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I Knew It Was Wrong But I Stayed: Understanding Emotional Dependency and Revictimization Among Male Victims of Online Romantic Fraud in the Philippines

Eliho B. Caratao

elkarat13@gmail.com

School of Criminal Justice Education, Jose Rizal Memorial State University, Tampilisan, Zamboanga del Norte, Philippines https://orcid.org/0009-0002-8389-2800

Elma Fe E. Gupit

College of Criminology, Misamis University, Ozamis City, Misamis Occidental, Philippines

Roxanne M. Pascua

School of Criminal Justice Education, Jose Rizal Memorial State University, Tampilisan, Zamboanga del Norte, Philippines https://orcid.org/0000-0001-6037-7860

Albin A. Ditay

School of Criminal Justice Education, Jose Rizal Memorial State University, Tampilisan, Zamboanga del Norte, Philippines

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Abstract

Romance fraud has quietly become one of the most damaging forms of cybercrime, yet the men it harms rarely appear in the research. Existing victimization literature skews heavily toward female samples, and the particular way's masculine identity shapes vulnerability, silence, and recovery remain poorly understood. This study draws on the lived accounts of 20 male romance fraud victims in Zamboanga del Norte, Philippines, examined through Moustakas's (1994) transcendental phenomenological reduction, to address that gap directly.

The analysis traces victimization from first contact through emotional investment, financial exploitation, and its psychological aftermath but the study's central contribution lies in the identification and conceptualization of recurring post discovery engagement pattern. Across 12 of 20 participants, a recurring pattern emerged: men who continued engaging with a known fraudster after the deception had already been confirmed. This study conceptualizes that pattern as Romantic Fraud Attachment Syndrome (RFAS), a psycho-relational construct — not a clinical category — that captures the cognitive and emotional asymmetry sustaining involvement after discovery. Two forms are identified: attachment-driven continuation, where the accumulated emotional investment outweighs the cost of withdrawal, and identity conscription, where masculine self-concept becomes entangled in proving the relationship was real.

The findings extend Whitty's (2013) Scammer's Persuasive Techniques Model into the post-discovery phase; apply hegemonic masculinity as a structural and not merely contextual variable in fraud vulnerability, and surface culturally grounded mechanisms that Western models have not accounted for. Practical implications point toward emotional-stage intervention, anonymized reporting infrastructure, and victim support redesigned around RFAS dynamics.

Keywords: *online romantic fraud, cybercrime victimization, emotional dependency, Romantic Fraud Attachment Syndrome (RFAS), male victims, phenomenology*

Introduction

Online romance fraud has emerged as one of the most destructive and financially consequential forms of cybercrime globally, transcending cultural and geographical boundaries (Cross & Holt, 2021; Whitty, 2021). The United States Federal Trade Commission (FTC, 2023) reported romance scam losses exceeding $ 1.3 billion annually, depicting the highest financial loss of victim through any consumer fraud category. Unlike conventional fraud, romance fraud inflicts compound harm in financial, psychological, and relational yet male victims remain systematically underrepresented in both academic literature and crime statistics (Cross et al., 2021; Bilz et al., 2023). The impact is harmful to individuals' profile that extend beyond financial loss to encompass trauma, identity disruption and profound relational insecurity (Herman, 1992).

This study enumerated two significant gaps characterized in the existing literature. First, the immense empirical studies focused examining female or gender aggregated samples (Whitty, 2013; Cross et al., 2018; Coluccia et al., 2020). Specific experiences of male victims including distinct different barriers rooted in hegemonic masculinity norms, societal stigma and cultural expectations that shape both vulnerability and post-victimization recovery are systematically invisible (Holtfreter et al., 2020; Bilz et al., 2023). Hegemonic masculinity (Connell, 1995) which define financial provider concept, emotional independence, and relational sovereignty as masculine ideals, create barriers of male victim to disclose, seek help, and formal reporting, influencing a structural silence that extends individual destruction and alter statistical and scholarly record. Second and the core point, existing models of romance fraud victimization including Whitty's (2013) explaining Scammer's Persuasive Technique Model which describe stages of progression of fraud until discovery but do not theorize the post-discovery phase. The occurrence of continued and re-engage to fraudulent relationships after discovering across diverse demographic and cultural background experiences by male victims which this study terms the recursive loop, this phenomenon designates Romantic Fraud Attachment Syndrome (RFAS) this phenomenon remains under theorized and insufficiently integrated in criminological literature, particularly in the post-discovery phase.

The Philippines presents significant research background for this inquiry. Omorog & Medina (2020) found that Filipino internet users demonstrate high level of engagement but limited protective security practices which increases to cyber-enable deception. Palad et al.

(2019) showed that national data strongly indicates an increase cybercrime complains, including romance fraud. Similarly, reports from Philippine National Police Anti-Cybercrime Group (2023) documented sustained annual increase in online romantic fraud, which constitutes growing proportion of cases in Mindanao – semi-urban provinces mirroring global fraud typologies but enclosed within local dynamics. Crucially, Philippines is not merely geographic backdrop but an analytically significant setting, the rapidly expanding internet accessibility, structural uneven digital literacy, religious and cultural norms shape both vulnerability conditions and recovery resources, and masculine identity expectation engrained in Filipino and particularly in Mindanao which distinguishes structurally from Western sample (Niman et al., 2022). Understanding romantic fraud in this environment enriches global literature towards new viewpoint and surfaces additional mechanisms.

