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Therapeutic but toxic spaces: Romance fraud victimization from a psychosocial perspective

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ABSTRACT

Existing studies on romance fraud have been criticized for neglecting the social contexts where these crimes occur. This study takes a psychosocial approach to understanding victims/survivors' experiences with romance fraud to demonstrate how recognizing the interplay between social norms and the individual psyche can deepen our phenomenological understanding of why messages from fraudsters appear attractive in the eyes of the targeted individuals. Using the case of victims/survivors in globalizing, neoliberalist Japan, the study highlights how the convergence of individuals' negative emotions and social norms surrounding intimacy can lead to what is experienced as therapeutic but (also) toxic communication with fraudsters, exerting an irresistibly seductive pull on victims/survivors. The life stories of women victimized in romance fraud disclose a poignant situation where fraudsters manipulate their wish and aspiration, as neoliberal entrepreneurial subjects, to seize happiness through their own efforts against the uncertainty of the transiting gender norms in Japan especially with regard to the production and reproduction. The study discusses the findings' implication for perceived responsibility of victims/survivors, challenging victim-blaming discourses.

1. Introduction

Online romance fraud has emerged as a frequently reported fraud subtype and an escalating threat in both Western and Eastern contexts, encompassing nations that include the United Kingdon, the United States, Singapore, Taiwan, and South Korea (Action Fraud, 2025; Federal Trade Commission, 2024; Cheung, 2022; Min-sik, 2023; Singapore Police Force, n.d.). Addressing this burgeoning concern, scholars have uncovered the tactics that romance fraudsters employ (e.g. Carter, 2021; Cross et al., 2018; Whitty, 2013), these perpetrators' typical backgrounds (e.g. Offei et al., 2022; Wang, 2024; Soares et al., 2025), and how victims/survivors experienced the incidents (e.g. Drew and Webster, 2024).

The present study aims to contribute to the discussion by elucidating the impact of factors external to direct communication with fraudsters, including the social, cultural, and biographical contexts that render duplicitous relationships with fraudsters irresistible. The life stories of women in Japan who were victimized in romance fraud disclose a poignant situation where fraudsters manipulate their wishes and aspirations, as neoliberal entrepreneurial subjects, to seize happiness through their own efforts against the uncertainty of the transitioning gender norms in Japan, especially with regard to the production and reproduction. Contemporary Japan has seen the destabilization of the male breadwinner model, the nominal 'liberation' of women, and (yet) the persistent reality of their social and economic marginalization simultaneously. Against this backdrop, perpetrators capitalize on these desires by highlighting their 'foreignness' and presenting the promise of a new life/self as a stark alternative to the 'Japanese' life/self, which these women (are induced to) identify as the fundamental cause of their challenges. Studies to date have largely neglected the social contexts underpinning this crime (Lazarus et al., 2023), and this study seeks to address this gap by utilizing the life stories of Japanese women victimized by romance fraud as a case study. According to Japan's National Police Agency (National Police Agency, 2025), reported cases of romance fraud totaled 3784, with a combined financial loss of 39.7 billion yen (approximately £209 million) in 2024. While international statistical comparisons should be approached cautiously, considering potential disparities in reporting and data recording practices, Japan's total reported loss surpasses that of the UK (approximately £92.2 million [Action Fraud, 2025]), despite Japan having significantly fewer reported cases in Britain (8548 in 2024 (Action Fraud, 2025)). This might suggest that the average financial loss per victim in Japan is higher than in the UK. This warrants the suitability of using their case to examine the nature of the seductive pull of the communication with the fraudsters. It should be noted that while it is concerned with cultural and social contexts, this study does not seek to contribute to the

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discourse on romance fraud by emphasizing the "cultural uniqueness" of Japan (for an overview of critiques of cultural essentialist narratives regarding crime and crime control in Japan, see Bui and Farrington [2019]). Instead, by examining broader forces that transcend national boundaries—such as neoliberalism and globalization—this case study aims to generate potentially transferable knowledge (Firestone, 1993) on the phenomenology of romance fraud. Specifically, it will do so by investigating the way social and cultural norms internalized by the victims/survivors and exploited by the fraudsters can inform the meanings-making of the aspects of the communication between the two actors, such as romantic words and the financial transaction.

This paper begins by synthesizing scholarly discussions on romance fraud before examining the recent evolution of intimacy culture in Japan and introducing the key analytical concept of "connected independence", a mode of intimacy based on emotional connection, which gradually came to yield more legitimacy in neoliberal Japan. After detailing the methodology, the study will investigate how victims/survivors' experiences were shaped by Japan's socio-cultural norms intersecting with individual life trajectories resulting in communications with fraudsters that were both therapeutic and toxic. I contend that to fully grasp the mechanics of romance fraud and counter victim-blaming discourses, it is essential to consider the influence of social and cultural contexts, such as the proliferation of neoliberal mentalities and globalization. The paper makes four key contributions: to the best of my knowledge, it represents the first application of psychosocial criminology (Hollway and Jefferson, 2013; Gadd and Jefferson, 2007) to comprehend victimization; it examines romance fraud victims/survivors' life trajectories, a topic largely overlooked in scholarship; it serves as the pioneering study on romance fraud in the Japanese context; and, in alignment with Brewster (2020), it stands as one of the few examples discussing crime-related phenomena in Japan with sensitivity to its culture as a specific product of a particular era while avoiding essentialization or exoticization.

2. Fraud in Japan

What is now called *tokushu sagi* (which could be literally translated as 'special fraud') – a type of fraud in which perpetrators obtain money by gaining the victim's trust without face-to-face communication (National Police Agency, 2025) – began to attract public attention when fraud targeting the elderly population became a social concern at the turn of the century (Yokoyama, 2018). While the proportion of fraud victims and the financial losses suffered by individuals in Japan are not particularly high compared to other countries (Hyde and Gibson, 2024), 'special fraud' has become a serious social issue in Japan in recent years, as the recorded number of cases has risen continuously since 2020, surpassing 20,000 in 2024 for the first time since 2005. Financial losses have also escalated, reaching nearly 75 billion yen (approx. £395 million), the highest amount since 2004 (National Police Agency, 2025).[2] Still, victim surveys suggest that more than 30 % of individuals targeted by 'special fraud' do not report their victimization to the police (Research and Training Institute of the Ministry of Justice, 2024), indicating the presence of significant dark figures in this category of crime. Perpetrators of special fraud come from a wide range of backgrounds, including members of traditional organized crime groups such as the *yakuza*, former youth gang members, and even individuals with high socioeconomic status who are drawn to the industry due to its profitability (Hirosue, 2023; Reporting Team of NHK Special "Occupation 'Fraud'", 2009; Tasaki, 2022). Additionally, young people and those in financial distress are often lured into this industry through advertisements for so-called *dark part-time jobs* (*yami baito*). These individuals typically take on low-level yet high-risk roles, such as collecting money from victims, making them more vulnerable to arrest (Hirosue, 2023). Recognizing the role of online anonymity and the fluid structure of these fraud networks, Japanese police categorize such organized crimes as *toku ryu* (anonymous and fluid), distinguishing them from traditional hierarchical *yakuza* organizations (National Police Agency, 2024b).

