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Digital Love Fraud and Social Resilience in Indonesia's Socio-Cultural Transformation

Dwi Nurcahya Nabila*, Surya Nita, Muhamad Erza Aminanto
Kajian Ilmu Kepolisian, Sekolah Pascasarjana Pembangunan Berkelanjutan, Universitas Indonesia, Depok, Indonesia

(*) Corresponding Author: dwi.nurcahya@ui.ac.id

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Abstract

Purpose: This study examines how individuals interpret experiences of online romance fraud and how these experiences reshape trust, meaning, and social interactions within digital spaces, contributing to a society's socio-cultural resilience.

Study Design/Methodology/Approach: The study adopts a qualitative phenomenological design using Interpretative Phenomenological Analysis (IPA). In-depth interviews were conducted to explore processes of subjective meaning-making, emotional interpretation, and relational negotiation in experiences of online romance fraud.

Findings: Online romance fraud evolves through gradual relational constructions that foster emotional intimacy and symbolic trust. These experiences are interpreted as disruptions to individuals' sense of security and relational value, shaping patterns of social interaction in digital environments and, in turn, influencing socio-cultural resilience.

Originality/Value: By foregrounding victims' lived experiences as the primary analytical lens, this research advances understanding of relational vulnerability in digital spaces and demonstrates its relevance to the formation of socio-cultural resilience in contemporary Indonesian society.

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INTRODUCTION

The advancement of digital transformation has generated new patterns of social interaction and has increasingly influenced society's capacity to maintain social stability and national resilience. Within the framework of national resilience, social dynamics in digital spaces constitute a critical dimension of socio-cultural resilience, as they underpin social cohesion, trust, and the sustainability of community life. Shifts in digital communication patterns thus present both opportunities and vulnerabilities, with significant implications for the quality of social relations and collective societal resilience.

Technological developments and the growing intensity of online interaction have fundamentally reshaped the ways in which individuals form interpersonal relationships. Social media platforms, including dating applications, frequently enable emotional closeness without physical co-presence and are widely interpreted as natural and meaningful forms of social connection. In the contemporary digital era, relationships established through online interaction may achieve levels of emotional intimacy comparable to those formed through face-to-face encounters, as digital communication is increasingly perceived as legitimate and normative in the development of interpersonal and romantic relationships (McKenna *et al*., 2002). This shift indicates that digital space is no longer merely complementary to offline interaction but has become a primary arena for the formation of social relationships.

At the same time, this transformation has inadvertently facilitated the emergence of cybercrime practices rooted in romantic relationships, notably online love fraud. In such cases, perpetrators typically utilise social media and dating platforms to construct fictitious emotional bonds with victims, which are subsequently exploited to extract money or other resources under the guise of an emotionally authentic relationship (Whitty, 2015). This phenomenon demonstrates how digitally mediated interpersonal relationships can be instrumentalised for manipulation, with direct consequences for individual and collective social resilience.

Online love fraud commonly unfolds through a series of stages in which offenders systematically establish emotional security, trust, and perceived commitment before engaging in financial exploitation (Whitty, 2015). These practices represent not only personal-level deception but also a broader erosion of social trust, potentially undermining resilience within digital communities. Accordingly, digital love fraud can be understood as a form of social engineering that exploits social relationships and human emotional needs as its primary mechanisms of manipulation. Importantly, victim vulnerability is not necessarily the result of limited technological literacy, but rather stems from the exploitation of social norms, affective needs, and relational expectations embedded in everyday social interaction (Cialdini and Goldstein, 2004).

In Indonesia, the persistence of online love scams carries significant socio-cultural resilience implications, particularly as such cases are frequently reported in digital media. For example, in January 2024, the Indonesian National Police (POLRI), through the Criminal Investigation Agency (Bareskrim POLRI), uncovered a large-scale love fraud

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network operating across multiple dating platforms, including Bumble and Tinder. The investigation revealed common operational patterns, such as the use of false identities, the cultivation of emotionally persuasive online relationships, and substantial financial losses suffered by victims (Tribratanews, 2024). These developments indicate that online love fraud should no longer be viewed solely as an individual problem, but rather as an evolving social threat with the potential to undermine societal trust and weaken the foundations of socio-cultural resilience.

