noted that “the use of human weaknesses often does not require any investment and implies a minimal risk,” which means that all the fraudsters need to do to a weak person is just a little enticement. A little help may be able to counter that enticement. This author confirmed at the end of this article that ... this type of scam has its victims whose number is constantly increasing.

Bolimos, I. A., & Kim-Kwang, R. (2017). Online fraud offending within an Australian jurisdiction. *Journal of Financial Crime*, 24(2), 277-308. <http://dx.doi.org/10.1108/JFC-05-2016-0029>

In this article, the writers tried to establish that Advance Fees Fraud (AFF) has been in existence right from the inception and that from that point, fraudsters have always found ways to improve their fraud schemes and skills. This is a testament that AFF is on the increase as has always been. However, since the rate of increase cannot be stopped, efforts by all stakeholders should then be geared towards helping the victims, which cuts across the spheres of life. These writers have also suggested that this can be done by way of educating the population and rendering support to those already affected. It is only by applying these responses that we can aim to protect ourselves and either remove or minimize this threat from our virtual world and wider society.

Cross, C. (2020). Reflections on the reporting of fraud in Australia. *Policing*, 43(1), 49-61. <http://dx.doi.org/10.1108/PIJPSM-08-2019-0134>

Though this author’s introduction emphasized the existence and use of technology for the commission of fraud, it is useful for its reference to encompass a large array of offenses and types, to which she outlined cybercrime. She divided cybercrime into two different categories as computer-assisted crimes and computer-focused crimes, to which she elaborated those cyber dependent crimes, which are the computer-focused crimes are those that cannot exist without technology, it needs one form of device or the other, and are therefore restricted to the virtual environment. In this way, she noted, that fraud can be understood as a cyber-enabled crime in that it has existed for centuries. This is a confirmation that AFF has been in existence since earlier than thought in some quarters. That although the advent of technology is good for the industrial development and growth of any nation, it has also been seen as a change in the ways that fraud is perpetrated and has also witnessed an exponential increase in the ability of offenders to target potential victims worldwide. The author concluded by saying, “moving forward, an

important question emerges on what constitutes “justice” for victims of fraud, as well as what constitutes a “satisfactory response”?

Dipo- Ojo O. A., and Murdtadho. M. A. (2020, June). The Effects of Fraud on Bank Efficiency and Customer Deposit in Nigerian Commercial Banks. *World Journal of Innovative Research (WJIR)* ISSN: 2454-8236, Volume-8, Issue-6, Pages 22-31. https://www.wjir.org/download_data/WJIR0806039.pdf

Though this article is somehow related to the one above, this one is particularly aimed at determining the effect of fraud on customers’ deposits in the bank and evaluates the impact of frauds on bank efficiency, which was the focus of the article above. In the study that led to this article, it was revealed that fraud had a sufficiently negative effect on customers’ deposits in Nigerian banks and that the existence of fraud in Nigeria commercial banks hampered the efficiency of these banks. It was concluded that there was substantial evidence that fraud influenced banks’ efficiency negatively. As a result, banks could be seen and treated as one of the entities that require intervention.

Gillespie, A. A. (2021). JUST THE MONEY? DOES THE CRIMINAL LAW APPROPRIATELY TACKLE ROMANCE FRAUDS? *Journal of International and Comparative Law*, 8(1), 143-174. <http://ezproxy.liberty.edu/login?url=https%3A%2F%2Fwww.proquest.com%2Fscholarly-journals%2Fjust-money-does-criminal-law-appropriately-tackle%2Fdocview%2F2560122479%2Fse-2%3Faccountid%3D12085>

To find help and support for victims of AFF, every aspect of AFF must be considered so that no one is left behind in the scheme of things. If there is an agreement and understanding that there is such thing as romance fraud, therefore, fraud is a fraud, and its victims need to be protected too. In this article, the writer considers the legal response to romance frauds as aided by online dating. Digital communication technologies have not only made it possible for people to meet online, but it has also made it easier for unsuspecting victims to be scammed by internet fraudsters using dating as a tool. This article will provide me with the answer to some of my research questions as to whether defendants are punished enough by just punishing the financial aspect of romance fraud without the emotional aspect being addressed. In a hypothetical situation, this article compares how the law in England and Wales, Scotland, and Canada addresses a romance fraud, where they conclude by suggesting that there is a need for a new offense to be established where sexual activity is procured by deception.