While it is difficult to determine when online romance fraud first emerged in Japan, the term *romansu sagi* (romance fraud) began appearing in media reports and book titles in the late 2010s.[3] According to Shinkawa (2019), a counselor who has worked with single mothers, she first encountered a case of romance fraud in 2016. Reflecting the growing threat of this type of fraud, the NPA began publishing statistics on romance fraud in 2024, alongside data on investment fraud conducted via social networking services. In Japan, romance fraud is commonly referred to as "international romance fraud" (*kokusai romansu sagi*) (e.g., Shinkawa, 2019), underscoring the threat's perceived external origin. This distinctive framing is reinforced by the NPA's initial definition of romance fraud as "a scam where perpetrators elicit romantic feelings and extract money by impersonating foreigners or foreign residents" (National Police Agency, 2024a, p.1), although they subsequently stopped using the definition. In fact, reported cases frequently involve scammers posing as individuals from outside Japan (Shinkawa, 2019). However, it is important not to assume that romance fraud is always perpetrated by foreigners or from outside Japan. Some scammers operate domestically (Asahi Shimbun, 2021), and Japanese nationals have reportedly participated in large-scale fraud operations in Southeast Asia, both as leaders and employees (NHK 2025a; 2025b). This study will unpack the peculiar framing by exploring recent shifts in intimacy norms in Japan within the context of neoliberalism and globalization.

3. Scholarly discussions of romance fraud

As Cassandra Cross has highlighted, psychologists have significantly advanced discussions on the techniques used by romance fraudsters, the profiles of victims/survivors, and the impact that fraud exerts on them (Cross, 2020a). Research has highlighted the similarity between romance fraud and advanced fee fraud (AFF) in that victims essentially make payments in anticipation of future benefits, namely the affection from the fraudsters and marriage with them (Cross and Holt, 2021). Whitty's (2013) Scammers' Persuasive Technique Model demonstrates that romance fraud employs strategies similar to those used in other types of scams. These include visceral appeals, reinforcing credibility by invoking authority (such as posing as a US officer) (Lea et al., 2009), applying psychological pressure by emphasizing the scarcity of the proposed opportunity or prize, exerting moral pressure through the norm of reciprocation, and building trust by highlighting similarities between the scammer and the target (Cialdini, 1984). Romance fraudsters often masquerade as authoritative figures, such as military personnel; promise marriage; recount personal stories that often mirror their targets' experiences; and fabricate crises to evoke a sense of moral obligation on the part of their targets (Carter, 2021; Cross et al., 2018; Cross and Holt, 2021; Whitty, 2013; 2015; Wang and Toppalli, 2024; Wang and Zhou, 2023). From the outset, romance fraudsters adeptly and subtly manipulate relationships during daily interactions, making it challenging for targets to refuse their requests (Carter, 2021).

A concerning recent modus operandi of romance fraud closely resembles investment fraud and is referred to as the "pig-butchering scam", a term translated from the Chinese phrase "*sha zhu pan*" (Wang and Zhou, 2023). Unlike AFF-type romance fraud where victims often

[2] It is important to note that these figures do not include romance fraud and investment fraud conducted via social networking services (see NPA 2025).

[3] The first article in *Asahi Shimbun* (one of Japan's major newspapers) containing the term *romansu sagi* appeared on January 22, 2019. A keyword search in the National Diet Library database revealed that the first book using the term was published in 2016.

send money directly to their "partners" to save them from fabricated crises (Whitty, 2013), fraudsters operating "pig-butchering scams" establish romantic relationships with targets and persuade them to invest in fictitious investment schemes devised by the fraudsters themselves (Wang and Zhou, 2023). Typically, after initial success with a small investment, targets are coerced into investing larger sums. Subsequently, victims are required to pay fees for fund withdrawal or taxes (Maras and Ives, 2024). Ultimately, after extracting substantial funds from the targets, the fraudsters vanish, ceasing all communication (Wang and Zhou, 2023). The term "pig-butchering" is figurative, likening the fraud process to the practice of fattening pigs prior to slaughter (for critique of the term's degrading nature, see Whittaker et al., 2024). Many perpetrators are themselves victims of organized human trafficking, coerced into labor in places such as Myanmar (Wang, 2024; Wang and Topalli, 2024).

Research has revealed that the psychological anguish resulting from feelings of betrayal by a loved one often inflicts more profound harm than financial loss (Whitty and Buchanan, 2012). Victims frequently experience emotional distress even prior to realizing the deceit, being made to question their judgmental capacities and experiencing concerns about the fabricated crises affecting their "partners" (Cross et al., 2018). Interactions with fraudsters often include coercive tactics and sexual exploitation, including pressuring targets to share explicit images (Whitty, 2013; Gillespie, 2017). Victims/survivors who share personal information may consequently also experience heightened fear of crime (Cross and Lee, 2022). Additionally, romance fraud can entangle victims/survivors in other criminal activities, such as money laundering by directing them to send money to other victims' account to confuse the investigation of the law enforcers (Whitty, 2015), potentially compounding their suffering and distress beyond financial and psychological harm directly incurred by the victimization.

While these discussions yield valuable insights into the mechanisms and implications of romance fraud, existing studies have often overlooked social contexts (Lazarus et al., 2023). Exploration of the influence of wider cultural norms, such as capitalist mentalities, has yielded valuable insights into the motivations behind fraudulent activities (e.g. Karstedt and Farrall, 2006; Tudor, 2019). In relation to gender norms, the predominance of males among the fraudster population in Nigeria (Soares et al., 2025) has been linked to cultural associations between male attractiveness and financial power (Lazarus, 2018). Additionally, the legacy of Western colonization is often invoked by West African fraudsters as a justification for targeting individuals from Western countries (Casciano, 2024; Lazarus et al., 2025). As for romance fraud victimization, Choi et al.'s (2024) study on romance fraud victimization highlights the influence of contemporary Korean educational culture, which emphasizes English communication, on the willingness of potential victims to engage with fraudsters posing as foreigners seeking connections with Korean nationals. This finding underscores the cultural dimension in the nature of communication between romance fraudsters and their targets.

Particularly striking is the limited attention afforded to sociological explorations of intimacy and romance despite these themes' centrality to romance fraud. Exploring gender norms in targets' own social and residential contexts may also provide valuable insights. Fraudsters targeting heterosexual individuals are known to craft profiles with different occupations and income levels according to gender, appealing to traditional ideals of masculinity and femininity (Whitty, 2015). Such gender-specific tactics appear effective in Japan, as highlighted by the fraud manual authored by offline fraudster Riri-chan, which advised female fraudsters to portray themselves as emotionally and socio-economically vulnerable to appeal to middle-aged men's inclination to exhibit chivalric kindness (Shūkan Bunshun, 2023).

Official police records in Japan indicate nearly equal reporting of online romance fraud victimization among women and men (National Police Agency, 2024a). However, research conducted by a non-governmental organization using a survey panel company revealed that 46 % of female respondents experienced victimization (including those without monetary loss) compared to only 26 % of male respondents (personal communication 1 April 2024). Although Japan's intimacy and gender norms impact victimization experiences irrespective of gender (but possibly in a distinctive manner), this study will conduct a detailed analysis of women's narratives to illustrate how such norms bolster fraudsters' irresistible allure.

