

Service, game and livelihood, the new dimensions of neutralization techniques in Internet Romance Fraud: Extending the Neutralization Theory in Modern Internet crimes.

Martin Otu Offei¹, Lomatey Toku¹

Koforidua Technical University, Koforidua, Ghana.

Correspondence: lomatey.isaactoku@ktu.edu.gh

Abstract

Internet romance fraud is a serious international crime made possible by the use of the internet and social media dating sites. It is a relationship fraud based on mutual love shared between the victims and their offender partners, without the victim knowing that the offenders have criminal intent to defraud the victim. This crime affect victims in developed countries who are referred to as ‘clients’ by their offenders’ partners. Offenders use neutralization techniques to rationalize and justify their deviant behavior by deflecting the guilt associated with this crime. This study surveyed 320 respondents in validated internet romance fraud (IRF) hotspots. Variance-based partial least square (SmartPLS) with structural equation modeling (SEM) was used to investigate casual relationships among the various. The findings indicate internet romance fraudsters” (IRF) use neutralization methods (“condemn of the condemners”, “denial of injury”, “denial of victim,” “denial of responsibility”, game, service and livelihood) to justify their crimes. The offenders do not use defense of necessity and metaphor of the ledger to rationalize their crimes against their victims. The evidence from this study suggests new dimensions of neutralization techniques (game, service and livelihood) have been introduced by criminals to justify their crimes. The empirical evidence from this study suggests that crime intention in the context of IRF is carried on to the actualization of the crime, a novelty in IS research. The implication of this suggests that criminals are using new techniques in emerging crimes (IRF). Law enforcement and prosecution should arm themselves to deal with the new way of crime justification and rationalization.

Keywords: internet, romance, fraud, neutralization, fraud intention.

1.0 Introduction

Internet romance fraud is a crime. This crime is growing at an alarming rate among developing nations. It is an international crime (Hench and Wood, 2021) made possible by the use of the internet coupled with dating sites, that offer offenders the opportunity to conveniently date foreign nationals from developed countries. Gee and Button, (2019), estimates that over \$5 trillion is lost annually to these criminals. Internet romance fraud is rewarding and these offenders have a clear intent to commit a deviant behaviour. These criminals used different techniques to temporarily deflect the guilt they commit in the context of internet romance fraud. Neutralization techniques are employed by these criminals to justify their deviant behaviors. Matza and Skyes in 1957, identified five techniques which used by deviates to rationalize their crimes. These neutralization techniques are; “denial of responsibility,” “appeal to higher loyalties”, “denial of injury”, “condemn of the condemner” and ‘denial of victim”. Other researchers acknowledged other methods which include, “defense of necessity” (Minor, 1981) and “metaphor of the ledger” according to Klockars (1974). Researchers have argued that these techniques that are context specific, techniques that may apply in other crime environments, may contradicts other (Siponen et al., 2012). This paper argues that in the context of internet romance fraud other unfamiliar neutralization techniques apart from the ones identified in

Information system and criminology literature are used by internet romance fraud offenders. While the victims of other crimes experience psychological, emotional and financial loss, offenders of internet romance fraud experience joy and satisfaction from their exploits. They are sometimes emotionally committed to these victims but their intentions are to neutralize the experiences that their victims go through. What drives internet romance fraudsters is the intention to get rich and survive the supposedly harsh conditions of poverty and unemployment they are experiencing in their developing countries (Whitty, 2018). The offenders of internet romance fraudsters see their victims as “clients”. The reference of victims as ‘clients’ (Offei et. al., 2021) helps them to completely justify and rationalize their criminal behaviour. These offenders see the crimes they commit a ‘game’ (Offei et. al., 2021), they play to either loss or gain. They refer to themselves as ‘gamers’ (Whitty, 2018; Rege, 2009; Durkin and Brinkman, 2009). Since they see the offense committed as a ‘game’ they completely neutralize its effects on their clients. These internet romance fraudsters lead their lives by defrauding Westerners, who they recruit from dating sites as their livelihood (Offei et. al., 2021). If you take them away from their clients, then you deprive them of their livelihood. The paper further argues that internet romance fraudsters use service, game, and livelihood to rationalize neutralization techniques to justify their deviant behaviors.