Ikseon, S., Sweeney, J. T., Linke, K., & Wall, J. M. (2020). Boiling the Frog Slowly: The Immersion of C-Suite Financial Executives into Fraud: JBE. *Journal of Business Ethics*, 162(3), 645-673. <http://dx.doi.org/10.1007/s10551-018-3982-3>

In some quarters, it used to be the belief that AFF was a job for the lazy and jobless people, but as time progresses, it has been revealed that AFF and organized crime for that matter is as corporate as any corporate organization in any developed society. In this article, the authors explore how financial executives participated in crossing the line into

financial statement fraud while they were acting within or reacting to a financialized corporate environment. The study was done through face-to-face interviews with 13 former C-suite financial executives who were involved in and indicted for major cases of accounting fraud. They were neither jobless nor were they peasants. They were people placed at the helm of affairs to manage people's money. In ascertaining why AFF is on the increase, it is necessary to know why and how and if the shield of support must be pulled, it is wise to know whom to pull it against.

Lazarus, S. (2018). Birds of a Feather Flock Together: The Nigerian Cyber Fraudsters (Yahoo Boys) and Hip-Hop Artists. *Criminology, Criminal Justice, Law & Society*, 19(2), 63-81. <http://ezproxy.liberty.edu/login?qurl=https%3A%2F%2Fwww.proquest.com%2Fscholarly-journals%2Fbirds-feather-flock-together-nigerian-cyber%2Fdocview%2F2118742943%2Fse-2%3Faccountid%3D12085>

Advance Fees Fraud is on the increase, why? This study provides some of the answers to this question. The researcher who used Nigeria as a case study sets out to examine the ways Nigerian cyber-fraudsters, now popularly addressed, are known as, and called Yahoo-Yahoo Boys (who either double as hip-hop musicians or are connected to many hip-hop musicians) are represented in hip-hop music. Their atrocities are laced in their lyrics and they most times have large social media followership. The author wrote that these yahoo-yahoo boys glamorize cyber-frauds and sex-roles-and-cultures, which entices their followership into organized crimes. With the close relationship between yahoo-yahoo boys and some of the hip-hop stars, this article drew a belief and attention to the notion that Yahoo-Yahoo Boys and some musicians may be "birds of a feather." This has led to the cat and mice relationship between Yahoo-Yahoo Boys and their victims. The lyrics of the hip-hop musicians and the oratory messages embedded in their songs have been one of the driving forces that may be attracting more followers than those who may have tended towards asking questions about the morality of their enterprise.

Levi, M., Doig, A., Gundur, R., Wall, D., & Williams, M. (2017). Cyberfraud and the implications for effective risk-based responses: themes from UK research. *Crime, Law and Social Change*, 67(1), 77-96. <http://dx.doi.org/10.1007/s10611-016-9648-0>

The risk or threat posed by cyber fraud is the area of concentration in this writer's research which is based on the data that was made available or reported by the public and businesses that has to do with Fraud. The writer noted that an area that is worthy of note in cyber fraud is the globalized nature, except where there are major differences in the national attractiveness of the targets or in the choice of who controls the organization. But suggested that the next steps for this research will have to include the need for a better and early education of risk management and a focus on helping vulnerable citizens to appreciate and manage the risks of both online and offline fraud and that it may be better done using peers and the third sector than by the police and websites alone as it was earlier done.

