

Improving responses to online fraud victims: An examination of reporting and support

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Table of Contents

Executive Summary.....	4
Acknowledgements.....	9
Introduction	10
Online fraud.....	10
Online fraud typologies	11
The discourse of victim blaming.....	12
Challenges of reporting online fraud	13
The current study	15
Methodology.....	16
Sampling and recruitment.....	16
Data collection.....	16
Data analysis.....	17
The participants.....	17
The impact of online fraud	19
Financial impacts of online fraud victimisation	19
Minimal financial impact	21
Severe financial impact.....	22
Emotional and psychological impacts of online fraud victimisation	24
Shame and embarrassment.....	24
Distress and sadness.....	26
Anger.....	26
Ongoing nature of emotional impacts	27
Practical flow-on effects resulting from emotional impacts of online fraud	27
Suicide.....	28
Physical impacts of online fraud victimisation.....	30
Fear and concerns for physical safety	30
Death threats.....	31
Travelling to meet the perpetrators of online fraud.....	32
Impacts of online fraud victimisation on relationships.....	33
Summary of the impact of online fraud	34
Experiences of victims in reporting online fraud	35

Reporting to the ACCC based on a need for justice	38
Reporting to the ACCC out of a sense of altruism	41
Reporting fraud to agencies other than the ACCC.....	42
Victim experiences in reporting online fraud	43
The merry-go-round effect	43
Victim blaming.....	48
Lack of response and recognition.....	51
Summary of reporting experiences.....	55
The support needs of victims of online fraud.....	58
Reasons for not seeking formal support.....	58
Reasons for not seeking informal support.....	60
Seeking formal support	62
Seeking informal support	64
What would have been helpful at the time?	64
Information on recovery fraud	65
Information on reporting the online fraud.....	66
Sense of not being alone	67
Being able to talk about the online fraud.....	68
Support groups	69
Summary of victim support needs	70
Conclusions and recommendations.....	72
Recommendations	74
References	77
Appendix A: INTERVIEW SCHEDULE – IMPROVING RESPONSES TO ONLINE FRAUD	84
Appendix B: PARTICIPANT INFORMATION SHEET AND CONSENT FORM.....	86

Executive Summary

The aims of the study

This study was developed to understand the needs of fraud victims through in-depth interviews conducted with 80 individuals from across Australia who lodged complaints of online fraud involving losses of \$10,000 or more in the preceding four years to the Australian Competition and Consumer Commission's (ACCC) 'Scamwatch' website or hotline.

The aims of the study were:

- to document the various impacts and harms that victims of online fraud experience;
- to examine the reasons why some individuals choose to report online fraud to authorities, while others fail to make reports; and
- to determine how the support needs of this group of victims might best be met.

The personal stories of those interviewed describe the financial impact of what occurred, as well as a range of emotional, psychological, interpersonal and physical impacts resulting from their victimisation. In addition, the barriers to reporting the crimes they suffered officially are documented. The report concludes by identifying what victims of online fraud really want in terms of support from government and non-government bodies, friends, relatives and counsellors.

Research participants

The 80 participants ranged in age from 30 to 77 years, with a mean age of 56. Forty-six (58%) were male and thirty-four (42%) were female. Participants identified as being from a wide range of countries of birth, predominantly Australia (68%), the United Kingdom (11%) and New Zealand (5%). Participants resided in Queensland, New South Wales, Victoria, South Australia and Western Australia.

Financial impact

Reported financial losses ranged from \$10,000 to approximately \$500,000.

In many cases, participants were not able to indicate precisely how much money they had lost to online fraud, as often losses had been incurred over a lengthy period of time (up to several years) while in other cases, victims had simply lost track of how much money they had sent.

Some victims, however, suffered substantial and debilitating financial impacts. Some of the current participants described losing all their superannuation, being 'sucked dry', having to pay off loans over periods of months or years, 'losing everything', losing their life savings, not being able to afford to buy food, and 'throwing good money after bad' by hiring lawyers or pursuing civil proceedings against perpetrators.

Emotional and psychological impact

The overwhelming majority of the current victims of online fraud described profound emotional and psychological impacts following their victimisation. Participants described the fraud as 'devastating', 'soul-destroying', an event that 'changed [their] attitude to life'.

Participants described a number of (often interconnected) emotional responses following the fraud. The most common were: shame or embarrassment, distress, sadness and anger. Others described stress, worry, shock and loneliness. A number of victims blamed themselves for their own circumstances as a coping mechanism, which allowed them to make sense of what occurred, take control of the situation and therefore recover from the impacts of the fraud

A number of interviewees reported feelings of depression and sadness on occasions extending over years. At the most severe end of emotional impact, were victims who were so devastated that they contemplated suicide. Although suicidal thoughts may be the direct consequence of online fraud, in some cases it is difficult to disaggregate the effects of fraud victimisation from other deleterious life events including family violence and other instances of victimisation.

Physical impact

Victims reported experiencing a range of physical illnesses and harmful health consequences including sleeplessness, nausea and weight loss in the aftermath of the fraud. Victims also received various threats of violence from offenders in an attempt to gain their compliance and in some cases actual death threats. On other occasions, victims travelled overseas to meet offenders in order to confront them and to recover funds, posing a significant threat to their safety, and exposing them to risks of kidnapping, blackmail, extortion and possible murder.

Impact on relationships

Participants described the fraud as having a number of adverse effects on their intimate partner relationships and relationships with their parents, children and siblings. Relationship breakdown can be caused in three ways: by creating stress on the relationship due to the financial loss; through the secrecy surrounding victimisation where one partner keeps it secret but is eventually discovered; and by reason of the distress experienced by family members in response to the 'squandering' of life savings.

Reporting

One of the greatest difficulties facing victims of fraud lies in the confusing array of reporting channels open to them. There are many ways in which victims of fraud can report their experiences that extend from discussing what occurred with family and friends, through

reporting to consumer protection agencies and business organisations, to official reporting to police and regulators.

The presence of this network creates three main problems: victims do not know which organisation to approach, they may need to report to multiple organisations, and victims may be referred from one to the other in a 'merry-go-round' of responses in which no one is able to assist. This wastes victims' time and energy, incurs additional expense, and provides a further source of stress and emotional harm. On occasions, victims were unable to decide what was the best avenue to take and simply decided to do nothing, and 'exit' the painful experience without reporting at all.

A wide variety of factors were found to influence reporting behaviour including demographics, attitudes towards police, previous history of victimisation, knowledge of the offender, seriousness of the offence, opportunities for compensation and the time and effort involved in reporting.

On the basis of the interviews conducted, there were two main reasons for reporting that consistently emerged: a desire to obtain some form of justice, and an altruistic desire to prevent future victimisation.

For many of the victims, the decision to report to the ACCC was motivated by a desire to have an investigation into the fraud commenced that would, hopefully lead to recovery of their money and see a criminal justice sanction imposed on the offender. Unfortunately, they were invariably disappointed and frustrated by the lack of action taken on their behalf.

It was evident from many victims that they felt a strong sense of injustice in not being able to get any action or assistance from the ACCC in being able to investigate what had happened to them and to get an outcome or resolution. This dissatisfaction partly arose from a lack of understanding about the ACCCs functions and the capacity of other criminal justice agencies to take action in such cases.

In addition to those victims who were motivated to report to the ACCC out of a desire to obtain justice, there were others who reported in the hope that fraud of a similar nature would not befall others. Their motivations were focussed on the altruistic elements of deterrence and community protection.

Satisfaction with reporting

Many victims expressed immense anger and frustration at their treatment by the agencies that they had contact with owing to their inability to assist them or to deal with the complaint in the way that the victim had hoped. For several victims, the reporting

experience was as traumatic and harrowing as the victimisation itself and further exacerbated the impact that the fraud had on how they were already feeling.

In addition to being unable to find an official agency or organisation willing and able to assist, victims sometimes encountered allegations that they were to blame for what has occurred.

Generally, interviewees stressed the need for a clear and definitive answer to their requests for assistance – even if the outcome was unfavourable. Victims felt that being constantly referred on to other agencies, given excuses for lack of action, unsympathetic official letters, or being blamed for their own victimisation were equally as damaging as the fraud itself.

Participants in the current study felt that they had not received an empathetic response from many of the agencies to which they reported. Nor did they feel they had been listened to by those agencies. For the small number of victims who had a positive experience in reporting, this was due to an employee taking the time to acknowledge the victim and listen to their story in an empathetic manner. While not altering the outcome of lodging a complaint, the victim's reaction was vastly different.

What victims of online fraud really want

The specific needs identified in interviews were:

- Being listened to openly when reporting to authorities, being treated with respect and sensitivity and importantly, not being blamed for their victimisation.
- Having an acknowledgement that a crime has been committed against the victim.
- Reducing channels of reporting to ensure that victims are directed to appropriate agencies as quickly and simply as possible.
- Having official agency staff trained in dealing with victims of fraud, and knowing appropriate ways in which their cases can be handled.
- Having open and honest support and understanding from friends and relatives.
- Knowing how counselling and other support services can assist in dealing with the consequences of victimisation.
- Knowing what support services are available, how and where these can be obtained, and at what cost.
- Ensuring that professional support providers are trained in dealing with victims who have suffered financial harm.
- Being able to speak with other victims of online fraud in some circumstances, through both formal support groups or informal victims' networks.
- Obtaining professional support not only for the consequences of victimisation, but also the reasons that precipitated the fraud, such as relationship difficulties or addictions.

In terms of preventive measures, the participants identified a range of ways in which they could have been assisted in avoiding victimisation:

- Providing advice and information on dating sites about the risks of online fraud and how to avoid them.
- Providing information to victims on the risk of re-victimisation through recovery fraud schemes.
- Coordinating fraud prevention information to avoid duplication and unnecessary detail.
- Providing adequate resources for ACORN to deal with all who report victimisation online and ensuring that ACORN staff are trained in dealing with online fraud victims.

Overall, victims of online fraud need to be understood as a heterogeneous group of individuals, who have experienced a wide variety of consequences resulting from their victimisation, and who, therefore, have a diversity of needs to be satisfied.

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Above all, we wish to sincerely thank the 80 strong and brave individuals who came forward and shared their stories with us. It was not an easy thing to do and we are very appreciative of the valuable and often painful insights that were provided. Your experiences are an important mechanism for achieving change, and it is our hope that through your voices, we can encourage positive changes to assist those who experience both financial and non-financial harm through online fraud in the future.

Introduction

Fraud and dishonesty are not new crime problems; rather they have existed throughout history (Grabosky & Smith 1998). Generally, fraud can be understood as dishonestly obtaining a benefit or financial advantage, or causing a loss or avoiding a liability by deception or other means. 'Dishonesty' is a critical element in this definition. In criminal proceedings, dishonesty is determined as a matter of fact according to the standards of ordinary people; and known by the defendant to be dishonest according to the standards of ordinary people. Fraud is a global problem, with most developed countries experiencing large financial and other losses. In Australia, the Australian Institute of Criminology (AIC) estimated that fraud cost the economy \$6.052b in 2011 (Smith, Jorna, Sweeney & Fuller 2014). In the United Kingdom, the National Fraud Authority's (NFA) annual fraud indicator estimated overall fraud losses for 2012-13 to be £15.5b, £9.1b of which were losses suffered by individuals, as opposed to government or business (NFA 2013: 11). In the USA, the Internet Crime and Complaint Centre (IC3) recorded losses of over \$800M in 2014, inclusive of online fraud (IC3 2015: 8). Finally, the Canadian Anti-Fraud Centre (CAFC) reported over \$78M lost through mass-marketing fraud alone in 2014 (CAFC 2015). In addition to direct financial losses, victims of fraud also experience a range of other impacts, such as those relating to health and medical wellbeing of victims, relationship breakdown and the cost of recovery (both personal and financial).

Yet despite the magnitude of these losses resulting from fraud, it remains one of the least studied crime types. Compared with research on victims of violent crimes, there is comparatively little work on those who experience fraud (Spalek 1999). This is even more prominent when it comes to examining the experiences of those who are victims of fraud in an online context.

Online fraud

Consumer fraud represents one subset of fraud more generally and includes a range of so-called 'scams', as well as identity crimes involving misuse of personal information, and various forms of payment card fraud. The Australian Bureau of Statistics (2008: 5) defined 'personal fraud' as an 'invitation, request, notification or offer, designed to obtain someone's personal information or money or otherwise obtain a financial benefit by deceptive means'. Fraud involves tricking a victim into providing something of value to the offender (such as money, personal details, or explicit images). In recent decades the evolution of technology has seen opportunities and mechanisms to perpetrate fraud proliferate. One of the principal methods of committing consumer, or personal fraud, involves the use of the Internet. The Internet provides an efficient means of contacting potential victims, a rich source of personal information, and a practical way in which to secure payments. As such, online fraud has developed considerably over the preceding two decades.

Online fraud can be defined as ‘the experience of an individual who has responded through the use of the Internet to a dishonest invitation, request, notification or offer by providing personal information or money which has led to the suffering of a financial or non-financial loss of some kind’ (Cross, Smith & Richards 2014: 1). Online fraud poses a substantial threat to the financial and overall well-being of Australians. It is estimated that between \$8 and \$10m is sent overseas every month by Australians as a result of dishonest, online invitations (Bradley 2013). The latest report of the Australian Competition and Consumer Commission ([ACCC] 2015) indicates that almost \$82m was reported to be lost by Australians to consumer fraud in 2014. This only includes reports made to the ACCC and excludes reports made to other organisations, as well as the many cases that are not officially reported. (Kerley & Copes 2002; Smith 2007, 2008). As such, online fraud makes up a considerable proportion of the total harms occasioned by victims of fraud each year. The present study seeks to explore the nature of these harms, how victims deal with them and the types of support they need in dealing with their experiences.

Online fraud typologies

By way of background, it is appropriate to review the various types of online fraud that have been used to target victims. There are endless methods that offenders can use to target potential victims, across all communication media. Two areas of particular relevance to the current study are advance fee fraud and romance fraud. Advance fee fraud arises when a victim is asked to send a small amount of money in return for a larger amount that is expected to be provided (Ross & Smith 2011). Typically, the victim continues to send small amounts of money (which can escalate over time) but never receives the promised amount. In these cases, victims can lose hundreds of thousands or even millions of dollars over a period of time. Romance fraud is a form of advance fee fraud in that small up-front payments are sought in return for a promised romantic relationship. Having developed trust and rapport with the victim online (through dating websites or other social media), throughout the ‘relationship’, victims are asked to send amounts of money to their prospective ‘partner’ for a variety of reasons, which can include illness, criminal justice matters or travel costs to visit (Rege 2009). This type of crime is particularly insidious as the victim not only loses money, but also grieves the loss of the promised relationship (Whitty & Buchanan 2012).

There are many other ways that victims can be approached and subsequently become involved in fraudulent schemes, each of which is a slight variation on existing approaches. What is similar across all of these approaches is the request from the offender for money, personal information or other items (for example, explicit images) to be provided by the victims.

Online fraud is facilitated by various types of social engineering. Social engineering refers to the techniques used by offenders to encourage victims to comply with their requests that they would normally not do, ‘through technical or non-technical means’ (Manske 2000: 53).

Social engineering uses 'trickery, persuasion, impersonation, emotional manipulation and abuse of trust to gain information or computer access through the human interface' (Thompson 2006: 222). In the context of online fraud, social engineering tactics are used to build trust and rapport between the victim and the offender/s and gain compliance from the victim when asked to send money, personal details or other items (such as explicit images).

It is also important to note the fluidity of communication means used by offenders to target victims. While the current research project focuses predominantly on the use of online communication in targeting victims, there are many circumstances whereby offenders will use a combination of email, text messages, telephone calls, internet chat and in some cases, face-to-face communication, as a means of maintaining contact and legitimacy with the victim. Similar to the large number of ways in which victims can be approached for fraud, there are a large number of communication forums that offenders can use to perpetrate these offences.

The discourse of victim blaming

One of the critical elements of online fraud is the argument often advanced by offenders that what the victim is doing, or has done, is potentially illegal and thus, that the victim is responsible for what has occurred. This is an important strategy as it reduces the likelihood that the victim will report what has taken place, through fear of criminal prosecution for having been a party to an illegal activity. It can also add to the attractions of the proposal which may appear to be 'an offer too good to refuse', or one that is about to expire or become no longer available unless responded to immediately. As such, victims are persuaded that they have a special place in the enterprise and will receive an appropriate level of benefit through their involvement. The downside of this is that victims believe that they have contributed to their own downfall, and, once the dishonesty is revealed, they are embarrassed at having been duped, and will be unwilling to lodge a report. The threat of criminality is a deliberate tactic used by offenders in some circumstances.

Many studies have sought to examine the role of the victim in offences committed against them including studies that have examined theories of so-called 'victim precipitation' and 'lifestyle choice' (Walklate 2007: 51). Victim precipitation theory examines the role that victims' actions and behaviour have on the fact of their victimisation (Wilcox 2010). There are several typologies that examine the role of victim involvement, with victims positioned along a continuum of responsibility, from 'fully responsible, [to] complete innocent... or somewhere in between' (Eigenberg 2003: 16). By focusing heavily on the role of the victim in their victimisation, many typologies that are founded upon victim precipitation theory inadvertently provide a platform for victim-blaming discourses levelled against certain groups of victims, including victims of fraud.

The notion of ascribing responsibility to fraud victims also emerges from the notion of who constitutes 'an ideal victim' (Christie 1986). Christie (1986: 18) put forward the concept of an ideal victim as 'a person or a category of individual who – when hit by crime – most

readily [is] given the complete and legitimate status of being a victim'. He argued that ideal victims had several characteristics: he or she is weak; they are carrying out a respectable project when the crime occurs; and that they can by no means be blamed for being where he or she was when the crime happened (Christie 1986). In addition, to be considered an ideal victim, there must be the presence of a 'big and bad offender' who has no existing or prior relationship with the victim (Christie 1986). To illustrate who could be considered an ideal victim, Christie (1986) puts forward the example of a little old lady being mugged on the street on the way home from caring for her sick sister. In this particular case, the victim is unquestionably given full and legitimate victim status and there is no way in which she could be considered responsible in any way for what happened to her.