4. "Connected independence" in Japan

The present study is anchored in the concept of "connected independence", a term coined by Japanologist/anthropologist Allison Alexy (2020), who argues that against the backdrop of neoliberal governmentality, the emotional ties between couples are considered increasingly important compared with the postwar period, characterized by the hegemony of male breadwinner model. In postwar Japan, marital relationships were essentially contractual agreements between heterosexual individuals (Borovoy, 2005). Couples were bound by reciprocal provision of benefits – husbands offering wages and wives offering housework – termed "complementary incompetencies" (Edwards, 1989, p.120). This ideal was reinforced by the hegemonic status of "salaryman masculinity" in postwar Japan. The term "salarymen" is applied to men who serve as the sole breadwinners in nuclear families, committing to lifelong employment at a company in exchange for dedication to corporate service. This devotion, often manifested through long working hours or frequent after-work socializing, can result in absenteeism from family and domestic tensions (Dasgupta, 2013; Hidaka, 2010). While the actual number of men who fit the definition of "salaryman" was relatively small (Roberson, 1998), the ideal attained hegemony in postwar Japan as a necessary alternative to military-related hegemonic masculinity (Taga, 2006). The male breadwinner model in postwar Japan was not only upheld by gender norms internalized by citizens but also institutionalized and reinforced through welfare and employment policies (Miura, 2012).

This traditional model of intimacy has gradually evolved. The proportion of individuals finding partners independently (e.g. at workplaces or through social circles) has steadily risen since the 1930s and surpassed those who relied on introductions by intermediaries or parental arrangements by the late 1960s (Gender Equality Bureau, 2022). Factors further undermining gender-based labor divisions included the workforce's liquidation under neoliberal economic policies and the economy's stagnation from the early 1990s (Osawa et al., 2013), which rendered lifelong employment a luxury. Efforts to improve working conditions for women also contributed to the increase in dual-income households and diminished expectations that married women should be exclusively housewives (Brinton et al., 2021; National Institute of Population and Social Security Research (NIPSSR), 2023).

Alexy (2020), studying divorces between aged couples in Japan, contends that the decline of the male breadwinner model, women's increased presence in the workforce, and the neoliberal norm under which individuals are expected to take responsibility to manage their life like an entrepreneur and survive in highly unstable labor market (Rose, 1999), have fostered the emergence of a new ideal of intimacy – namely, "connected independence". This new ideal, according to Alexy's (2020) binds economically independent individuals through emotional connections to alleviate the strains of competition in a free-market society rather than focusing solely on practical benefits. In 2020, divorces among aged couples accounted for 20 % of all divorces, marking the highest rate since 1950 (Ministry of Health, Labor and Welfare, n.d.) and signaling the waning prominence of the once-revered social unit. According to Alexy (2020), in line with the long-term transition in the Western world (Giddens, 1992), communication of mutual gratitude and affection is particularly significant and an area in which salarymen often fall short, taking their wives' devotion for granted. Underscoring Alexy's (2020) arguments, emotional factors have become increasingly salient among prospective spouses, as

compatible personalities and emotional fulfillment have become crucial considerations in partner selection (Nakano, 2011; Tokuhiro, 2009). There is evidence that emotional expressiveness—particularly the display of affection towards female spouses—has begun to feature in heterosexual men's ideals of marital masculinity, gradually replacing the traditional model of salaryman masculinity (Woźny, 2025). Where divorce is not an option, women may seek solace in extramarital relationships facilitated by services such as "host clubs". Here, male "hosts" captivate women with their stylish appearance, designer attire, charismatic conversation, expressions of love and admiration, and opulent club interiors. Takeyama (2016) argues that women, shaped by the "liberation" era, have become neoliberal entrepreneurs of their own lives, asserting their agency by constructing an attractive persona and indulging in attention and affection at host clubs. This practice resists ageist notions of female desirability in Japan and the societal desexualization of married women expected to prioritize caregiving.

The decline in support for the male breadwinner model should not be overstated. Income remains a significant criterion for women choosing an ideal husband, while men still predominantly view themselves as primary or sole breadwinners, underscoring the model's enduring influence (Brinton et al., 2021; NIPSSR, 2023; see also Dalton and Dales, 2016; Woźny, 2025). The government has promoted the ideal of a 'domesticated salaryman'—a man who participates in reproductive labor—as a response to population decline. However, in practice, this new model of masculinity often serves as a façade behind which women's burden of reproductive labor is merely extended (Woźny, 2025). This persistence is partly underpinned by other government welfare policies that favor households adhering to the male breadwinner model (Gottfried, 2009; Miura, 2012) and women's disproportionate representation in precarious employment (MacNaughtan, 2020). Despite recent improvements, the structural inequalities underpinning the male breadwinner model remain far from resolved, as evidenced by several indicators: the gender income gap widens with age: men in their 50 s with full-time employment earn approximately 440,000 yen (around £2200) per month, whereas their female counterparts earn only 316,000 yen (around £1600); The rate of women in full-time employment drops sharply from their late 20 s, while the corresponding rate for men remains largely stable through to their 50 s—suggesting that many women leave full-time work after marriage and/or childbirth. Japan also fares poorly in international comparisons: its gender pay gap score is 78.7, compared to the OECD average of 88.4; Women in Japan spend 5.5 times longer than men on unpaid labor, such as household chores and caregiving (Gender Equality Bureau, 2025). According to the World Economic Forum (2024), Japan ranks 118th out of 146 countries in overall gender equality—placing 120th in Economic Participation and Opportunity, and 113th in Political Empowerment. The resulting landscape appears somewhat tumultuous, evoking a sense of anomie among those seeking marriage due to the absence of realistic ideals of partners (Yoshida, 2023). The continued emphasis on income and the rising significance of personality have led young men to perceive intimacy as burdensome (Miles, 2019). In conclusion, while the "connected independence" model is gaining traction, it has yet to supplant the male breadwinner model.

For heterosexual women in neoliberal and globalizing Japan, relationships with foreign men may offer an alternative. Globalization has rendered (white) "Western" men desirable to Japanese women, seen as a pathway to new selfhood and empowerment, often juxtaposed against Japanese men and the gender inequalities prevalent in Japanese society (Kelsky, 2001a). Qualities attributed to foreign males within this eroticized internationalism (Kelsky, 2001a), while occasionally contradictory, include career opportunities due to English skills, residency abroad, liberation from domestic chores, direct and open communication, kindness, and progressive gender norms (Bailey, 2006; Kelsky, 2001a; Meagher, 2021). The growing consumption of Korean pop culture in Japan has also introduced non-Japanese Asian men as potential candidates (Creighton, 2009; Takeda, 2014). The ethical acceptability of reducing men to stereotypes based on their ethnicity/nationality is highly questionable, and the associated expectations are not consistently met (Yamamoto, 2010; Kelsky, 2001b). Nonetheless, such desires are understandable, given the abovementioned economic and political disadvantages faced by women in Japan. It is also worth noting that the perception of a boundary between Japanese culture and others results partially from Japan's everyday nationalism, wherein citizens actively create and consume narratives of the country's uniqueness and homogeneity (Befu, 2001).

In the remining sections, the present study will portrait how these social norms, intertwined with the biographical trajectories of victims/survivors, make the interaction with fraudsters irresistible.