Marvin L. J. B. (2020). Reducing the Frequency and Effects of Fraudulent Activities in Community Action Agencies. *Walden Dissertations and Doctoral Studies Collection*. ScholarWorks. Retrieved from <https://scholarworks.waldenu.edu/dissertations/9331/>

Fraud affects every facet of life and all kinds of people. This paper buttressed the effects of fraud on nonprofit organizations, a sector of the society to which it has been revealed that over \$40 billion of revenue is lost every year because of financial scandals and fraudulent activities, and noted that nonprofit leaders who fail to prevent fraud increase the chance of their organization's failure. As individual fraud victims need support and help, this paper is very instructional on the fact that corporate entities equally need support for them to survive and be sustained.

Mugarura, N. (2017). The use of anti-money laundering tools to regulate Ponzi and other fraudulent investment schemes. *Journal of Money Laundering Control*, 20(3), 231-246. <http://dx.doi.org/10.1108/JMLC-01-2016-0005>

Fraud covers a lot of fraud, that is why there is a special call to punish emotional fraud. In romance fraud, there are various aspects of fraud that are implicated especially when in the name of dating, one partner is using that relationship to squeeze out money from the unknown partner who becomes the victim. By the time the whole thing ends, the victim would have suffered both financially and emotionally. In many cases, if the perpetrator is ever caught, financial fraud is addressed and punished not the emotional aspect of the relationship. If the shield of support must be pulled over the victims, it is instructional to know the various types of not just financial fraud, but the various types of AFF and even what constitutes organized crimes. This paper will be useful as a starting point as it has enumerated some of them. The author wrote that this paper explores the nature of Ponzi, Pyramid, Advance fees scams, and the mechanisms used to defraud unsuspecting victims of their money. The paper explained how a Ponzi scheme could persist for a long time when it mentioned the case of Bernie Madoff (1998) who had been running a Ponzi scheme in the USA for 20 years and reaping investors of their returns without ever discovering it until the business collapsed. I intend to build on what is already known here.

Nash, R., Bouchard, M., & Malm, A. (2018). Twisting trust: social networks, due diligence, and loss of capital in a Ponzi scheme. *Crime, Law and Social Change*, 69(1), 67-89. <http://dx.doi.org/10.1007/s10611-017-9706-2>

Knowing the causes of Advance Fees Fraud, that is, why people fall victims, will be a good starting point in trying to help would-be victims, and this will inform the helping or support agencies to know in what area(s) support is needed for the victims. The aim is to know why and how fraudsters can deceive sane and educated people of their money. This article tends to uncover the effects of trust in social ties and conducting due diligence. Trust, here, is the main key. The basis of all fraudulent activities. It is because of trust that victims do not conduct due diligence, the same reason why they lost so much money. In some Ponzi schemes, once they invest an initial amount of money, they continue to

add to it because “they do not want their initial deposit to waste.” In this article, two dependent variables were examined to know the effects of social ties and performing due diligence at the beginning stage and the end stage of a Ponzi scheme. This will help inform me of whether trust, social ties, and ignorance are part of the reasons why people fall victim to fraud.

Ndolo, L. N. (2018). Effects of Fraud Management Practices on the Profitability in the Insurance Industry.” *Strathmore Institute of Mathematical Sciences Strathmore University Nairobi, Kenya*. Retrieved from <https://su-plus.strathmore.edu/handle/11071/6522>

Although the insurance business is set up to help pull finances together to be able to help those that are in need from time to time, who are contributors to the scheme, according to the severity of needs as determined by those managing the scheme. It is also a venture set up for profit. In this paper, the writer took a cursory look into how fraud management practices may have affected its profitability nexus between aiding and caring for (maybe the sick, depending on what the insurance is for) and making a profit. This is to show that fraud has also bedeviled the insurance industry just as it has done to the banking, corporate, individuals, and even government. This study’s focus was on the policyholder and claims fraud which is defined as the fraud against the insurer in the purchase and/or execution of an insurance product by obtaining wrongful coverage or payment.