This study seeks to explore four objectives: to map the lived trajectory of male online romantic fraud victimization; to theorize the mechanisms underlying victims sustained emotional engagement after discovering deception; to examine how Filipino masculine identity affects vulnerability and disclosure barriers; and to document how cultural values facilitate the victimization experience and recovery process.

Romantic Fraud as Relational Victimization

This is an extending foundational framework of Whitty's (2013) Scammer's Persuasive Techniques Model presenting the staged process which romance fraud perpetrators cultivate victim trust and financial obedience. The model emphasizes a progressive sequence; profile construction, emotional investment, financial solicitation, and continuation (Cross et al., 2018). However, the model ends analytically at the point of discovery. This study presents central empirical demonstration that for a substantial subset of victims that after discovery victims do not produce disengagement. This theorizes the RFAS, highlighting the post-discovery period extending Whitty's version into recursive relational effect that existing framework left uncharted.

The RFAS introduced as a victimological construct, a conceptual tool for understanding particular patterned of behavior, and not as a clinical diagnosis. This concept theoretically independent and must be established from three adjacent concepts:

Romantic Fraud Attachment Syndrome Theoretical Positioning

Stockholm Syndrome commonly observed and introduced in hostage situations which refers to a psychological response which victims develop relational bond and emotional attachment toward an individual who exploits or harm under the conditions of physical captivity or threat (Namnyak et al., 2008). Although in romantic fraud victims emotionally build attachment and continued engagement despite awareness of harm which partially link to RFAS, and the patterns observed in romantic fraud appears similar. The bond formed in Stockholm Syndrome functions as psychological defense against the perpetrator's physical threat. RFAS, on the other hand, operates in the absence neither of physical captivity nor under coercion to initiate survival compliance. Instead, the prolong engagement is a result of cognitive-emotional asymmetry, a combination of rational process and psychological cost, victim often confine on their emotional investment rather than accepting the relational loss. Unlike Stockholm Syndrome the attachment revolves on physical threat, harm, and survival cope, RFAS is a non-coercive dynamics of attachment, rooted through informational and emotional narratives.

Coercive Control (Stark, 2007) refers to a patterned and strategic course of action of offender through deception against the victim to regulate autonomy, emotional dependency perceived obligation, and relational entanglement through strategic use of surveillance, intimidation and usually calibrated with the use of rewards and punishments. Coercive control solely relies on sustained force and intimidation to dismantle gradually the victim's independence; the framework emphasizes on persistent external imposition of control. While RFAS is not driven by the offender's explicit continuous regulation of coercion but a cognitively sustain and emotionally architecture by victim's own volition. Basically, RFAS is more determined as self-sustaining relational condition, unlike coercive control which relies on coercion and threat. Therefore, online romance fraud manifests continuous communication and engagement with the fraudster due to internally recursive cognitive justification, rather than through entrapment or coercive control.

Limerence (Tennov, 1979) this refers to intense romantic desire and involuntary obsession and facing dependency on intrusive ideation. Individual experiencing limerence often exhibit psychophysiological state of romantic fixation toward craving for reciprocation, thereby intensifying the dopaminergic reward sensitivity and deepening emotional dependency without sustained investment. Limerence is the primary affective driver of RFAS that amplify emotion

and reduces critical evaluation, victims often reinforce the desire to preserve the relationship despite contradictory evidence of deception, and victims may undergo weighing between effort justification and sunk cost reasoning. Within RFAS, limerence serves as a gateway mechanism to cognitive narrowing, where individual seek potential reciprocation while minimizing or reinterpreting disconfirming proof. Although limerence is the catalyst of RFAS explaining the recursive system, while this framework offer partial explanation, it do not fully account on persistent engagement of deception that observed in this context, which RFAS seeks to integrate and extend particularly within socio-cultural aspect including stigma, masculine identity expectations and norms. Which affect disclosure, reinforcement and revictimization that limerence did not capture.

Cognitive Dissonance (Festinger, 1957) refers to psychological discomfort when an individual simultaneously holds inconsistent beliefs, attitudes or behaviors. The discomfort creates motivational drive to restore internal consistency usually not by confronting or changing one's behavior but by reframing beliefs, justifying actions or reinterpreting evidence. In the context of RFAS, cognitive dissonance emerges as a central stabilizing mechanism that sustains attachment even after discovering the deception. Victims often challenging contradiction on judgement instead of disengaging, victims are aware and not ignorant on deception yet the emotional investment override relationship withdrawal reinterpreting fraudulent behavior as situational rather than intentional. Therefore, RFAS extends cognitive dissonance theory into victimological context, demonstrating dissonance in romantic relationship not merely at the cognitive level but extends to and reinforced through affective investment, masculine identity pressure and sociocultural relational norms experience by the Filipino in provincial setting.