5. Methodology

The data utilized consist of in-depth interviews with 13 women who were victims of romance fraud. Interviewee recruitment was facilitated by Delightde [pseudonym], a non-profit organization supporting romance fraud victims, which advertised the research via its social media accounts. Having received initial expressions of interest from potential participants, I provided them with a participant information sheet (PIS) summarizing the research's purpose, methods, data management strategies, and confidentiality protocols along with a consent form. Participants returned the signed consent form prior to interview. The participants were recruited from various regions across Japan: seven from the Kanto region (including Tokyo), four from the Kansai region (including Kyoto and Osaka), and two from other regions. The age distribution was as follows: 30 s (1), 40 s (4), 50 s (4), and 60 s (3). According to the National Police Agency (2024a), women in their 40 s (31.1 %) and 50 s (29.9 %) are most likely to report romance fraud victimization, followed by those in their 60 s (15.4 %) and 30 s (14.6 %). Therefore, while acknowledging the limitations in police statistics' reliability due to underreporting (Button and Cross, 2017), the respondents' age distribution broadly reflects the recognized trend of women's romance fraud victimization.

Initial interviews were conducted in July and August 2023, with subsequent sessions in December 2023 and January 2024. I employed Holloway and Jefferson's (2013) Free Association Narrative Interview Method (FANIM), which encourages interviewees to discuss any topic they associate with the subject matter, even if it may not initially seem directly relevant. This approach reveals connections between the subject matter and a broader range of life events than interviewees may consciously realize (Hollway and Jefferson, 2013). Following Cartwright's (2004) approach, I prompted participants to narrate their life stories before, during, and after their romance fraud experiences, emphasizing this as the central topic of interest to guide their free associations. To ensure their comfort, I asked interviewees to choose between online platforms, such as Microsoft Teams or Zoom, and offline venues, such as rental offices, for the interviews. Some participants joined the project to share their stories with non-survivors or non-victims, believing it would aid in their self-understanding and/or improve their mental well-being; others were eager to discuss their perspectives on the causes and mechanisms of romance fraud. Perhaps due to these potential benefits, participants actively engaged during the interviews, with all sessions exceeding the planned duration. Twelve of the thirteen participants also participated in the second round of interviews.

Rather than merely documenting the communication between fraudsters and participants, the current study probes the meanings that participants attributed to these interactions and the ways in which social norms influenced them. As revealed in the analysis section, many victims/survivors were acutely aware of their "partners'" potential fraudulent nature, and some even consciously attempted to resist their allure, only to find themselves unsuccessful. Therefore, grasping the participants' attitudes toward their encounters with the fraudsters demands a departure from a Cartesian understanding of the subject. Psychosocial criminology posits a subject who is "a product of their

own unique psychic worlds *and* a shared social world" (Gadd and Jefferson, 2007, p.4, italic original). Drawing on Kleinian psychoanalysis, this approach considers participants as defended subjects whose investment in a narrative provides a defense mechanism against negative emotions, such as anxiety, anger, and shame, stemming from their distinct life trajectories (Hollway and Jefferson, 2013). In this study, the analysis presupposes that participants' investment in romantic narratives involving fraudsters results from such defense mechanisms (Sternberg, 1995; Kopp et al., 2016). Psychosocial analysis is fundamentally a social inquiry, acknowledging the influence of prevailing discourses within society (e.g. "connected independence"). However, rather than viewing individuals as passive recipients of these discourses, it "account[*s*] for individual differences in the way in which people make sense of […] the discourses or systems of meaning within which they may be positioned" (Hollway and Jefferson, 2013, p.13). Thus, psychosocial analysis allows researchers to understand how specific discourses significantly influence certain individuals. The meanings of the relationships with fraudsters were analyzed by contextualizing them within both contemporary cultures and participants' unique life trajectories (Frosh and Saville, 2017). Below, I present findings based on common themes observed across different cases (Smith et al., 2022) while highlighting the particularities of each case by incorporating relevant life stories (Hollway and Jefferson, 2013). This method has proven effective in exploring the relationship between pervasive capitalist norms and individuals' anxieties and motivations to engage in fraudulent activities (Tudor, 2019).

It was paramount that any potential ethical concerns be mitigated. First, the study's objective was not to ascribe any faults to the victims themselves. The biographic analysis sought to elucidate how social norms subtly yet profoundly influenced participants' desires. Approval for this project was granted by the ethics committee of the School of Social Sciences at Cardiff University. Participants were informed of their right to withdraw from the study and the anonymization of personal information in both the PIS and the consent form, as well as verbally before each interview. As a token of appreciation, Amazon gift cards worth approximately £15 were provided after each interview.

Addressing the limitations of the current study is essential. Participants were recruited with assistance from Delight, an organization that provides services informed by psychotherapeutic knowledge. These services include free counseling, which encompasses practical advice on preventing and mitigating damages caused by fraud and mental health support, and mutual help chat services facilitated through social networking platforms. Some participants' familiarity with counseling practices may have facilitated the use of psychosocial analysis, as their engagement with such practices could shape how they perceive fraud and recovery processes, particularly by linking past traumatic events to their experiences of fraud victimization. However, it is important to note that the extent of participants' involvement with Delight varied significantly. While some were core members of the organization, others merely followed its activities on social networking services.

Another limitation is that the study focuses exclusively on heterosexual women, although a small number of male victims were also interviewed. I chose to center the analysis on female victims' experiences because it facilitated a clearer illustration of the importance of attending to the influence of social norms, particularly those related to gender. This decision is justifiable, as the study does not aim to determine the root causes of romance fraud in Japan. Instead, its primary goal is to demonstrate the value of examining the interplay between social norms and individual psychology in understanding victimization. While the current study provides valuable insights, future research should investigate the experiences of other groups, including heterosexual men and LGBTQ+ individuals, to determine whether similar or distinct mechanisms contribute to their victimization.

Finally, as discussed in the introduction, the aim of this study is to generate transferable knowledge (Firestone, 1993) rather than insights that are statistically generalizable to the entire population of romance fraud victims in Japan (or romance fraud in general). The influence of social norms and biographical contexts, as identified in the experiences of the study's participants, may provide valuable insights into the experiences of romance fraud victims in other contexts. However, demonstrating this broader applicability is beyond the scope of this study (see Drisko, 2024, for a discussion on who is responsible for establishing the applicability of findings across different contexts). Nevertheless, the strong "information power" (Malterud et al., 2016) of the interview data—characterized by detailed accounts of life trajectories and emotions associated with key life events—makes these case studies well-suited for a close examination of the interplay between individual experiences and social norms. This, in turn, underscores their potential to generate transferable knowledge (Firestone, 1993).

6. Analysis

The analysis of victims' narratives revealed three types of meanings attached to their interactions with fraudsters. After providing an overview of the financial and emotional damages they experienced, this study introduces these meanings: "escaping salarymen's hegemony", "self-overcoming through investment", and "the need to be heard".

6.1. Overview of the victimization

Two of the 13 participants encountered what might be categorized as AFF-type romance fraud, while the remaining 11 were victims of "pig-butchering scams". Table 1 illustrates the ethnic and geographical backgrounds of the fake profiles utilized by the fraudsters.

The fraudsters' profiles all included elements of exoticism, claiming either white lineage or residency in Europe/the US or East Asian lineage (e.g. South Korean, Singaporean, Chinese, Taiwanese) or residency in these countries. Interestingly, some claimed affiliation with Japan, stating that at least one of their parents had Japanese linage (5) or that they were living (including temporarily) in Japan (5) in a possible attempt to balance the attractiveness of exoticism with trust-inducing familiarity (Cialdini, 1984).[4]

The financial losses incurred by the respondents ranged from 1 million yen (approximately £5300) to 22.7 million yen (approximately £119, 500). Additionally, the respondents experienced profound emotional distress, partly attributable to a pervasive sense of guilt.

> I blamed myself, and I still do. I am a real idiot (Fujita-san).