2.0 Research model development

Beforehand the discussion of the theoretical research model and hypotheses in Figure 1 was first look at. The theoretical model will focus on the theory of neutralization. Neutralization techniques used by Siponen et al., 2010 and the three new dimensions (‘service’, ‘game’ and ‘livelihood’) of “neutralization” in the setting of “internet romance fraud” are examined.

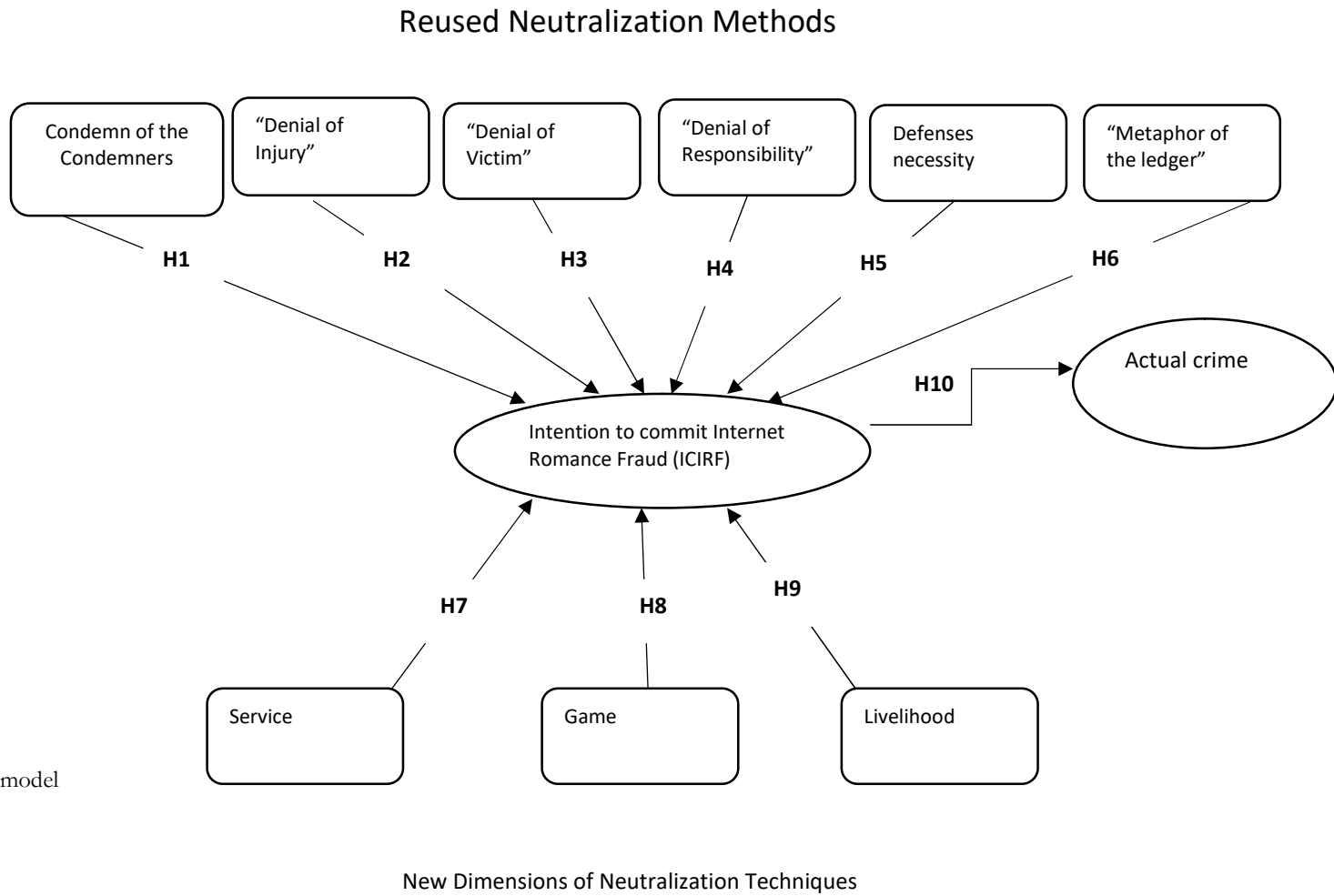


Figure 1. Research model

2.1 “Neutralization Theory”

In a seminar paper on “Techniques of Neutralization” (Sykes and Matza 1957) ; A “Theory of Delinquency” states that there is a sub-culture of norms that are not accepted within a ‘respect society’ that maintain its own values and norms. This subculture is what is practiced by delinquents who justify and rationalize their deviant behaviour although they accept, appreciate and practice the norms of the broader “respected society” they belong to. Although delinquents demonstrate conformity with the norms of the society they also rationalize their shame and guilt identified by techniques they referred to as “neutralization techniques”. Five of such techniques were identified by Sykes and Matza as, ‘condemnation of the condemners’, ‘denial of injury’, ‘appeal to higher loyalties’, ‘denial of responsibility’, and ‘denial of the victim’. Other research proposed two additional techniques, defense of necessity (Minor, 1981) and metaphor of ledger (Klockars, 1974). For purposes of this paper, we used six old neutralization techniques (“condemnation of the condemners”, “denial of injury”, “denial of responsibility”, and “denial of the victim”) from Sykes and Matza (1957), defense of necessity (Minor, 1981) and metaphor of ledger (Klockars, 1974).

Table 1. Summary of some studies using Neutralization Techniques

Objective	Context	Techniques	Dependent Variable	Outcome	Reference