Masculine Vulnerability

Theory of hegemonic masculinity (Connell, 1995) explains that gender is socially organized practices. This represents culturally set ideal of manhood characterized by emotional suppression and economic responsibility. Once digital deception is confirmed masculinity function as a barrier which contributory factor prevents none disclosure, disengagement or delay recovery from RFAS thereby extends victimization.

Conceptual Framework

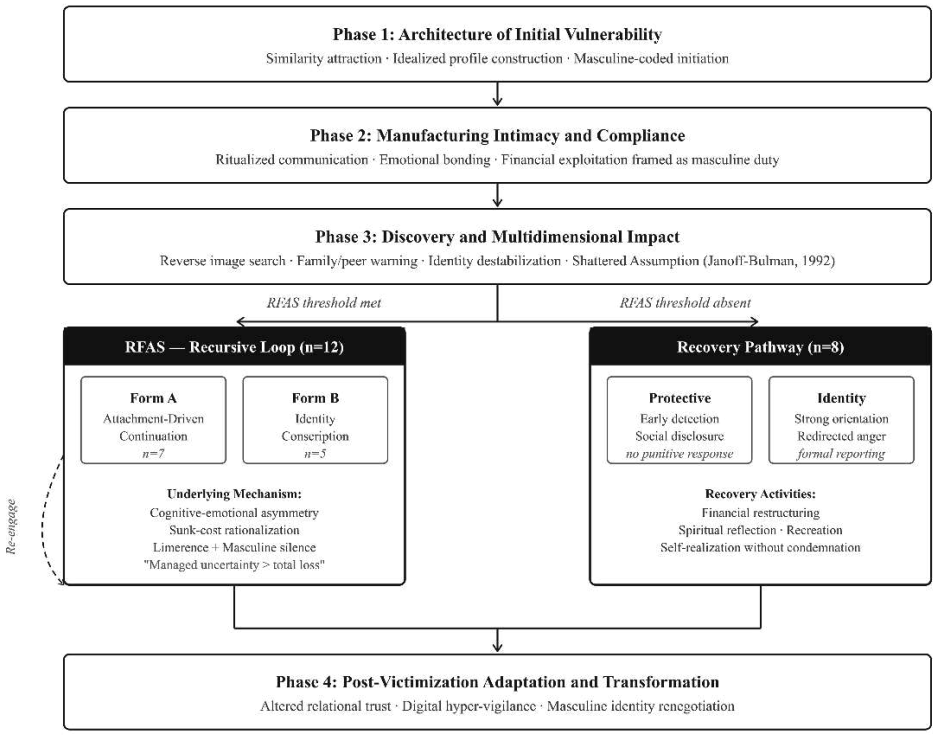


Fig. 1 Conceptual Framework of Male Online Romantic Fraud Victimization

Figure 1 presents the integrated conceptual framework guiding this study. Framework derived from Moustakas (1994) transcendental phenomenological reduction. n=20 male participants, Zamboanga del Norte.

The Figure 1 presents the integrated conceptual framework guiding this study, mapping the full relational trajectory of male online romantic fraud victimization across four interconnected phases: the initial vulnerability, manufactured intimacy, financial exploitation and response of post discovery. Male vulnerability positioned not as a personal weakness but rather a condition shaped by unmet relational needs and hegemonic masculine identity expectation. These converging forces create fraudsters to construct illusions of authentic intimacy, deepening investment and financial compliance.

The central and most theoretically significant component of the framework is the post-discovery phase, where the trajectory bifurcates. For a subset of victims 12 out of 20 participants after discovery does not produce disengagement instead cognitive-emotional symmetry

sustaining persistent relational engagement, constituting Romantic Fraud Attachment Syndrome (RFAS). The framework illustrates RFAS as a recursive loop not a linear progression.
Encountering all phases is Filipino identity which shape vulnerability, compliance, silence at discovery and delayed recovery. The framework therefore positions RFAS not as a psychological failure but as a sociocultural embedded condition and requires culturally responsive intervention.

Methods

Design

This study employs Moustakas's (1994) Transcendental Phenomenological Reduction analytical approach. This method is chosen for three vital reasons. First, the post-exposure persistent interaction that constitutes RFAS cannot be determined through variable-based or survey instruments but only through first person phenomenological interpretations, the experience is deeply internal, psychological multifaceted and socially stigmatized to be revealed by secondary data or structured reporting, this makes suited for uncovering latent psychological continuities in victimization. Second, romance scam among men is socially stigmatized and underreported Moustakas disciplined emphasis on epoche (bracketing) researchers transcend before any theoretical outlining and confronting the experience as to how the participants faced it, which is crucial for this study that the main contribution is a construct RFAS which previously not identified in the literature. Third, the method simultaneously provides individual description and composite universal essence description, yielding rigorous analytical density that significant to introduce a new psycho-victimological construct with credibility.

Setting

This study was conducted in selected municipalities of Zamboanga del Norte, Philippines. The province was suitable not only for geographical convenience and safety of researchers but for its analytical significance: internet access increasingly expands rapidly in the past years while digital literacy remains rough in diverse population of Subanen, Tausug, and Cebuano/Bisaya communities residing on Mindanao. Culturally, socialization in the province is shaped by strong norms of trust, relational commitment and emotional perseverance, that influence individuals' interpretation, rationalization and sustaining online romantic relationship.