Paoli, L., Visschers, J., & Verstraete, C. (2018). The impact of cybercrime on businesses: a novel conceptual framework and its application to Belgium. *Crime, Law and Social Change*, 70(4), 397-420. <http://dx.doi.org/10.1007/s10611-018-9774-y>

When cybercrimes are mentioned, what easily comes to mind is the stealing of data – access codes and passwords. Oftentimes, people do not pay attention to what these data are used for. It most likely ends up in stealing people’s money too. With stolen birthdates, social security numbers, previous addresses, etc. a cybercriminal can create a credit card account in another person’s name, cash out their income tax refund, purchase a new car, etc. This article tends to put a monetary value to cybercrime when the authors asked respondents to provide a monetary estimate on the costs and claimed that a double-track gives a fuller, more valid assessment of the impact of cybercrime.

Quentin, R., & Olivier, R. (2020). Orienting the Development of Crime Analysis Processes in Police Organizations Covering the Digital Transformations of Fraud Mechanisms. *European Journal on Criminal Policy and Research*, 26(3), 335-356. <http://dx.doi.org/10.1007/s10610-020-09438-3>

These researchers noted that a volume of crimes these days are committed online, a new crime scene that is difficult for the police to conduct crime scene investigations. As difficult as it may be, there is the need for the police to devise a means to counter this cybercrime that has altered how much and how complex this problem has been, compared to how it used to manifest and require new forms of crime analysis to address them proactively. They suggested some methods that will aid in overcoming these obstacles that consist of implementing and integrating theories from various fields such

as criminology and forensic intelligence to examine the digital transformations of certain criminal processes. If these are implemented as suggested, it may be an avenue to reducing the activities of cybercriminals which will, in turn, help would-be victims, which will, in turn, be a kind of help for the police. It all depends on what those various fields are going to come up with.

Raval, D. (2021). Who is Victimized by Fraud? Evidence from Consumer Protection Cases: *Journal of Consumer Policy*. *Journal of Consumer Policy*, 44(1), 43-72. <http://dx.doi.org/10.1007/s10603-020-09466-w>

There is the belief in Christendom that as our faces differ so are our needs. In the world of organized crime, the fraudsters know that different things could trigger the interest of different people and organizations, but because most likely they have not met their victims, they throw every stuff at them to see what will stick. The writer of this paper showed how fraud victimization varies across different communities using data collected that concerned victims from 23 consumer protection law enforcement actions. It cuts across different types of fraudulent activities which included payday loans, healthcare, student debt relief programs, and business opportunity scams, providing evidence on how demographics vary across types of fraud. This is a wealth of information that I may not need to start spending time on since there are data already available.

Rich, T. (2018). You can trust me: a multimethod analysis of the Nigerian email scam. *Security Journal*, 31(1), 208-225. <http://dx.doi.org/10.1057/s41284-017-0095-0>

Studies have it that a certain percentage of people are revictimized in cybercrime. As part of the effort to find how this is even possible, it is important to research the languages used to convince these victims to the point that they fall victim more than once. This paper concerns itself with how scammers invoke trust within the Nigerian email scam and how the recipients interpret such trust-laden offers? To path with your money means there is trust and understanding between both parties, especially on the side of who is giving his money away to a stranger. This paper also noted that content analysis of over a half-million scam emails reveals that references to trust language are most common in larger award claims and those claiming to be from Africa. What is this language that birth trust so effective? It must be the basis of many e-mails sent out to many at the same time.

