



COMMUNICATION BREAKDOWN

IDENTIFYING WEAKNESSES AND
IMPROVEMENT POSSIBILITIES IN THE
COOPERATION BETWEEN LAW
ENFORCEMENT AND FINANCIAL
INSTITUTIONS REGARDING ROMANCE
FRAUD

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Romance fraud has an immense impact on millions of individuals globally every year. Romance fraud is one of the most difficult modus operandi to investigate as the perpetrator often is unknown and the funds are often transferred cross-border to mule accounts. The aim of this paper is to identify weaknesses and improvement possibilities in the cooperation between the law enforcement and the financial institutions in the work against romance fraud. Six interviews were conducted with four fraud investigators from a financial institution and two representatives from law enforcement. The results indicate that there are multiple weaknesses in the cooperation such as dark figures and the unwillingness to file a police report from the victim due to feelings of shame and guilt. Further, there is a need to implement technical solutions such as improved communication channels in the forms of a national and international forum where information and data can be exchanged in a more rapid manner. In conclusion, it can be stated that romance fraud is a resilient and problematic crime type which presents multiple issues for all actors involved both when it comes to investigation and prevention. More comprehensive investigation into detailed communication solutions and common platforms between all involved actors are needed. Moreover, technical solutions which assist law enforcement in identifying the perpetrators committing these crimes need further development and research.

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TABLE OF CONTENT

INTRODUCTION	3
PREVIOUS RESEARCH	5
The seven stages of romance fraud	5
Dark figures and clearance rate	8
METHOD	11
Research method	11
Definitions and limitations	11
Selection	11
Semi-structured interviews	12
Transcription	13
Analytic approach	13
Ethical considerations	14
RESULTS	15
Weaknesses in the cooperation	16
Improvement possibilities	17
Necessary tools and measures	18
Responsibility for crime prevention	19
DISCUSSION	20
REFERENCES	24
APPENDICES	27

INTRODUCTION

Romance fraud has an immense impact on millions of individuals globally every year. In Sweden alone, one thousand individuals annually report that they have been a victim of romance fraud (Cross et al, 2018). The monetary loss is often substantial, and the loss is on average \$17000 USD when victimized (Ross & Smith, 2011). The true extent of the monetary losses is though often difficult to establish in a conclusive manner (Button et al, 2009) due to the severe underreporting and dark figures of romance fraud. Estimations made by Brenhoff (2017) suggests that only as few as 15 per cent of all cases in the US are reported to the police. Additionally, romance fraud is a difficult crime to investigate (Button et al, 2009). Despite its prevalence, this crime is rarely addressed throughout research and few studies have been conducted discussing the difficulties of investigating this crime.

Romance fraud can occur both online and offline, such as mail or physical letters, but the overwhelming majority of all victimizations appear to occur through social media and the Internet via dating applications or similar online sites (Cross et al, 2018). Research reports that one third of all romance frauds were initiated using social media (a.a.) where the offender is operating modern technology to obscure and remove any electronical footprints in order to reduce the risk of detection and sentencing. Once contact has been established between the victim and the perpetrator, many different communication pathways ensue involving telephone calls, text messages and even occasional meetings through webcam video calls (a.a.). Once sufficient trust has been established, the perpetrator requests financial aid, for whatever fictitious purpose. The demand for money is often in combination with fabricated stories which is intended to manipulate the victim into believing that the victim and the perpetrator finally will engage in a common activity often based on a relationship, such as money for plane tickets, shipment fees, living expenses or family costs (Whitty & Buchanan, 2013).

The investigation of romance fraud is difficult as the perpetrator is often unknown (BRÅ, 2016a). While the financial institution's main objective is to protect the customer from monetary loss, the main mission of the police is to prosecute the perpetrator (Steblianko, 2020). As mentioned, due to the technological instruments utilized by the fraudster, electronical footprints and key evidence is often concealed which complicates the process of identifying and prosecuting a criminal (Whitty, 2013a).

In order to prevent romance fraud from occurring and to increase the clearance rate, a transparent and clearer communication between the authorities and the financial institutions are needed – whose products and services enable the transactions to the fraudsters to go through in various ways. Extensive protective measures are therefore needed by the institutions. The communication between the financial institutions and law enforcement are often hindered by long processing times and secrecy regulations which further increases the difficulty of prosecuting any individual who could be tied to the crime.

Research conducted in Sweden by the Swedish Police Authority (Polismyndigheten, 2021) shows that as high as 79 per cent of transactions related to romance frauds during the last two years in Sweden ended up in internationally known crime networks. This causes a serious challenge for law enforcement and

financial institutions in targeting international networks (Steblianko, 2020). The communicative strategies used by law enforcement and financial institutions are often hindered by multiple factors. Other than being time consuming, the investigation of these crimes requires international legal cooperation between several financial institutions and law enforcements in multiple countries (Keith, 2018). It is often the case that the effort and resources needed to investigate the crimes are therefore disproportionate to the probability of succeeding in prosecuting an offender. Instead, cases of romance fraud are closed at an early stage after obtaining information from the victim (BRÅ, 2016b). This therefore greatly increases the importance of functioning communication between law enforcement and financial institutions. If romance fraud continues to occur, it will further affect people and contribute to an extra cost to society, but also due to the fact that the money ultimately ends up in international criminal networks which then use it to further crack down on society.

AIM AND PURPOSE

The aim of this paper is to identify weaknesses and improvement possibilities in the cooperation between the law enforcement and the financial institutions in the work against romance fraud. This will be conducted by interviews with six key informants and specialists from the law enforcement and the financial institutions. This paper aims to facilitate important valuable information to the continued work against romance fraud as a phenomenon. Lastly it will be reported on what the key informants believe to be the best pathways in improving the cooperation between the actors and their view of the issue and thus gain in-depth knowledge of the occurrence. Consequently, the research questions are as follows:

- What are the weaknesses in the cooperation between the financial institutions and law enforcement regarding romance fraud?
- How can cooperation between the financial institutions and law enforcement be improved in terms of investigating and resolving romance fraud?
- Who is responsible for crime prevention regarding romance fraud?

PREVIOUS RESEARCH

Only a small number of studies provide detailed information on the techniques used by perpetrators when attempting to lure victims into a romance fraud. The current studies focus on the grooming and persuasion process rather than the background of the crime and the perpetrators themselves (Cross et al, 2018). One study attempted to analyse how the perpetrators groomed the victims into sending monetary values. The results show that the perpetrators frequently adapt to unique situations by appealing to each of the victim's personal interests that touch on emotional strings to gain trust and provide comfort (Gregory & Nikiforova, 2012).

An example of a classic romance fraud conducted internationally is the infamous Nigerian letters. Yoong & Koon (2013) analysed the language used in 21 unique email conversations between a victim and the perpetrators in order to investigate the strategies used by the perpetrators. Results prove that there are various techniques used to establish a relationship with the victim, such as investigating the victim's social media profiles prior to the initial contact, claiming to adhere to similar religious beliefs and exclaiming a passionate desire towards the victim (a.a.).