By situating the inquiry within Zamboanga del Norte it captures the lived realities of male online romantic victims toward global digital risks, interconnected with localized socio-cultural and economic circumstances. Moreover, this also enhances environmental validity of the findings and allows greater nuance theorization of RFAS as phenomenon engraves within certain cultural and structural environments.

Participants

Twenty male participants were recruited through employing purposive snowball sampling. Given the sensitive context of victimization, involving issues of shame, masculinity, and underreporting; this approach is methodologically suitable when target is difficult to reach because of shame and stigma (Atkinson & Flint, 2001), individuals experienced romantic fraud are unlikely to self-identify via conventional recruitment methods. Initial connections were established through police officers and municipal authorities who point relevant leads and referred to known or probable victims. Inclusion criteria rigorously applied: male; age 18 or above, personally experienced online romantic fraud within the proceeding five years; deceive by female or disguise as female; utilizes online platform as primary medium of fraudulent relationship; financial loss of P50, 000 or above; and willing to participate voluntarily and agree in audio-recorded interview. Data informational saturation of Malterud et al. (2016) was applied which significant on tracking new possible horizon types after each interview. Provisional saturation was declared after P16. Employing a three consecutive zero threshold, confirmatory interviews conducted to P17 and P18 introduces no new horizon types. Additional redundancy confirmation provided by P19 and P20, and has no significant richness contribution. Morse (2000) conceptual adequacy was assessed differently for RFAS which evidenced gathered 12 out of 20 participants (60%) with underlying structural mechanisms independently uttered by participants. The complete saturation evidence table is available as supplementary material.

Data Collection

Preceding to the conduct, this study received institutional ethics approval from Misamis University Research Ethics Board (MUREB Code: 2024-019). Prior to the interview all participants provided written consent and informed their rights to withdraw at any time. Data were collected through semi-structured in-depth face-to-face interviews conducted depending on

each participant's convenient location and administered in Filipino, Cebuano/Bisaya or English, or a combination as preferred language by the participants to ensure pure expression and minimize communicative constraints. Conforming to the interview guide, interviews duration ranges from 30 minutes to 60 minutes. Follow-up probing questions were employed to simplify ambiguities and expand insight into emerging themes. In addition, field notes were recorded immediately after each interview to capture non-verbal cues, bodily details, and preliminary analytic insights that are not be evident in transcripts. The process continued until data saturation achieved and defined, which no new essential meanings or experiential structures relevant to RFAS emerge for additional interviews. The original language preserves in digital audio recording and stored for backup documentation on encrypted device, and properly destroyed upon the study completion. Interviews were anonymized and transcribed verbatim utilizing standardized notation system capturing paralinguistic features. Transcripts were verified on the recordings and submitted to fellow researchers and participants for member checking; two participants raised clarifications and additions, the process were incorporated with original text reserved. Moreover, due to the sensitive nature of online romance victimization, full interview transcript is not publicly available. De-identified excerpts supporting the findings are included in the article. Additional data may available from corresponding authors upon reasonable request.

In accordance with the guidelines the authors declare the use of Large Language Models (Chat GPT & Claude) solely for improvement to grammar, spelling and overall readability of selected manuscript section. Autonomous content creation, data analysis or development of theoretical formulation including RFAS, all conceptually and analytically interpret exclusively by the authors.

Data Analysis

Data were analyzed using Moustakas's (1994) transcendental phenomenological reduction, undertaking through all six sequential steps. Step 1 (Epoche) essential systematic identification and bracketing of researchers' prior assumptions written and dated in the notes or journal. Step 2 (Horizontalization) involved elicitation of significant statement from every transcript, and treated equally important; the process yielded 142 horizon types across the 20 participants. Step 3 (Clustering) horizons were grouped into invariants and themes which produces 23 invariants organized across five themes. Step 4 (Individual Textural Descriptions) generated from narrative account of each participant experienced. Step 5 (Individual Structural

Descriptions) developed systematic variation to identify structural conditions that gave each participant's experience that highlights how and why. Step 6 (Composite Textural-Structural Description) synthesized all individual descriptions towards universal essence of experience, constituting decisive phenomenological findings.

While the RFAS emerged inductively during the Step 3 (Clustering phase) when a subset of horizon types independently identified across participants that consistently reflected in post-discovery indicating sustained relational engagement despite recognition of the fraud. These horizon types were treated as analytically anomalous, as existing frameworks expect disengagement during the discovery (Whitty, 2013). After the rigorous analysis of structural descriptions, this stage made it become evident that the persistence was not attributed by ignorance but because of active processes of cognitive and emotional justification. Notably, the interview guide did not explicitly target this phenomenon rather surfaced unprompted in 12 cases. Whereas, the 8 participants did not exhibit RFAS and disengage upon discovery were analyzed with parallel rigor, this enables the identification of contextual conditions under which the persistence does not occur and that RFAS is a context dependent response. The researchers maintained a reflexive documentation throughout the analytical process was ensured and that the construct was grounded in the data rather than imposed upon it.