> My body shivered as I thought about what I had done (Suzuki-san).

> I am a single mother and had endeavored to raise my two children until their university graduation with my earnings and savings […] I felt responsible and unforgivable for losing [the funding] so easily (Watanabe-san).

In addition to financial losses, the emotional toll was exacerbated by the loss of the "partners". While some respondents reported that their feelings dissipated immediately upon discovering the deception (Mori-san, Watanabe-san, Yamamoto-san) or questioned whether their affection was genuine or merely a response to the connection and/or positive reinforcement received (Fujita-san, Matsuda-san, Ikeda-san), others struggled with the void left by their "partners'" absence:

> I took it for granted to receive various [affectionate] words day in and day out. When it ended, I felt profoundly lonely (Takahashi-san).

[4] It is important to note that in the Japanese context, having one Japanese parent and one non-Japanese parent does not necessarily prevent an individual from being "othered." Due to their non-Japanese lineage, such individuals—often referred to as *hāfu* (a term derived from the English word half)—are frequently expected to behave in ways that deviate from what is considered the norm for Japanese people (Kimura, 2021).

Table 1
Ethnic and geographical backgrounds of the profiles used by fraudsters.

Victim's name	Backgrounds of the Profiles		
	Caucasian/Living in US or Europe	East Asian Lineage or Living in East Asian Countries (excl. Japan)	Japanese Lineage or Living in Japan
Suzuki		x	x
Takahashi	x		x
Tanaka		x	
Wanatabe	x		x
Nakamura		x	x
Kato	x	x	
Kobayashi		x	
Yamamoto	x		x
Nakajima (1st vic.)	x		x
Nakajima (2nd vic.)		x	
Nakajima (3rd vic.)		x	x
Matsuda		x	x
Mori		x	
Ikeda		x	
Fujita	x		

> It was not the money. The termination of my boyfriend's presence was the primary source of my sense of loss (Tanaka-san).

> [Communication with the fraudster] had become part of my life. […] The sudden disappearance of the connection through LINE [a messaging application] left me unable to recall what I used to do before (Kobayashi-san).

The shock of the revelation was so profound that some were unsure whether their experiences were real (Takahashi-san, Tanaka-san, Kobayashi-san, Mori-san). This shock triggered various physical reactions, including sleep deprivation (Suzuki-san, Watanabe-san, Yamamoto-san, Nakajima-san), difficulty speaking and breathing (Tanaka-san, Kobayashi-san), weight loss (Yamamoto-san), and suicidal thoughts (Watanabe-san, Kobayashi-san, Yamamoto-san, Matsuda-san, Mori-san, Tanaka-san). Those in relationships experienced tension with their partners, even if briefly (Yamamoto-san, Nakajima-san, Ikeda-san).

Aligned with Drew and Webster's findings (2023), the narratives suggest that victims/survivors frequently harbored suspicions that they were being deceived. These suspicions stemmed from various factors: the awkward Japanese language (Fujita-san), the story's implausibility (Takahashi-san), discrepancies between the fraudsters' voices and stated age (Tanaka-san), exposure to news of romance fraud (Kobayashi-san), and unreasonable demands from the fraudulent investment platform (Ikeda-san). As the participants became more vigilant, they confronted the fraudsters (Watanabe-san, Nakamura-san), attempted to verify offenders' narratives through online searches (Takahashi-san, Watanabe-san, Nakamura-san, Kato-san, Matsuda-san), sought advice from authorities such as the police (Takahashi-san, Tanaka-san, Nakamura-san), and traced the fraudsters' locations using their IP addresses (Kato-san). Consequently, they often uncovered evidence suggesting the relationship was fraudulent, though the victims/survivors often struggled to listen to their suspicions, vividly illustrated by Mori-san's account below:

> He told me, "I will come there, dedicate myself to cooking, giving you lifts to and from work, and doing other housework if you want to continue working". Somewhere in my mind, I wondered how such an elite man dared to propose such actions here. Yet I couldn't resist imagining a positive scenario, enjoying our time together. But I kept thinking, "An elite like him wouldn't do this".

Mori-san's experience of the irresistible lure of the relationship with the fraudster resonates with Berlant's (2011) concept of cruel optimism – an attachment to something promising despite its causing harm, preventing the subject from letting go. This often led to a profound sense of loss of control, even after realizing they had fallen victim to fraud. "I knew I should keep quiet about that bit of money [I tried to save], but I was surprised to find myself willingly giving it up. I was like, 'Oh no, I'm talking about it' [laughs] […] I still wonder why I did it; it was like I was kind of out of control" (Kobayashi-san). The ineffability of their experiences compounded their profound sense of isolation. "It's stressful when people ask, 'Why did you get defrauded?' I myself don't understand why […] Only those who have experienced it can understand, but when others ask such [questions]…" (Watanabe-san).

6.2. *Escaping salarymen's hegemony*

Corroborating existing studies (Cross et al., 2018; Whitty, 2013, 2015; Wang and Zhou, 2023), fraudsters employed excessively romantic language, which often felt surreal. "He repeatedly said, 'It's just like my first love'" (Mori-san). "[He said], 'When we meet, we'll walk toward each other from opposite sides of the crosswalk, meet in the middle, hug, and spin together' […] I thought he had watched too many movies" (Matsuda-san). Alongside these intimate words, fraudsters deeply immersed their targets in frequent communication. "It started on

the weekend. He responded immediately day in, day out" (Kobayashi-san). "His presence became part of my daily life" (Suzuki-san).

Many victims/survivors associated these explicit demonstrations of emotional intimacy – a characteristic crucial to relationships under neoliberalism (Alexy, 2020) – with the fraudsters' foreignness. "Words like 'I love you' or 'I want to live with you, I am really looking forward to it', which Japanese men wouldn't say, appeared in our daily conversations" (Takayashi-san). "I got carried away, so to speak, receiving words that wouldn't come from Japanese men" (Watanabe-san). The appeal of this "non-Japanese" intimacy may have been reinforced by unfavorable life experiences with Japanese men. Five out of 13 respondents (38.4 %) mentioned having experienced physical and non-physical domestic violence, which contributed to their divorces from former spouses. Three of the remaining eight mentioned highly unpleasant experiences relating to patriarchal control by their male partners. For instance, Nakajima-san's husband rarely expressed affection through words or actions despite (or precisely because of) her role as the breadwinner following the failure of his business. The lack of appreciation for her household contributions led her to conclude, "Japanese men don't express gratitude clearly […] They expect us to understand their feelings without being told directly […] I don't know unless it's said plainly […] I'm fed up with Japanese men [laughter]". This remark stands in stark contrast to the abovementioned attitude expressed by the fraudster in Mori-san's case, who insisted that he would 'dedicate myself to cooking, giving you lifts to and from work, and doing other housework if you want to continue working'. By presenting themselves as emotionally available, 'domesticated salarymen' actively engaged in domestic labor (Woźny, 2025), such fraudsters may be exploiting the dissatisfaction of women in Japan—who are increasingly expected to embody the ideals of the neoliberal working subject while remaining solely responsible for undervalued and unrecognized household labor.