Existing research on online love fraud demonstrates that victims' experiences extend beyond financial loss and unfold as a complex process of emotional meaning-making both before and after the deception is revealed. Empirical studies indicate that love fraud operates as a form of relational manipulation in which emotional attachment is gradually constructed, meaning that awareness of deception does not emerge instantaneously (Coluccia *et al*., 2020). Similarly, Lazarus *et al.* (2023) conceptualise victimisation as a dynamic emotional journey, in which relationships initially experienced as meaningful are later reinterpreted as manipulative. However, existing scholarship has largely privileged individual-level psychological processes, while insufficiently embedding these experiences within broader socio-cultural dynamics or conceptual frameworks of national resilience at the societal level.

From a national resilience perspective particularly in socio-cultural terms values, norms, patterns of social interaction, and levels of community trust constitute the foundational elements of social resilience (Putra *et al*., 2024). The erosion of interpersonal trust resulting from love fraud practices has the potential to weaken social capital, disrupt social cohesion, and diminish society's capacity to respond to various forms of social disruption. Consequently, online love fraud should not be understood solely as a form of digital crime, but rather as a challenge to the socio-cultural dimension of national resilience (Fahreza, 2024).

Addressing this gap, the present study examines the experiences of love fraud victims as part of the dynamics of socio-cultural resilience in Indonesia's digital society. This perspective is essential for understanding how relational manipulation influences individuals' interpretations of trust, social relationships, and social security in everyday life.

The purpose of this study is to explore how Indonesian victims of online love scams interpret their experiences of manipulation within digitally mediated relationships. Employing a qualitative research design grounded in Interpretative Phenomenological Analysis (IPA), the study centres on victims' lived experiences. IPA facilitates an idiographic examination of meaning-making processes, including how online relationships are initially perceived as safe spaces of intimacy, how tensions in meaning emerge, and how post-event awareness and reinterpretation develop (Smith, Flowers, and Larkin, 2009; Alase, 2017).

To contribute conceptually to the understanding of love fraud as a form of social engineering embedded within socio-cultural resilience dynamics, and to provide a reflective foundation for strengthening policy and social literacy in addressing social risks

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in Indonesia's digital environment, this study poses the following research question: How do the experiences of love fraud victims shape social relations and influence socio-cultural resilience as a component of national resilience in Indonesia?

LITERATURE REVIEW

Theoretical Studies

Online love scams constitute a significant social problem that undermines national resilience by eroding trust and social capital within digital societies. As such, this phenomenon warrants scholarly attention at the intersection of social engineering theory, phenomenological inquiry, and socio-cultural approaches to resilience. Drawing on social engineering perspectives, this study argues that the exploitation of interpersonal relationships, together with the abuse of trust and emotional dependency, can be understood as the "extraction" (Mitnick and Simon, 2002) or "harvesting" (Cialdini and Goldstein, 2004) of relational resources that would otherwise function as sources of social support. These processes are deliberately mobilised to achieve compliance and control.

Interpretative Phenomenological Analysis (IPA) provides a framework for examining how victims make sense of their lived experiences over time. From this perspective, meaning formation unfolds gradually, beginning with the emergence of perceived safety and emotional security, after which the relationship is reconstituted as a mechanism of manipulation and control. Within a socio-cultural resilience framework, such experiences extend beyond individual harm and contribute to the erosion of interpersonal trust and relational cohesion, both of which are foundational to collective resilience within communities (Smith et al., 2009; Putra et al., 2024).

Empirical Studies

Social Engineering as an Experience of Manipulation

In *The Art of Deception* (2002), Kevin Mitnick defines social engineering as a form of psychological manipulation that exploits trust, social norms, and human tendencies towards compliance and helpfulness. Through these mechanisms, individuals are persuaded to voluntarily disclose information, grant access, or perform actions that should otherwise be protected, without the direct use of technical hacking methods (Mitnick and Simon, 2002). Within digital environments, social engineering should not be understood solely as a criminal technique or deceptive strategy. Rather, it operates as a relational process embedded in victims' everyday lives, shaping their lived experiences. Manipulation unfolds through sustained communication, persuasive personal narratives, and carefully constructed self-presentations that are tailored to victims' emotional needs. As a result, these interactional sequences are often initially interpreted as normal and meaningful social relationships before their manipulative nature becomes apparent (Whitty and Buchanan, 2016).