Ryman-Tubb, N. F., Krause, P., and Garn, W. (2018, November). How Artificial Intelligence and machine learning research impacts payment card fraud detection: A survey and industry benchmark. *Engineering Applications of Artificial Intelligence*. Volume 76, 2018, Pages 130-157. ISSN 0952-1976. Retrieved from <https://www.sciencedirect.com/science/article/pii/S0952197618301520>

Truly, a lot of writings have been done on fraud and especially on AFF. With its prevalence and more people, entities, and corporations falling victims, there is a need to find a way to turn writings and rhetoric into solutions. In this paper, the writer's goal was to identify guidance on how the research community can better transition their research into payment card fraud detection towards a transformation away from the current

unacceptable levels of payment card fraud, which has also been used for wire transfers internationally. It is a matter of fact that the proceeds of this fraud are being used to finance terrorism, arms, and drug crimes. Recently, the less effectiveness of existing methods of detection are becoming obvious. This researched article is a pointer that the research community equally need support and help to transform their papers and articles into solutions, a lapse that the writer of this article noted to be a gap in research – to help reduce payment card fraud in the industry

SO, J., Dr, SO, A., & MO, O. (2019). An Evaluation of Fraud and Deposit Money Banks' Profitability in Nigeria: (2009-2018). *Indian Journal of Commerce and Management Studies*, 10(3), 24-36. <http://dx.doi.org/10.18843/ijcms/v10i3/03>

One will think or even believe that money saved in the bank is secure, yes, it is, but it is only to an extent. In this paper, the writer revealed that even banks are victims of fraud and that even the frequency of fraud, the amount of fraud, and monies that could not be recovered from fraud has proved to assert strong influence on the profitability of Deposit Money Banks (DMB) with only Fraud Involvement proving insignificant. As part of the ways of supporting or helping victims, this writer suggested that there is a need to mitigate fraud and recommended that banks should create fraud policies that are robust enough to prevent fraud perpetrators from committing fraud.

Suleiman, A. O., M.A. (2019). The Impulsive Upsurge of Yahoo-Yahoo in the 21st Century in Nigeria: Islamic Perspective. *African Journal of Criminology and Justice Studies : AJCJS*, 12(1), 91-104.
<http://ezproxy.liberty.edu/login?qurl=https%3A%2F%2Fwww.proquest.com%2Fscholarly-journals%2Fimpulsive-upsurge-yahoo-21st-century-nigeria%2Fdocview%2F2190924661%2Fse-2>

In this article, the author projected the appalling state of decadence in the moral fabric of our society, irrespective of the origin of Advance Fees Fraud (AFF) and how bizarre the upsurge has become. It does not look like the situation is getting enough attention as it has revealed that it gets worse daily, and even expressed that the worse part of it is the most abnormal phase of the initiation of secondary school students of between 15-22 years into this criminal guile. While this paper is relevant to support the increasing nature of AFF, the initiation of young people into the scheme is a pointer to the fact that not only the people that are defrauded that need help and support, but these kids do also need support.

Wanjiru, M. S., & Ndegwa, J. (2020). The Influence of Fraud Risk Management on Fraud Occurrence in Kenyan listed Companies. *International Journal of Finance & Banking Studies*, 9(4), 147-160. <http://dx.doi.org/10.20525/ijfbs.v9i4.943>

In this article, the researchers' focus was to establish how fraud risk management practices regarding, and how it influences the prevention, detection, and correctional controls of the level of fraud occurrence on listed firms in Kenya. If it can be established that fraud is on the increase, it must be proven that measures are being taken to reduce it

but it's not just working. Therefore, if something has been done to prevent, detect, and correct the menace, and has not been effective, it means these firms (which of course include people) need another form of support and help that need to work. Looking at what has been done before that did not work will help this writer not to spend so much time on those areas again but to focus on new areas of support and mitigation.