Fraud victims, however, are rarely afforded 'ideal victim' status. As noted, fraud is unique in that there is generally communication between the victim and offender. In addition, many fraud victims willingly send money, personal details or other items of value to offenders, albeit under false pretences. Therefore, fraud victims are typically not seen to be passive actors in their situation; rather they are understood as an active contributor to the offence, and it is this relationship and interaction between the victim and the offender that leads to victim-blaming of fraud victims (Fox & Cook 2011: 3410). Victims of fraud are seen to actively violate the notion of an ideal victim and hence, are typically understood as blameworthy and culpable for their own victimisation.

As previously stated, the influence of this discourse presents as a key recurring theme throughout this report in several ways. The impact of online fraud is exacerbated through the shame, embarrassment and humiliation felt by victims. The ability to report incidents of online fraud is hindered by the degree of guilt experienced by some victims who feel foolish for their own actions. The degree to which many organisations will take a report seriously from a fraud victim depends on their perception of the person as a 'victim' and their culpability in the incident. Interactions between online fraud victims and authorities are characterised by instances of direct and indirect victim blaming. The ability of victims to disclose to family and friends is hindered upon the perceived negative reactions they will receive and therefore their ability to access support (either formally or informally) is severely compromised. Concrete examples of each of these scenarios can be found throughout the report and highlights the overall pervasiveness of the victim blaming discourse and its negative influence on the experience of online fraud victims. Suggestions on how to move beyond this can be found in the conclusion of the report.

Challenges of reporting online fraud

One of the greatest impediments to supporting victims of fraud lies in the confusing array of reporting channels open to them (Button et al. 2012). Smith (2008a) reviewed the many ways in which victims of fraud can report their experiences that extend from discussing what occurred with family and friends, through reporting to consumer protection agencies and business organisations, to official reporting to police and regulators. Smith (2008a)

concluded that there are so many ways in which fraud can be reported, victims are often unable to decide what is the best avenue to take. They can thus be overwhelmed by the options available and simply decide to do nothing, and 'exit' the painful experience without reporting at all.

In order to address this problem, and as part of a broader review of how to deal with cybercrime the Australian Government developed a *National plan to combat cybercrime* [National Plan] in 2013. One of the elements of the National Plan was an attempt to coordinate the reporting options for victims of cybercrime by the creation of the Australian Cybercrime Online Reporting Network (ACORN). This seeks to provide a central reporting portal for Australians to report all incidents of cybercrime (Australian Government 2013). The creation of ACORN aims to address the confusion faced by victims in knowing to whom they can report incidents of online fraud, and provides a central point of access for online fraud education and awareness strategies. This initiative follows the example of other countries who have already established central reporting agencies (ActionFraud in the UK, IC3 in the USA and the Canadian Anti-Fraud Centre in Canada).

ACORN went live in November 2014, and is now an additional agency that can receive reports concerning online fraud and other types of cybercrime. During the first quarter of operation from 1 January to 31 March 2015, 9,680 reports were made to ACORN, 49 percent of which related to scams or fraud. The two age categories with the highest proportions of victims reporting were 20 to 40 years (41%) and 40 to 60 years (36%). The two jurisdictions with the highest proportion of victims were Victoria (23%) and Queensland (22%), although these may simply be those locations where the public were more aware of ACORN. The top three targets were email, social networking and website advertising – but these included victims of cyberbullying and online commerce as well as fraud and scams (ACORN 2015).

Even with the establishment of ACORN, victims still find it difficult to obtain redress. It is well known, for example, that fraud is not a priority for police organisations (Button 2012; Button et al. 2014; Doig et al. 2001; Levi 2003; Frimpong & Baker 2007), with a notable exception being the City of London Police in the UK, whose geographical jurisdiction covers the one square mile of London, and is known as the financial capital of the world (City of London Police 2014). Online fraud presents even greater challenges for police agencies, given the characteristics of the crime. Difficulties include:

- determining whether an offence has actually occurred;
- the often transnational nature of the crime presents challenges given the geographically-limited boundaries within which police typically work;
- the prevalence of identity crime perpetrated by offenders;
- the technological aspects of many of the crimes; and

- the inadequacy of current legislation globally to deal with fraudulent offences committed in a virtual environment (see Button 2010; Doig et al. 2001).

Victims of fraud often experience substantial harms that should afford them higher levels of law enforcement priority. Indeed, there is evidence to suggest that fraud victims face a similar level of harm experienced by victims of violent crime (Marsh 2004: 127; see also Button et al. 2009a; b; Deem 2000; Deem et al. 2013). The present study aims to document these levels of harm amongst a sample of victims of online fraud in Australia, and to find out exactly how their needs can be met.

The current study

The current study was developed to understand the needs of fraud victims through intensive interviews conducted with a sample of individuals who had reported their experiences to the ACCCs 'Scamwatch' website. The current research builds on previous studies that have examined the reporting and support needs of online fraud victims. While there is a strong body of research from the UK examining online fraud victimisation (Button et al. 2009a; b; c) the present project is the first to examine online fraud victimisation specifically in an Australian context.

The aims of the study were three-fold:

- to document the various impacts and harms that victims of online fraud experience;
- to examine the reasons why some individuals choose to report online fraud to authorities, while others fail to make reports (in light of theories of victimology); and
- to determine how the support needs of this group of victims might best be met.

To address this, two research questions were put forward:

1. What leads online fraud victims to report their victimisation to the authorities? and
2. What support was/would have been beneficial for online fraud victims?

The following provides details on how this was achieved.

Methodology

In-depth, semi-structured, (primarily) face-to-face interviews were conducted with a group of 80 victims of online fraud who had reported losses of \$10,000 or more to the ACCC's 'Scamwatch' website. The research was approved by the Queensland University of Technology's Human Research Ethics Committee in January 2014 (HREC No 1400000009).

Sampling and recruitment

The ACCC sent a letter and/or email to all individuals who had reported a loss resulting from online fraud of \$10,000 or more to the ACCC's Scamwatch website and hotline (see <https://www.scamwatch.gov.au/content/index.phtml/tag/reportascam/>), and who resided within a radius of approximately 100 kilometres (approximately a two-hour drive) of one of Australia's five most populated cities: Sydney, Melbourne, Brisbane, Perth and Adelaide. While reports of online fraud victimisation had been made to the ACCC from all eight of Australia's jurisdictions, as would be expected, numbers were much lower in the less populated jurisdictions (Tasmania, the Northern Territory and the Australian Capital Territory) than for the more populated jurisdictions. Given that in social science research, a response rate as low as 20 percent is common, and that response rates of fraud victims tend to be lower again (Smith 2008b), it was considered sufficient to limit the research to individuals resident in the five major metropolitan areas of Australia. The letters or emails from the ACCC asked individual to participate if they had reported online fraud to the ACCC between 1 July 2012 and 30 June 2014 (for Brisbane, Sydney and Melbourne), and between 1 January 2011 and 30 June 2014 (for Adelaide and Perth).

To be eligible to participate, victims of online fraud needed to meet the following criteria:

- being a victim of an online fraud and reporting the fraud to the ACCC's Scamwatch website or hotline during the specified time periods;
- having suffered financial losses of \$10,000 or more;
- being aged 18 years or older;
- having indicated to the ACCC at the time of their report that they were willing to be contacted by the ACCC in future;
- being a resident of one of the five geographical locations specified above; and
- being capable of providing informed consent to participate in the research.

Victims contacted by letter and or email were provided with information about the study and asked to contact one of the authors by telephone or email if they had questions about the research or wanted to take part. Interviews were then scheduled with those victims who agreed to participate. This was taken to indicate their consent to being interviewed.

Data collection

Semi-structured interviews were conducted with all 80 participants in the study. In most cases these took place in person, with the researchers travelling to each city to conduct the interviews. In a small number of instances, participants opted to be interviewed via

telephone instead of in person for personal or practical reasons. In all cases, both researchers conducted the interviews.

In addition to a small number of closed-ended (eg demographic) questions, victims of online fraud who agreed to participate in the study were asked a series of open-ended questions about their experiences of online fraud victimisation. With the permission of interviewees, interviews were digitally recorded. In a small number of cases, victims did not give permission for their interview to be recorded. In these cases, detailed handwritten notes were made by the interviewers.

Data analysis

Interviews were transcribed verbatim and imported into computer-assisted qualitative data analysis software NVIVO for coding. Coding was undertaken by both researchers, and involved both open and axial coding. Axial coding involves categorising the data according to pre-determined themes, while open coding involves undertaking a detailed reading(s) of the data and allowing new (ie not pre-determined) themes to emerge. In this way, the coding process was both inductive and deductive. The researchers developed a framework for axial coding during and following the fieldwork phase of the research, but also coded the interview transcripts for themes that emerged during the coding phase.

Interview data were analysed thematically (see Noaks and Wincup 2004). Thematic analysis involves 'identifying, analysing and reporting patterns (themes) within data' (Braun and Clark cited in Vaismoradi et al. 2013: 400). Based on the approach of Schofield et al. (2011), each interviewer individually identified key themes and sub-themes in the data. Following this, the interviewers worked together to jointly analyse the data. This approach ensures that a process of 'triangulation' (Hollway and Jefferson 2013) occurs.

The participants

The 80 participants ranged in age from 30 to 77 years, with a mean age of 56. Forty-six (58%) were male and thirty-four (42%) were female. Participants identified as being from a wide range of countries of birth, predominantly Australia (68%), the United Kingdom (11%) and New Zealand (5%). Participants reported having been the victim of a wide range of online fraud types. The current sample comprised of approximately one third romance and dating fraud, one third investment fraud and the remaining third a combination of other types of fraudulent schemes. In many cases, it was difficult to classify the type of scheme that the victim was involved in, as it may have crossed a number of different approaches throughout the victim's experience.

Comparing these findings with those reported in the ACCCs report on scams activity for 2014 (ACCC 2015), it appears that the participants in the current study were generally comparable with those who reported to the ACCC in 2014 in terms of scam type and key demographic characteristics. The latest ACCC (2015) report detailed dating and romance and investment schemes as number one and two respectively of the top three scams. The

ACCC (2015) also found that except for people aged under 24 (less than 9 per cent of reports), scam reports are fairly consistent across the different age categories. Gender, however, unlike amongst those interviewed, was relatively evenly split with almost 55 per cent of reports from females and 45 per cent from males. The greatest number of scam reports came from New South Wales, Victoria and Queensland.

The impact of online fraud

One of the striking myths that still predominates around fraud victims is that fraud is a victimless crime or that it has less impact than some other crimes. This is wrong. Not only is fraud not a victimless crime, in reality it can and does have a devastating impact on its victims and their families (Gee in Button et al. 2010: 1).

Online fraud can have far-reaching impacts on victims. While there have been extensive studies that have sought to examine the impact of victimisation on those who experience violent crime (such as rape and robbery) and other property offences (such as burglary), there has been little interest in the impacts sustained by online fraud victims (Ganzini et al. 1990a: 55; Spalek 1999: 213), perhaps stemming from a 'pervasive belief that financial crime is less serious than other crimes' (Nerenberg, 2000: 70). Despite fewer studies exploring this topic, there is still strong evidence to support the hardship that this particular crime type can have on victims. In particular, there are studies that clearly demonstrate that the impact of fraud is not simply relegated to pure financial losses, but also extends to: physical safety and health; emotional and psychological wellbeing; relationship breakdown; and reputation and social standing, among others impacts (Kerr et al., 2013: 36). While not all victims will experience this gamut of impacts, it is still important to recognise the potential adversity suffered by those who experience online fraud, in order to provide adequate support services to assist victims with their recovery. The current study sought to build on the limited literature on the impacts of online fraud on victims. We begin by examining the impact that online fraud had on the individuals interviewed for the study. Throughout, it will become evident that the impact of online fraud experienced by the present victims is largely consistent with prior research that has examined fraud victims in other jurisdictions (particularly the United Kingdom). Therefore, while the findings do not necessarily provide new insights into the impact of online fraud, they do suggest that the geographic nuances evident across other types of crime victimisation are not necessarily as evident or relevant to those who experience online fraud. This finding is worthy of further investigation.

Participants in this study were asked to describe the impact(s) that online fraud had on them. Specifically, they were asked 'What impact has the incident had on your life?' and were then prompted about financial, social and emotional impacts where necessary (see Appendix A). In some cases, participants described impacts that did not fall into one of these categories (such as sleeplessness). This section presents findings regarding the financial, emotional and psychological, physical and social impacts identified by online fraud victims.

Financial impacts of online fraud victimisation

It is unsurprising that the financial losses arising from fraud are one of the most recognised and frequently cited impacts of online fraud victimisation (Button et al. 2009b: 27). At its

core, fraud is about the transfer of money or other means to obtain money (such as credit card details or personal information). Both Button et al. (2009a) and Ross and Smith (2011) documented financial loss as the highest concern for online fraud victims in their respective studies. Forty-five percent of victims rated it of high importance in that of Button et al. (2009: 49), and 54 percent of victims reported financial hardship as a result of their victimisation in Ross and Smith (2011: 3).

With one exception, victims of online fraud interviewed for the current study had experienced financial losses of at least AU\$10,000.00. The financial losses of one participant were significantly lower. While it is unclear how this participant was incorporated into the sampling frame (which excluded those who reported losses of less than AU\$10,000.00), data from the interview with this participant have not been excluded as they suggest that the impacts of online fraud do not depend solely on the amount of money lost. With the exception of this participant, losses ranged from \$10,000.00 to approximately \$500,000.00. In many cases, participants were not able to calculate and/or articulate exactly how much money they had lost to online fraud, for a number of reasons. Often the losses had been incurred over a lengthy period of time (up to several years). In other cases, the victim had simply lost track of how much money they had lost to fraud. Victims also appeared to calculate their losses in varied ways, with some including the costs associated with pursuing a civil case against the perpetrator, for example. This mirrors the difficult nature of accurately estimating the cost of fraud to both individuals, and society and the economy more broadly (Levi & Burrows 2008).

The financial impacts of online fraud varied considerably among participants, from being considered a mere inconvenience to having ongoing and extreme impacts such as homelessness. Deem (2000: 36) asserts that,

the extent to which victims are impacted by financial crime depends on a variety of factors including the type of crime, the amount or extent of assets stolen, the degree of trust a victim had towards the perpetrator, the victim's ability to remain financially independent and in control of his or her own life after a crime is discovered, the victim's family and support structure and the victim's success in locating and using community resources.

The differential effects of these factors are evident in the impact described by victims to their incident of online fraud. Similar to the above observation of Deem (2000), the extent of the financial impact on victims in the current study varied according to the amount of money lost, the financial circumstances of the victim, and the other resources available to them to recoup losses or write them off.

Minimal financial impact

While there is strong evidence that documents the devastating consequences for many victims of fraud, it is important to realise that not all victims will experience severe outcomes. Button et al. (2009a: 50) note that victims in their study cited low or little impact arising out of their financial losses. In saying this, it is critical to note that this is not necessarily dependent on the amount of money lost, for 'some victims who lost quite substantial amounts were not overly concerned' (Button et al. 2009a: 50). This was reflected in the current study, with a group of participants describing minimal financial impacts from the online fraud that they had reported to the ACCC. For example, participants claimed:

Well we miss the money but it didn't bring us to our knees (interview 8).

It was inconvenient, but it was not something where I thought 'oh my God I have been ripped off, I have lost my life savings and I am suicidal' (interview 15).

I can't see that it changed my life a great deal but it was certainly a negative that should never have been there (interview 33).

It didn't break me. It hasn't made me poor, poverty-stricken, whatever. Yeah it was probably a big amount of money and if I could have shoved it in Super[annuation] that would have been very nice (interview 48).

I'm not destitute over it or anything of that nature (interview 60).

It was money that we could afford to lose (interview 69).

We're never going to lose the house (interview 72).

A number of victims who described minimal financial impacts resulting from the online fraud appeared to be downplaying these impacts and attempting to put a positive spin on the situation, as the following comments demonstrate. This could possibly be attributed to some degree of denial on the part of the victim of the reality of the situation (see ASIC 2002) or it could be that focusing on the positive gives the victim a sense of meaning in what has happened, which enables them to feel greater control, thus improving their coping ability (Spalek 1999: 219).

It was a bit costly, but I'm still standing, I'm still OK (interview 48).

I still have my health and I still have my house. I am not out on the street begging (interview 55).

I haven't lost it all. I'm still OK. I'm still here. Still got our houses and our cars. All those things (interview 65).

All that money is gone. But to me it's just money. I can earn more money. If I had \$60,000.00 to give away, I can earn that again. It might take me another twenty years, but I can earn that (interview 32).

Another group of victims described the fraud as having a financial impact, but only in terms of limiting their opportunities to pursue what might be considered luxuries such as overseas holidays. For example, participants stated that:

I just have not been able to do some of the house maintenance that I have been wanting to put in place. I am not as free to go on holiday as I would have been (interview 20).

There was a whole bunch of belt-tightening....there was a lifestyle adjustment that went on. We deferred all our holidays for a couple of years (interview 26).

It just left a hole of all the stuff that I want to do (interview 28).

I used to have several coffees a day down at the local coffee shop but I thought if we are going to pay this thing off then we have to do a few changes here so I stopped buying takeaway coffees....I drink less beer now as well (interview 26).

It is important to note that while these victims of online fraud described experiencing minimal financial impacts, this is not the case for many victims (as discussed further below). Furthermore, this study focused only on those who reported having been victimised to the ACCC. As most victims of online fraud do not report to authorities (Financial Fraud Research Centre 2014: 1; Deevy et al. 2012: 14), it cannot be assumed that this group of victims is representative of all victims of online fraud. Rather, it may be the case that those victims who report online fraud are better resourced or less traumatised than those victims who do not report.