Researchers' Reflexivity

The Moustakas's transcendental phenomenological involve systematic bracketing emphasizes the explicit identification and cessation of the researchers' prior assumptions before and during the analytical process (Moustakas, 1994, p. 85). This study adopts reflexivity as continuing methodological commitment to identify, interrogate and hold the researchers' prior assumptions and theoretical orientations or biases related to online romantic fraud, victimization, and attachment. The four researchers are all Filipino criminologists with academic knowledge and training in cybercrime and professional experience in criminology discourse and with prior exposure to literature on online fraud. This positionality offered cultural and linguistic to the participant s, providing rapport and reduce potential communicative barriers in interviews which conducted in Filipino and Bisaya, emerging interpretations were placed to peer scrutiny. The core assumptions classified before data collection: (1) education and masculine identity is protected against emotional manipulation; (2) that continued post-discovery connection reflects

cognitive failure rather than sensible response to impossible choice; (3) consequently, the analysis of RFAS remains equally receptive to confirming, disconfirming and deviant cases. Occurrences of participants' disengagement, suspicion, attachment or structure their experience in natural or financial terms are not to be treated as anomalies to be discounted, but as analytically substantial part that delimit, improve, or challenge the limitations of RFAS. In doing so, this study upholds methodological thoroughness to ensure that RFAS is not imposed upon the data but is instead subjected to empirical scrutiny, which strengthens the validity, credibility, and theoretical contribution of the findings in a level expected in high-impact qualitative research. These assumptions were documented in a dated bracketing journal before fieldwork and reviewed prior on each analytical session. Reflexive journal was maintained throughout the process, and available from the corresponding authors upon due request. Peer debriefing and checking with external linguistic professor for scrutiny and additional improvement.

Trustworthiness

The trustworthiness was established toward four criteria (Lincoln & Guba, 1985). Credibility: persistent member checking with all 20 participants from November 28 – January 4, 2026; meticulous observation of bracketing and peer checking of RFAS conceptualization against prevailing literature. Transferability: thick description of participants' circumstances enables reader judgement of applicability to other settings; the sample's demographic diversity connects broader applicability within Philippines or Southeast Asian framework. Dependability: comprehensive methodological audit trail preserved. Confirmability: the full analytical chain from transcript line, horizon, to themes formulation through composite description is trackable; the analysis is open to independent audit verifiable to the researchers.

Findings

Analysis produced five interconnected themes spanning the arc of male online romantic fraud victimization, from initial contact to post-victimization transformation. These themes resulted from 142 horizon types and 23 invariants constituents, that constitutes phenomenological field from composite description and the RFAS conceptualization are derived.



Fig. 2 Thematic Structure of Male Romantic Fraud Victimization

Figure 2 presents the thematic structure derived from phenomenological analysis of male online romantic fraud victimization.

Architecture of Initial Vulnerability

Analysis revealed that participants described the fraudulent relationship as self-initiated driven by presented identity, ideal features and relational preferences.

> *"I first commented on one of her photos, she is cute, she loved machine parts and posting motorcycle content. I like that kind of woman. We are having similar interest."* (P2, L33-34)

> *"I like woman with natural beauty. I reach her through Messenger, her uploaded photos on Facebook all about religious worship. It is rare to find a decent woman and can be trusted at home these days. She is a wife material for me."* (P3, L28-30)

Both narratives illustrate that participants initiated the conversation base on perceived similarities on Byrne (1971) Similarity-Attraction Theory, fraudster often mirror participant's interest and values. Likewise, Bilz et al. (2023) stated that romance fraud perpetrators create a profile that fits target's specific attraction and preferences. While Kreager et al. (2014) describes that majority of men first to contact in online platform or online dating context, which evident across all 20 participants.

Manufacturing Intimacy and Compliance

Perpetrators develop illusion of authenticity through ritualized conversation, recalling personalized details and emotional attentiveness to participant's relational needs.

> *"She remembered small things I liked, before I sleep and first thing I expect in the morning, is her sweet message. That kind of attention I have not felt for a long time ever since my mother died."* (P4, L18-20)

> *"My family is in Pagadian so I live alone but because of her constant message she made me not feel empty".* (P15, L26-27)

The responses signify heightened attachment gradually form because of constant updates and deep long conversation. This similar to findings by Chuang (2021), who showed victims emotionally attached due to internal constructed romantic narratives. Likewise, Coluccia (2020) found that continuous messaging and attentiveness build emotional bonds over time. Which described by all participants across education and occupation experience receiving consistent attention and care.

> *"She said her salary delayed, rent due and would be evicted. I did not even think twice. I sent it. Because if my partner is in trouble, you will help. That is what the man are design".* (P12, L44-46)

> *"Her mother was hospitalize and the hospital asked for advance payment. Fifty thousand. She cries, she would pay me back when her salary is in. I sent it. A man's worth proves if he can provide".* (P15, L35-37)

Financial compliance identifies through masculine identity, present to all participants. Handing money is an act of medium as participants expressed care, commitment and relationship worthiness. Which Whitty and Buchanan (2021) emphasize as naivety and cognitive vulnerability in Western derive fraud compliance model. Filipino provincial masculine interprets financial exploitation as cultural values rather than cognitive weakness.