The sense of being trapped and the desire for genuine intimacy were often intensified by the loneliness associated with childhood experiences of familial dysfunction. Ikeda-san, describing herself as a "shadow woman", has been a mistress to an older man, currently a septuagenarian, for 15 years. His drive to divorce his wife and marry Ikeda-san dissipated after the first few years, and now he does not even acknowledge her among his friends. Although she did not regard his behavior as domestic violence, she said, "I am scared of him. I am worried about his mood on an everyday basis". According to Ikeda-san, she remains in the relationship due to her fear of being alone, stemming from the strained relationship among her family own family members. Communication with the fraudster, for Ikeda-san, may have been a way to escape what felt like an impasse.

The profusion of words expressing love and affirmation or intense communication can strongly resonate with the eroticized internationalism observed among some Japanese women (Kelsky, 2001a). The ongoing conversation with fraudsters featuring unexpected words of love became a liminal space for them. The unpleasant life experiences that accentuated this liminality did not necessarily involve Japanese men (two respondents had negative experiences with foreign men), but the emphasis on the fraudsters' foreignness indicates an association of non-Japaneseness with emotional support amid the rising "connected independence" norm (Alexy, 2020). Moreover, the exclusive online setting may have reinforced a sense of experiencing something distinct from other aspects of their lives. Whitty and Carr (2006) highlighted that internet communication, which lacks social cues and real-world ties, uniquely allows individuals to explore different versions of themselves without immediate, real-life consequences. Consequently, individuals can experience aspects of themselves that they might not in face-to-face settings, which can help them cope with hardships (Knafo, 2021; Tyler, 2023). For instance, while Nakajima-san enjoyed passionate care from the fraudster, she remarked, "Because the fraudster told me I should be kind to my husband in marriage […] I became able to be a bit gentler to my husband, certainly". Simultaneously, Whitty and Carr (2006) caution that the idealized self (and the other with whom the subject experiences this new self) can be alluring, leading to obsessive use of online content/communications, harming both the subjects and others in their lives (McDonald and O'Connor, 2021; Knafo, 2021), as seen in the cruel optimism of romance fraud. The foreignness of the fraudster and the perceived distinction between online communication and other aspects of "real" life seemed to create a therapeutic yet toxic space.

The techniques employed by romance fraudsters, such as gathering information on potential victims, establishing common ground, and disclosing personal trauma (Whitty, 2015; Wang and Zhou, 2023), notably prompt victims to reciprocate by sharing their own stories. This reciprocal exchange likely enables fraudsters to better understand and exploit their victims' social, cultural, and biographical backgrounds, customizing their narratives accordingly (Lazarus et al., 2023). Thus, the therapeutic yet toxic space emerges as a consequence of the interaction between victims' desires shaped by their life experiences, neoliberal Japan's socio-cultural norms, and the fraudsters' astute quasi-anthropological insights.

6.3. Self-overcoming through investment

The fraudsters' foreignness was constructed not only by the victims/survivors, influenced by impactful yet mundane nationalism, but also by the fraudsters themselves. Fraudsters positioned themselves as outsiders offering solutions unnoticed by indigenous Japanese, stating things like, "Japanese people only know to work their fingers to the bone, although there is an easier way to make more money"(Watanabe-san), "Why do Japanese people buy houses on mortgage? It's scary […] like a 35-year loan, until 75 years old" (Tanaka-san), and "He talked about the yen becoming weaker and […] like 'Japanese work in a lifetime employment till their retirement age, like 60 years old, and they don't have free time'" (Fujita-san). These statements were intended not only to incite targets to pursue financial gains but also to exploit their disdain for the "salarymen" image, which symbolizes a dull and emotionless life under patriarchy (Alexy, 2020).

In "pig-butchering scams", the fraudsters' role extends beyond that of a prospective partner. They also position themselves as allies who support investments, presenting themselves as experienced in the scheme (Wang and Zhou, 2023; Han and Button, 2025), as exemplified by the following remarks: "When I said I didn't have money to deposit, he said, 'I will pay half in support of you'. […] His stance was like 'Let's think and solve the issue together'" (Suzuki-san), "He was like 'ask me anything'. He positioned himself as my *senpai* [mentor] of investment" (Yamamoto-san). While this stance offers tactical advantages for fraudsters, reinforcing the credibility of their recommended fraudulent investment platforms (Wang and Zhou, 2023), the mentorship often notably resembled life coaching rather than mere financial advice, arousing some victim/survivors' desires for self-improvement. Tanaka-san, for instance, struggled with low self-esteem stemming from her sense that her parents had not loved her. Her fraudster advised her, "You should be stronger, you should say things aloud. It is a bad habit of Japanese people [not to be assertive]". Notably, this dichotomy between "Japanese" and "non-Japanese" is also used to associate foreignness with a newfound self (Kelsky, 2001a; Bailey, 2006).

While financial incentive plays a larger role in "pig-butchering scams" than in traditional romance scams—due to the involvement of fake investments (Han and Button, 2025)—a close examination of the participants' narratives reveals that, from their subjective perspective, there was more to the act of investing. Investment is framed as both a test of one's resilience and a tool to resolve issues affecting mental well-being. Kobayashi-san, troubled by low self-esteem exacerbated by her mother's lack of recognition, found that her fraudster conflated this issue with her approach to investment:

> Kobayashi-san: I was asked by the fraudster, "Why do you end up having negative thoughts? You should think this way". He always maintained a positive outlook.
>
> Interviewer: Was this about investment?
>
> Kobayashi-san: It applied to both investment and my life.

This style of financial coaching – targeting individuals' financial prosperity through self-realization and even healing trauma – has come to be observable in the industry in the post-modern era (Ellerup Nielsen and Nørreklit, 2009). The fraudster framed Kobayashi-san's conquest of her 'negative thinking' as a solution to her problems. At the time she was defrauded, Kobayashi-san faced significant stress due to the tense relationship between her mother and younger brother, in which she was caught in the middle. After sharing this story, the fraudster suggested she invest so that she might "buy a house and live with your mother [to take care of her]".

Matsuda-san's case vividly illustrates the excitement of exploring a new self through investment, offering phenomenological insight into the therapeutic yet toxic space. Long harboring "a desire to be self-reliant deep down", possibly stemming from her lack of confidence, Matsuda-san regarded her divorce, shortly before she encountered the fraudster, as a departure from her past self, thinking "now I can live on my own". The fraudster tapped into her desire for emotional self-reliance. When Matsuda-san said she lacked the funds to invest, "he chastised me, asking, 'Why do you have so little savings? How have you been living? […] It's because you haven't taken action and planned your future seriously, isn't it?'". This narrative echoes the somewhat contradictory nature of post-modern financial coaching discourse, which demands discipline from trainees while advocating for the liberation of their "true" selves (Ellerup Nielsen and Nørreklit, 2009). According to Matsuda-san,

> He talked a lot about life mindset, a lot of self-empowerment stuff […] "Push yourself, don't give up" […] I had rarely pushed myself [in my life] and I did it where I shouldn't have […] [when I tried to borrow money from consumer lenders] I felt adrenaline rushing and I was like "It's the crunch time, I should push myself".

Financial investment may be viewed as "edgework", as individuals test their capabilities and establish a sense of agency (Zwick, 2006). Matsuda-san's experiences support Whitty's findings (2013; 2015) that victims can experience a state of flow (Csikszentmihalyi, 1992). The promise of filling an ontological sense of lack appeals to individuals as they anticipate overwhelming enjoyment (Glynos and Stavrakakis, 2008).