Severe financial impact

Some victims, however, suffer substantial and debilitating financial impacts. Ganzini et al. (1990a: 60) found that victims in their study lost their homes and had difficulty paying off their debts and taxes. In another study, Button et al. (2009b: 25) also indicate that victims of fraud suffered financially through the loss of homes as well as their employment and in some cases were required to go back to work (Button et al. 2009b: 27). Further, Titus et al. (1995) discovered that one fifth of their participants experienced credit problems as a result of their fraud. For older victims in particular, there is the additional distress of 'losing a child's inheritance, of losing a sense of security, and/or the ability to support oneself through old age' (Deevy et al. 2012: 12).

Each of these types of impact were represented in the observations made by the current interviewees. Participants described losing all their superannuation, being 'sucked dry', having to pay off loans over periods of months or years, 'losing everything', losing their life savings, not being able to afford to buy food, and 'throwing good money after bad' by hiring lawyers or pursuing civil proceedings against the perpetrator. To some degree, the extent of the financial impacts experienced by victims depended on whether the money they lost had been 'theirs to lose' (as one participant put it). For many participants, the money lost to fraud had been borrowed from family or friends or from a financial institution, taken from a self-managed superannuation fund, or came from selling assets such as cars or from the equity in their house. These participants described profound financial impacts resulting from online fraud, including having to return to work after a period as a stay-at-home parent or from retirement, and facing changes to their housing situation, ranging from downsizing to homelessness. For example, participants stated:

I am back working again now and I am 65 on Saturday (interview 16).

[My wife] had to get another job because she was a housewife at that stage and she had to get back into the workforce (interview 26).

We had to go back to work (interview 72).

I have had to get a boarder in and the kids are not comfortable with that so I am sort of restricted with how much I see them now (interview 17).

I lost the unit I was renting....the place that I have now, I have never lived in such crap. We have always had a nice home. We had a home at [suburb], which was a good area, and [now] I live in shit....I am grateful for the roof over my head....[but] I hate going home every day (interview 32).

The house I was living in...has disappeared. The property is still there, but I don't own it any more (interview 58).

Because I got into such trouble financially I can't get credit. I can't get loans so I will never have my own place again even though I am working full-time (interview 32).

Overall, it can be seen that victims within the current study cited a variety of impacts resulting from the financial loss of their fraudulent incident. As evidenced in previous studies (such as Button et al. 2009a; Ganzini et al. 1990a; Titus et al. 1995; Ross & Smith 2011) there were victims along the full spectrum of losses, from those who experienced minimal impacts to those who were completely devastated as a result of their monetary loss. It is also important to highlight that the amount itself was not necessarily an indicator of the impact; instead the impact was subjective and dependent upon the victims' circumstances. While financial losses are argued to be the most understood of all the

potential impacts of online fraud, it is clear that they are not the only setback experienced by victims (Financial Fraud Research Centre 2014: 2), as the following sections show.

Emotional and psychological impacts of online fraud victimisation

In some cases, the impacts of crime victimisation can be ‘pervasive’ and ‘persistent’, with several studies consistently highlighting that ‘all types of crime can cause distress, causing an emotional reaction that can continue over a significant length of time’ (McGregor et al. 2013: 8). Specifically relating to online fraud, existing studies clearly document the emotional and psychological trauma experienced as a result of this type of victimisation (Button et al. 2009a; Ross & Smith 2011). Ganzini et al (1990b) examined the impact of fraud particularly on older persons and concluded that ‘catastrophic financial loss in older adults leads to the onset of major depressive disorder and generalised anxiety disorder’. Despite the myth that fraud victims only suffer financial losses (Gee in Button et al. 2010) the research is overwhelming in documenting the emotional trauma incurred by fraud in a large number of circumstances. There is even a small body of research which demonstrates that fraud victims ‘share many of the same devastating outcomes as their counterparts who have suffered serious violent crime’ (Marsh 2004: 127; see also Deem 2000: 36).

The overwhelming majority of victims of online fraud interviewed for this research study described profound emotional and psychological impacts following their victimisation. Participants described the fraud as ‘devastating’, ‘soul-destroying’, an event that ‘changed [their] attitude to life’. One admitted having ‘a bit of a nervous breakdown’ following the fraud, and another claimed the impacts were such that ‘it was the first thing I thought about when I woke up and the last thing I thought of before I went to sleep’. Participants described a number of (often interconnected) emotional responses following the fraud. The most common were: shame or embarrassment; distress and sadness; and anger. These are discussed in more detail below. Smaller proportions described: stress and worry; shock; and loneliness.

Shame and embarrassment

There is a strong stigma associated with online fraud victimisation (Cross 2015). This impacts the victim in terms of their ability to disclose to family and/or friends and negatively influences their willingness to report their incident to police (Deevy et al. 2012: 14; Office of Fair Trading, 2006; Ross & Smith 2011). The prevalence and strength of this discourse has a significant detrimental effect on those who experience online fraud. Based on this, it is unsurprising that shame or embarrassment was the most commonly cited emotional impact of online fraud among those interviewed for this study. Typical comments included:

You do feel ashamed and embarrassed (interview 61).

All the blame, the guilt, the shame. I was humiliated (interview 43).

I feel a little bit ashamed of myself to be honest with you (interview 6).

As noted above, there is a strong discourse of victim blaming associated with online fraud (Cross 2013; Cross 2015). This is evident in a previous study conducted by ASIC (2002) whereby victims of cold calling operations very clearly blamed themselves for their own predicament. This is further highlighted in the current sample of victims. For many, feeling ashamed or embarrassed stemmed from believing that they became victims of online fraud due to their own gullibility or foolishness. For example, participants commented that:

I just felt like a twit, I just felt like I'd done something very stupid (interview 5).

People are going to look and think 'how did such an intelligent person [become a victim of fraud]?' I mean I've got a PhD for God's sake! (interview 5)

I felt so ashamed that I could do something so stupid (interview 9).

I was just absolutely peed off with myself for being so stupid (interview 20).

Previous research suggests that victims blame themselves for their own circumstances as a coping mechanism, which allows them to make sense of what occurred, take control of the situation and therefore recover from the impacts of the fraud (Janoff-Bulman 1985). In line with this, many participants' sense of embarrassment or shame stemmed from blaming themselves for the incident:

I felt stupid that I had been taken in that way (interview 10).

Knowing that you were gullible enough to do it (interview 22).

It's more about me being so blooming stupid because I think I am smarter than that; well, I thought I was anyway (interview 20).

You just feel like a total idiot, a total idiot for falling for it (interview 21).

It's more the fact that you have done it to yourself, you can't blame someone else (interview 32).

[I think to myself] 'how could you be so stupid?'....I just can't seem to forgive myself (interview 39).

How could I do something so stupid (interview 66)?

The hardest part of it...[is]...that you should have seen it coming (interview 26).

In these examples, victims of online fraud clearly blame themselves for the incident; rather than talking about being the victim of an offence, they use the language of 'being taken',

‘falling for it’ and ‘doing something stupid’. As discussed elsewhere in this report, these self-blaming beliefs have important consequences for victims’ reporting and help-seeking behaviours.

Distress and sadness

As part of the emotional trauma experienced by victims of online fraud victimisation, individuals report feelings of distress and sadness (Button et al. 2009a; Button et al. 2009b; Button et al. 2010). This was also evident in the current study, where victims of online fraud commonly reported experiencing these feelings following the fraud. For example, victims claimed that:

I was so upset. I had never really cried so much [before] (interview 9).

I was really deeply distressed. I didn’t want to get up or go anyway or do anything (interview 23).

I would lay in bed and I have cried that many buckets of tears it’s not funny (interview 32).

I was extremely depressed about it (interview 39).

I cried a bit and you get very withdrawn....I went extremely quiet for a few months (interview 42).

Anger

Anger is one of the most common responses to criminal victimisation, including fraud (Spalek 1999: 215). In a study of older persons who lost their pensions as a result of fraud, anger was highlighted as the most common response of the victims (Spalek 1999: 215; see also Button et al. 2009a). It was also a common emotional response to online fraud victimisation among those interviewed for this research. Anger was variously directed at the perpetrator(s) of the fraud, or at the victim themselves, as the following comments demonstrate:

It just made me feel like jumping on a plane and going around the world to chase this guy (interview 21).

I wanted to kill them....I prayed that they died (interview 27).

I want some way to get revenge (interview 67).

You just come down on yourself and you don’t like yourself and you call yourself all sorts of names (interview 32).

[I was] just really angry at myself for getting done (interview 38).

I’m actually angry at myself (interview 52).

For many victims, the emotional responses of shame and embarrassment, distress and sadness and anger were deeply interconnected. As one participant stated:

When I realised that things weren't going to be alright I was kind of pretty dejected....It certainly was a fairly depressing situation, sitting around the house wondering what I was going to do and how I was going to [do it], you know? [I was] just really angry at myself for getting done....I just feel too stupid (interview 38).

Ongoing nature of emotional impacts

Ganzini et al (1990a) examined the impact of fraud against a control group who had not suffered fraud victimisation. In their results, they note that '48% of those who suffered a major depressive episode continued to have depressive symptoms six months after the loss compared to two percent of controls during the same time period' (Ganzini et al. 1990a: 59). In seeking to explain this, they suggest that 'the persistence of symptoms may be the result of a domino effect whereby initial financial losses resulted in subsequent catastrophes such as loss of home or difficulty paying debts and taxes' (Ganzini et al. 1990a: 60). A similar situation was evident for some of the victims in the current study. While for many participants, the emotional impacts of fraud were contained to the period immediately following the incident, for others, the emotional effects were long-term:

It is a sad existence....and it is hard to know you have to face that over the next few years (interview 25).

It still hurts, it may still hurt 'til the day I die (interview 26).

It just doesn't go away. It may eventually but...[currently]...it's always there for me...hopefully it will go away eventually (interview 39).

Some victims felt unable to move on from the fraud as they were still paying off the financial debt it had created, and therefore were regularly reminded of their financial losses. As one participant put it, 'It is ongoing and it will be until everything is finished, paid, and maybe [then] I can start to put it behind me, but it is something I don't think I can ever forget' (interview 39).

Practical flow-on effects resulting from emotional impacts of online fraud

Beyond experiencing emotions such as shame, anger, distress, shock, and stress, participants described a number of practical impacts resulting from these negative emotional states. For example, a small number of victims were unable to work:

Some weeks I couldn't go to work as I was so consumed [by the fraud] (interview 25).

I was not really working...I pretty much had five weeks where I was not really doing anything (interview 38).

For many victims of online fraud, their experience has a lasting impact and leads to a change in their behaviour. For example, Button et al. (2009a), found that 74.5 percent of victims in their study reported changes in their behaviour as a result of their online fraudulent incident, including becoming more cautious and wary as well as a loss of trust (Button et al. 2009a: 61). Similar changes of behaviour were evident in the current research. Many participants commented that the online fraud had made them extremely wary, and less trusting, of other people. For example, one participant commented that 'After this happens, you are more cautious, your eyes are more open'. As a result of fraud, a small number of participants had become distrusting even of approaches by charities, with one claiming, for example, 'I've become so stonehearted. I don't contribute a dollar to anyone who asks for help'.

Similar to the research of Button et al. (2009a), many participants in this study reported experiencing a loss of trust in other people as a result of their victimisation:

I do not trust anybody any more (interview 14).

It makes you very wary (interview 6).

I was really shocked that...someone had lied to my face and that really hurts....It gutted me (interview 28). I am just distrustful of anyone who wants anything to do with money (interview 14).

Suicide

It has been well established that for some victims of online fraud, the impacts of their victimisation are life changing and can have a devastating toll on their life. Unfortunately there are some victims who feel that the impact is so great, that suicide is the only viable solution to the problems they face. In their study of fraud victims, Ganzini et al. (1990a) put forward advice to clinicians that 'depression, a large financial loss, and a decreased standard of living may increase the risk for a major depressive disorder and suicidality'. It is difficult to estimate the true extent of suicide as a result of online fraud victimisation given the shame and stigma associated with it and a lack of disclosure on the part of victims. However, the media contains several examples of victims who have taken their own lives in response to these events (Brooke 2010; Mandel 2013; Porter & Plath 2013). The severity of online fraud victimisation was clearly evident in a small number of victims interviewed for this study. As detailed below, the emotional and psychological impacts of online fraud victimisation were so great for some that they had considered, or even attempted suicide. For example, participants stated:

I have come close to ending my life, honestly, I still feel that way (interview 13).

[At the time I reported the fraud] I said 'As far as I'm concerned, I am ready to suicide' (interview 34).

I even tried to kill myself I was so depressed, because [of] not just the money but because of the shame. My family was very upset (interview 43).

I had one final conversation with her [a romance fraud perpetrator] and said 'I am going to commit suicide', which is how I was feeling at the time....There is suicide in the family (interview 45).

I [was] sort of really despairing and about to commit suicide....I was desperate, I mean I was considering suicide. I was that distraught with what I'd actually done... [further in the interview] I was really despairing. I was, I saw this end for myself through suicide. And then I thought, 'this is ridiculous. If I don't say something to somebody, I'm going to do it [commit suicide]' (interview 49).

During that first night I was definitely feeling suicidal (interview 59).

Sometimes I think I'd be lucky if I didn't have a gun here, because I've been very close [to committing suicide]. Very, very close (interview 58) .

One participant, whose fraud victimisation followed a number of other adverse life events, including a violent intimate partner relationship and the loss of her job, described taking steps towards ending her life:

Participant: I had literally torn up any personal things – letters, diaries, photos - so there would be no trace left.

Interviewer: Of this [online fraud] incident?

Participant: Of me....You just feel so stupid....[I felt] pretty useless really, that is what I kept thinking, a bit of a waste of space, that is what I kept thinking about myself.

Interviewer: Did you ever think of suicide?

Participant: Yeah I did. I just shut down, but I would make sure my underwear was clean. It was just so bizarre, and there would be no trace of me left, I would just evaporate (interview 44).

Importantly, and as discussed elsewhere in this report, some fraud victims have experienced other types of victimisation (eg sexual and/or domestic violence) (see also Whitty & Buchanan 2012) and/or other adverse life events. While in some cases victims felt suicidal as a direct result of the online fraud, in others, the fraud may have been only one contributing factor towards feelings of suicidality.

Finally, victims' comments about suicide highlight the important role that effective support can play in preventing suicidal thoughts or actions. One woman, who had felt suicidal

following an investment fraud, believed that these feelings were tempered by her husband's supportive response, claiming that things may have been different 'if he had reacted differently and not supported me through it' (interview 59). This is further explored later in this report in the section on victim support.

Physical impacts of online fraud victimisation

In addition to the emotional and psychological impacts of online fraud victimisation, individuals can also report physical symptoms in response to these events. This can manifest itself at one end of the spectrum in skin conditions and sleeplessness (Button et al. 2009a: 53) or at the other end of the spectrum in alleged premature death (Spalek 1999: 218). This was mirrored in the current study with many victims of online fraud reporting experiencing physical impacts following the fraud. In particular, sleeplessness or insomnia was commonly reported. A smaller number of participants described experiencing nausea and/or weight loss in the aftermath of the fraud. Other physical impacts of fraud are discussed below.

Fear and concerns for physical safety

It is not uncommon for offenders to allege threats of violence against fraud victims and/or their families in order to gain compliance from victims for their requests. Ross and Smith (2011) found that 20 percent of their respondents had experienced a threat of some kind towards themselves and/or family members. This was also a finding of Button et al. (2009a: 64) whereby they noted that 'some fraudsters will use threats of violence or other intimidation when the scam looks like it might come to an end'. A small number of victims reported these same experiences. Some individuals reported fearing for their physical safety once they had recognised that they had been defrauded and/or reported the fraud to authorities. One woman who had experienced romance fraud described needing to have family members stay with her at her house due to fears about her safety:

Participant: My sister-in-law's Dad and Mum came over one night to stay...I was scared. I did not know who is [the perpetrator] is, is he is my house? Is he coming? Is he going to kill me?

Interviewer: Did he know your address?

Participant: He knew everything. What I drive, what I do for a living, he knew everything. And being a man he knows I lived on my own [and that] no one is with me. I kept thinking 'Oh my God'....I had to shut all my blinds. I shut all my doors. I would not answer the phone....I started getting very bad anxiety (interview 41).

This participant went on to reveal that she had moved house as a result of the concerns she had for her physical safety following the fraud. She claimed:

I just kept thinking that I am on my own. I come home at night, I don't know if he is out there. I don't know who he is. That is what drove me to

leave that place....I moved because I was thinking that I can't stay there....At night I started to leave my lights on at home. I started to get panicky because he knows the time I come home (interview 41).

A small number of other victims expressed similar fears for their physical safety. For example, participants stated the following:

I was also thinking...'These guys are criminals. How do you know they're not bikie gangs'? Next thing you know you [might] go and get people breaking into our house and getting some recompense (interview 59).

I started to think 'Oh, what if they come to Australia? They might kill me or something'. You start to worry because they are criminals (interview 47).

One woman, whose mother had lost up to half a million dollars to online fraud, described feeling afraid when she visits her mother's house:

I've got to admit, when I go home and stay in [home town]...I'm a bit scared. Like because they know where she lives and all this sort of stuff. Are they just going to come around and like...? I'm assuming they're not [going to] because they're overseas somewhere, but they've probably got people connected elsewhere....I've told her, 'Please don't tell them [the online fraud perpetrators] any of my details'. Like I've only just recently told Mum my new address (interview 51).

Death threats

A small number of participants claimed to have directly received death threats from their online fraud perpetrator(s) or those associated with them. For example, one man, who had reported an online fraud to the ACCC in relation to an incident in which his wife had been the victim of an online fraud, described being threatened once he uncovered the fraud: 'A man in the...[business run by my wife]... was threatening to kill me and others were threatening to kill me...Someone tried to run me off the road and threatened to kill me' (interview 25).

In another case, a male victim who had posted information online about a fraudulent company reported being threatened to the point of having to seek refuge overseas:

I actually got some death threats. We [my wife and I] left the country over it for a while. It got pretty serious....I got phone calls....They put a note in my yacht: 'We know where you live. We know where your wife lives. We know what your wife's phone number is'....I had an SMS from them as well: 'Last warning' (interview 63).

One woman, who had been the victim of romance fraud, at one point had managed to intercept the communication between her alleged offenders. As part of this she discovered

that one offender had told the other 'if it means you have got to kill her, do it' (interview 32). She understood this to be a death threat against her life and was understandably shaken by this incident.