Romance fraud is often committed by an individual who with a fake online identity tries to gain the victim's trust. The Swedish National Council for Crime Prevention (BRÅ) states that after the initial online contact "... *the scammer uses the illusion of a romantic or close relationship to manipulate and/or steal from the victim*" (BRÅ, 2016b). It is thus important to keep in mind that the modus operandi (MO) of the criminal is not only to achieve a romantic relationship, but also close relationships in other ways may be used. For example, the criminal can pretend to be a distant family member or just being a person in need of financial assistance due to illness or natural disaster. Romance fraud can be distinguished from a normal relationship by its MO, where the offender uses the smokescreen of a fake alias to gain trust and affection of the victim, which allows the perpetrator to convince the individual into sending funds as financial aid (Rege et al, 2009).

The seven stages of romance fraud

One of the most extensive studies conducted on romance fraud by Whitty (2013b) gives detailed information on the techniques used by perpetrators by conducting a survey and interviews with almost 200 participants who had been victimized by romance fraud. The study revealed that the perpetrators use a seven-stage plan in order to groom the victim (*Figure 1*).

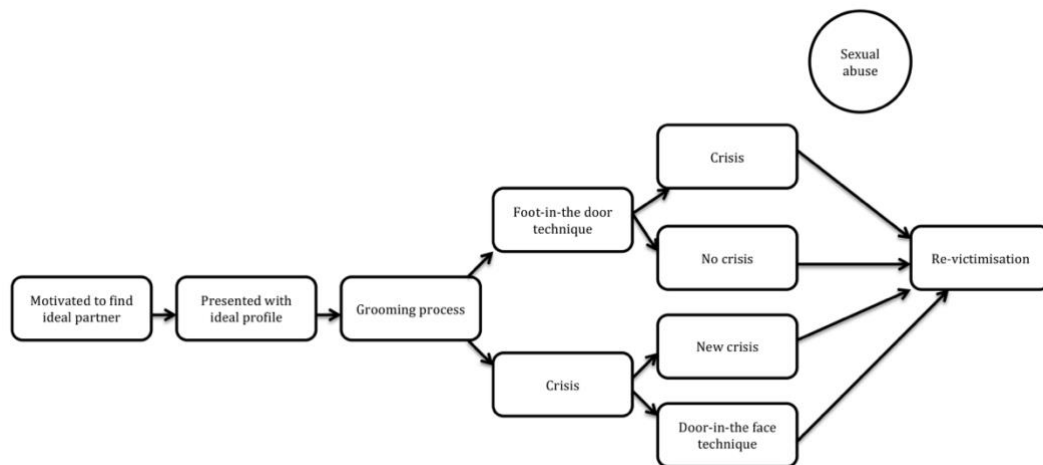


Figure 1. The Fraudsters Persuasive Techniques Model (Whitty, 2013b)

1) Motivated to find the ideal partner

Most of the victims of romance fraud had been in search of love and were contacted through social media, mostly via dating applications (Whitty, 2012). Multiple studies also conclude that as high as 70 per cent of all romance fraud cases are initiated through social media (Tetri & Vuorinen, 2014, Cross et al, 2018; Whitty, 2012). Buchanan & Whitty (2015) categorized four personality traits who are more likely to be victimized for romance fraud: loneliness, dispositional interpersonal trust, romantic beliefs and sensation seeking.

2) Presented with the ideal profile

Eighteen out of the 20 victims reported that they had found the “ideal profile”, often someone with a high social status or a wealthy occupation, such as a doctor or a General in the army (Whitty, 2013a). Examining the fake profiles used by the offenders showed that many of them stated that they were recently widowed while having a prestigious job. However, only a few of them contained comprehensive descriptive information. Despite that, the photographs on the profiles were enough to create a physical attraction according to all of the victims. The pictures, which are often taken from the internet, are of well-dressed men in uniforms and suits. Conversely, in the case of male victims, the fake profiles were often of young and attractive women. The method of using these types of pictures is a calculated choice on behalf of the perpetrators. According to previous research, women are more likely to search for a partner with a high socio-economic status, as indicated by the use of suits and uniforms, while men are often in pursuit for a spouse who is physically appealing (Kenrick, 1990).

3) Grooming process

While being time consuming, the grooming process is the most important step for the perpetrators, as it initiates the process which allows for potential monetary gains (Whitty, 2014; Jones, 2015; Kopp et al, 2016). Trust is established between by providing a superficially safe setting where the victim can disclose any personal information that may not have been revealed earlier with other individuals. Additionally, the perpetrator conveys that living abroad provides more time to become acquainted with each other before they meet, as opposed to a traditional relationship development where most online daters want to meet with their person of interest rather soon (Whitty, 2013a; Tetri & Vuorinen, 2013; Cornish & Clarke, 1986). By steering the development of the relationship and communication methods, the perpetrator allows for more time to be spent online,

interaction through emails and messages rather than encouraging a physical meeting. Graceful and romantic messages are an important part in the grooming process, establishing trust and reinforcing a sense of commitment towards the relationship (Whitty, 2008; Whitty & Carr, 2006). Additionally, the perpetrator attempts to make the communication a routine activity, where morning and evening chats escalate into hours of talking which creates a strong attachment to the victim (Saad, 2018). When enough time and commitment has been invested by the perpetrator, the victim has become the ideal person to target.

Other researchers have also established the existence of a grooming process within romance fraud, which is heavily dependent on a significant time-investment, similar to what Whitty (2014) originally stated (Kopp et al, 2016). Other studies have called this act of grooming “the intrusion”, which aims to explain the escalation of the light-hearted conversations which leads to the psychological manipulation of the victim (a.a.). The fraudster impersonates an ideal character created around the inclinations of the victim, but he also fabricates an affectionate relationship which leaves them incapable of objective reasoning (a.a.). Previous studies have shown that the perpetrator could steer the companionship into a platonic friendship based on the personality traits of the victim (Saad, 2018; Kopp et al, 2016; Whitty, 2013a).

4) The sting

Once this part of the process has been reached the perpetrator aims to realize his original ambition by initiating requests for monetary gains by crafting a fictitious story (Whitty 2013). If the perpetrator has successfully completed the grooming processes, most victims complied in sending money (a.a.). Previous research show that if the perpetrator was ineffective in completing sufficient grooming, the victims refused to comply with the fraudsters demand. However, in almost all of the cases, the perpetrator reverted to stage 3 and initiated the grooming process once again, in order to further strengthen the social bond with the victim before reattempting stage 4 (Kopp et al, 2016; Whitty, 2014). The perpetrators used a so called “foot-in-the-door” technique, which means that the victims were at first asked for small amounts of money which gradually increased over time (Cross et al, 2018).

According to multiple studies conducted by Whitty & Buchanan (2013a, 2014, 2015) most of the crimes were committed using the “foot-in-the-door” technique. However, in certain cases this was not apparent as the fraudsters instead created the need for money in case of a crisis, such as an emergency medical issue or natural disasters. This creates a sense of urgency and leaves the victim with less time to verify the provided information (Tetri & Vourinen, 2013).

5) Continuation of the crime

The continuity of the crime can be decided based on the victim’s capability of offering monetary gains to the perpetrator. Far from all individuals who are exposed to grooming comply with the perpetrators request for money, and instead end the relationship immediately upon realizing their true objectives (Whitty, 2013a). However, the fraudsters do not always give up. Instead, they alter their approach, asking for smaller favours or reduced funds, simply settling for less. This is considered the “door-in-face” technique, describing their approach once they have been outright refused (a.a.). This process can continue for multiple years without cancellation, as long as the relationship is nourished by both the

perpetrator and the victim through frequent contact (Rege et al, 2009; Whitty, 2013b).