Multidimensional Impact

The point of discovery fractures the emotional immersion to identity destabilization. Participants determine deception through reverse image search (P1, P4, P5, P13), family intervention (P2, P7, P9, P11, P16 P18), peer warning (P3, P10, P12, P15, P17, P20), sudden disappearance (P6, P8, P14, P19). Participants consistently described as psychological disruption and shattered self-narrative.

> *"My friend, Gerald warned me that I was messaging to a posser, he saw the same picture to another account with different profile name. I confront and sent her the screenshot, she did not respond until now. I am stupid to waste my two years."* (P1, L48-50)

> *"After knowing, I did not feel sad, but stupid and dumb. I feel that my education is a waste, I should have listened to them."*(P11, L57-58)

This indicates disorientation and emotional collapse due to relationship betrayal. This reflects Janoff-Bulman's (1992) Shattered Assumption Theory, victimization attack the core beliefs that the world is benevolent and that self is worthy and perceptive. Participants loses not just financially but the internal aspect of being known and valued.

Another significant finding of this study is masculinity underreporting barrier.

Eighteen of twenty participants did not report their victimization to authorities and only two disclosed their experienced to trusted person. The underlying mechanism of silence was consistent on shame (hiya) and masculine identity embarrassment.

> *"Who would believe if I disclose and was being tricked by love scam. I thought people would say. About me and my family. I decided it was better to carry it alone."* (P6, L51-52)

> *"Let us presume I report it in police station and say, a woman I never met only in text and audio call took my money because I thought we were in love? They might laugh. And my family and friends if they know. You know how men talk. I will earn money back but the shame does not."* (P7, L43-46)

The responses account the shame of social exposure and maintain environment harmony by not creating disturbance. This configuration structurally inhibits Filipinos disclosure and support-seeking that generic masculinity stigma does not fully capture in Western literature (Cross et al., 2021; Bilz et al., 2023).

Romantic Fraud Attachment Syndrome – The Recursive Condition

The RFAS is articulated through three analytical distinct levels: observed behavior, underlying mechanism and construct interpretation.

Firstly, empirical observation on the subset of participants 12 out of 20 demonstrated continued relational engagement after deception had been confirmed or strongly suspected. This persistent did not reflect ignorance rather awareness of the fraud while continuing the relationship. This patterned behavior constitutes the empirical basis the theorization of RFAS. Secondly, underlying mechanism, this patter is interpreted as cognitive-emotional asymmetry, wherein anticipated psychological relational termination outweighs the cost of staying in a fraudulent relationship. Lastly, construct-level claims, RFAS is therefore proposed as a psycho-relational condition in which an individual despite of awareness or strong suspicion of fraud remains emotionally involved in the relationship. RFAS proposed not as a clinical or diagnostic

category rather a victimological construct that illuminate a patterned practice of post-discovery relational constancy within online romantic fraud context.

The conceptualize identification of RFAS which coherent to the participants' experiences is the core finding of this study which defined as:

> *A psycho-relational phenomenon when a person simultaneously aware or strongly suspicious of the fraud but remain emotionally attach to the relationship. Deeply resolves through rationalizing cognitions to preserve emotional bond and renewed the feeling, not from ignorance but as a rational psychological choice.*