How neutralization moderates deterrence theory, organizational justice and computer abuse intention	Financial Organization	denial of injury, denial of the victim, metaphor of the ledger, distributive injustice, procedural injustice, sanction severity, sanction certainty	Computer abuse	Only denial of the victim and metaphor of the ledger influence the effect of procedural injustice	Willison et al., 2018)
“Employs Neutralization theory to examine employees security policy compliance”	Administrative personnel of various large organizations	“denial of injury”, “denial of responsibility”, “metaphor of the ledger”, “condemnation of the condemners”, “appeal to higher Loyalties”, “defense of necessity”, “Formal sanction”, Informal sanction, “Shame”.	Security policy compliance	Only neutralization impact intention to violate security policy	(Siponen and Vance, 2010)
“Understanding of communication mitigating neutralization rather than deterrence will influence policy compliance”	full-time employees of an organization	denial of injury, defense of necessity, metaphor of the ledger	intentions to violate IT security policies	Only defense of necessity influences intention to violate security rule	(J. B. Barlow et al., 2013)
Understand usage of Workplace network for personal purposes	Large Organizations	Neutralization techniques Deterrence techniques	Intention to use workplace network	“Neutralization techniques, sanction severity and benefits influence the intention to practice workplace network”	Chenge et al., 2014
“How to alter individuals’ neutralization technique tendencies”	Large Organizations	“Denial-of- responsibility, denial-of-injury defense-of-necessity, condemnation-of-the-condemners, appeal-to-higher loyalties, entitlement, relative acceptability, defense-by-comparison”	Compliance with password policy	“Training programs inspired by cognitive dissonance theory encourage less use of the neutralization techniques considered in the study”	(Siponen et al., 2020)