6) Sexual Abuse

As seen in *Figure 1*, sexual abuse is separated from the other stages. In a few of the cases reported it was revealed that at some point the victims had no more money to transfer to the perpetrator (Whitty, 2013b). This led to the perpetrator increasing the sexual connotations in the relationship and manipulating the victims into providing explicit pictures and video which was later used as blackmail material (a.a.). This meant that some victims were also sexually assaulted by the perpetrator, leading to additional psychological trauma for the victim (a.a.).

7) Re-victimization

Upon successful completion of the romance fraud the perpetrators might come to the conclusion that they will no longer be able to further exploit the victim. Other than the victim realizing what is going on, this could be due to law enforcement involvement or financial institutions preventing further funds from being transferred from the victim to the perpetrator (Whitty & Buchanan, 2014). However, the perpetrators will not let the information gathered over the entire process go to waste, which leads into where the re-victimization process unfolds (Whitty, 2013a). By possessing the victim's details and personal history the perpetrators are able to design a new MO using continued social engineering techniques, such as investment fraud, vishing fraud or even a new version of romance fraud (a.a.) Known examples given by multiple studies include individuals claiming to be law enforcement calling and informing the victim that a criminal has been caught, and for a small fee, all of her earlier transactions can be returned (Whitty & Buchanan, 2014; Cross et al, 2018; Hadnagy & Fincher, 2015).

Dark figures and clearance rate

The dark figure for romance fraud is very high with studies estimating as few as 15 per cent of all cases being reported to the police (Brenhoff, 2017). The stigma and embarrassment associated with being a victim of this type of fraud are important variables which impact the victim's likelihood to inform the authorities (Buchanan & Whitty, 2015). It is therefore important for the financial institutions and law enforcement to actively seek out these individuals to stop the transactions from occurring. Previous studies show that there is one particular psychological variable, *romantic belief*, that correlates highly with increased risk of victimization (Buchanan & Whitty, 2014). This greatly complicates the prevention strategies used for crime, suggesting that a general approach is favored over a targeted intervention (a.a.). Both nationally and internationally, the clearance rate is very low due to multiple factors. Law enforcement claims that the crime is particularly difficult to investigate as it is a crime with high international connections. A study conducted by BRÅ (2021) shows that almost 80 per cent of all reported romance frauds have an international connection where money is transferred abroad, which obscures the trackability of fraudulent funds.

Law enforcement and financial institutions

In a report by BRÅ (2016a), three particularly vexing circumstances in investigating romance fraud was identified.

- *Lack of information* in the police reports that ties an individual to the crime.
- *Fraud through internet* greatly decreases the possibilities of sentencing the perpetrator. Crimes committed online, without interference from outsiders, increases the perpetrators opportunities to hide their true identity. Further, it is established that there are several technical systems that the perpetrators utilize in order to increase the difficulty for the law enforcement authorities to track the payments.
- *International transactions* greatly increase the difficulty in investigating the crime. Other than being very time consuming, the investigation of these crimes requires international legal cooperation between several financial institutions and law enforcements in multiple countries. It is often the case that the effort and resources needed to investigate the crimes are therefore disproportionate to the probability of succeeding in prosecuting an offender.

In order to increase the clearance rate and to lower the crime rate for romance fraud it is vital that the law enforcement and financial institutions cooperate internationally. Financial institutions have since the implementation of the Bank Secrecy Act¹ in the 1970's been the unwittingly target of being used by mule accounts to transfer funds that originate from criminal activity (ECA, 2020). The perpetrator's use these accounts to transfer funds nationally and cross-border in an attempt to hide the ownership of the original funds as well as to store the money digitally rather than physically. This activity is commonly known as money-laundering and is a multi-billion-dollar activity among criminals. The European Court of Auditors (ECA) estimate that 2.7 per cent of the worlds GDP is laundered each year (a.a.)

In 2017 the Swedish Parliament passed a law that required all financial institutions to monitor inbound and outbound transactions in order to prevent them from being used in money laundering acts and other acts of fraud (SFS 2017:630). This has greatly increased the importance of cooperation between the financial institutions and law enforcement, which has led several agencies within the Swedish police authority into starting a national coordination function for measures against money laundering and terrorist financing since January 2018 (Finansinspektionen, 2020). The function's main priority is to act as a forum where information and knowledge can be exchanged and transferred between different members of the different organizations, such as financial institutions and different departments of law enforcement. This is conducted by continuously identifying and analyzing methods and compile national assessments of risk for money laundering (a.a.) and sharing it openly between the involved parties. The long-term objective is to provide financial institutions the information required to

¹ A U.S law that requires financial institutions to maintain records of cash purchases of financial instruments and file reports if the daily aggregate exceeds \$10,000, and report suspicious activity such as potential money laundering, tax evasion and other criminal activities (Lazlo 2007).

increase the risk classification of customers and in return receive intelligence on suspicious activities and transactions (a.a.).

Few studies have analyzed the cooperation between law enforcement and financial institutions regarding romance fraud in particular, rather focusing on anti-money laundering (AML) collaboration (BRÅ, 2016b). However, a study conducted by Steblianko et al (2020) studied the international cooperation against money laundering in order to improve the relationship between the financial institutions and law enforcement. Many of the results indicated that a similar approach can be utilized when collaborating in romance fraud. The main issues raised in the study included the lack of proper legal framework and legislation. Many of the legal frameworks that are present to hinder money-laundering are not sufficient due to the national borders that simplifies the utility of products and services provided by the financial institutions for the customer, but rather complicates for law enforcement when funds are sent abroad (a.a.).

By using loopholes in international law in certain countries, criminal activity can be conducted without the interference of financial institutions, especially in countries where regulation efforts are insufficient such as multiple countries in Africa (Whitty & Buchanan, 2013). Some financial institutions have already handled this matter and limited the number of countries their customers are allowed to transfer funds to without proper paperwork (Keith, 2018; Europol, 2020).

Steblianko et al (2020) also concluded that there is continuous effort provided in improving the security systems and methods that both the financial institutions and law enforcement use in order to reduce crime. Security measures are completed and improved in placement, layering and integration areas of financial institutions and as different methods are developed by the perpetrators it is vital that the actors stay efficient and prepared for the fluctuating methods (a.a.). However, despite the fact that there is a deep-rooted global law enforcement cooperation, in order to continue the eminence and resourcefulness regarding AML, it would not be possible without seeking assistance from financial institutions nationally (Keith, 2018). Considering that effectiveness is evaluated on cooperation that requires swift exchanges of data on suspicious transactions, it is vital that this communication is reciprocal (a.a.). The fast exchange of information between law enforcement and financial institutions are especially important when analyzing transactions suspected of romance fraud, as these mule accounts in the receiving country requires to be monitored immediately (Borghezio, 2013). This would also include that the crime is being prevented from being performed in the stage of preparation, rather than after its payment.

The role of the financial institutions remains clear when assessing romance fraud. They uphold the most important part when identifying domestic and cross-border payments that are suspected of being fraudulent and are therefore placed with pronounced responsibility to monitor these transactions. In order to reduce the numbers of romance fraud, the communication between law enforcement and financial institutions needs to be upheld. As established by multiple studies, the concluded results show that legislative framework against money laundering needs to be strengthened by improving the current regulation for financial institutions, in addition to the criminal law (Borghezio, 2013; Steblianko, 2020; Keith 2018).