Travelling to meet the perpetrators of online fraud

In some cases, victims of online fraud will travel overseas to meet with their offender/s (Cross et al. 2014). This poses a significant threat to their safety, and can expose the victim to kidnapping, blackmail, extortion and possible murder. While not a frequent occurrence, there are instances where victims who travel overseas need rescuing from their alleged offenders by law enforcement. Several examples can be found within the media which illustrate victims worldwide travelling to African countries (Anonymous 2008; Anonymous 2012; Smith 2012). There are also instances whereby police are able to successfully intervene in order to prevent a victim travelling overseas (Dunn 2013). A tragic example is that of Jette Jacobs, a 67 year old Australian woman, who had lost over \$100,000 through her involvement in romance fraud. In 2013, she travelled to South Africa to meet her 'partner' and was found deceased in her hotel room a few days later (Powell 2013). Her death was treated as suspicious with her 'partner' later arrested by Nigerian police on charges relating to her murder (AFP 2014). The death of Jette Jacobs highlights the dangers and real threat that offenders pose to the safety and wellbeing of their victims.

In the current study, some participants had been asked by the perpetrator to travel overseas to meet them in person. A small number of victims had done so. One male victim of investment fraud described flying to London on route to the USA to attend a work conference, to meet with the firm that he had 'invested' a large sum of money in, only to discover that he had been defrauded. The man's wife described what ensued as 'like he was in a James Bond movie'. After realising that he had been defrauded, and having informed the (now) perpetrators of the address of his hotel, the man described feeling 'so nervous, I kept hiding behind cars looking back to see if I was being followed'. The man further described returning to his hotel room after taking a brief walk to find the door of his room ajar, and the language setting on his mobile phone – which had been in the room – changed to a language he initially didn't recognise (but later discovered to be Belarussian). In addition, all records that had been saved on the man's phone, which included a number of voice mail messages from the perpetrator, had been deleted from the phone (interview 50).

Participants in the current study discussed having made overseas or interstate trips to meet with those whom they believed were their romantic partners, business partners, or another character in the story that had been used to defraud them:

- One female victim of romance fraud flew interstate to meet the associate of her 'partner' to make a payment on his behalf (interview 23).
- A male victim of advance fee fraud (inheritance) flew to Togo to meet with a 'bank manager' he had been corresponding with and took part in two meetings with this man in a hotel room (interview 58).

- A woman who reported to the ACCC on behalf of her son (a victim of a romance fraud), stated that he had travelled to Ghana to meet with his online girlfriend. The man was met by a group of Ghanaian men at the airport, and was taken straight to his 'wedding' ceremony, during which he was not able to talk to or touch the 'bride'. After returning to Australia following this 'wedding', the man continued to be defrauded, and was continually tricked into sending money for the upkeep of his 'wife' (interview 46).
- A man who had reported a fraud to the ACCC on behalf of his wife, claimed that his wife had become entangled in romance fraud and had planned to meet with her 'partner' overseas. The man had intercepted his wife's emails and discovered that she had made plans to flee with their young daughter (interview 25).
- A woman who was the victim of computer software fraud flew interstate and met with the man that she had been dealing with over the telephone. She was very angry with them and the situation became quite volatile (interview 66).

These cases demonstrate the very real risk to physical safety that can occur as a corollary to online fraud victimisation. In each of these instances, the victims have jeopardised their own physical safety in order to meet with or confront their alleged offender/s. While no victim in the current study was harmed, their stories nonetheless demonstrate the impact that online fraud victimisation can have, across both online and offline environments.

Impacts of online fraud victimisation on relationships

Many victims of online fraud interviewed for this study did not reveal the fraud to their friends or families. Indeed, apart from making an online report to the ACCC, the interview was the first time many of the participants had discussed the incident with anyone.

Those who did discuss the fraud incident with their family or friends experienced reactions that varied from highly supportive to very unsupportive. Participants described the fraud impacting adversely on their intimate partner relationships, relationships with their parents, children and siblings. This is consistent with previous studies that document the ways in which relationships are impacted through online fraud. In particular,

Relationship breakdown can be caused in three ways: by creating stress on the relationship due to the financial loss; through the secrecy surrounding victimisation where one partner keeps it secret but is eventually discovered; and by reason of the distress experienced by family members in response to the 'squandering' of life savings (Button et al. 2009a: 59). Each of these situations was present in the experiences of some victims in the current study. For example participants commented that:

He [my husband] reckons that I was more convinced and I was more willing to go along with it than he was, so we have fought about that (interview 11).

It has affected my family, the relationship I have with my kids (interview 17).

My son actually found out and he came over and...went absolutely berserk at me (interview 39).

The strain on the marriage has been very, very hard (interview 56).

In some cases, the reactions of family members may have been influenced by the victim having lost money borrowed from a family member as part of the fraud. In other cases, victims felt that their children were upset or angry that money that they considered would form their inheritance had been lost to fraud. Not all victims shared this concern, however, with one woman claiming, 'My daughter said how could I? And I said 'Well darling, mothers aren't infallible. I do not claim to be infallible. I never have. And I was thinking 'Well it's my money anyway, so get stuffed' (interview 48).

Summary of the impact of online fraud

This section has examined the various impacts that online fraud can have on individual victims across many aspects of their lives. As evidenced in existing literature and further demonstrated in the current study, victims of online fraud can suffer financially, emotionally, physically and socially. While the extent and severity of the impact will vary, there is a group of victims that is overwhelmed and devastated by online fraud, including a small group who consider suicide.

It is important to recognise that the losses incurred by victims are not simply relegated to pure monetary losses (Nerenberg 2000); rather there are potentially detrimental effects across a much wider scope. The ability to understand this diversity is critical to better understanding some of the difficulties and frustrations cited by online fraud victims regarding their reporting experiences and need for support services, both of which are covered in the remainder of this report. It is the reporting of online fraud to which the document now turns.

Experiences of victims in reporting online fraud

It is well established that crime statistics are not an accurate depiction of the actual level of crime (Taylor 2003). Rather there is a substantial 'dark figure of crime', which represents the incidents that go unreported to police agencies (Hayes & Makkai 2011: 33). The proportion of crime that goes unreported varies according to the type of crime, with gendered crimes such as sexual assault and domestic violence having notoriously low rates of reporting (Taylor et al. 2012). Fraud similarly has a notoriously low rate of reporting to authorities (Button et al. 2014; Copes et al. 2001; van Wyk & Mason 2001). Studies across the UK, USA and Canada estimate that less than one-third of all victims report fraud to authorities (Mason & Benson 1996; Schoepfer & Piquero 2009; Titus, Heinzelman & Boyle 1995). For example, Rebovich and Layne (2000) assert that in the US context 'over 90% of frauds uncovered in the National Public Survey on White Collar Crime never made it to the files of the crime control or consumer protection agencies'. This is also evident in Australia (Smith 2007). Smith (2008a: 383) observes that 'non-reporting rates vary considerably, although many surveys have found that up to two-thirds of people do not report fraud officially'. There is also evidence to suggest that the reporting of fraud in an online context is even lower than in offline contexts (Smith 2007, 2008a). The pessimism associated with the reporting of fraud in both online and offline contexts is captured in the following assessment by the Fraud Review, undertaken in the UK:

Fraud is massively underreported. Fraud is not a national priority so even when reports are taken, little is done with them. Many victims therefore don't report at all. So, the official crime statistics display just the tip of the iceberg and developing a strategic law enforcement response is impossible because the information to target investigations does not exist (Fraud Review cited in Smith 2008a: 380).

Despite the lack of reporting evident for this particular crime, there is only a small body of literature that seeks to explore the reasons why people report or fail to report fraudulent offences. The majority of these studies to date have focused on individual fraud victims and seek to ascertain the reason/s associated with a lack of reporting and as well as victims' '(dis)satisfaction with the ways authorities handled the case' (Schoepfer & Piquero 2009: 211). There is disagreement in the literature as to what factors (if any) influence the decision of an individual to report fraud. At a broader level of crime reporting generally, 'demographics, attitudes towards police, previous victim history, knowledge of offender, seriousness of offence, opportunity for compensation and time and effort involved in reporting have all been found to affect the willingness of individuals to report crime' (Taylor 2003: 83). In applying this to fraud reporting, most previous research has focused on an examination of the 'demographic characteristics of the victim or the objective characteristics of the fraudulent incident (such as the amount of money or property lost, or the type of fraud perpetrated)' (Mason & Benson 1996: 513, see also Copes et al. 2001). This has largely been unsuccessful: 'few consistent relationships have been found between

reporting behaviour and either the victim's demographic characteristics or the objective characteristics of the crime' (van Wyk & Mason 2001: 332, see also Schoepfer & Piquero 2009). For example, a study conducted by Mason & Benson (1996: 20) indicated that there was 'no relationship between age, sex, race, income or education level and the probability of reporting'.

Only two studies have found a relationship between the demographic characteristics of victims and the reporting of fraud. Copes et al. (2001: 358) found that the 'victim's level of education and relationship to the offender consistently affected their reporting behaviour'. Schoepfer and Piquero (2009: 214) similarly found that 'education was the only statistically significant factor in whether or not individuals reported their victimisation to authorities' but argued overall that their results 'supported prior research in that there were very few consistent relationships between victim characteristics and reporting behaviours' (Schoepfer & Piquero 2009: 214).

Only two studies have gone beyond demographics in seeking to understand the factors that influence fraud reporting. Mason and Benson (1996) applied the concept of social support as a conditioning factor for reporting fraud. Their study concluded that:

[R]esponses to white collar crime victimisation are conditioned by social support. Friends and family members strongly influence how fraud victims respond to their victimisation. This influence is reflected in the substantial increase in reporting that follows encouragement to report and in the substantial decrease that follows discouragement from reporting (Mason and Benson 1996: 520).

Mason and Benson (1996) also argued that victims' sense of responsibility for the victimisation contributed to reporting (those who blame themselves are less likely to report compared with those who blame the offender/s) as did the amount lost (larger losses increased the likelihood of reporting).

Copes et al. (2001) examined fraud reporting and found that 'fraud reporting is influenced by two main factors: perceived seriousness of the offence and accumulated legal capital... by legal capital, we mean the accumulation of knowledge about and experience with the machinations of law' (Copes et al. 2001: 360). In this circumstance, offence seriousness was conceptualised as the amount lost in the fraud in that 'individuals who suffered greater financial loss were more likely to report than those who were defrauded of smaller amounts' (Copes et al. 2001: 359).

While existing research on the reasons why people report has been largely unable to pinpoint particular factors that influence fraud reporting, these same studies have consistently articulated clear reasons for the non-reporting of fraud offences. These include victims not recognising their own victimisation; not being sure of whether an offence has

occurred; a sense of shame and embarrassment about being a victim; a lack of knowledge about who to report the incident to; a sense of guilt in their circumstances; and a belief that nothing can be done about it (Button et al. 2012; Jorna & Hutchings 2012; Kerley & Copes 2002; Schoepfer & Piquero 2009; Smith 2008a; UN 2013). A unique factor to fraud is the diverse range of agencies that the offence can be reported to. Button and colleagues (2012: 42) argue that:

...when fraud is considered it is therefore better to describe a 'fraud justice network'. This encompasses multiple systems or what some would call nodes, including the criminal justice system, civil system, as well as some statutory and private organisations which operate sometimes as a system, sometimes parallel and sometimes completely separately.

This often leaves the victim unsure of the agency or agencies to which they should report. Coupled with an uncertainty about whether a crime has occurred, or the level of proof required to support their claim, many victims are reluctant to come forward and report (Kerley & Copes 2002). Added to this the frequent sense of shame, embarrassment and self-blame towards their situation, the likelihood of reporting is greatly reduced, as evident in the statistics outlined above. For those who do report, there are several surveys that indicate that consumer protection agencies receive a higher proportion of reports, compared with law enforcement (Kerley & Copes 2002; Smith 2007; Smith 2008b). There is also a discrepancy in the characteristics and type of fraud that is reported, with fewer people reporting advance fee fraud (where a victim sends a small amount of money having been promised a larger amount in return) compared with banking/phishing frauds (Copes et al. 2001; Schoepfer & Piquero 2009; Smith 2008a).

A lack of reporting has also been linked to overall attitudes towards the crime itself and the police. For example, Taylor (2003) presented findings from an Australian Small Business Crime survey, which asked businesses to indicate why they had not reported a fraudulent incident. Taylor (2003) found that '47% indicated that reporting the crime would not achieve anything; 45% indicated that the incident was not serious enough to report; 43% indicated that the police could not do anything; 38% believed that the chance of a successful solution of the matter was slight' (Taylor 2003: 84). While these findings are specific to the business community, they can also translate to the individual experience of victims and their lack of confidence in being able to gain a satisfactory resolution to the problem through reporting (Smith 2008a).

Overall it can be argued that '[fraud] victims who do find out they are victims and wish to report it face more challenges reporting than typical crime victims' (Button et al. 2012: 47). They also 'face the twin challenges of [determining] who to report to and securing their interest once they decide upon a body' (Button et al. 2012: 48). For many, this presents too profound a barrier and they do not proceed with reporting the fraudulent incident. This section has established that to date, research has been largely unable to determine with

clarity the reasons underpinning why victims do report fraud. However, the literature clearly demonstrates the challenges faced by those who do decide to report, as well as the many barriers to successful and satisfactory reporting.

The following discussion presents findings from the research of the reporting experiences of online fraud victims. These findings draw heavily on the narratives of victims in expressing the experiences, both positive and negative, in their interactions with a number of agencies. The reporting of online fraud is a complex issue, with many factors contributing to an overall understanding of the phenomenon. As indicated above, fraud, generally, has very low reporting rates, with reporting of online offences being even less often. Therefore, those who participated in the current study represent a unique group who defied the norm and reported their victimisation to the ACCC (as a minimum requirement). It has also been established that fraud is unique in terms of the wide range of agencies that can take a report regarding victimisation. The ACCC is not an enforcement body in terms of online fraud. Rather it is an agency that focuses strongly on prevention through education and awareness campaigns. Therefore it was important to understand why victims chose this particular agency to report their fraud victimisation to and to document their experiences in doing this. Victims were therefore asked why they reported to the ACCC and their expectations of reporting to this particular agency. As part of this, victims were also asked about reporting to other agencies and their motivations across reporting as a whole.

The results of these questions revealed two main reasons why participants reported their incident to the ACCC (through the Scamwatch website). The first revolved around the desire of victims to get some form of justice, and the second focused on altruism. Each one of these will be examined in detail.

Reporting to the ACCC based on a need for justice

For many of the victims, the decision to report to the ACCC through the Scamwatch website was made under an assumption that reporting would initiate an investigation into their particular matter. Many were driven by two things: the desire to get their money back; and to see some sort of justice or retribution against their offender, through the criminal justice system. However, all victims who expected the ACCC to take action and initiate an investigation on their behalf were disappointed and frustrated by the lack of action and perceived interest taken by the ACCC in their case:

I thought maybe they [ACCC] would be able to do something. [The offender had] a consumer product that he was supposed to be selling so I thought that maybe they could do something about it and put their investigators on it. But nothing happened as far as I was concerned (interview 9).

I was hoping someone would do something, I thought Scamwatch would do something but the guy that I spoke to originally quickly shut me down

and said 'we don't follow through cases we are only preventative' so it went nowhere (interview 21).

I was sort of wondering whether they could trace them in some way, shape or form, and not necessarily to get my money back. because I kind of figured that was gone, but to stop them. That to me is the main thing is to find them and stop them scamming other people. Because I mean it hurt me financially but it did not kill me financially whereas some other people it might have (interview 42).

I was hoping that they [ACCC] might offer assistance in catching the crooks or whatever. Even if they cannot help in me getting my money back or part of my money back, catching the crooks would be a great satisfaction. In hindsight, I wonder, why the hell did I go there? (interview 58)

I would have liked them to have done something. But I kind of worked out that they weren't going to because it [the website] actually said 'we don't investigate we just note whatever' (interview 5).

In a similar vein to initiating an investigation, many victims reported to the ACCC in the hope that this agency would be able to assist in getting their money back.

We were hoping to get our money back and stop them going and doing it to other people (interview 27).

I said, 'look I am filing my complaint; I have to get my money back' (interview 29).

I'm just wanting to get the money that I paid back again (interview 60).

This is further elaborated in an exchange between a victim and the interviewers:

Interviewer: And what did you hope to achieve by reporting to them [the ACCC]?

Respondent: My money back, prosecution for fraud and my money back.

Interviewer: What did you get from them?

Respondent: Zilch, just a thank you for your information and here is a copy for your records (interview 36).

The need for some action and resolution of the matter was clearly important for many victims and they therefore expressed frustration in the lack of action and attention that they felt they received. This is clearly evident in the following comment:

There is nothing here in Australia that can assist. And that it is the thing that I have been absolutely gobsmacked about... what is there here in this country that can actually assist us and prevent this from happening? Some kind of investigation, some tracking or assistance in resolving this issue. There is not anything....It is a situation that had to be resolved....I want to see him dealt with in court (interview 18).

In combination, there were many victims who were motivated to report to the ACCC with a desire to see the agency take some action that would result in the offender being investigated and prosecuted and in some cases, their money being recovered and returned. There was a clear need for some victims to achieve a sense of justice and retribution against the offender, which would have been met through the criminal justice system. This is evident in the following comments:

I would have liked to have my day in court with him [offender], I would have liked to nail him to the wall... I wanted him to go down. I wanted him to be reported and I wanted somebody to be able to stop him from doing what he is doing (interview 9).

We all want justice and no one likes to see crooks get away with stuff where they are taking advantage of people (interview 11).

I knew my money had gone but I was very interested to know, I found it difficult to believe that these people can do this and just completely disappear and there was no trace of them.... It is ridiculous I know but I just felt like I needed to know whether they were actually caught or not (interview 22).

And there must be a solution to get an outcome. And we're not talking about gaining any money, we're talking about tracking down and finding these people (interview 56).