Whitty, Monica Therese. (2018). Do You Love Me? Psychological Characteristics of Romance Scam Victims. *Cyberpsychology, Behavior, And Social Networking* Volume 21, Number 2, 2018 Mary Ann Liebert, Inc. DOI: 10.1089/cyber.2016.0729. <https://www.liebertpub.com/doi/epdf/10.1089/cyber.2016.0729>

It is for a reason that fraud is called fraud. It is a manipulative scheme that will deploy any device to achieve its aim, and those that are its masters do not relent. No one or very few people will envisage a mutual dating relationship could go so bad that one of the parties will end up being broke, with no thanks to the one she or he previously professed his or her love to. In this paper, the researcher marries the online dating romance with the Advance Fees Fraud, which is often conducted by organized criminal groups online by deceiving their prey into online and social media dating sites and engaging in online dating that may end up in fraud. This author, in reviewing other works on this topic, discovered some evidence that victims of fraud are more trusting individuals and concluded by stating that since romance scam victims are significantly high on the addiction scale, programs that could be developed to prevent revictimization of romance scams might draw from programs that have been developed to prevent other addictive problems.

Whitty, M. T. (2019). Predicting susceptibility to cyber-fraud victimhood. *Journal of Financial Crime*, 26(1), 277-292. <http://dx.doi.org/10.1108/JFC-10-2017-0095>

There is an English proverb that says once bitten twice shy. In cyberfraud or scam or AFF, it is not always so in many cases. That is why there are cases of revictimization, which means, one person can be a victim of AFF, cyberfraud, or scam more than once. That is why the number of victims did not only become a source of worry in this article, but the number of victims who become 'repeat victims' of cyber-frauds and reported that in 2016, it was reported by the Office for National Statistics that of the fraud cases reported within 12 months in the UK, 16 percent of them were victims that were re-scammed. How come once bitten was not twice shy? Not for 5 or 10 percent but 16 percent. This article also reported that in a representative sample of 2,000 UK adults, it was found that in 2012, approximately 800,000 UK adults were defrauded by cyber-frauds in the UK and about a quarter (26 percent) of these victims were repeat victims during their lifetime. There must be something the fraudsters are telling these victims that are making them fall for it. I intend to find out what that is because it could be used as a tool for pulling the shield of support and protection over the victims and would-be victims.

Whitty, M. T. (2020). Is There a Scam for Everyone? Psychologically Profiling Cyberscam Victims. *European Journal on Criminal Policy and Research*, 26(3), 399-409.
<http://dx.doi.org/10.1007/s10610-020-09458-z>

The essence of my paper/research is to be able to produce a blueprint that will help or support those that are already victims of AFF or would-be victims to be able to avoid being scammed. Since victims are shy to come out and they are not easily identified by merely looking at their faces, it becomes imperative to find a way of identifying them besides someone giving them up. This paper provides a way of psychologically profiling cyber scam victims. The writer wrote that this paper examined which psychological and socio-demographic characteristics could tell if someone is going to be a cyber scam victim, in general, and across individual cyber scams (including, consumer, charity, investment, and romance scams). I will try to use some of this author's suggestions to find victims and would-be victims that need one form of support or the other. The author noted that different people are prone to different kinds of scams, and that future training should put that into consideration.

APPENDICES

Date: 5-19-2023		
IRB #: IRB-FY22-23-420 Title: ADVANCE FEES FRAUD ON THE INCREASE: THE SHIELD OF SUPPORT OVER THE VICTIMS Creation Date: 10-13-2022 End Date: Status: Approved Principal Investigator: Ovenseri Ogbenor Review Board: Research Ethics Office Sponsor:		
Study History		
Submission Type	Initial	Review Type Limited
		Decision Exempt - Limited IRB
Key Study Contacts		
Member	Ovenseri Ogbenor	Role Principal Investigator
		Contact oogbebor@liberty.edu
Member	Ovenseri Ogbenor	Role Primary Contact
		Contact oogbebor@liberty.edu
Member	Kim Miller	Role Co-Principal Investigator
		Contact kmiller142@liberty.edu

Appendix A: Institutional Review Board’s approval for the research which was received because of the application and supporting documents submitted.

RESEARCH PARTICIPANTS’ SCREENING QUESTIONS

FULL NAMES: _____

RANK/TITLE/POSITION: _____

AGE GROUP: 18 – 30 31 – 45 46 – 60 61 – 75 (Check one)

YEARS IN SERVICE: _____

YEARS AT PRESENT POSITION: _____

Appendix B: Research Participants’ Screening Questions to determine the qualifications of the participants.