METHOD

Research method

In order to answer the research questions a qualitative approach was used by conducting semi-structured interviews with key informants from financial institutions and the law enforcement. According to Malterud (2014) a qualitative approach is desirable due to the current knowledge of this area is inadequate which states that research studies assume an inductive approach. By using semi-structured interviews, the respondents are free to express their true experiences and opinions on the matter for the result to be able to depict an in-depth view as much as possible (a.a.).

Definitions and limitations

Financial institutions are defined as central banks, both national and internationally active as well as money transfer agencies who conduct shipping transactions with physical funds to countries worldwide. However, the term financial institutions also include external parts such as credit unions, brokerage firms and insurance companies (Riksbanken, 2020). The law enforcement will be defined as investigative agencies. In Sweden, law enforcement services are provided by a single agency, namely the Swedish Police Authority, where several other agencies branching out such as Swedish Economic Crime Authority (ECA) and Financial Intelligence Unit (FIU) (Polismyndigheten, 2020).

The study will only include romance fraud committed in a Swedish context and how the law enforcement and financial institutions enable protective measures against these.

Selection

In order for the study to be completed within the time limit, there was reason to limit the number of respondents. The method of selection used was targeted selection, as representatives from financial institutions and law enforcement were contacted through mail with requests to find suitable respondents to join the study. This selection method is commonly used when the aim of the study is to strategically collect data from participants that are relevant for the research questions rather than generalizing the selection (Bryman, 2011). Contact with the respondents of the interviews was established through personal relations with a gatekeeper at a financial institution, allowing access to a wide range of individuals with expertise in romance fraud employed within financial institutions and law enforcement. The inclusion criteria for the study were that the individual had previously worked with romance fraud, either directly or in-direct through their employment and had been a part of communicating with other police departments and financial institutions, both nationally and internationally.

The total number of respondents included in this study are six representatives from both law enforcement and financial institutions. Two of the key informants are currently employed by the Swedish law enforcement working as analysts. They have both worked for with law enforcement for several years. The other key informants included are four respondents from a Swedish financial institution. All individuals from the financial institutions are currently working as fraud

investigators with a varying background in financial crime. The financial institution itself is one of the most prominent banks in the Swedish financial bank sector. According to Bryman (2011) the data collection should be continued until the survey has achieved theoretical saturation. The size of the sample can therefore be problematic to establish prior to the collection of the data (a.a.). When conducting qualitative studies, the time spent analyzing and transcribing is often the most time consuming. This concluded that six interviews would be sufficient to answer the research questions and further interviews would only contribute to theoretical saturation. As Bryman (2011) suggests, the homogeneity of the selection can contribute to the saturation becomes apparent at early stages of the study (a.a.). This became evident during the early stages of the data collection, where most of the respondents communicated similar statements. The decision was then made that no further interviews will need to be conducted as it most likely will not add any new knowledge or information to the study.

A smaller sample size such as this impacts the generalisability of the study and the external validity (a.a.). It can be stated that these six interviews are not adequate to generalise the answers across a broader audience. However, it is important to note that the main aim of qualitative studies is not to generalise the provided answers for a population, rather to present the result and to contribute to new information and in-depth knowledge (Malterud, 2014).

Semi-structured interviews

Semi-structured interviews were conducted with all respondents. This method was chosen in order to provide the respondent with the possibility of designing their own answers in their own way (Bryman 2011). It also allowed to further ask follow-up questions that connects to something the respondent expressed during the interviews. By combining the respondents' answers with the thematic questions provided in the interview guide, semi-structured interviews were deemed the proper method (a.a.). All interviews were conducted privately with only the researcher and the respondent present.

Considering the regulations during the Covid-19 pandemic, the two interviews with representatives from the law enforcement were conducted through Malmö University Zoom-links. The remaining four interviews with respondents from a financial institution were conducted face to face in a secluded office provided by the bank. This was beneficial to the respondents by adjusting to their schedules, not requiring them to travel any unnecessary length and expose themselves to greater risks. Additionally, the environment was familiar and safe for the respondents which hopefully minimized the impact the location had on providing desirable answers to the interviewer, which increases the validity of the study (Malterud, 2014). All interviews were recorded with a smartphone after consent had been given with the internet shut off in order to minimize the risks of a data breach. Before the interviews started, the respondents were informed once again of the aim of the study and informed them that their participation can be cancelled at any time as well as promised anonymity. They were also informed that they are encouraged to freely express their experiences and opinions on the matter, which provided a nuanced picture of their knowledge on weaknesses and improvement possibilities.

All respondents, both key informants from law enforcement and the financial institutions were asked the same six questions (*appendix 1*). In order to reduce the

transcribing effort and maximizing time-efficiency, six questions were asked to each respondent, which according to Bryman (2011) is a reasonable number of questions asked in semi-structured qualitative research. The questions were asked in a semi-structured manner in order for the interviewer to ask follow-up questions if this was considered necessary. During the interview, the interviewee aimed at not interrupting or to ask leading questions, which is common in qualitative research, especially semi-structured interviews (a.a.). Each interview was scheduled to last between 30 and 60 minutes depending on the schedule of the respondent.

Transcription

All interviews were recording with a smartphone and later transcribed. According to Malterud (2014), this method is one of the most desirable because it limits the possibility of loss of data. The transcription was completed in close proximity to the date of the interviews in order for the interviewer to remember expressions such as gestures, facial expressions or similar that can be valuable for the study (a.a.). There are several benefits to transcribing such as it provides a thorough and meticulous analysis of the data material, but also offering the possibility for the researcher to return to the recorded material whenever necessary (Bryman, 2011). However, there are also several negative aspects of transcribing such as it being very time consuming (a.a.). Issues could also arise regarding the respondent not being comfortable with being recorded which could influence the answers. To transcribe the collected data is however a necessary part of the method as it allows for the analytical approach to be completed (Malterud, 2014).

Analytic approach

After the data had been collected and transcribed a thematic analysis was conducted. According to Malterud (2014) there are four specific steps that needs to be accounted for while conducting a thematical analysis. The first step of the process involves becoming familiar with the data before analyzing individual items. This was done by creating a separate document and reading through the texts multiple times while taking initial notes. A preliminary four themes were identified and were given a caption. The second step of the thematical analysis aims at finding phrases and giving them a specific color code. According to Malterud (2014) these sections can both be short and extensive. This provides a complete picture of the raw material and later helps when establishing the different identified themes (a.a.). All data material was thus read, and important information was highlighted and categorized into each respective theme. During this step in in the process, it is not uncommon for the researcher to explore new themes, however this was not the case during this study (a.a.)

In the third step of the thematical analysis a *decontextualization* phase is initiated, which means that all redundant information (the information that has not been designated into a category/theme) is ignored. Furthermore, the coded material was categorized into sub-groups depending on the theme (Malterud, 2014). In the final stage of the process, a *recontextualization* was applied where the all the previously removed information is reinstated into the original material in order to ascertain that the results are still reliable and factually correct (a.a.).