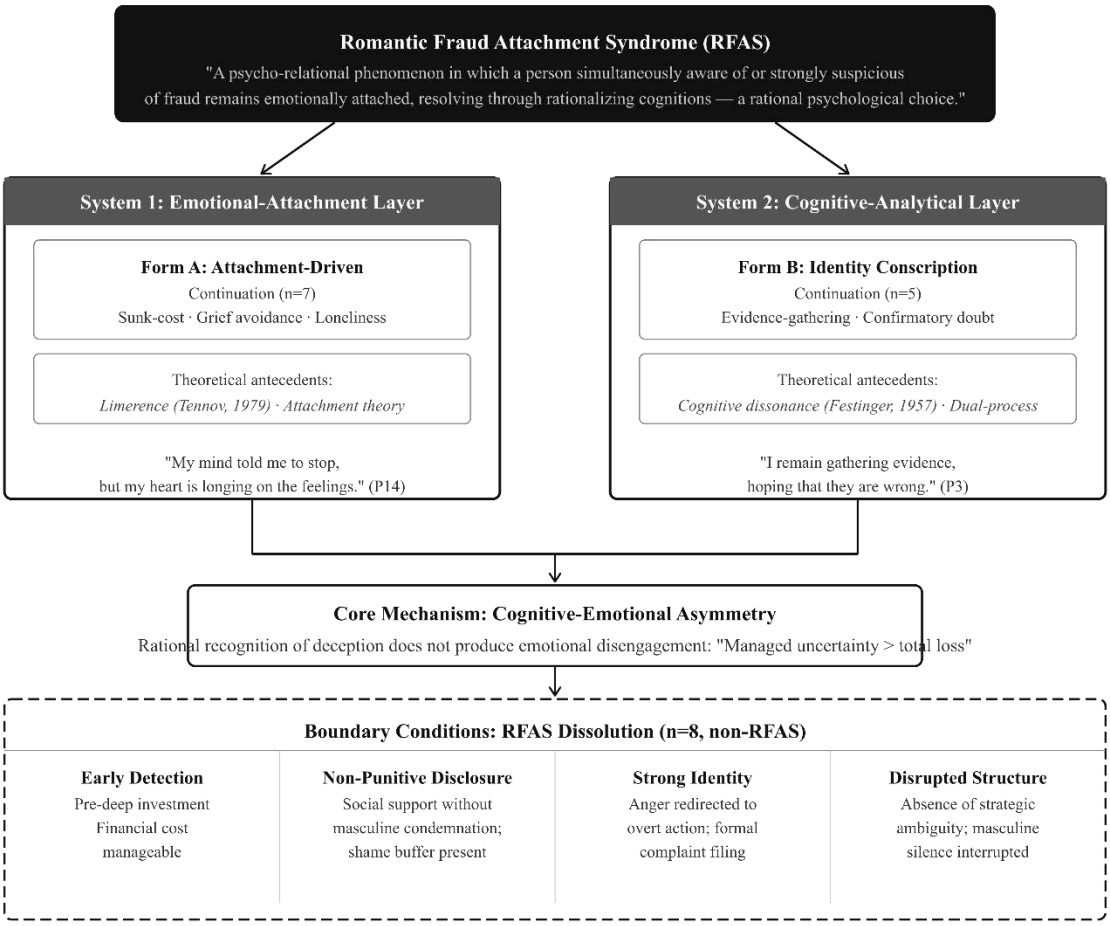


Fig. 3 Romantic Fraud Attachment Syndrome

Figure 3 presents the dual-process cognitive architecture underlying Romantic Fraud Attachment Syndrome, including its two forms and the boundary conditions under which RFAS dissolves.

RFAS was evidenced derived from 12 of 20 participants (60%). Within this subgroup, two variant forms with distinct motivational structure were identified. An analytical criterion distinguishing the two forms: participants assigned under Attachment Driven Continuation Form were narratives falls around relational and emotional cost accepting total loss, that the grief of withdrawal overrides the emotional investment and felt strong to be real. While subset categorized as Identity Conscription when their narratives were primarily reflected around relationship authenticity verification against external challenge linking to masculine imperative to reflect their own judgement rather than immediately admitting the mistake. Elements of both were present in most participants, RFAS form designation reflects the dominant motivational structure of each participant which identified through structural description.

Attachment Driven Continuation Form (P2, P8, P9, P10, P13, P14, P19)

The most common in participants that sustains engagement because of psychological cost of accepting total loss, the time invested and possible loneliness or grief outweigh the psychological price on continued managed uncertainty.

> *"The romantic conversations, the sweet messages, the things she knew about me, all the feelings. I am a fool spending two years loving nothing. I am comfortable being with her, I choose to believe her."* (P8, L92-94)

> *"I knew it was wrong but I stayed. I kept thinking, what if their presumption is wrong. What if she is real and I am just being suspicious?"* (P10, L89-90)

> *"My mind told me to stop, but my heart is longing on the feelings".* (P14, L115)

> *"Even after my brother showed me the fake account, I cannot just throw the long sweet messages, I cannot erase her in my mind, only I can feel that."*(P19, L67-68)

Identity Conscription Form (P3, P6, P12, P16, P18)

This form sustains engagement toward masculine imperative to evaluate own judgement. Participants remain in the relationship to confirm or disconfirm accuracy toward their personal doubt and conscripted in the justification of continued relationship rather than accepting the judgement of others. Ending the relationship before obtaining personal confirmation would constitute an admission of faulty relational judgement which conflicts hegemonic masculine identity. Participants under this form continued the engagement not because of emotional dependency but as an active investigative stance.

> *"I remain in this relationship, while gathering strong evidence. I am hoping that they are wrong, that I was wrong. That it was real.* (P3, L87-88)

> *"My friend Rico told me to stop talking to her, But I needed to find out myself. A man do not immediately believe what people say. I will confirm it myself."* (P6, L60-61)

> *"I did not tell them I was still messaging her. I had to prove it to myself. I am a man. I have my own mind like them and capable to decide on my own."* (P12, 88-89)

The dual process cognitive architecture provides underlying the two RFAS variant forms grounding significant implication in the study. RFAS will not prevent because of analytical layer (teaching people to scrutinize profiles or verification of identity) because it operates at the emotional- attachment layer. The prevention must first intervene at the emotional investment stage, *"Check before your feeling deepens"* (P2, L66).

Boundary Conditions of RFAS – Coping, Recovery and Transformation

8 out of 20 participants (P1, P4, P6, P7, P11, P14, P17, P20) did not exhibit RFAS. The systematic structural description of participants identifies these boundaries. Earlier detection before deep investment accumulated (P6, P14) the psychological cost of total loss was manageable, with coping encompasses consultation, spending limitation and asset liquidation. Cross et al. (2020) emphasize that effective financial restructuring following fraud facilitates economic stabilization. Significant social disclosure (P1, P4, P11, P20) with no punitive and

external critiques, with coping spans from engagement in public recreation, travelling and spiritual reflection. Button and Cross (2017) found that redirecting attention toward meaningful activities substantially contributes recovery and mitigates long term negative effects. Strong identity orientation (P17) redirected post-discovery toward overt action, anger and filling complaint. RFAS sustained by the combination of strategic ambiguity, profound investment, unresolved attachment needs and masculine silence. When any of these structural circumstances not present or disrupted, RFAS will dissolve or resolved. This highlights recovery