Recruitment Template: Verbal Script (Phone or In Person)

Hello _____,

As a graduate student in the Helms School of Government at Liberty University, I am conducting research as part of the requirements for a Doctor of Philosophy, Ph.D. The purpose of my research is to find out why Advance Fee Fraud is on the increase and to find out ways advance fee fraud victims can be helped and rehabilitated to alleviate their predicament of not only losing “a friend,” but also their life savings. If you meet my participant criteria and are interested, I would like to invite you to join my study.

Participants must be 18 years of age or older and must have worked in the field of fraud of any kind, but experience in advance fee fraud will be an added advantage for participation.

Participants, if willing, will be asked to either:

1. Respond to a questionnaire or
2. Participate in an interview.
3. Provide statistically documented data at your disposal as permitted to support your position.

The interview will take approximately two hours to complete the procedures listed. Names and other identifying information will be requested as part of this study, but the information will remain confidential. The interview will be audio recorded.

The questionnaire may take about an hour to respond to, but the interview may take up to two hours, depending on the level of your experience, and the interview questions will be different from the questionnaire based on the answers provided in earlier questions.

Would you like to participate? If yes, that will be great. I would love to get your email address so I can send you the questionnaire for the survey. Please complete the questionnaire when received, save it in your system, and return it to me via e-mail attachment, or we can set up a time for an interview if you desire to participate in an interview. But if you elect not to participate, I totally understand.

A consent document will be e-mailed to you as an attachment soon as you agree to participate in the interview/questionnaire. The consent document contains additional information about my research. If you choose to participate, you will need to sign the consent document and return it to me at the time of the interview or via e-mail as an attachment prior to completing the questionnaire.

Thank you for your time. Do you have any questions?

Appendix C: Recruitment Template: Verbal Script (Phone or In Person)

Permission Request

Date:

Title & Name: _____

Department: _____

Address: _____

Dear Sir,

As a graduate student in the Criminal Justice Department of the Helms School of Government at Liberty University, I am conducting research as part of the requirements for a Ph. D. degree which will enable me to better understand Advance Fee Fraud (AFF) and the reason why the prevalence is on the increase. The title of my research project is ADVANCE FEE FRAUD ON THE INCREASE: THE SHIELD OF SUPPORT OVER THE VICTIMS and the purpose of my research is to find a way to educate the public on how to avoid being scammed and to find help that will lead to their recovery resulting from already fallen victim to the crime.

I am writing to request your permission to utilize the statistical data in your possession to support your position in your response to the interview or questionnaire.

Participants will be asked to provide data regarding percentages of men and women, age brackets, nationalities/ethnicity of victims, rate of occurrences, etc., where they are available. The data will be used to buttress the rate of crime of AFF and how it affects various demographics. Participants will be presented with informed consent information prior to participating. Taking part in this study is completely voluntary, and participants are welcome to discontinue participation at any time.

Thank you for considering my request. If you choose to grant permission, please respond to my e-mail by emailing me at [REDACTED].

Sincerely,

Ovenseri V. Ogbemor
Research Student

Appendix D: *Permission Request to access data where they are needed and are available.*

Consent

Title of the Project: ADVANCE FEE FRAUD ON THE INCREASE: THE SHIELD OF SUPPORT OVER THE VICTIMS

Principal Investigator: Ovenseri Ven Ogbebor, Doctoral Candidate, Helms School of Government, Liberty University

Invitation to be part of a Research Study

You are invited to participate in a research study. To participate, you must be an adult 18 years of age or older who is currently working in law enforcement with experience in fraud cases, with added advantage, if in Advance Fee Fraud. Taking part in this research project is voluntary.

Please take time to read this entire form and ask questions before deciding whether to take part in this research.

What is the study about and why is it being done?