Investment in independence can also be seen as a counter to the hegemonic salaryman lifestyle. Fujita-san, grappling with low self-esteem due to the lack of recognition from her mother in her youth and unstable employment, recounted how "[the fraudster] relentlessly told me about gaining freedom through earnings". Within Japan's neoliberal culture, the allure of a self-dependent entrepreneurial identity, liberated from the constraints of corporate life, holds particular appeal for those denied the traditional salaryman path (Takeyama, 2016). The fraudster's foreignness was integral to his persuasive power: "I think being Japanese was a major factor. [The fraudster told me] 'You all lack freedom'. And I thought, 'Foreigners know how to achieve freedom through investment'". The investment scheme symbolized an escape from Japan's conventional political–economic structures.

These spaces appear to have had a therapeutic effect. Some respondents noted surprisingly positive developments despite their subsequent emotional distress and anger. "Other people, including my father, tell me I've grown stronger […] It's possibly thanks to the fraudster, who encouraged me to speak out and assert my desires clearly" (Tanaka-san). "I've become more optimistic because positive thinking was instilled in me" (Kobayashi-san). The dual nature of these therapeutic yet toxic relationships likely compounded the victims' difficulty in severing ties.

Neoliberalism fosters a therapeutic culture that promotes self-care as essential for personal thriving (Foster, 2016). In such a milieu, individuals may urgently seek to address low self-esteem, viewing spaces promising self-improvement through investment as irresistible opportunities. Narratives focusing on mental well-being over structural issues imply that some interviewees may have experienced "*ikizurasa*" (a sense that it is difficult to live), stemming from an alienation from the "ordinary", but cannot be attributed to any single social issue owing to the complex entanglement of personal, familial, and socio-economic-cultural factors (Kido, 2022; see also Yoshida, 2024). Kido (2022) argues that this accentuates loneliness within the context of neoliberalism's discourse of self-responsibility. Although not explicitly mentioned by the respondents, it is plausible that structural inequality is reinforcing the perceived need for 'independence'. As mentioned above, a significant pay gap between women and men persists, with the median income of the former being 78.7 % of that of the latter (Gender Equality Bureau, 2025). Additionally, the average annual income of single mothers in Japan (2.72 million yen [approximately £14,000]) is just over half that of their male counterparts (5.18 million yen [approximately £27,000]) (Ministry of Health, Labour and Welfare, 2022). While low self-esteem and trauma from earlier life stages may significantly shape participants' reflections on their vulnerability to fraudsters' tactics, it is important not to overlook how such structural inequalities may intensify the appeal of imagined independence and freedom.

6.4. To be heard

Loneliness is often cited as a catalyst for romance fraud (Buil-Gil and Zeng, 2022) and other forms of scam (Kadoya et al., 2021; Wen et al., 2022). The narratives of victims and survivors frequently featured episodes of loneliness, which transcended the mere absence of a romantic partner. For instance, Watanabe, a single mother, remarked, "[I] have not been cared about, so it was a fresh experience for me to be cared for [by the fraudster], and it felt well". While tragic events, such as separation from loved ones, are often cited as vulnerabilities (Drew and Webster, 2024), the experience of loneliness is not solely triggered by distressing circumstances. Five single mothers mentioned that their victimization coincided with their children becoming more independent, prompting them to contemplate their own lives with newfound time and resources. Suzuki reflected on her feelings, stating, "I was scared that I don't have anything to do". This identity crisis may stem from societal narratives that prioritize single mothers' dedication to childrearing over their personal aspirations (Mithani, 2019). Other sources of loneliness among middle-aged women include elderly parents with dementia (Suzuki), the loss of friends (Nakamura), and caregiving responsibilities for older generations (Kato). The neoliberalist norm, which assumes a self-responsibilized, independent individual, might foster a sense of loneliness (Becker et al., 2021), increasing individuals' susceptibility to perceived opportunities for emotional connection (Alexy, 2020).

Loneliness should not be conflated with a mere lack of social connection. According to Weiss (1973, p.17), "loneliness is not caused by being alone but by being without some definite needed relationship or set of relationships". Weiss (1973) distinguished emotional loneliness from social loneliness: emotional loneliness arises from unmet needs for attachment, care, and intimacy, rooted in the mother–infant dyad. Conversely, social loneliness results from a lack of immediate social circumstances that provide tangible support and understanding. Holt-Lunstad (2018) identified three components of social connection: structural (objective connections like marriage and friendships), functional (perceived or actual supports fostering a sense of connection), and qualitative (a sense of connection arising from the evaluation of the nature of the relationships).

Some respondents' experiences underscore these findings, suggesting that social contact alone does not necessarily alleviate loneliness. Ikeda-san, the "shadow woman", confided in her friends about her partner but felt they did not genuinely engage with her troubles.

> Ikeda-san: I talk about my partner to my close male friends. They say things like "It's terrible", but they never say, "Stop it, leave him", or suggest what to do. Perhaps real friends in Japan hesitate to take responsibility for the consequences of their advice. In contrast, the fraudster advised me, "He is too cruel. Why don't you start moving toward stability by distancing yourself from him?" I thought, "He expresses himself clearly, perhaps because he's from a foreign country, or maybe because our connection isn't confined to real life'. That's why he made a lasting impression on me".
>
> Interviewer: A lasting impression?
>
> Ikeda-san: I didn't fall in love with him, but everyone appreciates being listened to, don't they? So, it wasn't romantic, but I found him trustworthy.

Once again, his non-Japanese ethnicity was associated with honest and open communication, something Kobayashi-san found lacking with her male Japanese friends (Bailey, 2006; Kelsky, 2001a). She also valued the candor of their online conversations, seeing them as separate from her offline life. This heightened the hyperpersonal effect, where individuals tend to share personal stories more readily in text-based communication (Antheunis et al., 2020; Tidwell and Walther, 2002). According to Kobayashi-san, a domestic abuse survivor,

> Part of the reason I shared my story was that he, the fraudster, was invisible. I didn't worry he would divulge it to anyone else in Japan. Some issues are difficult to discuss with my acquaintances; for example, my children wouldn't want me to openly discuss the history of abuse with them.

Upon discovering that he was a fraudster, Kobayashi-san did not feel compelled to condemn him. "I suppose it comforted me that someone listened to what I had never shared with anyone before". This again highlights the uniquely therapeutic nature of the interaction.

The liminal space provides not only a platform for genuine communication but also a conduit for recognizing the victims/survivors' virtues that society overlooks. Fujita-san said she could not live "a life that society will approve" and "could not do 'well' as defined by teachers and parents". In her precarious jobs, she witnessed society's "dark side", where she observed, "The more compassionate you are, the lower your social status [laughs]. It's completely wrong that mindless individuals occupy so-called prestigious positions or top jobs". When she began conversing with the fraudster, she felt compelled to be courteous. "I am Japanese […] I felt obligated to be polite […] I couldn't be rude to a foreigner". This narrative might have been influenced by government discourse promoting "*omotenashi*" [hospitality] as an essential Japanese quality during the 2020 Olympic/Paralympic Games (Tamaki, 2019). It was the fraudster, not her mother or teacher, who acknowledged her kindness: "He said, 'I appreciate your kindness', even though I am so worthless [*dame*]". The emotional connection, increasingly valued in contemporary Japan (Alexy, 2020), is facilitated by online communication's encouragement of disclosure (Antheunis et al., 2020; Tidwell and Walther, 2002). "It was as if [the fraudster] affirmed all my emotions and soul, disregarding my role and social status […] characteristic of online exchanges, isn't it? […] language-based online interaction is heart-to-heart communication". The yearning for authentic relationships resonates with contemporary society's appreciation of authenticity (Taylor, 1991). Combined with the neoliberal norm of self-responsibility and the emerging therapeutic culture, the need for spaces in which one can be authentic and accepted has intensified (Foster, 2016; Plesa, 2021).