Ethical considerations

Researchers are faced with a number of ethical considerations during the process of a study. This includes their choice of selection, questions, implementation and approval and understanding that is required from the respondents (Bryman, 2011). This study incorporates a qualitative approach including semi-structured interviews with key respondents from both financial institutions and representatives from law enforcement. When conducting qualitative studies, it is important for the researcher not to present any sensitive information regarding the respondent, such as name or other personal information (a.a.). When assembling data, there are several important aspects that needs to be obliged. Bryman (2011) lists four key components for researchers to apply; the requirements of utilization, information, consent and confidentiality were all applied and followed in this study. Before the data collection commenced, a document (*appendix 2*) including the aim of the study and ethical considerations was sent to an ethical board at Malmö University who approved the study (*appendix 3*) and concluded that there were no risks in participating in the present study.

Prior to all interviews, the key informants were informed of the purpose of the study by sending an information letter concluding the aim of the study and that their participation is voluntary and can be suspended at any time. All respondents were informed that their participation in the study can be cancelled at any time without question. In order to maintain the uppermost level of confidentiality all information in this study has been made inaccessible to outsiders. All information has been treated with confidentiality which means that no sensitive data such as names, age, which financial institution or area of law enforcement have been published. All respondents were asked questions in regard to their occupation, as such no personal information regarding their private life is presented in the study. The information presented in the study will exclusively be used for the present study. Once the study is completed, all information regarding the respondents will be deleted.

Considering the aim of the study and that it revolves around potential victimization of sensitive groups in society, it is important to consider that there is a chance that the publishing of this study can lead to increased stigmatization for these victims. Hopefully this will not be the case, and rather contribute to provide information that can be useful for law enforcement and financial institutions in order to reduce the prevalence of romance fraud. Issues may also arise upon the publication of this study. It is important to understand that this study is not aimed at criticizing any organization, whether it is an authority, or a financial institution or individuals victimized by this type of crime. It is hereby declared that the author does not have any special interest in the opinions from the respondents.

RESULTS

The analysis that has been conducted based on the collected data material is presented in the table below (Table 1). Throughout the interviews several reoccurring problems and themes became apparent and could be identified through a thematical analysis. These weaknesses were recurring both throughout the interviews with law enforcement and the representatives from the financial institutions. These issues are presented in the table below along with how many times they were mentioned during the interviews.

Table 1. Identified themes based on the transcribed material and the number of times they were mentioned during the interviews.

Questions	Themes	Specific interventions
Weaknesses in the cooperation	<ol style="list-style-type: none"> 1. No direct communication (5) 2. Dark figures / unwillingness to report (6) 3. Non-investigable crime type (4) 	<ul style="list-style-type: none"> • Distribute information faster and broader between financial institutions and law enforcement
Improvement possibilities in the cooperation	<ol style="list-style-type: none"> 1. Improved communication channels (4) 2. Specialized contact routes for specific crime types (1) 3. Crime report obligation (3) 	<ul style="list-style-type: none"> • Cross-industry technical solutions for faster communication • Reporting obligation • More resources to investigate
Necessary tools and measures to improve cooperation	<ol style="list-style-type: none"> 1. Improved technical innovations (6) 2. Access to open information with other actors (5) 	<ul style="list-style-type: none"> • Bank secrecy reliefs • Increased technical communication between actors • Common forums
Responsibility for crime prevention	<ol style="list-style-type: none"> 1. Police (5) 2. Financial institutions (4) 3. The victim (4) 	<ul style="list-style-type: none"> • More responsibility placed on the victim • Increased technical security measures

Weaknesses in the cooperation

Several questions were asked regarding the potential weaknesses within the cooperation between law enforcement and financial institutions. Numerous recurring themes could be identified, such as there not being any direct communication channel between the actors. Multiple members of the financial institutions voiced a concern regarding the unavailability to report the apparent crime to the police, due to there not existing any reporting obligation, leaving the crime unsolved due to a police report never being filed by the victim. As mentioned earlier, few victims report being victimized by romance fraud even when confronted by the financial institutions, often due to feeling of guilt and shame. As formulated by an investigator from a financial institution:

Table 2. Quote from a fraud investigator from a financial institution.

“Especially in romance scams, customers often do not want to report to the police, it is because they themselves do not want to realize that they are vulnerable. A crime has taken place, a fraud has taken place, but they refuse to realize it in most cases. We work hard to persuade them that they are in fact exposed to fraud, but this doesn’t always work, so there is a real gap between the reported frauds and the actual frauds, as many of those clients do not report”.

This was also a recurring theme within the respondents from law enforcement, who claimed that the communication issues are apparent when inquiries were sent to the financial institutions as it lacked an automating collection system of data and information. Currently, all information and data are manually sent via e-mail. However, not all financial institutions use the same template which creates an unnecessary workload and time consumption for both actors, especially if further information needs to be requested.

Table 3. Quote from a fraud analyst from law enforcement

“One weakness is the effectiveness of collecting simple information, such as bank statements and transaction histories. We have recently initiated a cooperation with Bank ID and other platforms /.../ to speed up the process and facilitate communication with the banks while avoiding unnecessary inquiries. It is the automation of different segments which are needed, you could say”.

A shared common weakness that became apparent in the interviews was the lack of international contact with both law enforcement and foreign financial institutions. Several representatives from law enforcement and the financial institutions shared the opinion that romance fraud was given a very low priority. A financial investigator claimed that he had multiple times attempted to contact foreign banks regarding fraudulent transfers of funds, requesting that the receiving bank would stop the transfer, but no answer was returned. This view is shared by the representative from law enforcement who said that communication abroad is in most cases hopeless, as laws and bank secrecy acts are different from the ones in Sweden. While this creates a massive problem to further investigate the crime, it is still possible to attempt to send international requests for cooperation. However, the structure and nature of these requests are costly and time consuming to conduct, making the work unjustified in relation to the economic damage caused by the crime.

Improvement possibilities

When the respondents were asked about what improvement possibilities they would like to see implemented in their work to facilitate the communication between both actors, the answers varied between the respondents. One respondent from the law enforcement had a clear vision on how he wanted the communication channels to improve:

Table 4. Quote from a fraud analyst from law enforcement

“There are multiple things that should be looked at within the process of improvement, one of them is the upgrading and implementation of systematized communication strategies. I think this is worth mentioning because there are general weaknesses which both sides can agree on when it comes to communication. I think there needs to be an automation process with regards to retrieving data and information”

One of the specific interventions the respondent would like to see implemented is a cross-industry technical solution that would allow for the data to be sent both faster and safer, utilizing a standardized template which includes all the necessary bits of information. This type of improvement is also desired by both parts.

Table 5. Quote from a fraud investigator from a financial institution.

“It would be good if we had a common template that is sent to and from the police, so that we get all the information into our systems. We need information to take proactive action and stop potential terrorist financing. It works somewhat well today, but we want more detailed information so we can take the right action against potential suspects.”

Another specific intervention mentioned by a respondent from the financial institution was the need of a specialized contact route at the law enforcement for the specific crime type instead of all information being sent through the same channel where it is later distributed to an available investigator which further increases the time spent on the case.

Table 6. Quote from a fraud investigator from a financial institution.

“I would love if there were specialized contact routes. For example, if I do not have the name of an investigator, I send a request to a registered address and say: I need to talk to someone who cares about this, which does not always happen... Specialized people who work with specific types of crime is something I would like to see.”