Anonymity and identity flexibility in digital spaces enable perpetrators to construct seemingly authentic social personas, rendering online interactions difficult to verify. This

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process represents a form of social engineering enacted through online romantic relationships, in which manipulation is carried out through affective language. Within this dynamic, victims may deny or rationalise emerging doubts, interpreting manipulation as an integral part of the relationship itself (Coluccia *et al*., 2020).

A phenomenological approach positions social engineering as an experience that continues through post-event reflection. At this stage, victims do not merely reassess the perpetrator's actions, but actively reconstruct the meaning of social relationships, emotional closeness, and feelings of security within digital interactions. Through Interpretative Phenomenological Analysis, experiences of manipulation are understood as gradual and layered meaning-making processes, in which individuals reinterpret relational experiences while integrating them into their broader life narratives (Smith, Flowers, and Larkin, 2009).

From a socio-cultural perspective, social engineering can be understood as a phenomenon intertwined with societal norms, values, and relational practices within digital societies. Individuals interpret experiences of social engineering differently, depending on their social backgrounds, cultural values, and life experiences that shape their understanding of relationships and interpersonal trust. Furthermore, experiences of manipulation through social engineering have the potential to influence the quality of interpersonal trust that underpins social interaction in digital societies and, ultimately, socio-cultural resilience..

Victims' Experiences of Love Fraud

Research by Whitty and Buchanan (2016) indicates that victims' experiences of love fraud typically develop gradually through relationships that are initially interpreted as normal and meaningful. As a result, awareness of deception does not emerge in the early stages of interaction. This pattern means that love fraud is experienced from within the relationship itself, rather than as a form of fraud that is immediately recognised, since manipulation unfolds alongside the development of emotional attachment. Coluccia *et al.* (2020) further demonstrate that victims' experiences do not end with financial loss, but instead involve ongoing processes of emotional meaning-making that continue after the manipulation is revealed.

Lazarus *et al.* (2023) reinforce this perspective by describing victims' experiences as complex and dynamic emotional journeys, in which previously meaningful relationships are reinterpreted as forms of relational manipulation. Schokkenbroek and Snaphaan (2025) add that the manipulative structure of love fraud is often experienced by victims as a naturally developing relational trajectory. Consequently, love fraud is more accurately understood as a lived experience rather than merely a sequence of deceptive techniques. In this sense, love fraud represents not only a form of cybercrime but also a deeply embedded social and emotional experience for victims.

Existing studies on love fraud largely conceptualise the phenomenon as an individual psychological issue or a form of cybercrime, with an emphasis on emotional harm and financial loss. From a socio-cultural perspective, however, trust, shared values, and social solidarity are understood as essential elements that sustain the quality of social

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relations within society (Lemhannas RI, 2019). The erosion of interpersonal trust resulting from relational manipulation in love fraud has the potential to influence how individuals form, maintain, and evaluate social relationships in digital spaces. Nevertheless, research that explicitly links victims' experiences of love fraud to socio-cultural dimensions remains limited. Accordingly, this study focuses on examining these experiences by positioning the erosion of interpersonal trust as a key impact of love fraud on socio-cultural resilience within Indonesia's digital society.

METHODS

This study employs a qualitative research approach using a phenomenological design through Interpretative Phenomenological Analysis (IPA) to gain an in-depth understanding of the lived experiences of love fraud victims in Indonesia. IPA was selected because it enables the exploration of how individuals make sense of significant experiences of relational manipulation in their lives. The approach emphasises the process of double hermeneutics, in which participants seek to interpret their own experiences, while the researcher engages in a reflective interpretation of those meaning-making processes (Smith, Flowers, and Larkin, 2009; Alase, 2017).