I just wanted to make sure, I was hoping they would close the guy [offender] down, or get in touch with him, or put him in jail or something. And hopefully expose it so no one else gets caught (interview 69).

It was evident from many victims that they felt a strong sense of injustice in not being able to get any action or assistance from the ACCC in being able to investigate what had happened to them and to get an outcome or resolution. Many victims had all the information and details of their offender/s and provided these to the ACCC but were unsatisfied at the inability of the ACCC to commence action.

As noted above, however, the ACCC is not an investigative or enforcement body. It does not have the capacity or the authority to conduct investigations into these matters, unlike police agencies. Nonetheless, as these quotes indicate, there was a common misconception on the

part of victims that the ACCC is an enforcement body and should be able to assist. While this is unrealistic, it does illustrate a significant opportunity that exists for the ACCC to increase public awareness about what reporting through Scamwatch can realistically achieve. The disjuncture between the expectations victims have of the ACCC and the capacity of the ACCC to assist is therefore a key finding of this study. Victims commonly held unrealistic expectations and a general misunderstanding of what the purpose of the ACCC, which frequently led to strong feelings of anger and frustration following the reporting of online fraud.

Reporting to the ACCC out of a sense of altruism

In addition to those victims who were motivated to report to the ACCC by a desire to obtain justice, there were others who reported their fraud victimisation in the hope that fraud of a similar nature would not happen to someone else. In these instances, victims were not motivated by the possibility of a response to their individual circumstances, but recognised the role of the ACCC in educating others and wanted to contribute this campaign of community awareness. This is evident in the following comments:

I was just putting the information out. I thought 'oh well someone's obviously collecting statistics on how many people get scammed and what sort of amounts. So it's a bit like you know, doing the Census. I'll add my experience to the collection and maybe it will be meaningful to someone' (interview 48).

I am putting myself as an example forward and I do not want anyone caught in a rut and in a position that I was in. Because I will tell you that I am a bloody strong character, but this absolutely screwed me over (interview 18).

I didn't expect anything from the ACCC but wanted it to be there in case they wanted it as a case study and they could put it up and other people could perhaps learn from it. That's why I reported it to them. The police won't tell anybody, I don't think it even got out of the station (interview 26).

I wanted to do something and thought it would be useful for other people to know about because I know with online crime it is really hard to catch people (interview 28).

It wasn't about.... I'm not reporting this for my personal benefit. I'm reporting this to try and protect everybody else. And I'm reporting this to try and get someone to stop this fraud happening (interview 52).

What can I do, if there's anything I can do to, not to catch them, I don't think I'll ever catch them, but to enlighten other people that this is out there. That's why you're doing it (interview 65).

I reported, not because I was embarrassed or ashamed, but because I was angry. And I didn't want anyone else to suffer the same thing. So I thought I would boost awareness (interview 71).

For many of the victims who reported for this reason, there was already an acceptance and understanding that there would be no investigation, no prosecution of the offender/s and that they would not be able to get their money back. Despite being in this position, as the above comments indicate, many felt a strong need to put their stories and their experiences out in the public sphere in an attempt to educate others and potentially stop it from happening again. While this group of victims were still frustrated and disappointed at the reporting process, this was somewhat mediated through a more realistic expectation and understanding of what reporting to the ACCC could actually achieve.

Given that the ACCC is one of many agencies that victims can report fraud victimisation to, the following section explores the other agencies that victims contacted for assistance and their motivations and reporting experiences with these other agencies.

Reporting fraud to agencies other than the ACCC

The 'fraud justice network' (Button et al. 2012) is a vast array of agencies encompassing law enforcement, consumer protection, other government and non-government agencies. Consequently, victims are confronted with a large range of organisations that can potentially take their fraud complaint. In addition to the ACCC, many victims detailed an exhaustive list of agencies that they had contacted in a bid to gain information about their offence and offender as well as seeking to make a complaint and initiate some sort of investigation. Victims identified a long list of agencies that they consulted in their quest to report their fraudulent incident, including law enforcement (state, federal and international), banks (local and international), consumer protection agencies (state based and international), remittance agencies, the Australian Investment Securities Commission (ASIC), mobile telecommunications and internet service providers, trade bodies, consular services and embassies (both Australian and other jurisdictions), private investigators, private solicitors and lawyers, website providers, dating agencies, ombudsmen (state and federal), civil and administrative tribunals, and politicians (at various levels).

Victims were asked about their motivations for reporting to other agencies. Similar to the previous section on reporting to the ACCC, there were the same two contributing factors: to gain a sense of justice (through the initiation of an investigation); and/or to prevent others from becoming victims. There were, however, differences in motivations according to the specific agency/ies to which victims reported. For example, while many victims reported to the police with the hope of police taking their complaint and starting an investigation, those

who reported the fraudulent incident to their bank frequently hoped to initiate an investigation and either freeze or reverse a transaction they had put through and get their money back. A similar situation was experienced for those who reported to remittance agencies, as there was a clear purpose to freeze a transaction or to get their money back from previous transactions. Many victims who were defrauded through investment or business opportunities reported to ASIC with the hope that an investigation would commence that would result in the fraudulent company being deregistered and/or punished. For those who were defrauded through dating websites, there was a strong desire to have the offender's profile removed from the site and to have them blocked from future usage. The remainder of agencies were all contacted in a similar vein, to initiate some type of action relevant to what the victim perceived as their jurisdiction. The majority of reporting to other agencies fell within the ambit of victims needing a sense of justice through particular actions taken in response to their complaint. A small number of victims reported to these other agencies as a means of warning and educating others to prevent further victimisation, however this was not as dominant compared to their motivations for reporting to the ACCC.

In combination, these two sections highlight the extensive 'fraud justice network' that exists and that victims must negotiate to make a report about their fraud victimisation. Despite the large number of agencies and attempts that victims made to report their incidents, this did not always equate to a level of success in reporting, through the agency taking their complaint. Rather, many victims expressed immense anger and frustration at their treatment by these organisations and their inability to assist them or deal with the complaint in the way that the victim had hoped.

Victim experiences in reporting online fraud

Overall, the majority of victims interviewed for this project had very negative experiences in trying to report their fraudulent incident to an authority. Many victims expressed immense anger, frustration and disappointment at the way they were treated across the 'fraud justice network' (Button et al. 2012) and the lack of satisfaction they received. This was not relegated to only one agency or Australian jurisdiction, but was experienced across all organisations. For several victims, the reporting experience was as traumatic and harrowing as the victimisation itself and further exacerbated the impact of the fraud they were already feeling. There were several distinct reasons that victims identified as contributing to these negative reporting experiences. These will be examined in turn.

The merry-go-round effect

Given the large number of agencies that could potentially receive a complaint, many victims found it difficult to find a specific agency who showed any interest in their situation and who would actually take a complaint. Rather, many victims experienced being passed from one agency to another (and sometimes back again) without any organisation willing to take any responsibility. This was across law enforcement at all levels, as well as other

government departments. The following comments indicate the difficulty that victims described in trying to find an agency to listen:

There was no one. It did not matter what section of the police that I called, whether it was local or federal, state whatever there was no one there they just kept passing it onto someone else (interview 21).

But even to try and sort out where to report it to is, you know, how many places did we try? But no one was able to help and you get bounced from one to the other so there is no easy way of lodging a complaint (interview 24).

I don't think these organisations are set up to catch anybody .We contacted five or six organisations and I don't understand who is responsible to pursue them [offenders] (interview 27).

Then I was told to report it to the State Police, but when I rang the State Police they shooed me back to the Federal Police. The State Police said 'it's not within our jurisdiction because it is international. That is Federal Police' (interview 36).

They wouldn't accept a complaint. So, that's a pretty serious thing where you go along and say, 'I'm 20 grand out of pocket and it's fraud, and there's criminal activity involved,' and you go to the police and they say, 'We won't even accept your report.' So, that wasn't particularly good (interview 59).

And it is hard to find where you actually, I don't know where do other people go to report it? I mean it was made pretty clear to me that there weren't many places that were actually interested in your story anyway (interview 48).

These quotes indicate the challenges faced by victims in trying to find an agency that would listen to them and subsequently take a complaint. Instead, many victims relayed what is established as the 'merry-go-round' effect (Button et al. 2009a), whereby they were passed from one agency onto another agency and perhaps onto a third or back to the original. This was a source of extreme frustration for victims, who felt that no single organisation was willing to take responsibility for their case:

The police said that 'it's not in our field because it's just business. If the goods are lost or not perfect, it's not our problem. It's Fair Trading's problem'. The fact that Fair Trading doesn't have any enforcement power to oblige these people to respond to consumers obviously creates this loop hole. I appreciate that Fair Trading didn't have the power to do anything

else but after a while my complaint was absolutely useless and a waste of time and I think 'what is the point of them being there'? There is something they could have done; they could have referred it to the police... If you go to the police and say, 'I have just been a victim of fraud', it's like you go with mummy and mummy says 'go with daddy' (interview 29).

It was basically, 'that is [state]. You have got to go back there'. You know, 'I can't that is why I am seeing you. You know, it's [state] I can't just jump in a car and toddle off [to another state]. I can't do that that is why I am seeing you'. And it was 'sorry mate you have got to contact them. See you later'. It was short, sharp and direct (interview 33).

So yeah, I think so far I have been to ACCC, ASIC, Office of Fair Trading in [state], the police, and they kind of kept on giving me 'well you need to speak to this person', and I was like 'I just spoke to them and they told me to ring you' and then they will do the 'well you need to ring this person' and I would say 'well they told me to ring you' and whatever. And I am like 'do any of you guys know'? They were all just trying to hand pass (interview 38).

They [state police] didn't want to know about it. It's not a state matter. I reported it to the federal police, and again they said it's off their jurisdiction... [The state police] said because it's an international situation, the only police department in Australia that you could report to would be the federal police. They did not want to take it any further. The state did not want to take it any further (interview 60).

I went to the [first state] police. The said ring the [second state] police. I ring the [second state] police, they say the people you were dealing with in [third state]. I ring the [third state] police, they say, 'No, no. Their office is there, but they come from [second state].' Everyone's just pushed it around. Not one of them has wanted to know about it (interview 63).

I got bounced around, it was really no one. They said 'well the crime isn't committed in [state] so okay we can't do anything.' The Federal police [said] 'the person isn't in Australia so we can't do anything'. And I'm thinking 'can't you at least tell the people overseas because it will have a bit more authority coming from'.... Like I was prepared to go sign statements and whatever was necessary. Nah. So you know you just have to let it go and walk off (interview 48).

This lady constable who was there at the desk when I said what exactly has been going on and I said 'I've been exploited, I've been scammed by an organisation or a group in Ghana.' She said 'what's a Ghana?' And I said 'Ghana, the country!' And she goes 'Oh...' Well then she said 'oh we can't actually do anything about that, you need to contact the federal police about that.' So then we came home and rang up again Scamwatch who told us to go down to the police station (interview 49).

These comments indicate the level of frustration felt by victims in being continually referred to another agency. This was very common, irrespective of the type of fraud experienced by the victim and the state they were residing in. Victims expressed hurt and anger at having to tell the same story over and over again to different organisations. In many cases, the victim gave up trying to report the incident, with the realisation that nothing would be done and they had lost their money.

In a small number of cases, victims had spoken to overseas law enforcement agencies that were willing to investigate their case, but required a referral from the Australian police in order to initiate an investigation. Victims were even more frustrated to not receive a response in these circumstances:

I have been severely attacked both online and financially and I have reported it to the Federal Police here they have a case, I rang the police in [overseas country] they told me they will do something provided they get an enquiry from the police here. Now the police [here] have done absolutely nothing (interview 18).

The inability of this victim to get a response from Australian law enforcement was a source of particular frustration and anger, especially as there had been a positive response from an overseas agency. This is indicated by a comment further in the interview.

So I rang the FBI, they have an office here in the [state], they said 'yep, look it falls under internet fraud of course we will look into it, we will investigate but we need to be [referred] by the Federal Police'. And they would not do anything about it. Even though the guys, in the American side they were happy to look into it, yet the Aussies they did absolutely nothing about it (interview 18).

The same happened to another victim in terms of correspondence with their bank:

I bank with [company name] and I paid money into an account with a [company name] number and I contacted the manager and told them it was fraudsters and made a report to [company name] fraud online. They said the accounts were frozen and they said they couldn't do anything 'til

the police contacted them. I also contacted the major fraud operations command and he [officer] said I had to call the local police. It was too hard for everyone. I know it was our mistake but no one wants to help (interview 27).

Both of these situations show the failure of agencies to respond to victims and their requests for assistance. Even in situations where a few victims were able to garner the support of one agency, this was not realised because it was dependent on the work or referral by another organisation that would not assist.

What is interesting to note is the constant referral to Scamwatch from a number of agencies, including law enforcement.

So I rung [sic] [state] Police and they said they could not do anything about it, because it was an international thing. I rung [sic] Scamwatch, the Fraud Squad, I rung [sic] everyone I could possibly think of and they all said no we can't do anything. Ring Scamwatch, and they kept telling me to ring Scamwatch so I rung [sic] Scamwatch and they said 'no we can't do anything about that', they don't follow up on any cases that have already gone through (interview 21).

[State police] told me to go to the Federal Police and the Federal Police told me that 'we can't do nothing, you could try the ACCC', they are passing the buck, they did not want to know, so what do you do? (interview 34)

The first thing ASIC said to me was, 'You should contact the ACCC,' and I said, 'Well, they told me to contact you.' All of a sudden you think, they're as big a scam as what you've just been through (interview 56).

As previously stated, the ACCC and Scamwatch is a non-enforcement body that focuses on prevention through awareness and education campaigns. For some victims, their referral to Scamwatch was disheartening, as they were seeking some sort of action and investigation, rather than just adding their story to those of previous victims. This is reflected in the words of the following victim:

But, from the point of contact finding the response was nothing more other than sharing your story online....and like I said you know who is going to get any benefit out of that other than the people who have been scammed to come in and cry and have a look at the other bastard and get a lesson out of that. I mean what good is that? They would be better off doing nothing then doing that. I think that was actually more disappointing then doing nothing (interview 4).

This comment indicates the exasperation that some victims experienced in having their complaint referred to the Scamwatch site rather than law enforcement or another investigative body. In some situations, this was also the reason why they reported to Scamwatch, on the basis that it was an online reporting portal and they couldn't be refused in person by other organisations:

Yeah so I registered [on Scamwatch] because I thought I've got to ring somebody, who can I ring? I couldn't find any phone number for fraud or federal fraud or whatever. Couldn't find anything, who to ring. And there really didn't seem to be anyone to ask. And so registered a report and you could only do that online, on Scamwatch. So that's only an online thing which is a very impersonal thing. And that's really a report rather than a 'hey would somebody help me'. So I did that (interview 50).

Everywhere I looked it was like report to the ACCC. I think they made it fairly clear that they cannot do anything, and between them and Scamwatch, they are only interested in prevention not investigating and getting to the bottom of something (interview 17).

It [Scamwatch] was the last person I reported it to. I wasn't expecting anything anymore (interview 52).

This last comment in particular, reflects the disillusionment and helplessness felt by some victims in terms of trying to report their incident to an agency. In a large number of cases, the victims were unable to find an organisation who would take their report, rather they were referred to other agencies, which left the victim frustrated at the lack of responsibility emanating from these potential reporting agencies. It clearly provides evidence of the 'fraud justice network' within Australia, however it also demonstrates the disadvantages in having such a diverse array of potential reporting contacts. In many cases, victims were readily passed backwards and forwards among a variety of agencies, each providing an unsatisfactory response from the viewpoint of the victim.

Victim blaming

However, it wasn't simply the perceived lack of responsibility and constant delegation to other agencies that characterised victims' negative experiences in reporting online fraud. This also extended to the interpersonal interactions that victims had with members of the organisations to which they attempted to report. As previously noted, victims of online fraud are often blamed for the offence (Cross, 2013; Cross, 2015). In the current study, several victims felt that representatives of the agency they contacted blamed them for the fraud. There were several incidents where the victim blaming was explicit:

I said it was an investment fraud and she said she had much more important things than that to deal with. [She said] 'We have people robbed at knife point'. I said [I had been defrauded of] \$20 000. She said,

‘but you gave it away sir’, and I said, ‘I didn’t give it away, it was an investment’. She said it was voluntary and I gave it away. I ended up phoning up a few times but got nowhere (interview 27).

I expect [the police] to be sympathetic, but these two police guys they just laugh, I was humiliated. They tell me, I submitted a police report, and I made a statement and they tell me ‘[victim’s name] we cannot do anything about this with you and your lover boy in [overseas country], you just write to Scamwatch’ (interview 43).

The [company name] bank people said ‘this is your fault’ because I sent the money, they said ‘we can’t do anything’ (interview 54).

I phoned up the [overseas country’s] Embassy, I got ‘it’s your fault, stiff shit’. They could not have cared less. They said ‘it’s your fault’, and it was (interview 34).

On other occasions, the victim blaming was more indirect, and the result of an overall attitude perceived by the victim. In their eyes, an overriding sense of blame on the part of the agency representative contributed to the lack of action or interest shown by that individual:

No, so they [agency] did not give a rat’s, and every single person I have spoken to have made me feel stupid, like I have been scammed. Like it was a get rich quick scheme so sucked in. So that is what has really annoyed me is that I feel three things: one, I feel really stupid for myself for being done because I am normally pretty smart with that type of stuff; two, the people who have done it; and three, at the agencies, because anyone could be fooled by this (interview 38).

I don’t think I am meant to say that the police would not do anything, I just think they are a little bit slow in making the initial move. And I think, I sometimes think the police feel, ‘oh idiot, fancy going into that, it is your own fault’ and as a result of that they probably don’t put any urgency on it, that is just my feeling (interview 19).

In addition to instances of victim blaming, there were other victims who described how they felt the agency trivialised their circumstances and their loss of money:

The major fraud squad came here, took my computer details, everything off there. Having spoken to them, after that they pretty much said, ‘We’re not going to do anything about your case. Other people have lost more money than you did. And there’s very little chance that it can be found.’ At

the time it annoyed me because I thought, 'Well, it's actually very fresh at the moment' (interview 71).