One of the most prevalent issues that fraud investigators from the financial institutions encountered was the potential dark figures and the difficulty of persuading the victim into reporting the case to the law enforcement. Three representatives from the financial institutions would like to examine the possibility of legally permitting the bank to report a fraud themselves in cases where the victim refuses to file a police report. This would mean that each case that the financial institution discovers will still be reported, regardless of the victim's unwillingness to report. One potential issue that a respondent from the financial institution could see with this implementation is that there would be a massive increase in reported cases, even though no financial harm has taken place, which suggests that there is a need for added resources to both actors.

Necessary tools and measures

Respondents made it clear that several tools and measures are needed in order to more efficiently investigate romance fraud. One of the issues with investigating romance fraud raised by a representative from law enforcement was the issue with monitoring data traffic, such as IP addresses, due to anonymization functions and services such as VPN (virtual private networks). This problem was mostly due to one of Sweden's constitutional laws, *principle of publicity*, according to the respondent.

Table 7. Quote from a fraud analyst from law enforcement

"It is important for us to develop tools and narrow down the focus, so that we can share information regarding cases with other actors, /.../ then we could perhaps work more internationally, and perhaps find a more systematic way of working, instead of each individual bank conducting its own investigation by themselves. Maybe if we had better cooperation between us, we could be developing systems together rather than each actor doing their own thing."

Most respondents shared the opinion that improvement and development of the technical systems that monitor these transactions needs to be further enhanced as they are one of the most important tools in discovering romance fraud. As mentioned earlier, it is rare that the victim themselves files a police report, which means that the likelihood of a romance fraud being investigated thoroughly depends on either the police monitoring the fraudsters, or that the financial institutions have systems to prevent the transaction from being completed. Several fraud investigators from the financial institution see the improvement possibilities in technical algorithm-making tools that the internal systems use to find suspicious transactions.

Table 8. Quote from a fraud investigator from a financial institution.

"We see a lot of suspicious transactions, but it's usually just the tip of the iceberg. There are many scams that are not reported or detected by our systems. It is very important that we develop the technical proficiencies and improve the algorithm that controls the internal systems"

One of the specific interventions that both representatives from law enforcement and the financial institutions had in common was the need for a mutual forum where the communication and information with other banks/law enforcement could be shared easily. Examples of topics that the respondents raised that should be shared more broadly is if an individual has a mule account in a specific bank, then other financial institutions could take preventative actions against that individual such as manually monitoring inbound and cross-border payments in order to effectively work towards the goal of preventing financial terrorism. One respondent claimed it should be in every financial institution's interest to take part in a forum such as this and wondered why it has not been implemented yet.

Table 9. Quote from a fraud investigator from a financial institution.

"If we had access to a mutual communicative forum, we could more easily cooperate with different banks, facilitating our work in the fraud department. This forum could be created in any form where you can tell other official actors about various types of relevant information, and the banking association should set this as a requirement so that all banks are obliged to participate. Then we would have known for example, that person X was previously victimized by a specific crime type, and we can jointly prevent that from reoccurring."

Responsibility for crime prevention

While some of the respondents felt that the police and financial institutions should be naturally responsible for combating crimes, a recurring sentiment was also that the individual had some responsibility for their own victimization either through greed, gullibility or by suffering from severe exposure to social manipulation.

Table 10. Quote from a fraud analyst from law enforcement

"It's easy to say who's to blame, but harder to follow up upon. It is everyone's responsibility. To put it concretely, when it comes to romance fraud it's about prevention, it is not possible to eradicate romance fraud simply by investigation. Truthfully, we will not be able limit them more than certain pieces or individuals. Because of that, it is not just law enforcement or financial institutions, it will be those two actors plus a few more. That's all I can say."

Multiple respondents from the financial institutions did not believe that the bank should be the sole responsible guardian in preventing romance fraud, as they claimed that their single interest is in protecting the customers' monetary loss. Once the funds have been sent to another financial institution the possibility of tracking the funds passes over to the law enforcement who has the availability of obtaining the overall picture. One of the respondents from the financial institutions claimed that the law enforcement is not doing enough considering what they could be capable of. This respondent was at the same time self-critical of how the financial institutions could improve in preventing romance fraud.

Table 11. Quote from a fraud investigator from a financial institution.

"Well, I think the police should put more effort into preventing the fraudsters from continuing through social manipulation techniques. So... you must also have other agencies, such as financial institutions who must take stricter controls. They must have documentation, documents that prove the legibility of the transaction. But more needs to be developed."

One of the most common themes throughout the interviews from respondents was that more responsibility should be put on the victim in cases of romance fraud. Most of the respondents offered their opinion on victim-blaming and approached it carefully as they differentiated it from being robbed or being burglarized compared to voluntarily sending funds to an unknown person. Two respondents from the financial institutions expressed their opinion that the social manipulation that these victims endure are far greater than any other crime type they investigate, and it often takes months until the first transaction is sent. However, almost all respondents concluded that the crime prevention is a combined effort from both financial institutions, law enforcement and the individual to properly educate themselves and thoroughly check the beneficiary of the transaction before it has been registered.

One representative from the law enforcement was of another opinion that no blame can ever be put on a victim of a crime, whether it be romance fraud or anything else.

DISCUSSION

After compiling the results, it is clear that several similarities between the discovered themes and previous research can be seen. Firstly, the lack of a direct communication pathway between the financial institutions and law enforcement results in slower processing of cases and a lack of relevant information. Standardized templates used collectively by all financial institutions could alleviate this issue resulting in clearer communication with a more detailed description of the case. Secondly, respondents from financial institutions expressed a serious concern with dark figures as even upon detection of the crime victims refused to file a police report due to mostly feelings of guilt or shame. This issue could be alleviated by also allowing the financial institutions to report the victimization to the authorities, even without the approval of the victim. Lastly, this crime type was regarded as hard to investigate, or even non-investigable due to the nature and circumstances of the crime. All respondents viewed this as the most potent problem while suggesting several improvement possibilities. Improved international communication pathways, technical innovations which allow for better investigative opportunities, and better access to information between all actors were some of the most prevalent suggestions which many respondents believed to be necessary for improved clearance rates. These improved are especially needed because it is known that the fraudsters themselves are implementing several technical solutions to mask their presence and remain anonymous whilst committing the crime, as expressed by several researchers (BRÅ, 2016a; Steblianko, 2020, Keith, 2018).

One of the topics that the respondents found most difficult to answer, mostly because it is a philosophical question rather than a definitive answer, was whose responsibility it is to prevent the individual from being victimized of romance fraud. A recurring sentiment throughout several interviews was that the victims themselves were in some way responsible for their own victimization, especially in instances where warnings from the financial institutions and police were ignored and victims continued to be victimized even after several conversations with authorities regarding the situation. Several apparent inconsistencies with the fraudsters explanations when asking for money could easily be discovered but were seemingly ignored by some victims. This is consistent with the previous research conducted by Whitty et al (2013a), where victims of this specific fraud type continued to be victimized even after warnings were issued by the authorities. In these specific cases where the individual refuses to heed the advice of the authorities, it was the respondent's view's that the only way to stop this crime from taking place was to completely prohibit the victimized individual from being able to make international transactions, as this is most often how the money is transferred to the fraudster. As previously mentioned by BRÅ (2016a) in their report, international transactions are extremely difficult to investigate and often does not lead to the prosecution of the offender, making it unable to justify further investigation of the incident in relation to labor costs. This sentiment was also voiced as a known weakness by several respondents who simultaneously expressed frustration towards their inability to resolve these crimes.