The study adopts an idiographic orientation, focusing on the depth of individual experience before examining patterns of meaning across participants. Participants were selected purposively and homogeneously, in line with IPA principles that prioritise experiential similarity to support detailed and nuanced analysis (Smith *et al*., 2009). Five adult female Indonesian citizens were recruited based on the criterion of having direct experience as victims of love fraud, without having engaged in any face-to-face meetings or video calls with the perpetrator. Participants ranged in age from 23 to 35 years and represented diverse educational and occupational backgrounds, allowing for the exploration of relational manipulation experiences across different social contexts.

The demographic and experiential characteristics of the participants are presented in Table 1. The table summarises each participant's age, occupational background, place of origin, and the claimed identity used by the perpetrator during the online relationship. These details are provided to contextualise the participants' experiences while maintaining confidentiality through the use of participant codes.

Table 1. Participant Characteristics

Participant	Age	Occupation	Place of Origin	Claimed Identity of the Perpetrator
P1	23	Social Media Administrator	Not specified	Not specified
P2	27	Human Resources Officer	Not specified	Not specified
P3	30	State-Owned Enterprise employee (contract-based)	South Jakarta	Foreign national
P4	32	Entrepreneur	Surabaya	Business owner
P5	35	Independent Consultant	Denpasar	International airline pilot

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Data were collected through in-depth semi-structured interviews conducted online via the WhatsApp platform, taking into account the sensitive nature of the participants' experiences and considerations of comfort and safety. Interviews were carried out over a six-month period from June to October 2025, with each interview lasting approximately 60 to 90 minutes. The interview guide focused on the chronology of online relationships, participants' interpretations of relational dynamics, and post-event reflections following the disclosure of manipulation. Interviews were designed to encourage participants to narrate their experiences freely, allowing meaning to emerge from participants' own language and interpretative frameworks (Smith and Osborn, 2015).

Data analysis was conducted iteratively in accordance with IPA procedures. The researcher began with repeated readings of each interview transcript to gain a holistic understanding of participants' experiential narratives. This was followed by an initial noting process encompassing descriptive, linguistic, and conceptual comments. Emergent themes were then developed to capture the essence of each participant's experience, before patterns of meaning across participants were examined through the clustering of superordinate themes, while preserving the distinctiveness of individual accounts (Smith *et al*., 2009). Throughout the analytical process, social engineering was treated as a sensitising concept that supported the interpretation of relational manipulation as experienced and understood by participants, rather than as a predefined framework imposed upon the data. This approach enabled an open and grounded interpretation, while maintaining analytical coherence with participants' narratives and meaning-making processes.

The thematic structure generated from the IPA process is summarised in Table 2. The table presents the main themes and subthemes that emerged from participants' narratives, including their perceptions of online intimacy, the normalisation of absence, moments of relational rupture, and post-event reinterpretations of the fraudulent relationship. This thematic map provides an overview of the analytical direction while preserving the idiographic emphasis of IPA.

Table 2. Themes and Subthemes

Main Theme	Subthemes
Online relationships as perceived spaces of safety and closeness	1) Emotional presence as a substitute for physical presence 2) Interpretation of communication intensity as relational sincerity 3) Early-stage relationships as emotionally reassuring experiences
Normalisation of absence and delay as part of the relationship	1) Professional explanations as legitimisation of absence 2) Acceptance of relationships without direct meetings as normal 3) Adjustment of relational expectations by participants
Fracturing of relational narratives and emergence of meaning tensions	1) Requests for financial assistance as experiential turning points 2) Narrative inconsistencies and shifts in perpetrators' stories 3) Emergence of confusion and internal conflict among participants
Post-event reinterpretation of relational experiences	1) Reinterpretation of the relationship as relational manipulation 2) Post-event emotional impacts 3) Changes in participants' perspectives on future online relationships

Research rigour was ensured through researcher reflexivity, transparency in the analytical process, and the presentation of direct participant quotations to substantiate

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thematic interpretations. Ethical considerations were prioritised due to the potential for love fraud experiences to evoke emotional distress. All participants were provided with comprehensive information regarding the study's aims and procedures, and confidentiality was safeguarded through the use of initials and the anonymisation of personal data..