So, I take the rest of the day off. I run down to the [local] police station and I said 'look, I am being ripped off right now, can you please get this done, he [offender] is on the other side waiting to pick up.' They [police] wouldn't even budge. He said 'Oh I'm sorry, you're one of the thousands who gets ripped off'. That's his reply to me. I said 'hang on a minute, so you're telling me a thousand people have been ripped off and this is your response to everybody that comes here?' [He says] 'Oh it's actually, I've got a case that I'm working...' every excuse under the sun but to register [my complaint] (interview 40).

Each of these scenarios presents a situation in which the interpersonal reaction from the organisation that victims were seeking assistance from, has instead re-traumatised them. This also extended to several victims being told that no crime had actually occurred and therefore they were not victims:

And the lady, the first police officer I spoke to she actually rang the fraud squad and they came back and said 'it's not fraud'. And I was like 'well what is it then'? If it's not fraud well then I am not sitting here in my opinion anyway. It is some kind of fraudulent activity, whether it falls under the exact...but like as I said to some of these people, as a consumer I feel as though I have done by due diligence and I have been like ripped off, surely there has got to be someone who is going to help me (interview 38).

...he listened very carefully and he was very sympathetic and he went and spoke to other people within the station to find out if anything that he was not aware of could be done. And he rang me back, got back in touch with me a couple of times and said 'I have checked here and there and said no, it's an unfortunate thing but there is no law against scamming. If he had of [sic] promised to send you something for that money it would have been fraud', he said 'and then we have a case, but here this is a straight out scam there is no law against it' (interview 42) .

I think actually after the consumer affairs it was actually reported to the police and the police rang me and said 'it's not a crime.' I said 'you are joking?!' (interview 52)

Husband: These are criminals, right? They're clearly criminals. We don't know if it's a bikie gang or if they're violent. You can't expose yourself and the family to it, so to go to the police and for them to say, 'As far as we can see, there's not even a crime here because people were in different parts

of Australia.’ It’s not the response you actually want, so if that’s the way the law actually works, the laws an arse because basically ... well you think, I could go to a doctor, ‘I don’t do brain surgery, but I know someone who does.’ That’s where you go to, right? So for them to go there and literally say, ‘It’s not our jurisdiction, therefore, it’s not a crime.’

Wife: It wasn’t even that. They said, ‘No crime has been committed.’ That was what this guy said, and I really felt like slapping him. I said, ‘Excuse me. A crime has been committed under corporations law. Giving false and misleading information is a criminal offence.’ (interview 59).

The above comments highlight the frustration that many victims experienced in their interactions with a reporting agency. In more than a few instances, victims were told that despite their loss of money, no crime had been committed. This was devastating for some and further exacerbated the exasperation that they were already feeling in trying to report the matter.

Lack of response and recognition

One of the problems most commonly recounted by victims was the lack of response and recognition that they received from organisations in attempting to or actually lodging a complaint. As discussed earlier, a large number of victims reported or attempted to report their incident as they wanted to an investigation into the matter. This extended to the victim’s desire to receive a response from the organisation and an acknowledgement of what had occurred. However, this was not always received, as the following comments demonstrate:

My biggest thing is trying to talk to the right people. Just to say right ‘well if you can’t help me well who can?’...surely there is enough evidence to say ‘someone has done something illegal here so we will try and find out, make some calls’. Even if they just made a little token effort that would be nice... but at the moment they won’t even take a statement (interview 38).

The weird thing with [agencies] is you don’t get any response. I think you get an email saying thanks for reporting this but you don’t get any follow up – it’s not taken seriously (interview 1).

I went down there [police station], they had a form, one of the officers took a statement and wrote it down in their little book. I think she was used to dealing with scams of 100 bucks or 50 bucks ‘cause when I told her the amount she nearly fell off her chair. She indicated to me that amounts of that size went up to different levels in the police force but I never heard back from anyone (interview 26).

In relation to Scamwatch specifically, there was a level of dissatisfaction in the response (or lack of response) received by those who filled in an online form. Some victims who remembered getting an autoreply email in response to their report, however many others did not:

Just an acknowledgement, say, 'We've received your email and we're looking into it,' or something to make you feel, 'well, at least I didn't sit there for 10 minutes typing this stuff out for no reason' (interview 56).

Apart from saying that they've received it, I was hoping that they were going to take action and that somebody would know and they would say that they found them or something, but I didn't hear anything (interview 67).

I reported to ACCC – I didn't even get a response that I had reported it which I did online (interview 27).

However, the response was somewhat of a double edged sword. The small number of victims who received an acknowledgment from the agency they had reported to, through a standard or pro forma letter in some cases took this as evidence that their complaint wasn't considered in the way they had hoped. This is evident in the following:

Wife: A few weeks later, I got an email from them. This is a just a form letter, so three weeks later, this is the first reply I had from ACCC.

Interviewer: How did you feel when you got this email?

Wife: It made me quite angry because they were saying, 'Many scams originate overseas.' Well, this wasn't overseas. It was Australia. They were saying it was unlikely that I would recover the loss.

Husband: If it was in Africa, or somewhere else, but this is Australia. The scam originates in Australia. It is the federal department that is supposed to do this, and they say, 'You're unlikely to get any money back.' Well, what's the point of having them. It really is...

Wife: So I immediately replied to them.

Interviewer: This would have been an automatic letter.

Wife: But it took three weeks to get to me, so I replied saying, 'If I was still feeling suicidal, it would have been too late.'

Husband: Did it say in there about suicide – what?

Wife: Yeah, yeah. They gave the phone number for Lifeline. Three weeks it takes them to reply.

Husband: The best they can do is say...

Wife: It's not overseas. It's an Australian company.

Husband: The best they can do is give you advice on not committing suicide (interview 59).

Clearly, this example demonstrates how the pro forma letter received by the victims contributed to an increase in their anger and frustration, given that it didn't fit the circumstances of their incident. They were also angry in terms of the time that it took to get that response. If they had been contemplating suicide as the letter suggested, then three weeks may have been too late. This also extended to letters whereby advice was provided on how to avoid future victimisation:

The report [from agency] was in my interpretation a generic letter and the first piece of advice was, how not to get caught into a scheme. I did write back and said, 'The first thing actually insults my intelligence because I got caught in a scam. Obviously, a person who got caught in a scam doesn't want to be told' (interview 66)

Later in the interview the frustration at this standard response was clearly evident,

'We'll spread it out for a month then we'll just insult this person by sending them a normal word processed letter.' ...The opening sentence was to link them to something to imply, 'Here's how to not get caught in a scam.' I just about went, 'Oh, thank you for that little piece of information' (interview 66).

This demonstrates the need for agencies to be sensitive in the type and content of communication that they have with those who report or attempt to report to them. While it is not a bad thing to warn victims of future victimisation attempts, it is important to try to do this in a manner that does not further upset the person or is not interpreted as somewhat patronising.

In terms of agencies within the 'fraud justice network', many victims simply desired an honest but respectful indication of what could be done. This is evident in the following comments:

They have written off this whole business to put it down to experience and share this experience with other victims so they do not feel so bad. I really do think that did more damage to my perception than if they simply said

‘sorry we can’t do anything about enforcing these things, we are sorry but look it is what it is, bugger off’. I think I would have taken that far better than this artificial ‘we love you and stuff and use your experience to help other people’ (interview 4).

I mean it was alright meeting a guy [police officer] who’d actually experienced this in the police station and was as much wound about it as me and sort of saying ‘this is really unjust.’ And he probably believed himself that there was a taskforce that was going to take this on-board and stuff. From what he might have heard through his networks in the police. But I reckon as soon as he found out that it wasn’t going to happen that it was his duty to say ‘look I’m really sorry, this isn’t going to happen’ (interview 49).

This last example is indicative of the need for victims to be given an honest response up front about their situation. In this particular circumstance, the romance fraud victim was told by an officer to continue talking to the offender so they could organise a ‘sting’ of some sort. The victim maintained communication with the offender, knowing that they had been defrauded and the person was not real. Several months later, the victim realised that the police would not be able to do anything and eventually ceased communication. This experience it itself intensified the harm caused by the incident, to the point where the victim contemplated suicide.

While the majority of victims expressed a strong level of dissatisfaction, anger and frustration at their reporting experience, there were a number of victims who had more positive experiences with one or more agencies. An example of this can be seen below.

Respondent: He [bank employee] was a really nice man and he spoke to me for quite a while and he said that this, I was really upset by this time and he said ‘have you got somebody to talk to or somebody there’? And I said ‘no, I have only got my son’, he fortunately lived only five minutes away, and he said ‘make yourself a nice cup of tea and ring your son up and tell him everything and tell him to come over and tell him everything’, which I did... he [bank employee] gave me his number and said to ring him if I needed to ring him. And I did speak to him... I just took his guidance and went from there.

Interviewer: It sounds like you got a really good response from him?

Respondent: He was really good actually, I felt so much better. He was a very understanding man.

Interviewer: That is good for a bank. You don’t always get that.

Respondent: No, you don't but he said he was, in the, I don't know whether he was a police man, probably not but he worked in the fraud division, so whether he was I don't know but he seemed to know what he was talking about and he discussed a lot of things to me about scammers and their techniques and how they get to you and things like that... he [bank employee] was really good a very nice man and very understanding. And I think he did help me to a degree (interview 39).

The above scenario illustrates the importance of interpersonal skills and the delivery of a message. The bank employee that the victim spoke with was not able to assist with an investigation or with recovering the victim's money. He did not promise to take action which he couldn't follow through. However, he took the time to listen to the victim and talk to her about what happened in an empathetic way and this is the key difference between this victim's experience compared with the majority of other victims who were not treated with respect in the same way. This is further illustrated in the following.

Respondent: I was reluctant to go back to them [police] with this 12 grand thing, and they weren't real keen on that. They said, 'Lots of fraud matters here. You just have to ring up the fraud squad.' But they were good. The fraud squad were fine. And I understand there's nothing they can do about it, so I'm not angry with them or anything. That's what I said to him. I said, 'I'll put this down as a \$12 000 learning experience.' No point crying over it. Getting upset or angry. Blaming anybody, you know.

Interviewer: Was it helpful to sit down with the fraud squad and for them to point out the red flags?

Respondent: Definitely. Definitely. That helped me put a few things together with it anyway. Definitely. I definitely appreciate everything they did for us (interview 73).

Again, this example highlights a completely different response to the reporting of the fraudulent incident compared with many other experiences detailed. Similar to the previous example, the police officer did not do anything different in terms of initiating an investigation or promising to get the victim's money back. However, taking the time to listen to the complaint, thereby acknowledging what had happened to the victim in a calm and respectful manner meant that the victim was not left traumatised further by the reporting experience. There is no difference in the concrete outcomes for these two victims, in terms of what happened to their individual cases, however the critical point of difference was the way they were treated. This had a significant impact.

Summary of reporting experiences

From the interviews conducted it was evident that there were two underlying rationales for seeking to report online fraud victimisation. The first is premised on the individual victim's

need for justice, evident through the form of an investigation, recovery of lost money or prosecution through the criminal justice system. The second was more altruistic, in terms of victims seeking to report their experience in the hope of increasing community awareness of fraud and reducing the likelihood that it occurs to another person.

Victims' experiences of reporting online fraud in this research project were overwhelmingly negative and characterised by a perceived lack of interest on the part of agencies comprising the 'fraud justice network', who frequently passed responsibility for reporting to agencies other than themselves (understood as the 'merry-go-round effect' (Button et al. 2009a). Unfortunately, this experience is not dissimilar to victims of online fraud in other jurisdictions such as the UK (Button et al. 2009a). In combination, these factors were a profound source of anger and frustration for victims who faced immense difficulties in navigating the reporting process. Victims also faced victim blaming attitudes from representatives of organisations belonging to the 'fraud justice network' (Button et al. 2012) in both explicit and indirect ways. Coupled with a lack of interpersonal skills and a failure to recognise their victimisation in several circumstances, many victims were left very angry, hurt, and disillusioned with the whole process. In many cases this re-victimised individuals, who not only experienced trauma at the hands of their offender/s but then again as a result of the 'fraud justice network' (Button et al. 2012).

The need for victims to receive an appropriate response upon reporting was critical to their satisfaction (or lack thereof) as was honesty in what could be done about their situation. These findings reiterate those of Button et al. (2009a) who found that 83 percent of victims felt that a sympathetic response from agencies was very important, and a further 63 percent felt that having someone to listen to their experiences was very important. Most participants in the current study felt that they had not received a sympathetic response from the agencies to which they reported. Nor did they feel they had been listened to by these agencies. For the small number of victims who had a positive experience in reporting, this was premised upon an employee taking the time to acknowledge the victim and listen to their story in an empathetic manner. While not altering the outcome of lodging a complaint, the victim reaction was vastly different, and supports the previous assertion of what victims want (Button et al. 2009a).

While there is existing literature that documents the justice response outlined in this section (Button et al. 2009a) (including factors such as getting their money back, initiating an investigation into their case etc), there is no known literature that examines the altruistic notions of why victims report online fraud that were clearly evident in this study. As detailed above, many victims sought to report their victimisation not out of a personal desire to get action specifically related to their case, but to ensure that it did not happen to others in the future. Based on known existing literature, this is a new finding and one that deserves further exploration in future work.

Having detailed the impacts of online fraud and reporting experience of individuals trying to navigate the 'fraud justice network' (Button et al. 2012), the final section of this report examines the support needs of these victims. These are somewhat cumulative depending on the impact that the initial fraud victimisation had on the person, and any additional traumas or adverse outcomes stemming from their attempt(s) to report their incident.

The support needs of victims of online fraud

As previously stated, while there is a wealth of literature that has examined the impact of violent crime and other property crime (Ganzini et al. 1990a: 55; Spalek 1999: 213), there is limited research that has specifically explored the impacts of fraud and online fraud more specifically (with the notable exception of Button et al. 2009a; b; c). As a consequence, there is limited research that has explored the specific support needs of fraud victims (including online fraud victims).

In one of the few studies to examine the influence of social support on fraud victims, Mason and Benson (1996: 521) found that specific to reporting, 'family and friends help the victim to interpret the context in which the victim is victimised'. These findings highlight the importance of being able to disclose victimisation to family and friends, and that the response gained from these informal supports shape the ways that victims react (including whether they report to police) and make sense of what has happened. This has been found to be the case with victims of other types of crimes, including sexual violence (French 2009; Jordan 2008).

The degree to which online fraud victims desired support varied. As noted in the previous section, which detailed the impact of online fraud, there were not consistent individual responses. The need and/or desire for support was premised on a number of factors, which included the type of fraud experienced, the impact of the financial loss, prior victimisation (fraud or non-fraud related), and the availability of social supports to name a few. Therefore it is acknowledged that support services for victims of online fraud are not likely to be a universally used or accepted service by everyone. However, given the severity and impact that online fraud can have on some victims, it is argued that there is a distinct need to have these available where necessary and for victims to have the confidence to access them as required. Currently, this is not the case. As noted above, many victims of online fraud interviewed for this study did not reveal the fraud to their friends or families, including, in a small number of cases, their spouse. Many sought no support at all, either from informal (eg family and friends) or formal (e.g. doctors, counsellors) sources. While the inability to access support services did not have any consequences for some victims, it had a debilitating and detrimental effect on others. This is explored further below.

Reasons for not seeking formal support

Those who had not sought any *formal* support gave varied reasons for this. Some were simply unsure about where to look for support:

I would have liked to, but where do you go? (interview 9)

To be honest, I would have no idea where to go as far as support services are concerned (interview 15).

It would be really good to talk to somebody....but really you don't know what to do. I had never been scammed before (interview 9).

Others resisted seeing a counsellor or similar support service due to their belief that talking about the online fraud would not have been helpful. For some, this appeared to stem from being dubious about the benefits of counselling. As one victim commented, 'We don't talk about it now. Well there's no need really. What's the point?' Another commented that they did not seek formal support because 'I did not think that would be terribly helpful'. Others felt either that the impact of the fraud was too minor to warrant formal support, or that their coping skills were sufficient to deal with the aftermath of the fraud without formal intervention. For example, victims made the following comments:

It was not a thing that I thought 'well I need support services' (interview 15).

I did not feel the need to....I just try not to let it get me down and just keep going (interview 55).

I felt that I haven't needed to [seek formal support] (interview 60).

I am a bit hard and I did not seek professional help (interview 18).

I am such a strong person (interview 25).

I try to take it in my stride(interview 35) .

I can work it out myself. I think I'm stable enough....But it is a disaster all the same (interview 58).

Conversely, a small number of participants explained that they had not sought counselling support because talking about the fraud would have been too distressing: 'Talking about it would not help because I would burst into tears' (interview 66). One participant in the study even described feeling too embarrassed to tell her doctor about the fraud incident: 'I wish I had spoken to somebody but I was very depressed at the time....I did see my doctor about those sorts of things [depression], but I did not tell him the real reason for it because I was just too ashamed' (interview 39).

Some participants believed that seeking counselling or a similar service would simply prolong the distress that they were experiencing. For example, one victim stated that 'Talking on an emotional level and reliving it...the less I relive it, the quicker I move on' (interview 66).

Finally, a small group of participants in this study did not think that seeking counselling services would be helpful because for them, the only way to 'move on' from the fraud is for it to be resolved by way of the perpetrators being caught:

They say to you 'ring up Beyond Blue and talk to a counsellor. It's like 'are you kidding me?'....What is there here in this country that can actually assist us and prevent this from happening? Some kind of investigation, some tracking or assistance in resolving this issue....the only way to sometimes feel better about a situation is by resolving it. That is far more therapeutic than talking to someone about it (interview 18).

I would be more than happy to talk to a support group if I could get intelligence [on the perpetrators] (interview 66).

What would they [a counsellor] have done?....It would have been nice to get the money back but fat chance of that. It would have been nice to have had a chance to stop these people from ripping other people off (interview 48).