“What impact “shadow I” practice in organizations?”	“Europe’s large organization”	“Neutralization techniques Deterrence techniques”	Intent to use “shadow IT”	Merely metaphor of the ledger influence intention to use “shadow IT”	(Silic et al., 2017)
This employees justifying Workplace cyberbullying	Organizations of large size	“Denial of responsibility”, “denial of victim”, “denial of injury”, “anonymity”, “visibility”, “asynchrony”	Intent to Cyberbullying	“Social presence structures alleviate the effect of “denial of responsibility”, “denial of victim” and “denial of injury” on cyberbullying intention”	(Zhang and Leidner, 2018)
“Understanding motivation for setting websites that unlawfully agree to denial-of-service attacks for a fee.”	“Web of darkness”	“Association Neutralization” “Techniques Rational choice”	“illegal service in operations”	“Appeal to higher fidelities because offenders believe they are providing services for common good.”	(A. Hutchings and Clayton, 2016)
Understanding of competition and rape.	Society	“Neutralize techniques”	“Legitimization of rape victim”	“Committers use “denial of responsibility”, “denial of victim” and “denial of injury” to legalise rape against black victims.”	“(L. M. Williams, 1986)”
What type of neutralization Techniques disturb “Software piracy?”	“ Students in colleges”	“Denial of injury” denial of the victim” denial of the responsibility” metaphor of the Ledger” condemnation of the condemners” demand to upper fidelities defense of necessity, Formal sanction, Moral beliefs and Shame	“Intention to pirate software”	Merely “metaphor of the Ledger”, “condemnation of the condemners”, “shame and moral beliefs” were significant conjecturers of “software privacy”	“(Siponen et al., 2010)”
Intention to pirate music impelling student factors	“Students in colleges”	Five techniques: “denial-of-responsibility”, “denial-of-injury”, “denial of victim”,	“Music pirate intent”	“Denial of responsibility”, “denial of injury”, “denial of victim”, requests for upper	“(Ingram and Hinduja, 2008)”

		“condemnation-of-the-condemners”, appeal to upper fidelities		fidelity is moderately associated with “music piracy”	
--	--	--------------------------------------------------------------	--	-------------------------------------------------------	--

The three new dimensions of neutralization in the framework of “internet romance fraud” are ‘service’, ‘game’ and ‘livelihood’.

Many studies have been done with the use of Sykes and Matza neutralization techniques to explain deviant behavior in different contexts such as tax invasion (Thurman et al., 1984), “deer poaching (Eliason and Dodder, 1999), hate crimes (Byers et al., 1999)”, drug use, (Priest and McGrath, 1970) information system security (Siponen et al., 2012), “corporate crime (Piquero et al., 2005)”. Other studies include the ones identified in table 1 above with a summary of their findings. The neutralization techniques can be applied in the context of internet romance fraud. The three new neutralization techniques (‘service’, ‘game, and ‘livelihood’) and the six adapted from Skyes and Matza (1957), ‘condemnation of the condemners’, ‘denial of injury’, ‘denial of responsibility’, and ‘denial of the victim’, defense of necessity (Minor, 1981) and metaphor of ledger (Klockars, 1974) are described to support the hypotheses in this paper.

‘Condemnation of the condemners’ represents the situation where the offender shifts the focus and blame for their deviant behaviour to those who oppose such behaviour. The internet romance fraudsters think they have a right to defraud the victims and so any person who think otherwise is affront to their plight. They therefore see the police and politicians as corrupt, thus shifting the attention from themselves to others they perceive as evil and bad. Therefore, the offender criticizes the behavior of the ‘condemners’ and wrongfully accuse others for their actions.

We hypothesize that;

H1: Condemning the condemners technique positively influence intention to commit internet romance fraud.

‘Denial of injury’ involve the offender justifying their deviant behavior by lessening the injury that the victims experience. Since the offenders sees the victim as a client, the injury meted out to the victims are not seen as injury but as borrowed money from a partner who they share love. The money and gifts they receive from the clients are not seen as theft but as a love partner sharing their worthy with a lover. Offenders intent is criminal but they pretend is little mischief. So we hypothesize that;

H2: Denial of injury technique positively influences “intention to commit internet romance fraud”.