RESULT AND DISCUSSION

Result

Online Relationships as Perceived Spaces of Safety and Closeness

This theme captures how participants interpreted online relationships in their early stages as emotionally safe and meaningful spaces of closeness. Relationships were constructed through consistent and intensive communication, leading participants to perceive the perpetrator's emotional presence as real, despite the absence of physical interaction. Such patterns of meaning-making are commonly identified in Interpretative Phenomenological Analysis studies, which conceptualise interpersonal relationships as lived experiences that are gradually understood from within the participant's subjective perspective (Smith, Flowers, and Larkin, 2009).

The first subtheme, emotional presence as a substitute for physical presence, indicates that participants interpreted text messages and voice notes as concrete forms of presence in their everyday lives. Communication consistency functioned as a primary indicator that the relationship was trustworthy and emotionally safe. Participant P1 described the perpetrator's presence as tangible through daily communication routines:

> " He always messaged me in the morning and at night, asking what I was doing and whether I had eaten. It felt like someone was truly present for me." (P1)

A similar experience was expressed by P2, who perceived the perpetrator as an emotionally available figure, particularly within the context of work-related stress:

> *"He became the person I talked to. When I was tired or stressed from work, he always listened. That was what made me feel close." (P2)*

Across participants' accounts, emotional presence effectively compensated for physical absence and reinforced the interpretation of the relationship as a safe space for sharing personal experiences.

The second subtheme, interpretation of communication intensity as relational sincerity, illustrates how the frequency and duration of communication were understood as indicators of seriousness and genuine intention. Extended and in-depth conversations were interpreted as evidence that the relationship was built with sincerity, rather than as a temporary or superficial interaction. Participant P3 explained that deep conversations led her to perceive the relationship as mature and serious:

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"Our conversations were long and not just small talk. He often talked about life plans, so I thought this was a serious relationship." (P3)

For P5, a calm and structured communication style further reinforced the perception that the relationship was safe and trustworthy:

"The way he spoke was mature and made sense. I felt understood, so I did not feel suspicious at the beginning." (P5)

This interpretation of communication intensity is consistent with previous findings indicating that emotional closeness in love fraud is frequently constructed through continuity and depth of interaction prior to the recognition of manipulation (Whitty, 2013).

The third subtheme, early-stage relationships as emotionally reassuring experiences, describes how online relationships were experienced as sources of comfort and emotional stability. Several participants reported that the relationship emerged during particular phases of life that made them more receptive to emotional closeness. Participant P4 described the early interactions as providing a sense of being valued:

"At first, I felt happy. It was like someone was interested in me and genuinely cared. The conversations felt comforting." (P4)

In the early stages, online relationships were not perceived as risky situations, but rather as emotional experiences that provided a sense of safety and reassurance. This interpretation formed the foundation of participants' attachment to the relationship and became a critical aspect shaping subsequent experiences as the meaning of the relationship gradually shifted.

Normalisation of Absence and Delayed Meetings

This theme illustrates how physical absence, refusal of video calls, and repeated delays in meeting were interpreted by participants as normal and acceptable conditions within the dynamics of online relationships. Professional explanations offered by perpetrators, such as official duties, shift-based work systems, or organisational regulations, were accepted as rational justifications. As a result, absence was not perceived as a relational problem. This pattern of interpretation indicates that relational experiences were constructed through ongoing processes of rationalisation that developed alongside emotional attachment.

The first subtheme, professional explanations as legitimisation of absence, shows how the perpetrators' claimed occupational identities functioned as convincing explanations for physical unavailability. Participants accepted these narratives as part of the relational reality that needed to be understood and respected. Participant P1 described how the refusal of video calls was interpreted as a logical consequence of the perpetrator's occupation:

"He said he could not do video calls because of unit regulations. At the time, I thought it made sense if it was related to his duties." (P1)

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A similar experience was expressed by P2, who interpreted the limitation of visual communication as a consequence of safety regulations in a mining work environment:

> "He said there were safety rules at the mining site, so video calls were not allowed. I accepted it because it seemed reasonable." (P2)

In participants' experiences, the perpetrator's professional identity not only explained absence but also provided moral legitimacy for accepting ongoing delays.