All of these suggestions are supported by the previous research on this topic of romance fraud. Steblianko et al (2020) raised concern that the legal framework was currently insufficient in combating illegal cross-border money transfers which is concurrent with the information provided by respondents from the law

enforcement. Previous studies by Keith (2018) show that improved communication channels, such as a common forum, are vital in improving the cooperation between agencies and financial institutions, as the investigative process requires swift exchanges of data on suspicious transactions so the receiving part can take action immediately in a world where the transfer of funds is almost immediate (a.a.).

According to BRÅ (2016b) the lack of information in the police report that ties an individual to the fraud is an apparent issue which increases the difficulty of ever solving the crime. Additionally, identifying an individual as the fraudster is further complicated considering that the information which the victim holds is largely fabricated and often doesn't lead anywhere. Instead, the only way to solve these crimes seems to be by following the money, as all cross-border payments are monitored by financial institutions and should be able to be tracked to a receiver. These types of electronical leads could tie an individual to the crime, providing both the financial institutions and the law enforcement with the name of the beneficiary, who could be considered the prime suspect in the fraud. An international request can then be sent to the recipient country, but as the respondents in the study concluded, the exchange of information often abruptly ends there, resulting in the low clearance rates for romance fraud (Steblianko, 2020; Keith, 2018).

As Whitty & Buchanan (2013b) concluded in their study regarding romance fraud and the grooming process the perpetrators apply on the victim, multiple of the respondents in the study expressed their concern regarding the difficulty of convincing the victim that they are a victim of a fraud. Respondents from the financial institution claimed that almost all of the victimized individuals they speak to on a daily basis refuse to believe that they are a victim of a romance fraud, due to the severe amount of grooming process that has taken place before the crime. This is to the perpetrators advantage as no police report will be filed by the victim which leads to no investigation or prosecution. The representatives from both law enforcement and the financial institutions therefore mean that more blame can be put on the victim for crime prevention.

All four interviews with the representatives from the financial institutions were employed by the same Swedish bank. The answers provided could therefore be affected by their employer and it is possible that other answers would be provided by representatives from other financial institutions. Considering all interviews were conducted in Swedish and later translated into English, there is a possibility for some misinterpretations or incorrectly transcribed quotes. However, conducting the interviews in Swedish allowed for the participants to freely express themselves without any language barriers.

According to Bryman (2011) qualitative studies should be discussed in specified terms rather than reliability and validity. The term trustworthiness is divided into four specific criteria, credibility, transferability, dependability and conformability. In order for a study to be considered trustworthy it is vital that the researcher ensures that the results presented in the report corresponds with the opinion of those individuals who work in a similar environment who have been the target of the audience analysed in the report (a.a.). In this current study this was achieved by providing full disclosure of the chosen methodology, or *thick description*, as Bryman describes it (a.a.). The entire process including aim, sample, interview

questions and method of analysing are all presented in detail. This allows for other researchers and laymen to assess the study and replicate it. According to Malterud (2014) the transferability is relatively small in a similar environment in qualitative research as opinions may change over time with different individuals (a.a.).

An interview guide was used while conducting the interviews which could have impacted the result as follow-up questions were sometimes asked if the researcher believed it would contribute to the results of the study. This could impact the transferability of the study but considering that the six main questions were asked to all respondents, this is limited. Another aspect that needs to be taken into consideration regarding the questions asked regarding the responsibility of crime prevention. This could potentially be seen as a leading question concluding that one single actor is responsible for the crime, however as provided in the result all respondents developed their answers expressed their opinions freely. All respondents were asked the same six questions in the same order. This could have improved the results of the study as no questions were only asked to law enforcement, or vice versa. Considering the respondents professional similar background in crime prevention it was deemed unnecessary to ask separate questions to the respondent, even though they are commissioned by different employers.

CONCLUSION

In summary, the results show that all six respondents had strong opinions on the weaknesses and improvement possibilities in the communication between law enforcement and financial institutions. Most respondents voiced a concern regarding the inability to report the crime and wished that the technical solutions for faster communication were implemented. The lack of a direct communication pathway between the financial institutions and law enforcement results in a slower process of case handling. Standardized templates that all involved actors should implement would greatly improve the workload and resulting in a clearer communication with a more detailed description of the case. The respondents also voiced a concern regarding the dark figures and the unwillingness from the victims to file a police report due to feelings of shame and guilt. Several improvement possibilities were presented in the study regarding this issue, such as a reporting obligation from the financial institutions. Additionally, romance fraud is generally regarded as an extremely difficult crime to investigate due to the perpetrator leaving few electronic footprints. Improved international communication pathways, technical innovations which allow for better investigative opportunities, and better access to information between all actors were some of the most prevalent suggestions which many respondents believed to be necessary for improved clearance rates.

In conclusion, it can be stated that romance fraud is a resilient and problematic crime type which presents multiple issues for all actors involved both when it comes to investigation and prevention. However, practitioners seem to be highly aware of these obstacles and are able to suggest multiple improvement possibilities which are in need of further investigation. Regarding future research of this topic, more comprehensive investigation into detailed communication solutions and common platforms between all involved actors are needed. Moreover, technical solutions which assist law enforcement in identifying the perpetrators committing these crimes need further development and research.

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APPENDICES

APPENDIX 1

Question guide

1. How does the co-operation between (your organization) and X (financial institution / law enforcement) be regarding investigative opportunities linked to romance fraud work nationally / internationally?
2. What weaknesses do you see in the cooperation between (your organization) and X (financial institution / law enforcement) be regarding romance fraud nationally / internationally?
3. What opportunities for improvement regarding the cooperation between (your organization) and X (financial institution / law enforcement) be implemented in relation to romance fraud in Sweden?
4. What measures are required to improve communication within your organization and other actors regarding romance fraud internationally?
5. What tools do you need to develop within your organization to improve communication and investigative opportunities regarding romance fraud?
6. Who has the main responsibility for preventing these crimes? Should the police invest more resources in finding the fraudsters or should the financial institutions invest more resources in developing aggravating measures for its customers?

APPENDIX 2

Information letter

Mitt namn är Jens Ericson och jag studerar sista terminen på det internationella mastersprogrammet för Kriminologi på Malmö Universitet och jobbar nu med min masteruppsats. Uppsatsen är baserad på en kvalitativ studie gällande romansbedrägerier. Titeln på studien är: *“Identifying weaknesses in the cooperation between law enforcement and financial institutions regarding romance fraud”*. Syftet med studien är att identifiera svagheter och förbättringsmöjligheter i samarbetet mellan polis och finansiella institutioner i deras arbete med utredning gällande romansbedrägeri. Detta kommer att genomföras via intervjuer med individer som har jobbat eller jobbar med bedrägeriutredningar. Intervjuerna kommer att genomföras under våren. Det finns inga risker med att delta i studien då all information är anonymt och hanteras konfidentiellt.

Din åsikt är viktig i utvärderingen av förbättringsmöjligheter för att öka uppläringsmöjligheterna. Konfidentialitet eftersträvas i undersökningen genom att ingen obehörig får ta del av materialet. Materialet förvaras så att det bara är åtkomligt för mig som utför studien samt min handledare vid behov. I rapporteringen av resultatet i form av en examensuppsats på Malmö universitet eller i annan publicering kommer informanterna att aidentifieras så att det inte går att koppla resultatet till enskilda individer. Du kan när som helst avbryta din medverkan i studien.