Composite Textural and Structural Description

As synthesized from 20 individuals textural and structural description the universal essence of male online romantic fraud victims encompasses primary lands not on generic loneliness but profiled on unmet need and full emotional sense. The daily contact, the recalled details and questions no one else asks, can create authenticity. For many participants relationship is not false because it is emotional lived. Consistent attentiveness and personalized care, evidence of genuine connection. Financial exploitation bears on formulated emergencies and false shared investment. Most participants comply as an expression of cultural masculine identity, the money involve is part of relational act, loss experienced usually not on financial harm but as relational betrayal. While the subgroup of participants that constitute RFAS, evidential discovery does not result detachment but cognitive-emotional asymmetry. A rational impossible choice of reengagement overrides personal harm. Accordingly, total loss experienced is more costly that continued managing uncertainty. While, total recovery occurs toward strong self-realization and when disclosure receives no punitive feedback or without masculine condemnation by the public.

Discussion

The study theorizes post-discovery extending to RFAS recursive loop describes victimization as a cyclical process – prevalence in 12 of 20 participants. Thus, the findings provide empirical grounding for cognitive dissonance theory of Festinger (1957) under victimological context previously underexplored. Participants experienced RFAS persistently demonstrated dual cognition structure which is the main essence of dissonance theory. This is evident on the participants' narratives, *"I knew it was wrong but I stayed"* (P10), and *"my mind*

told me to stop, but my heart is longing on the feelings" (P14).The participants' reflections on continuous engagement are not describe as cognitive failure but active state of dissonance.

There are three analytical levels that explicitly separate to defend RFAS as a conduct rather than a descriptive label. First, at the observed behavioral persistence the study documented a patterned of continued engagement with a known or suspected fraudster which evident across 12 participants through their narratives, field notes, and textural-structural description. Second, at the level of theoretical explanation this persistence is interpreted as cognitive-emotional asymmetry, a condition in which the subjective cost relational withdrawal, the grief, loss of investment and identity disruption exceeds the cost of staying under the condition of deception. This mechanism is inferred from structural descriptions rather than directly articulated by participants, and what RFAS distinguishes from simple denial or coercion entrapment. Third, at the construct level, RFAS advance the claim that the asymmetry is not idiosyncratic but patterned, that takes on recognizable forms *(attachment-driven continuation and identity conscription)*, structured by culturally specific variables *(hegemonic masculinity, hiya and relational provider expectation)* and constrained by identifiable boundary conditions. Due to this patterned, socially embedded, and bounded character that justifies RFAS as a distinct victimological construct.

This study provides a mechanism of cognitive emotional asymmetry toward rational deception recognition and emotional persistent. This study likewise documented structural variables in romance fraud victimization; obligation framing, masculine emotional restrain and communal accountability. Moreover, the study makes three theoretical contributions to criminological cyber-victimology literature. First, empirically grounded and theoretically positioned construct of RFAS contributes the development of existing literature. Second, this study contributes by highlighting hegemonic masculinity as structural analytical lens in understanding romantic fraud victimization that demonstrates masculine identity is not contextual factor but structural component of crime mechanism. Third, presents cultural structured variables that are amenable to generalizability testing.

Conclusion

This study set to investigate lived experiences of 20 male victims of online romantic fraud across diverse participants of Zamboanga del Norte, and processed those experiences

rigorously through Moustakas's (1994) transcendental phenomenological reduction, which established eventually sufficient foundation to support theoretical contributions. The conceptualization of Romantic Fraud Attachment Syndrome (RFAS) as a theoretically integrated and empirically grounded victimological construct through systematic analysis of hegemonic masculinity explaining structural component of romance fraud vulnerability and recursive relational process. Empirically, the study is grounded on phenomenological version of Filipino male romantic fraud victimization documenting culturally embedded roles: masculine silence, social provider norm and relational bond maintenance

The findings convey the following direct implications. Victim support must strongly address which simple fraud recovery resources are insufficient that victim remain emotionally interact with the offender. Policy maker and law enforcement must provide suitable interventions treating victims of RFAS. Finally, underrepresentation of male victims in crime statistics in the Philippines requires anonymized reporting channels and public awareness campaign focuses on cultural barrier.

Future research should conduct on mixed-methods RFAS prevalence study; psychological predictors across diverse demographics; a clinical intervention evaluation; or in cross-cultural comparative study.

Limitations

Several limitations qualify to consider when interpreting the findings. The small sample size was recruited using purposive snowball sample generated through law enforcement referral and government authority which may under represent those who have not socially disclose due to shame. Financial loss inclusion criterion Php 50,000 minimum excluding lower victimization potentially omitting case where RFAS develop within less financial status. The sample was entirely male; the experiences of LGBTQ+ individuals being victimize remain unexplored and are explicitly excluded from the scope of RFAS. Self-reported narratives and financial loss figures are subject to potential recall bias. Finally, while Zamboanga del Norte, Philippines was analytically significant setting with specific cultural diversity, it should be transferred to other geographical context to deter structural differences.

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