The second subtheme, acceptance of relationships without direct meetings as normal, demonstrates how the absence of physical meetings and video calls was normalised as an inherent aspect of online relationships. Participants adjusted their understanding of romantic relationships to align with the conditions presented by the perpetrator. Participant P3 explained that repeatedly postponed meetings were not initially perceived as a serious issue:

> "I thought it was normal since he was overseas. The communication was smooth, so I did not think too much about meeting." (P3)

For P5, physical absence was understood as a consequence of the perpetrator's dynamic occupation:

> "He was a pilot, so I assumed his schedule would be unpredictable. If we could not meet, I accepted it." (P5)

These interpretations illustrate how online relationships facilitate tolerance towards physical absence, provided that emotional closeness is maintained.

The third subtheme, participants' adjustment of relational expectations, describes the active process through which participants lowered or modified their expectations in order to sustain the relationship. Participants did not merely accept delayed meetings, but also recalibrated their standards of what constituted an ideal relationship. Participant P5 explained how she consciously altered her expectations regarding the perpetrator's presence:

> "I stopped demanding too much. As long as the communication was there, it was enough. I thought meeting could come later." (P5)

This adjustment was interpreted as a necessary compromise to preserve emotional closeness within the relationship. Similar patterns have been identified in studies of love fraud, in which individuals tend to rationalise physical absence once the relationship has been constructed as meaningful and serious (Coluccia *et al*., 2020). Accordingly, the normalisation of absence was not experienced as a risk indicator, but rather as an accepted aspect of relational dynamics that required understanding and accommodation.

Fracturing of the Relationship and the Emergence of Meaning Tensions

This theme represents the moment at which relationships that were previously interpreted as safe began to undergo a shift in meaning. Requests for financial assistance,

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changes in narrative, and chronological inconsistencies generated tension in participants' interpretations of the relationships they had invested in. Rather than appearing as an abrupt rupture, this experience unfolded as a gradual fracturing process that generated confusion and internal conflict before full awareness of manipulation emerged.

The first subtheme, requests for financial assistance as experiential turning points**,** indicates that the moment of financial solicitation marked the initial signal of changing relational meaning. Such requests produced tension between empathy and suspicion. Participant P1 described her initial confusion when confronted with a request framed as an urgent situation:

> "When he said there was an administrative problem and asked for help, I was shocked. But he said it was only temporary, so I helped." (P1)

A similar experience was reported by P2, who described the emotional pressure accompanying repeated requests for money:

> "He said his bank card was blocked and that I was the only one who could help. I felt sorry for him, but I also started to think, why is this happening so often?" (P2)

In participants' experiences, the first request for money was not immediately interpreted as fraud, but rather as a relational test that generated emotional dilemma.

The second subtheme, narrative inconsistencies and shifts in the perpetrator's story, captures how discrepancies in information gradually became noticeable over time. Changing explanations and inconsistent details undermined the stability of relational narratives that had previously been perceived as coherent. Participant P3 described how shifting accounts became a source of confusion:

> "At first he said the funds could be withdrawn, but later there was always a new reason. That was when I started to feel that something was wrong." (P3)

For P4, inconsistency emerged when promises and supposed evidence repeatedly failed to materialise:

> "He said he was sending a gift, but there were always extra fees. I began to think that the story kept going in circles." (P4)

These narrative shifts fractured participants' sense of security and introduced emotional distance within relationships that had once been experienced as safe. This pattern aligns with existing research on love fraud, which highlights that victims' awareness often emerges through the accumulation of minor inconsistencies rather than through a single defining event (Whitty, 2013).

The third subtheme, the emergence of confusion and internal conflict, captures the emotional struggle that accompanied the fracturing of the relationship. Participants found themselves caught between the desire to maintain trust and the need to protect themselves. Participant P5 articulated the internal conflict she experienced as the perpetrator's narrative became increasingly misaligned:

> "On one hand, I wanted to believe him because we had been close for a long time. On the other hand, I felt exhausted and confused by the story." (P5)

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These tensions in meaning arose not only from the perpetrator's actions, but also from participants' internal reflections on the emotional investment they had made in the relationship. This shift in meaning marked a transitional phase in which relationships previously understood as safe began to be questioned, consistent with research indicating that victim experiences evolve through periods of ambiguity before full awareness of manipulation develops (Whitty and Buchanan, 2016).