Reasons for not seeking informal support

Victims of online fraud who had not sought any *informal* support likewise gave varied reasons for this. Overwhelmingly, participants explained that they had not sought support from family and friends due to their embarrassment about being defrauded. This demonstrates the strength of the victim-blaming discourse that characterises online fraud victimisation, and the negative impact that this can have on individuals (Cross, 2013; Cross 2015). Typical comments included:

We kept this to ourselves. We didn't even tell her Mum, who she's pretty close to. Partly, truthfully, because you feel stupid. We've got three degrees between us. I've had some pretty high-powered jobs in my life and we fell for this. How could we do that? (interview 70)

You feel like a goose that you got sucked in. So nobody knows it's happened... [later in the interview] I don't really need people to be looking, thinking 'how did that happen to her?'....You're emotionally vulnerable anyway at that point and I just thought, 'I don't need people asking me about it'. So I haven't disclosed at all (interview 5).

Some victims who had chosen not to seek support from informal networks made this choice based on a belief that their family and friends would blame them for the fraud, which is consistent with other studies (Cross 2013; Cross 2015). One man described being reluctant to tell his children about the fraud because 'they would say 'you stupid bastard' and that I deserve it' (interview 4). Another commented that 'I could not bear to tell my family....I felt stupid that I had been taken in that way. I did not feel like I would have gotten much support from them. They would have judged me for it' (interview 10).

Many older fraud victims reported not telling their families about the fraud due to feeling guilty about losing money that would have formed their children's inheritance, which was also evident in the study of Button et al (2009a). Participants commented that:

[I] haven't communicated particularly to my kids, 'cause they don't need to know that I just squandered ten thousand dollars (interview 5).

I was in tears. I just felt awful. I felt guilty because it was kind of their money, I suppose, in the end of the day (interview 61).

It would have been half a Mazda car for my kids or something like that (interview 9).

For many victims of romance fraud, embarrassment stemming from both using online dating services, and having been defrauded, combined to prevent them seeking support from loved ones. Many victims of romance fraud had either not disclosed to their family and friends that they were seeking romance online, or had provided only limited details about this. For example, one woman said that 'I've got adolescent kids....They knew about it, they knew I was on a [dating] site....But they're not real comfortable talking about it' (interview 5). Another similarly commented that 'My kids were certainly okay about the fact that I was on the [dating] site but didn't really want any sort of detail' (interview 5). A male victim, who had sought out a relationship on an international dating website, described his reluctance to tell his family about being defrauded as follows:

The stigma is twofold. One is to admit to your family that you have gone onto an international dating site, which is socially something which most Anglo-Saxon children would struggle with....It's the whole stigma of being on a site that's a problem with the mail order bride thing....The other thing is I got stung. That is two things there that you will emotionally not share (interview 4).

In the current study, there was stigma associated with online dating services, particularly for some older adults. This contradicts a recent Australian study conducted by Malta (2013: 142) who suggests that 'using the internet and dating websites to find potential romantic partners – particularly for older adults – is now becoming an accepted practice in contemporary Australian society'. Statistics certainly suggest that a large number of older Australians are using the internet to meet a prospective partner (Australian website RSVP states that 22% of its members are over 50 years (Fairfax, 2012)). Nonetheless, in the current study, the perceived stigma experienced by some older victims and their unwillingness to disclose their online dating further isolated them and exacerbated their inability to disclose their victimisation to family and/or friends.

Seeking formal support

Those who sought formal support following the online fraud approached a range of professionals and services, including general practitioners, counsellors, psychologists and psychiatrists, and non-government agencies. In some cases, the support services obtained by victims were not related directly to the fraud, but to the perceived causes or consequences of the fraud. For example, one man, whose wife had been defrauded via a romance scam, sought help from both Relationships Australia, in an effort to rebuild the marriage, and Alcoholics Anonymous, due to the drinking that he believed had begun to influence his wife's behaviour. Both of these were immensely helpful for this participant:

I thought Relationships Australia was fantastic. Even when I realised it wasn't going to fix it [the marriage]. We talked enough and they put me on[to] enough books that I had set up some coping mechanisms....Al-Anon were very, very good, and they give you books to read that let you understand that it's one day at a time....It's helpful to hear other people (interview 3).

Importantly, this participant felt that Relationships Australia staff members were familiar with the issue of online fraud and well-equipped to deal with the problem, as the following extract from his interview shows:

Interviewer: With Relationships Australia, did they understand...

Participant: ...about the scamming side?...I think they [had] heard [about] it. I think they're skilled too....

Interviewer: Did they seem equipped [to help with the online fraud] or did you sense that it was something they had come across before?

Participant: Oh yeah, it was something that they had come across before (interview 3).

Another participant in this study shared her experience as a victim of online fraud with her gynaecologist, who she saw regularly and with whom she had a good relationship:

I go to the gynaecologist and I get checked [for] women's problems. I go every year. And I told him what happened [with the fraud] and he was just 'Oh my God'. He was very supportive so he was a good doctor (interview 41).

The above examples suggest that some victims of online fraud disclose details of the fraud to professionals and services not directly associated with fraud. This suggests that any strategy to equip professionals to respond effectively to online fraud victims needs to be broadly conceptualised and focus on resourcing a wide range of professionals.

Those who disclosed to professionals reported overwhelmingly positive outcomes from doing so. In particular, victims noted that simply being able to tell someone, as well as being given reassurance and advice, were helpful outcomes of speaking to professionals about online fraud. For example, participants commented that:

Someone listened and I appreciated that (interview 28).

I felt good because I spoke to someone (interview 41).

The counsellor I saw, he's pretty good and he said, 'Find even the tiniest positive from it and try and build on it', which is good advice....He basically just said, 'You didn't deserve it. You didn't do anything to deserve any of this' (interview 61).

It was good to tell somebody because, at that stage, I wasn't telling anyone....It was good to tell somebody that knew it was [not] going to be repeated (interview 61).

A group of participants in this study had either a former or current relationship with a mental health professional such as a psychologist or counsellor who they had seen or were seeing in relation to issues unrelated to the online fraud. Interestingly, in many cases, these participants did not disclose the fraud to this professional, as the following comments demonstrate:

I have been in counselling for other issues with regards to depression, and I have bi-polar disorder. So I have been to therapy before and received counselling for other issues, but I did not receive counselling for this specific issue (interview 10).

I had been to a couple of counselling sessions, [but] not over this (interview 16).

I did see a psychologist for a little while, but that was just talking about my relationship (interview 64).

Others, however, had shared the fraud with their existing mental health professional. For example, one male victim stated that 'I've been seeing a psychiatrist for four years because of my [physical] injury....He knows absolutely everything [about the fraud]' (interview 71).

Not all victims who sought help from a mental health professional had a positive experience, however, with one male victim claiming that 'the psychiatrist just keeps getting up me saying 'don't do it [send money], don't do it', and that is as far as it went' (interview 34). As noted above, the participants emphasised what they saw as the futility of seeking psychological intervention for what they perceived to be a material or legal problem. For

example, one participant commented that 'I don't think there's any benefit to telling anybody...because it doesn't change the situation and it never will' (interview 71).

Seeking informal support

Victims who disclosed the online fraud to family and friends were met with mixed reactions, ranging from blame to support and sympathy. Participants made the following comments about the negative reactions they received from friends and family:

They thought I was a bloody fool, that is the general reaction (interview 12).

He [my brother] just shook his head at me and said 'you're an idiot' (interview 38).

My ex-wife was pretty angry, not very sympathetic (interview 17).

Mum just keeps bringing it up...she was really upset (interview 21).

Others, however, received supportive responses from their social networks:

I had the support of a couple of people who knew and were good friends who gave me a great lot of support and they would ring me up and see how I was and stuff like that (interview 42).

My son was real good about it. He came around sort of immediately and said 'Look Dad, forget about the money, it's got absolutely nothing to do with who you are' (interview 49).

[Among our friends] nobody sort of said 'You're a bloody idiot' (interview 72).

My niece – yeah, she was supportive (interview 42).

What would have been helpful at the time?

Given the absence of research that has examined the support needs of online fraud victims, this study sought to ascertain types of support that would have been useful to victims following their experiences of online fraud. Consequently, participants in this study were asked to consider what would have been most helpful for them following the online fraud. Many did not answer this question directly, but argued that better information and warnings about preventing online frauds in the first place would have been most helpful. Comments included:

I think some of it just needs to be called out in plain English like we do on a...cigarette packet (interview 4).

[Online] dating sites need to...[say]....'No matter how uncomfortable you are about talking about this with someone [you need to]' (interview 5).

Warnings on the [dating] website would have been good (interview 10).

It would have maybe been helpful if we'd had it detailed in a newspaper article or something (interview 72).

While there is a large amount of prevention information available to warn potential victims of fraud (for example the Scamwatch website provides a large amount of detail on a wide variety of fraudulent approaches), the challenge may not be the presence of information, but the ability to access this information in a user-friendly and meaningful way. This is further discussed in the conclusion to this report.

Information on recovery fraud

Victims of fraud face significant obstacles in overcoming their situation. One of these is the possibility of being further targeted by offenders for a subsequent fraud or recovery scheme. Unfortunately, once a person has been the victim of fraud (particularly online fraud) they can be added to what is colloquially known as a 'sucker's list' (Cross et al. 2014). This means that offenders may swap or sell information on previous victims to other offenders, who will attempt to further victimise individuals. This may be through a new scheme or it can be a derivative of their initial scheme. For example, offenders may contact a victim posing as law enforcement, and advise them that they have the offender in custody but require a sum of money in order to prosecute the alleged offender. Unfortunately, there are many victims who have been deceived into sending further money and been re-victimised on multiple occasions (see Action Fraud (nd) for further details).

While no victim interviewed for this study identified that information on recovery fraud would have been helpful following their experience of online fraud, it is undoubtedly the case that such information would be helpful in seeking to protect victims from repeat victimisation. Many participants in this study were not aware of or knowledgeable about recovery fraud. Unsurprisingly many had, however, been approached by perpetrators following their initial experience of online fraud victimisation in what appear to be classic attempts at recovery fraud. For example, when asked if they received unsolicited telephone calls and/or emails with requests for money or other content that seemed fraudulent, participants stated:

It is unbelievable, and there is no way we can stop it (interview 14).

I had an email from the FBI in America, and then I had an email from another FBI, then another email from IMF – International Monetary FundAnd then I get threatened: 'If you don't do such-and-such by this time, then you are going to jail for fraud' (interview 32).

Interviewer: Since this happened, do you get a lot of emails and phone calls with other investment opportunities or anything else that sounds dodgy?

Participant: ...all the time – my Yahoo account, I had to shut it down.

Interviewer: So what sorts of things do you get?

Participant: Just investing money here and there. I was getting emails that I was not even game to open up.

Interviewer: And how frequent were they?

Participant: Probably a couple a week (interview 21).

Thus while participants themselves did not identify information on recovery fraud as something that would have been useful in the aftermath of online fraud victimisation, it is undoubtedly the case that victims are frequently approached in recovery fraud attempts, and that victims lack knowledge of recovery fraud. A key finding of this study is therefore that information on recovery fraud and how to avoid it would be useful for victims following an incident of online fraud.

Information on reporting the online fraud

When asked what would have been most useful in the aftermath of an online fraud incident, many participants in this study suggested information on how to report online fraud and who to report to. As discussed in detail earlier in this report, victims of online fraud commonly experience substantial difficulties in reporting the fraud, as fraud is unique in that there are multiple organisations who can take a report (Button et al. 2012). As the following comments demonstrate, this can compound the other impacts of online fraud experienced by victims:

I thought 'I've got to ring somebody, who can I ring'? I couldn't find any phone number for fraud or federal fraud or whatever. Couldn't find anything (interview 50).

It is hard to find where you actually....I mean it was made pretty clear to me that there weren't many places that were actually interested in your story anyway (interview 48).

There was nothing I could find that was clearly 'If you've been caught here's an order of some things you might like to do' (interview 66).

Information about what to do when it's happened, so you don't have to go through a thousand websites [would have been useful] (interview 73).

What I would have appreciated is to go to some [web]site to say 'Yes, you've been scammed...Here's some steps that may help you'. All on one site....That would have been the most helpful (interview 66).

In 2014, the Australian government established the Australian Cybercrime Online Reporting Network (ACORN). Given that ACORN has been designed as Australia's central reporting authority for a number of cybercrime related offences, it would include those covered in the current study. This is a positive step forward for Australia and provides a single point of contact and information for fraud victims. ACORN was not in existence during the reporting period for victims in the current study. Consequently, the creation of ACORN may contribute to an improved reporting experience for future victims, though it may not address each of the specific concerns held by victims. It may also suffer from some of the challenges identified by current victims; this will be further explored in the conclusion of this report.

Sense of not being alone

The negative stereotype of fraud victims and the overwhelming sense of stigma and shame that characterises this particular type of victimisation, as previously stated, have a strong influence on the ability of victims to access required support, in either a formal or informal sense. The effects of this victim-blaming discourse can be very isolating for individuals who feel unable to disclose their victimisation to those around them (Cross 2015). The need to overcome this is highlighted in the current study. In terms of feeling supported following online fraud, participants clearly identified the importance of developing a sense that they were not alone in having been victimised. As the following comments indicate, in many cases, this was linked to participants' feelings of shame and embarrassment about the fraud:

It's helpful [to know that other have been similarly defrauded] in the sense that people will say 'God, I feel like such an idiot' and other people will say 'Well no, people get sucked in and they're vulnerable'....It was kind of useful to see that...you're not alone and its happened to other people as well (interview 5).

Knowing other people fell for the scam makes you think 'OK I am not the only one who fell for it' (interview 29).

...it took some of the pressure off my husband and I taking it out on each other knowing there were other individuals or couples or families struggling to get some justice (interview 11).

I did watch on the television earlier this year, they had an hour show, I can't remember [which one]. They were interviewing people who had been scammed. And I watched it and it was just like watching myself, and I think that helped a little bit....It just made me realise that even though I knew I was not the only one, I was not the only one....And they said

basically the same thing: 'I don't know how I could have fallen for it' (interview 39).

I got stuck into that [the case studies on the Scamwatch website]. I could not move from the computer. I kept reading and reading....I said 'It's not just me'. I really wish it never happened to no one, but reading all the stories, I started feeling a little bit more comfortable to share (interview 41).

These comments indicate the importance that some victims ascribed to knowing that they were not alone in their victimisation experience and that it is unfortunately a frequent occurrence.

Being able to talk about the online fraud

As previously stated, Button et al. (2009a: 68) found that a large number of victims were explicit in the need to talk about what happened to them. Sixty-three percent of victims in Button and colleagues (2009a: 68) study felt that having someone to listen to their experiences was very important. Similarly, Mason and Benson's (1996) earlier research indicated that those with strong social support (through family and friends) experience better outcomes following their fraud victimisation. The importance of being able to talk about their experiences is also highlighted in a study of the SeniorBusters program located within the Canadian Anti-Fraud Centre, whereby volunteers provide telephone support to older victims of fraud (Cross, 2014).

The desire and need to talk about their experiences was also evident in the current study. Many victims interviewed for this study stated that simply being able to talk to someone would have been (or in some cases, was) helpful following an online fraud. For example, participants claimed:

If the outcome from all this study is that there is going to be some avenue for people to talk to I think that would be good (interview 6).

It would be really good to be able to, with any sort of fraud...if you have been through it, it would be really good to talk to somebody (interview 9).

More specifically, many victims felt that it would have been helpful to have been able to talk to other victims of online fraud, who had similar experiences:

It's the same with grieving. Sometimes it helps to talk to other people who have had the same experiences because when you lose a partner – a husband, wife, whatever...and when you talk to most people, they say 'I know how you must be feeling', but they don't really (interview 39).

The only thing I would like is if there's people in a similar boat to us, like if there was any way of having a group discussion, I reckon it would be pretty

helpful....for people to sit around and talk about some financial pain and rip-off that they've been through (interview 56).

This particular finding is similar to that of Button et al. (2009a), who found that a small number of fraud victims wanted names of other victims to develop mutual support. While not an overriding theme, it is still an important aspect of support for some individuals. In the current study, a small number of victims sought this particular type of support for themselves, through initiating contact with other victims of the same perpetrator(s) – typically via online forums or email. These participants found it very helpful to speak with other victims or potential victims, either to warn them that they were being defrauded, or to have someone who understood the exact nature of the fraud to talk to. For example, participants made the following comments:

As it turns out I did talk to this other woman. We actually exchanged phone numbers as well...so she and I chatted. That was useful because I actually had someone that I could say 'God, what an idiot I've been', and she was able to say 'Well no, the only reason I didn't get sucked in is because I didn't have any money to transfer'....So that was helpful (interview 5).

Participant: I have been onto that romance scamming site as well and then people can sort of join up and talk to others who have had the same experience.

Interviewer: Has that been useful?

Participant: Yeah it has really, because it makes you realise how bad it is and how often it is happening to other people as well (interview 47).

Interviewer: Was it useful to have contact with other people who were talking to the same person [perpetrator]?

Participant: Yeah I found it cathartic, and it felt good that I helped prevent these two guys who contacted me from falling into the same trap....They were very grateful (interview 10).

Support groups

In Australia there is a recent emergence of support groups dedicated to face-to-face support of fraud victims. This began in Queensland in 2010 and since that time, Western Australia has established a group, South Australia trialled a group in conjunction with Victim Support Services, and in Melbourne a romance fraud victim has started her own group (see Cross et al. 2014 for further details). Support groups have been used in a number of other contexts (Alcoholics Anonymous perhaps being one of the most commonly known) and can have

significant benefits. However, its application to victims of fraud is novel and is an area for further research to determine its suitability.

In the current study, as outlined above, not all victims of online fraud believe that talking about their experience would be helpful; indeed, some see therapeutic responses as futile given that they will not help to fix the material consequences of the online fraud. Nonetheless, as the above discussion suggests, others either found support from other people to be helpful or believe that talking to other people (professionals or informal social networks) would have assisted them in some way in the aftermath of their experience of online fraud.

A number specifically commented that a support group for online fraud victims would be a helpful response to this problem:

The only thing I would like is if there's people in a similar boat to us, like if there was any way of having a group discussion, I reckon that would be pretty helpful to....I guess it's a bit like AA and all that sort of stuff. I would find it very hard in those situations, but in this particular situation for people to sit around and talk about some financial pain and rip off that they've been through (interview 56).