‘Denial of victims’ offenders deal with their guilt by blaming the victims for the crimes that is committed against them. In the framework of internet “romance fraud”, victims accepted romantically date the offender. A love proposal was made and the victims who the offenders see as clients accepted to be in the romantic relationship of mutual benefits. The thinking of victims is that victims’ ancestry engaged in slave trade in the past, thus depriving offenders’ ancestors of their lives. It is time a payback time for the victims who normally come from developed countries, in this context the victims are paying for the sins of their forefathers thus behaving as if they have a right to defraud their victims and see them as the offenders and the internet romance fraudster as the avenger. We therefore, hypothesize that;

H3: Denial of victim technique positively influences “intention to commit internet romance fraud”.

‘Denial of responsibility’, implies that lawbreakers deflect the guilt that comes from the deviant behaviour by justifying and rationalization their behaviour by absorbing themselves from their misdemeanor. Often these offenders are largely influence by peer pressure from their friends and society. According to Muraina and Muraina (2015, p. 50), “was significant relationship between peer pressure and cybercrime habit among undergraduate adolescents”. This assertion is also affirmed by a study by Gregory and Grace (2015, p. 158) “psychological explanation for internet fraud tendency is peer pressure. Many youths often prefer to identify with their peer groups”. We therefore hypothesize that;

H4: Denial of responsibility technique positively influences intention to commit internet romance fraud.

‘Defense of necessity’, involves when the deviant rationalize that their behaviour is unavoidable. The offender sees the crime a necessary evil that must happen and there is no way out. The offender defends his/her crime that commit need to be committed to save a situation. In the context of nationalist who use defense of necessity to justify the protection of their countries values and culture that they think is being compromise by other foreigners. The nationalist see their criminal acts they commit against other national who have come into their country as a necessity. They see themselves as defenders of the cultures of their countries. The internet

romance fraudsters see internet fraud as necessary crime without which they do not have anything to do. We then hypothesize that;

H5: Defense of necessity technique positively influences intention to commit internet romance fraud.

'Metaphor of the ledger', is where offenders think they have done enough good that can be compensated for by a deviant behavior. Offenders understand that their previously law-abiding nature accrues some credits that can be compensated for their evil deeds. In the environment of internet "romance fraud", the wrongdoers buy gifts such as flowers, perfumes, food, pay some bills etc. for the victims they call clients. Their relationship is romantic so the offender sometimes shares nude picture and videos with their online partners. In the offenders' psychology mind, those set of actions constitute credits that the victims will have compensated for by victims' money, thus we hypothesize that;

H6: Metaphor of the ledger technique positively influences intention to commit internet romance fraud.

Service is means of bringing value to consumers (clients) by facilitating outcomes to customer (clients). The Internet helps to simplify services to consumers of these services. The advent of the Internet and dating web sites had fueled online romantic's relationships. Both partners of online relationship may be in the relationship with their clear set of intentions. The victim may be looking for love while the offender intention of the Internet romance fraud is money. The offenders provide the perceived services that they intend to cash in on the victim, without the victim knowing the intent of the offender. The relationship is a choreographed from the perspective of the offender with a set of pre-prepared message (format) as responses to the messages the victims send. The offenders sometimes perform online sex routines with victims, exchanges nude pictures and stay late into the night to chat with victims, which have different time zones. The offender sees all online activities as service they do for their victims. The offender satisfies the victims with their entire request so in turn the offenders expect that the victims have to pay for these perceived services rendered. We therefore, hypothesize that;

H7: "Service as a neutralization technique" positively influences intention to coerce internet romance fraud".