Reinterpretation of Relational Experiences through Awareness

This theme represents a shift in participants' meaning-making as earlier doubt and confusion developed into a more comprehensive form of awareness. At this stage, participants no longer merely sensed irregularities within the relationship, but began to understand and reinterpret the entirety of their relational experiences. Relationships that were previously understood as meaningful and emotionally significant were retrospectively reframed as experiences of relational manipulation. Within Interpretative Phenomenological Analysis, this phase reflects post-event meaning-making, in which past experiences are re-understood from a new interpretative standpoint (Smith, Flowers, and Larkin, 2009).

The first subtheme, reframing the relationship as relational manipulation, illustrates how participants began to connect previously fragmented events into a coherent narrative. Attention, communicative consistency, and perceived commitment that had once been interpreted as sincerity were now understood as elements of a manipulative strategy. Participant P3 described this shift in perspective:

> "When I look back now, everything seems connected. The things I used to think were signs of care were actually arranged to make me trust him." (P3)

Similarly, P1 reflected on her reassessment of the early stages of the relationship:

> "I always tried to think positively. But after becoming aware, I realised that from the beginning I was the one constantly adjusting and defending him." (P1)

Across participants' accounts, this awareness did not emerge as a single defining moment, but rather as a gradual interpretative process shaped by ongoing reflection on past experiences.

The second subtheme, the emotional impact of full awareness, captures the emotional responses that accompanied this reinterpretation. Realising that a relationship perceived as meaningful was in fact manipulative generated feelings of loss, shame, and emotional exhaustion. Participant P4 described this awareness as an emotionally burdensome experience:

> " It feels overwhelming. Ashamed, sad, and angry at myself. It is not only about the money, but about the feelings I gave." (P4)

For P5, full awareness was also accompanied by grief for a relationship that was ultimately illusory:

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"The hardest part is realising it. It feels like losing something I believed was real all this time." (P5)

These experiences indicate that this phase involved the collapse of relational meanings that had previously been deeply internalised.

The third subtheme, shifts in future relational orientation, describes how awareness reshaped participants' approaches to online relationships following the experience. Participants reported becoming more cautious and selective in forming emotional closeness, and in some cases chose to withdraw from online relational engagement altogether. P2 explained this change in attitude:

"Now I keep more distance. If I meet someone online, I do not want to trust too quickly or get emotionally carried away." (P2)

P5 further noted that this awareness influenced her reluctance to involve others or to pursue formal reporting:

"I prefer to stay silent. I am afraid of being blamed or told that I was careless." (P5)

In participants' experiences, awareness did not merely signify the closure of a past relationship, but also shaped new ways of understanding safety, intimacy, and emotional involvement within online relationships.

Discussion

Love fraud cannot be understood merely as an incidental form of financial deception, but rather as a practice of social engineering that operates through social and emotional relationships which victims experience as meaningful lived realities (Mitnick and Simon, 2002). The manipulative process in love fraud begins with the construction of emotional closeness, followed by the normalisation of imbalanced relational conditions, and culminates in exploitation once emotional attachment has been established. Social engineering therefore does not function as a momentary technique, but as a relational strategy that gradually embeds particular meanings within victims' experiences. In this study, social engineering is employed as an analytical lens to understand how victims' relational experiences develop from emotional attachment towards compliance with perpetrators' requests.

A closer examination of social engineering reveals that manipulation in love fraud is rooted in the exploitation of social influence mechanisms and relational expectations, rather than in technological vulnerability alone. Emotional intimacy, consistency of communication, and narratives of commitment experienced by participants functioned as mechanisms through which acceptance and compliance with unverifiable relationship conditions were produced. This finding reinforces the argument that the effectiveness of social engineering depends largely on perpetrators' ability to read and exploit social norms, emotional needs, and relational expectations of victims (Cialdini and Goldstein, 2004). From the victims' perspectives, compliance with perpetrators' requests did not

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emerge as an isolated rational decision, but as a consequence of relationships that had already been interpreted as safe and meaningful.