Arbetet kommer att publiceras på Malmö Universitets portal DiVA och eventuellt i en vetenskaplig tidskrift. Om önskas skickas gärna en kopia till Dig. Datamaterialet från intervjuerna kommer att behandlas konfidentiellt (och inte kopplas till dig som person) samt slutligen presenteras i en rapport till sommaren 2021.

Du tillfrågas härmed om deltagande i denna undersökning.

Vid frågor eller funderingar kring enkäten vänligen kontakta mig eller min handledare:

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APPENDIX 3

Ethical approval



1(1)

Malmö universitet / Fakulteten för Hälsa och samhälle
Etikrådet

Adm sekreterare Ewa Sortberg Bassmann

Utlåtande

2021-02-12

VT21 löp nr 12

Projekt: Identifying weaknesses in the cooperation between law enforcement and banks regarding romance fraud

Student: Jens Ericson

Handledare: Ardavan Khoshnood

Föredragande: Claes Andersson

Etikrådets utlåtande

Sammanfattning

Studentarbetet avser undersöka hur romantikbedrägerier ser ut och undersöks, vilka svagheter som finns i samarbetet mellan banker och polis i det förebyggande arbetet för romansbedrägerier, samt hur samarbetet mellan polis och banker kan förbättras vad gäller att utreda och lösa romansbedrägerier.

Datansamlingen kommer att ske genom intervjuer med fem poliser och fem banktjänstemän. Studentarbetet innehåller inte känsliga personuppgifter.

Bedömning

Etikrådet har inte några invändningar mot att studentarbetet genomförs på det sätt som beskrivits i den ansökan som inkommit till HS Etikråd. Då intervjuer enbart kommer att genomföras med tjänstemän och som uttalar sig utifrån sin professionella roll, gör HS Etikråd bedömningen att materialet inte omfattas av Etikprövningslagen. I förhållande till det informationsbrev som presenterats önskar Etikrådet påminna om att informanterna bör informeras om att det är frivilligt att medverka. Vidare brukar Etikrådet rekommendera att man använder den MAU-mall som utvecklats för ändamålet. Avslutningsvis vill HS Etikråd önska studenten lycka till med studentarbetet.

För Etikrådet vid Hälsa och Samhälle, Malmö universitet.
Claes Andersson

Postadress	Besöksadress	Tel	Fax	Internet	E-post
Malmö universitet Fakulteten för hälsa och samhälle 205 06 Malmö	Malmö sjukhusområde Jan Waldenströms g 25	040-665 74 54	040-665 81 00	www.mau.se	Etikradet.hs@mau.se

APPENDIX 4

Tables

Table 1. Identified themes based on the transcribed material and the number of times they were mentioned during the interviews.

Questions	Themes	Specific interventions
Weaknesses in the cooperation	<ol style="list-style-type: none"> 4. No direct communication (5) 5. Dark figures / unwillingness to report (6) 6. Non-investigable crime type (4) 	<ul style="list-style-type: none"> • Distribute information faster and broader between financial institutions and law enforcement
Improvement possibilities in the cooperation	<ol style="list-style-type: none"> 4. Improved communication channels (4) 5. Specialized contact routes for specific crime types (1) 6. Crime report obligation (3) 	<ul style="list-style-type: none"> • Cross-industry technical solutions for faster communication • Reporting obligation • More resources to investigate
Necessary tools and measures to improve cooperation	<ol style="list-style-type: none"> 3. Improved technical innovations (6) 4. Access to open information with other actors (5) 	<ul style="list-style-type: none"> • Bank secrecy reliefs • Increased technical communication between actors • Common forums
Responsibility for crime prevention	<ol style="list-style-type: none"> 4. Police (5) 5. Financial institutions (4) 6. The victim (4) 	<ul style="list-style-type: none"> • More responsibility placed on the victim • Increased technical security measures

Table 2. Quote from a fraud investigator from a financial institution.

“Especially in romance scams, customers often do not want to report to the police, it is because they themselves do not want to realize that they are vulnerable. A crime has taken place, a fraud has taken place, but they refuse to realize it in most cases. We work hard to persuade them that they are in fact exposed to fraud, but this doesn’t always work, so there is a real gap between the reported frauds and the actual frauds, as many of those clients do not report”.

Table 3. Quote from a fraud investigator from a financial institution.

“One weakness is the effectiveness of collecting simple information, such as bank statements and transaction histories. We have recently initiated a cooperation with Bank ID and other platforms /.../ to speed up the process and facilitate communication with the banks while avoiding unnecessary inquiries. It is the automation of different segments which are needed, you could say”.

Table 4. Quote from a fraud investigator from a financial institution.

“There are multiple things that should be looked at within the process of improvement, one of them is the upgrading and implementation of systematized communication strategies. I think this is worth mentioning because there are general weaknesses which both sides can agree on when it comes to communication. I think there needs to be an automation process with regards to retrieving data and information”

Table 5. Quote from a fraud investigator from a financial institution.

“It would be good if we had a common template that is sent to and from the police, so that we get all the information into our systems. We need information to take proactive action and stop potential terrorist financing. It works somewhat well today, but we want more detailed information so we can take the right action against potential suspects.”

Table 6. Quote from a fraud investigator from a financial institution.

“I would love if there were specialized contact routes. For example, if I do not have the name of an investigator, I send a request to a registered address and say: I need to talk to someone who cares about this, which does not always happen... Specialized people who work with specific types of crime is something I would like to see.”

Table 7. Quote from a fraud investigator from a financial institution.

“It is important for us to develop tools and narrow down the focus, so that we can share information regarding cases with other actors, /.../ then we could perhaps work more internationally, and perhaps find a more systematic way of working, instead of each individual bank conducting its own investigation by themselves. Maybe if we had better cooperation between us, we could be developing systems together rather than each actor doing their own thing.”

Table 8. Quote from a fraud investigator from a financial institution.

“We see a lot of suspicious transactions, but it's usually just the tip of the iceberg. There are many scams that are not reported or detected by our systems. It is very important that we develop the technical proficiencies and improve the algorithm that controls the internal systems”

Table 9. Quote from a fraud investigator from a financial institution.

“If we had access to a mutual communicative forum, we could more easily cooperate with different banks, facilitating our work in the fraud department. This forum could be created in any form where you can tell other official actors about various types of relevant information, and the banking association should set this as a requirement so that all banks are obliged to participate. Then we would have known for example, that person X was previously victimized by a specific crime type, and we can jointly prevent that from reoccurring.”

Table 10. Quote from a fraud investigator from law enforcement

“It's easy to say who's to blame, but harder to follow up upon. It is everyone's responsibility. To put it concretely, when it comes to romance fraud it's about prevention, it is not possible to eradicate romance fraud simply by investigation. Truthfully, we will not be able limit them more than certain pieces or individuals. Because of that, it is not just law enforcement or financial institutions, it will be those two actors plus a few more. That's all I can say.”

Table 11. Quote from a fraud investigator from a financial institution.

“Well, I think the police should put more effort into preventing the fraudsters from continuing through social manipulation techniques. So... you must also have other agencies, such as financial institutions who must take stricter controls. They must have documentation, documents that prove the legibility of the transaction. But more needs to be developed.”