The purpose of the study is to create public awareness concerning the issue of Advance Fees Fraud, try to establish and formulate ways in which victims could be assisted out of the predicament, and possibly and most importantly, to answer some of the research questions left by previous researchers.

What will happen if you take part in this study?

If you agree to be in this study, I will ask you to please do the following:

1. Participate in an in-person, audio-recorded interview that will take no more than 2 hours at your own convenience, OR
2. Respond to a one-hour, twenty-question questionnaire within the next week.
3. Provide statistically documented data at your disposal as permitted to support your position

How could you or others benefit from this study?

Participants should not expect to receive a direct benefit from taking part in this study.

Benefits to society include increased public awareness, educating the public, and finding help for victims and would-be victims.

What risks might you experience from being in this study?

The expected risks from participating in this study are minimal, which means they are equal to the risks you would encounter in everyday life.

How will personal information be protected?

The records of this study will be kept private. Published reports will not include any information that will make it possible to identify a subject. Research records will be stored securely, and only the researcher will have access to the records.

Participant responses will be kept confidential by replacing names with pseudonyms. Interviews will be conducted in a location where others will not easily overhear the conversation.

Should there be a need for future study/research/reference(s), data collected from you may be used or shared with other researchers. If data collected from you is reused or shared, any information that could identify you, if applicable, will be removed beforehand.

Data will be stored electronically in a password-locked computer and hard copies will be stored in a locked cabinet that is securely located. Since data are permitted to be kept for three years, after three years, all electronic records will be deleted, and all hardcopy records will be shredded and disposed of.

The interview will be audio recorded and it will be stored on a password-locked computer accessible only to the researcher for three years and then deleted. The researcher and members of his doctoral committee will be the only ones that will have access to these recordings.

How will you be compensated for being part of the study?

Participants who choose to only respond to questionnaires will not be compensated for participating in this study, but where interviews are done over lunch or dinner, participants will be compensated by providing and paying for their meals or if they choose to be compensated with a gift card for time spent. Interview participants will be given the option to make their choice.

Is study participation voluntary?

Participation in this study is voluntary. Your decision on whether to participate will not affect your current or future relations with Liberty University. If you decide to participate, you are free to not answer any questions or withdraw at any time without affecting those relationships.

What should you do if you decide to withdraw from the study?

If you choose to withdraw from the study, please contact the researcher at the email address/phone number included in the next paragraph. Should you choose to withdraw, data collected from you will be destroyed immediately and will not be included in this study.

Whom do you contact if you have questions or concerns about the study?

The researcher conducting this study is Ovenseri Ogbebor (Ven). You may ask any questions you have now. If you have questions later, **you are encouraged** to contact him at [REDACTED]. You may also contact the researcher's faculty sponsor, Dr. Kim Miller, at [REDACTED].

Whom do you contact if you have questions about your rights as a research participant?

If you have any questions or concerns regarding this study and would like to talk to someone other than the researcher, you are encouraged to contact the IRB. Our physical address is Institutional Review Board, 1971 University Blvd., Green Hall Ste. 2845, Lynchburg, VA, 24515; our phone number is 434-592-5530, and our email address is irb@liberty.edu.

Disclaimer: The Institutional Review Board (IRB) is tasked with ensuring that human subjects research will be conducted in an ethical manner as defined and required by federal regulations. The topics covered and viewpoints expressed or alluded to by students and faculty researchers are those of the researchers and do not necessarily reflect the official policies or positions of Liberty University.

Your Consent

By signing this document, you agree to be in this study. Make sure you understand what the study is about before you sign. You will be given a copy of this document for your records. The researcher will keep a copy of the study records. If you have any questions about the study after you sign this document, you can contact the researcher using the information provided above.

I have read and understood the above information. I have asked questions and have received answers. I consent to participate in the study.

The researcher has my permission to audio-record me as part of my participation in this study.

Printed Subject Name

Signature & Date

Appendix E: *Consent to participate in the study based on the explained circumstances.*