This understanding expands the conceptualisation of social engineering by demonstrating that manipulation is not necessarily recognised by victims as a threat from the outset. Instead, manipulation is experienced from within the relationship itself, such that awareness of exploitation only emerges through a complex and gradual process of reflection. The phase of confusion experienced by participants illustrates the simultaneous presence of empathy, emotional attachment, and suspicion. This indicates that knowing within victims' experiences does not simply involve recognising factual deception, but entails a reinterpretation of relationships that had previously been internalised as secure and meaningful.

Within the Indonesian sociocultural context, social engineering practices in love fraud derive their effectiveness from specific forms of symbolic legitimacy and social structure. Perpetrators' claimed identities as individuals in positions of authority or high-status professions, such as security personnel, workers in strategic sectors, or other professionals, function not only as personal narratives but also as social symbols that reinforce victims' acceptance of physical absence, delayed meetings, and a lack of verification. The normalisation of unequal relational conditions demonstrates how social values such as respect for authority, professionalism, and work-related sacrifice intersect with victims' relational experiences. Consequently, love fraud cannot be separated from the sociocultural context that shapes how individuals interpret relationships, trust, and commitment within digital spaces (Lemhannas RI, 2019).

Sociocultural resilience is not limited to a society's capacity to withstand external threats, but also encompasses the ability to sustain interpersonal trust, relational values, and the continuity of social interaction in everyday life (Lemhannas RI, 2019). Victims' experiences, which often result in withdrawal, heightened vigilance, and reluctance to engage in online relationships, reflect a post-event shift in social orientation. These impacts indicate that love fraud affects not only individual digital interactions, but also broader processes of meaning-making and relationship formation.

Furthermore, feelings of shame, tendencies towards self-blame, and reluctance to report illustrate that love fraud also affects the relationship between individuals and institutions. Victims' unwillingness to involve authorities or formal mechanisms is not merely a personal issue, but reflects sociocultural dynamics that shape perceptions of stigma, victim legitimacy, and access to protection (Cross, 2015). This condition can be understood as a form of sociocultural vulnerability that influences how individuals and communities respond to relationally based manipulation. Accordingly, love fraud as a practice of social engineering must be understood as a phenomenon that extends beyond individual loss and is closely connected to sociocultural dynamics within online relationships.

The contribution of this study lies in positioning victims' lived experiences of love fraud as the primary entry point for analysing the relationship between social engineering and sociocultural resilience. An interpretative phenomenological approach enables a

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deeper understanding of how manipulation is experienced and interpreted by victims, while also opening analytical space to examine the sociocultural implications of relational manipulation in digital societies. By grounding analysis in victims' experiences, this study emphasises that strengthening the sociocultural domain requires not only technical and legal interventions, but also a nuanced understanding of relational dynamics and social meaning-making processes that shape societal vulnerability to social engineering practices in the digital era.

CONCLUSION

This study demonstrates that the experiences of love fraud victims are shaped through a gradual and meaningful relational process, rather than occurring as a sudden act of financial deception. The findings indicate that online relationships are initially interpreted as safe spaces for emotional intimacy, subsequently normalised through the acceptance of absence and repeated delays, and eventually undergo a shift in meaning when inconsistencies and requests for financial assistance emerge. This process produces an ambivalent experiential state in which victims begin to reinterpret the relationship as a form of relational manipulation.

Drawing on an interpretative phenomenological analysis approach, this study further demonstrates that love fraud affects not only individuals' psychological well-being, but also reshapes meanings of trust, social relationships, and perceived security. Accordingly, victims' experiences reveal that love fraud has broader implications for sociocultural resilience, as it holds the potential to undermine interpersonal trust and social cohesion, which are foundational to a resilient digital society.

Based on these findings, this study recommends that governmental efforts to prevent love fraud adopt a cross-sectoral approach that extends beyond law enforcement to include the strengthening of social and digital literacy grounded in relational understanding. For digital platform users, it is essential to enhance critical awareness of patterns of emotional manipulation and to reinforce safe and inclusive social support mechanisms. Future research is encouraged to expand the demographic and cultural scope of investigation and to integrate qualitative and quantitative methods in order to enhance the generalisability of findings, address limitations related to sample size, and deepen understanding of the relationship between victims' lived experiences, social dynamics, and the strengthening of sociocultural resilience.

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