Support groups of people who have been in the same situation that you could talk freely too...because you know they would understand what you have done [would be helpful] (interview 42).

I'd welcome that [a support group]....Just to, you know, sit around and have a cup of tea, and talk about it (interview 56).

Interviewer: Would it be useful or would it have been useful to talk to other people that have been in this situation?

Participant: Oh yes. If there was a support group, that would be [useful]. Because then they wouldn't judge because they would have been there before. I was thinking about that the other day. It would be nice, but who can you talk to, really? Unless there is such a thing and I'm not aware of it (interview 67).

Such comments suggest that support groups for victims of online fraud – such as those recently established in Perth, Brisbane and Melbourne – can play an important role in responding to victims of online fraud. To date there has been no research on the utility of support groups for online fraud victims. Future research that evaluates these initiatives is therefore vital.

Summary of victim support needs

Overall, victims of online fraud need to be understood as a heterogeneous group of individuals, who have experienced a wide variety of consequences resulting from their

victimisation, and who therefore also have a diversity of needs. It is evident from the results of this study that there was a group of victims who did not suffer greatly as the result of their online fraud experience and were able to use their existing coping mechanisms and support structures to move forward from the incident. However, in contrast to this, there was also a group of online fraud victims who suffered devastating consequences as a result of their victimisation and it is these individuals where support would have been most beneficial. While some participants were able to share positive stories of gaining the support they needed (from either formal or informal contacts), there was a greater level of adversity experienced by others who were unable to disclose their victimisation, and as a result, were unable to access any support (either formally or informally).

Given the dearth of research that has explored the needs and experiences of online fraud victims specifically, the results of the current study provide a platform on which to conduct further research into this area. The needs of victims and their perceived benefits in the current study were on a somewhat ad hoc basis and knowledge into this area would benefit from a more structured and targeted approach to this topic. Despite this, a strong level of victim-blaming and shame and stigma associated with online fraud victimisation was evident in the comments of many victims and presents as a significant barrier to the willingness of many individuals to disclose their victimisation and subsequently access support (through either formal or informal means). The influence of this negative discourse is a challenge that needs to be addressed in the future, to enable victims to access the types and levels of support needed to move forward.

Conclusions and recommendations

This study has sought to fill two major gaps in knowledge concerning online fraud: first, why those who report online fraud to authorities do so; and secondly, how the support needs of this group of victims might best be met. To address this, two research questions were put forward:

3. What leads online fraud victims to report their victimisation to the authorities? and
4. What support was/would be beneficial for online fraud victims?

The results of this first Australian study of its kind provide clear answers to these two research questions and also provide a strong foundation for further research to be conducted that will enable improvements in policy and practice to be achieved.

There was a strong verification of international findings, particularly as they relate to the impact of online fraud. It was found that victims of online fraud experience numerous, diverse, and often severe impacts in addition to financial losses, including emotional, social and physical impacts. In extreme cases, victims had considered or attempted suicide. This research therefore supports the assertion that victims of fraud can experience impacts as severe as those experienced by victims of violent crimes (Deem 2000; Marsh 2004). The impact of online fraud was an important aspect to document in order to better understand motivations of victims to report their incident, and underlies a need for access to adequate support services.

Participants in the current study formed a unique research population, as in contrast to most fraud victims, they had reported the offence(s) to one or more authorities. Results from participants identified two main reasons for reporting, the first being out of a sense of justice, and the second being out a sense of altruism. All victims were reporting based on a belief that they had been wronged and wanted action, however the justice group wanted action specific to their own circumstances, whereas the altruistic group wanted action directed at preventing the future victimisation of others. Regardless of their motivation, as is evident in existing studies (such as Button et al. 2009a), victims' experiences of reporting were overwhelmingly negative, across all agencies in the 'fraud justice network' (Button et al. 2012). Participants repeatedly described receiving no response to their complaint (or receiving an unsatisfactory and/or untimely response), being blamed for the offence, having the offence trivialised, and/or being told that no offence had occurred.

There was a small group of victims who described positive reporting experiences, though these individuals were in the minority. Of significance, these victims did not experience different outcomes to their report compared to those who had a negative experience, rather it was the manner in which they were dealt with. They received a sympathetic, non-blaming response and felt that the agency to which they had reported had genuinely listened to their complaint. Further, this group received an honest response and realistic advice about what the agency could achieve in response to their complaint (even if this

resulted in no action being taken). Many victims understand and will accept the limitations and constraints imposed on agencies that prevent them from initiating an investigation or taking other forms of action. However, they will not accept interactions which seek to blame them, trivialise their circumstances or deny their victimisation, which at the same time are devoid of a level of respect and empathy which they should be afforded. This is a key finding from the research. While agencies to which victims report (including police, consumer affairs and banks) may lack the authority, resources and/or capacity to assist victims of online fraud, this study highlights the importance of delivering this message to victims in a non-judgmental manner, and of giving victims a realistic sense of what can be achieved on their behalf. Victim charters (at state, national and international levels) require all victims be treated with 'courtesy, respect, fairness and dignity' (Standing Council on Law and Justice 2013) and it is evident that this was lacking in a large number of circumstances. Most importantly, this does not require additional resources, instead it simply requires agencies to recognise online fraud victims as legitimate victims, and treat them accordingly. This small change could substantially improve the reporting experiences of this group of victims and also assist with their recovery.

Prior to this study, little had been documented about the support needs of victims of online fraud. The needs of victims in the current study varied considerably, with some requiring minimal support and others requiring ongoing support from multiple agencies. Victims sought both informal support from family and friends, and formal support from a vast array of service providers, including counsellors, psychologists, doctors and social support agencies. While some victims saw little value in seeking psychological assistance for what they considered a material problem, others had benefited from speaking with a mental health professional. Many victims described needing support but not knowing where to find help, and others sought help in relation to what they considered the causes or consequences of the fraud (eg relationship difficulties) rather than the fraud per se.

Overall, this research demonstrates the heterogeneity of online fraud victims and their support needs. This is another key finding, as it demonstrates the diversity of agencies from which victims of online fraud request help in the absence of any dedicated services. This in turn highlights a need for a diverse range of service providers to be aware of the problem of online fraud, and be equipped to respond to victims. This study also found that some victims were seeking support from a dedicated support group for victims of fraud, or were receptive to this idea. Further work is required in this area to determine the most effective means of supporting online fraud victims in different circumstances, and an examination of support groups would be one element to this.

Several policy-relevant findings emerged from the current research concerning ACORN. Given that ACORN is a web-based reporting portal, there is no human interaction or screening that takes place. This is the same situation for the Scamwatch website and the source for many victim frustrations. Based on the Scamwatch experience, victims are highly

likely to be directed to ACORN by many agencies across the fraud justice network. While this is more appropriate than Scamwatch (in that ACORN is an enforcement based reporting portal), it does not abdicate these agencies entirely and ACORN should not be viewed as another means for agencies to pass responsibility. There is also the need for ACORN to be explicit in its capacity to respond (or not respond) individually to each complaint lodged. Many victims expressed frustration and anger at Scamwatch for not replying to their report, or replying in what was perceived to be a standard response which was not sensitive of their situation. The expectations of victims reporting to ACORN could be even higher, given that it is a law enforcement reporting mechanism.

Recommendations

There are a number of recommendations which stem from the findings of this study. It must be noted that based on the complexity of online fraud and the diversity of support needs, many of the possible recommendations to arise from this research are likely beyond the ambit of any one agency. Rather, it demonstrates a need for a long term collaborative approach to change attitudes towards online fraud victims and improve their treatment by the fraud justice network. However, the following details several areas where action needs to be taken.

Prevention is vital. It is critical for agencies to put greater efforts into preventing online fraud from occurring in the first place, rather than seeking to respond to its aftermath. There has been some initial success in using financial intelligence to achieve this and methods such as this could be explored in a wider context (see Cross & Blackshaw 2015).

Recommendation 1: That greater investment is given to prevention efforts which demonstrate success in seeking to prevent online fraud losses and reducing the harm incurred on victims.

Education and awareness-raising is an important element to prevention. It was evident from the current study that there were mixed degrees of knowledge about online fraud and how it applied to individual victim circumstances.

Recommendation 2: That an evaluation of prevention messages relating to online fraud be undertaken, to more effectively target appropriate messages to potential victims.

Victims were very clear in their desire to have honest, realistic, timely and non-judgmental response from agencies. This is not unreasonable and is in line with the victim charters across the country. All front line staff (across sectors such as law enforcement and banking/finance) need to be aware of their obligations to provide an empathetic and respectful response to online fraud victims. An improved response to victims is likely to have substantial positive impacts on victims in terms of reducing the levels of re-victimisation and additional trauma sustained at the hands of the fraud justice network.

Recommendation 3: That all frontline staff (across sectors such as law enforcement and banking/finance) are made aware of their obligations under their respective victim charter to treat victims with respect, empathy, courtesy and dignity, and that they understand this encompasses online fraud victims.

It is apparent that in the absence of any dedicated support services for online fraud victims, individuals seek assistance from a broad range of professionals and service providers. Therefore, it is important that these professionals have an adequate understanding of online fraud and the challenges faced by victims.

Recommendation 4: That adequate information regarding online fraud victims is made available for professionals who may come into contact with online fraud victims.

Stemming from this, it is also apparent that there is a gap in the provision of support services available to online fraud victims. There are examples of potential support services from other jurisdictions which could potentially be implemented in an Australian context. This includes the introduction of face-to-face support groups and telephone counselling programs (Cross 2014).

Recommendation 5: That resources are dedicated to the establishment and ongoing provision of support services dedicated to online fraud victims, to assist with their recovery.

It is clear that the current method of reporting online fraud is not providing satisfaction for victims. The establishment of ACORN is a positive step that was not an available option to victims in the current study. ACORN may be a means in which to overcome some of the barriers identified in the current study, however it may not necessarily provide a panacea to the overall situation.

Recommendation 6: That ACORN is evaluated and monitored to determine its role in the fraud justice network and its impact on the reporting experiences of online fraud victims.

The current research also identified a clear disjuncture in the expectations of victims and arguably agencies within the fraud justice network, over the role and capability of Scamwatch (and the ACCC more broadly). Continued referrals of victims to a site which simply records and collects data for education and awareness raising purposes is at odds with the desire for victims to report to an authoritative law enforcement body. This may stem from a misunderstanding of the nature of Scamwatch and the ACCC.

Recommendation 7: That an education campaign is developed by ACCC targeting consumers and agencies within the fraud justice network to clarify the role and purpose of Scamwatch in taking reports of online fraud.

Overall, the present research has provided a unique insight into the experiences of online fraud victims, across several aspects of their journey to report and gain support. It is evident that there is a substantial amount of work that can be done to improve the experiences of victims and to satisfy their individual needs. While this research has provided answers to the questions initially posed, it has also raised further questions for future study.

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Appendix A: INTERVIEW SCHEDULE – IMPROVING RESPONSES TO ONLINE FRAUD

Rapport-building questions

- 1) Tell us a bit about yourself (eg family, work, interests)

About the online fraud(s)

- 2) You have been asked to be interviewed for this study because you reported a scam or fraud incident to the ACCC. Can you tell us what the incident was?
- 3) When did the incident(s) occur? (Over what period did the incident occur?)
- 4) What sorts of things did the scammer/offender do or say to gain your trust?
- 5) Were you ever invited or pressured to meet the scammer/offender overseas? Did you go or consider going overseas to meet them? Why did you decide to go/not go?
- 6) [If they went] What happened when you went overseas?
- 7) Had you experienced any similar incidents previously? Can you tell us about it/them?
- 8) Have you experienced any similar incidents since? Can you tell us about it/them?

Impacts of the fraud(s)

- 9) What impact has the incident had on your life? (Eg financial, social, emotional)
- 10) What were the reactions of your family and friends when you told them about the incident(s)?

Support

- 11) Did you receive any support from your family or friends during/following the incident(s)? Can you tell us about that support?

12) Did you receive any formal support (eg from a counsellor) following the incidents(s)? Can you tell us about that support?

13) What support would have been most helpful at the time?

14) What support would be most helpful now?

Reporting

15) Why did you decide to report the incident(s) to the ACCC? (What did you hope to achieve by reporting?)

16) Did you also consider reporting or did you report the incident(s) to police or other authorities? Why/not?

17) [If yes] What was the experience of reporting to police/authorities like? What was the outcome?

Coping with the fraud

18) In hindsight, how do you make sense of what happened to you?

19) Has the experience changed your online habits? How?

Demographics (ask only if participant hasn't provided information during interview)


20) What is your sex? (Researcher to complete)

21) What year were you born? _____

22) What country were you born in? _____

23) Are you currently employed (full-time/part-time)? _____

Appendix B: PARTICIPANT INFORMATION SHEET AND CONSENT FORM

 Queensland University of Technology Brisbane Australia	PARTICIPANT INFORMATION FOR QUT RESEARCH PROJECT – Interview –
Improving responses to online fraud: An examination of reporting and support QUT Ethics Approval Number 1400000009	

RESEARCH TEAM

Principal Researchers: Dr Cassandra Cross Lecturer

 Dr Kelly Richards Lecturer

 School of Justice, Faculty of Law

 Queensland University of Technology (QUT)

Associate researcher: Dr Russell Smith Australian Institute of Criminology

DESCRIPTION

This project aims to fill two major gaps in current knowledge about online fraud: why those who report online fraud to authorities do so, and how the support needs of this group might best be met.

You are invited to participate in this project because you reported a fraud of at least \$10,000 to the Australian Competition and Consumer Commission (ACCC).

PARTICIPATION

If you choose to take part, you will be invited to be interviewed for approximately one hour. You can choose whether to be interviewed over the telephone or in person. If you would like to be interviewed in person, the researchers will be available for interviews in and

around the XXXXXXXXXX area from YYYYYY to ZZZZZZ inclusive, and can arrange to meet with you when and where it is suitable for you. If you would like to participate but will not be available during this time, a telephone interview can be scheduled for another time.

In the interview the researchers will ask you questions about your experiences of online fraud; how you came to report to the ACCC; your needs following the online fraud; the types of support and assistance you accessed, and the outcomes of this; and your views about the value of different support types (eg counselling).

The researchers will ask to take an audio recording of the interview. You can decide not to have your comments recorded. If you agree to a recording, only the research team will listen to it.

Your participation in this project is entirely voluntary. If you do agree to participate you can withdraw from the project without comment or penalty. If you withdraw, on request any identifiable information already obtained from you will be destroyed.

EXPECTED BENEFITS

It is expected that this project will not benefit you directly. However, it may benefit those affected by online fraud in the future.

Participation in the research is voluntary. While we value your contribution, no payment or other type of reward will be offered.

RISKS

There are minimal risks associated with your participation in this project. You may become distressed recalling the fraud incident(s) that you reported to the ACCC. However, your wellbeing will be a priority during this research. You can bring a support person with you to the interview. At any time during the interview you can tell the researcher to pause or stop the discussion. Should you become distressed for any reason during or after the research process, you may choose to contact QUT's counselling service or Lifeline (13 11 14).

QUT provides for limited free psychology, family therapy or counselling services for research participants of QUT projects who may experience discomfort or distress as a result of their participation in the research. Should you wish to access this service please contact the Clinic

Receptionist of the QUT Psychology and Counselling Clinic on 07 3138 0999. Please indicate to the receptionist that you are a research participant.

PRIVACY AND CONFIDENTIALITY

All comments and responses will be treated confidentially unless required by law. The names of individual persons are not required in any of the responses. Your name (or any other information that might identify you or your family) will not be used in research materials.

If you consent to having your interview audio-recorded, the recording will be destroyed at the end of the project. The recording will only be used by the research team (including research assistants and transcription assistants), and only for the purpose of this project.

The project is funded by the Criminology Research Fund and they will not have access to the data obtained during the project.

CONSENT TO PARTICIPATE

We would like to ask you to sign a written consent form (enclosed) to confirm your agreement to participate.

QUESTIONS / FURTHER INFORMATION ABOUT THE PROJECT

If have any questions or require further information please contact one of the research team members below.

Dr Cassandra Cross

07 3138 7131 ca.cross@qut.edu.au

Dr Kelly Richards

07 31387125 k1.richards@qut.edu.au

CONCERNS / COMPLAINTS REGARDING THE CONDUCT OF THE PROJECT

QUT is committed to research integrity and the ethical conduct of research projects. However, if you do have any concerns or complaints about the ethical conduct of the project you may contact the QUT Research Ethics Unit on 07 3138 5123 or email ethicscontact@qut.edu.au. The QUT Research Ethics Unit is not connected with the research project and can facilitate a resolution to your concern in an impartial manner.

Thank you for helping with this research project. Please keep this sheet for your information.



Queensland University of Technology
Brisbane Australia

CONSENT FORM FOR QUT RESEARCH PROJECT

– Interview –

Improving responses to online fraud: An examination of reporting and support

QUT Ethics Approval Number 1400000009

RESEARCH TEAM CONTACTS

Dr Cassandra Cross

Dr Kelly Richards

07 3138 7131 ca.cross@qut.edu.au

07 31387125 k1.richards@qut.edu.au

STATEMENT OF CONSENT

By signing below, you are indicating that you:

- ☐ Have read and understood the information document regarding this project.
- ☐ Have had any questions answered to your satisfaction.
- ☐ Understand that if you have any additional questions you can contact the research team.
- ☐ Understand what taking part in this research means for me.
- ☐ Understand that you are free to withdraw at any time, without comment or penalty.
- ☐ Understand that you can contact the Research Ethics Unit on 07 3138 5123 or email ethicscontact@qut.edu.au if you have concerns about the ethical conduct of the project.
- ☐ Agree to participate in the project.

Please tick the relevant box below:

- ☐ I **agree** for the interview to be audio recorded and understand the recording and any of my comments will not be linked to me in any way.
- ☐ I **do not agree** for the interview to be audio recorded.

Name

Signature

Date

Please return this sheet to the investigator.