7. Discussion and conclusion

The life stories of romance fraud victims/survivors reveal a poignant reality in which fraudsters exploit their hopes and aspirations as neoliberal, entrepreneurial subjects striving to attain happiness through individual effort, particularly amid the uncertainty surrounding shifting gender norms in Japan, especially in relation to production and reproduction. While the hegemony of the male breadwinner model has been destabilized and the discourse of women's liberation is outwardly promoted, this normative shift has not been fully reflected in socio-economic structures or everyday life. Within this context, some women seek to leave unpleasant marriages in pursuit of 'genuine' intimacy grounded in emotional connection; others aspire to be reborn as resilient individuals who have overcome past trauma; and some attempt to escape the isolation of being atomized subjects. It is a bitter irony that these sincere and conceivable desires make them a suitable target. Perpetrators capitalize on these desires by highlighting their 'foreignness' and presenting the promise of a new life/self as a stark alternative to the 'Japanese' life/self, which these women (are induced to) identify as the fundamental cause of their challenges.

The analysis highlights the importance of investigating victims/survivors' socio-cultural and biographical backgrounds to better grasp the irresistible allure of their connection with fraudsters. This understanding of victims/survivors' experiences of romance fraud contributes to existing research, which attributes susceptibility to perpetrators' requests to the latter's technical efficacy. Such studies have explored how fraudsters manipulate victims, often isolating and psychologically abusing them (Carter, 2021; Cross et al., 2018; Wang and Toppalli, 2024; Whitty, 2013, 2015). While these techniques are undoubtedly relevant, the analysis above has highlighted that susceptibility is also shaped by factors external to the immediate communication. The "Japanese"–"non-Japanese" dichotomy (Befu, 2001), the evolving norms of intimacy amid the decline of salaryman masculinity and the rise of neoliberal economics (Alexy, 2020), and the phenomenon of eroticized internationalism (Kelsky, 2001a) collectively lead victims/survivors to instinctively believe that fraudsters might compensate for the hardships they have experienced in Japanese society. Fraudsters adeptly exploit this categorical thinking by emphasizing their foreignness. While existing studies suggest that narratives of national identity, such as being from a former colony, can bolster fraudsters' use of neutralization techniques (Casciano, 2024; Lazarus et al., 2025), this study reveals that such narratives also influence victimization experiences.

Another prominent factor in the victims/survivors' testimonies is the implicit yet potent influence of neoliberal norms. Their narratives reveal a longing for romantic connections underpinned by affection rather than mere functional support, alongside aspirations for self-care, self-improvement through investment coaching, and genuine therapeutic connections wherein they can reveal their "true" selves. While these aspirations are not inherently detrimental, the neoliberal ideal of a "liberated" individual, responsible for managing their emotional state to enhance their labor market productivity, amplifies the allure of what seems to be a therapeutic space (Alexy, 2020; Foster, 2016). Recognizing the "therapeutic" effects and profound impact of the interplay between victims' biographical, social, and cultural backgrounds can mitigate the perception that they are naive (Button and Cross, 2017) and may alleviate the distress of feeling misunderstood or grappling with why the victimization occurred, as articulated by some participants. Moreover, the exploration of the meanings attached to the relationship with the fraudsters reminds us of how romance or love cannot be reduced to sexual attraction to partners (see Fehr, 2013 for a summary of social psychologists' discussion of "love"), particularly when perpetrators operate "pig-butchering scams". In this sense, the term "relationship fraud" might better capture the victims' diverse experiences than "romance fraud", as argued by Button and Carter (2024).

Analysis of the participants' life trajectories and their negative emotions helped elucidate the subtle yet potent influence of social and cultural contexts on the allure of connections with fraudsters. This understanding of romance fraud victimization has important implications for discussions about victim/survivor responsibility. Victim-blaming discourses are frequently observed in cases of cyber fraud

(Button and Cross, 2017; Cross, 2020b; Nataraj-Hansen, 2024) and other interpersonal cybercrimes (Black et al., 2019). Social networking services can facilitate the dissemination of victim-blaming discourses (Lokanan, 2023). Such discourses often stem from a Cartesian assumption that individuals are rational decision-makers who can "choose" to withdraw from harmful online interactions (Black et al., 2019), coupled with neoliberal values that emphasize personal responsibility for self-protection (Cross, 2020b). Some researchers argue that individuals bear responsibility for their victimization to the extent that they disregard evidence suggesting their 'partners' are fraudsters (e.g., Sorell and Whitty, 2019). In contrast, this study challenges such perspectives by demonstrating that factors beyond individual control—such as social norms of intimacy and life trajectories that heighten the appeal of specific forms of intimacy—can amplify the seductive nature of communication with fraudsters, even when victims are aware of the risks of being defrauded. Equipping members of the fraud justice network and media professionals with a psychosocial understanding of fraud can serve as a restraint on the perpetuation of victim-blaming discourses.

The analysis highlighted society's faults in fostering conditions that render individuals susceptible to romance fraud and the proactive roles it should undertake to prevent victimization. While fraud-specific measures are crucial, the study underscores the importance of embedding countermeasures within a broader framework to address interconnected social issues. Gender inequality is prominent among the myriad societal challenges influencing victimization. Echoing Kelly's (1988) assertion that the issue of severe gender-based violence should be considered in connection with other, subtler gender-based injustices, the present study suggests that fear, anger, and anxiety stemming from gender-based violence and inequalities may underpin some respondents' attraction to fraudsters. This emphasizes the necessity of integrating prevention measures and support for romance fraud victims with existing services for survivors of gender-based violence.

Loneliness is another critical issue. Many of the participants' problems originated from relationships presumed to be closest, such as familial ties, rather than a mere lack of social connection with others. While it may be challenging for national or local governments to foster meaningful connections among citizens, the ideas of "third places" or informal public spaces facilitating social connections (Oldenburg, 1989/1999) and therapeutic landscapes (Zhou et al., 2023) holds promise as guiding frameworks. In Japanese contexts, discussions and initiatives exploring how communities beyond traditional intimate spheres can provide an "*ibasho*" ("a place to be") for individuals grappling with various challenges, including suicidal ideation or the feeling that it is difficult to live, offer avenues for voicing concerns, sharing experiences, and deepening understanding (Ozawa-de Silva, 2021; Kido, 2022). Such initiatives are crucial in mitigating the allure of therapeutic yet toxic spaces but currently remain limited and should be made more available to victims of romance fraud. Local governments may play a pivotal role in addressing these issues as part of a preemptive public health approach to combatting fraud (Levi et al., 2023)

Future research could explore the emergence of such spaces in different settings within Japan or in other geographical contexts. Moreover, the study uncovered fraudsters' insight into Japanese culture. It would be beneficial to explore how they accumulate and share knowledge of target countries' cultures to better grasp their operations. Also, as mentioned, this study does not aim to correlate romance fraud victimization with experiences of other issues, such as domestic violence or childhood trauma, necessitating a broader quantitative approach. Future research should explore these aspects in greater detail.

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Yutaka Yoshida: Writing – review & editing, Writing – original draft, Project administration, Methodology, Investigation, Funding acquisition, Formal analysis, Data curation, Conceptualization.

Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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