Game is an event that someone participates for enjoyment or fun. Offenders participate in this internet romance fraud for the fun and also to make some money. The offenders see themselves as clever "guys" who can easily outwit the victim they call 'mugus' (Whitty, 2018) literally meaning fools. Offenders refer to internet romance fraud as a 'game' (Glickman, 2005; Whitty, 2018). They further suggest their "criminal act is play (game) rather than a genuine crime" (Whitty, 2018, p. 102). Longe et al., (2009) reported, the song by (Sweet Lyrics, 2017, "I be the master Oyinbo (white) man I go chop your dollar I go take your money and disappear 419 is just a game You are the loser, I am the winner"). This song "suggests that scamming is 'just a game' – rather than a criminal or immoral act" (Whitty, 2018, p. 102). The offenders play to lose or win, this 'game' of internet romance fraud. We therefore hypothesize that,

H8: Game' as a "neutralization technique" absolutely influences intention to coerce internet romance fraud".

Livelihood is an avenue of securing the necessities of life; these necessities are not limited to food, water, shelter, clothing etc. This necessity of life enables one to fulfil certain basic requirement of life. In our contemporary world now, this necessity includes means of communicating (phones and internet) to stay connected with friends, family and loved ones. The internet romance fraudster sees the life they live as normal to them; they claim it is their life so they should be allowed to live it to the fullest. They do not hide their identity and worthy from the public. Lazarus reported that live a glamorous lifestyle (Tade, 2019). They parade all the flashy cars openly to the full glare of the security operatives in whatever country they find themselves. Offenders display their wealth on the Internet to the whole world without fear of apprehension (Lazarus, 2018). They have series of parties with loud music without trouble. They sometimes appear on live national television with famous pastors who openly prophesy on their lives without acknowledging that, what the offenders are involved in is a crime. Offenders live their lives in the open, we therefore hypothesize that;

H9: Livelihood as a “neutralization” method absolutely influences intention to commit internet romance fraud.”

Crime intention does not always lead to actual crime (Crank, 2018). The offenders' crime intention can be dropped before the actual crime but the contrast is true among internet romance fraudsters because they go on a hunt to recruit their victims with the sole intention of defrauding their clients, therefore, we hypothesize that;

H10: Intention to internet romance fraud positively influence the actual crime

3. Methodology

3.1 Study context

Those with in-depth knowledge of internet romances fraudsters were targeted as the population for this study. Initial arrangement was made to contact a few of such persons who were over 18 years to engage them to get an understanding of what internet romance fraud entails. These fraudsters call themselves 'gamers'. The context of the study therefore was set as more of such persons were engaged on three occasions. The gamers refer to the victims they defraud as 'clients'. The relationship that exists among clients and their offenders' counterparts are transactional. The nature of internet romance fraud is secretive; the referrals that we got made us use the snowball approach within university environment. Other referrals also pointed us to validated internet café hotspot (Boateng et al., 2011; Offei et al., 2020; Barnor et al., 2021) which are hotbeds for internet romance fraud activities in developing countries.

These offenders use internet cafes because they are public nature with the intention that you can only trace their criminal activities to the internet café but not their private residence. Internet cafés also serve as training grounds for new internet romance fraudster recruits who are exposed to the rudiments of the criminal activities of internet romance fraud. The new recruits initially serve as errand boys and girls until informal training begins with more experienced gamers with considerable years of experience.

3.2 Instrumentation

A 5-point Likert scale was used as a measurement criterion to observe the underlying construct under study. (Offei et al., 2020; Zhang and Leidner 2018 and Siponen and Vance 2010) formed the basis of the selection of the neutralization techniques under study and the additional three (service, game and livelihood) in the context of internet romance fraud. The six dimensions of Neutralization (old); first order reflective concepts with each concept evaluating a dissimilar aspect of the “unobservable neutralization theory” (H1, H2, H3, H4, H4, H5 and H6).

New items (service, game, livelihood) measuring neutralization (from this study) were also operationalized into first order reflective constructs. Content validation is very important since these three items have not been studied under neutralization. To ensure we achieve content validity, two senior IS experts who are faculty members with extensive research in security and privacy and eighteen individuals (from the university environment) who are into internet “romance fraud” activities “calculated the face validity of each” construct in two separate meetings. Feedback obtained from the experts and the offenders helped us revise the constructs accordingly. Quite apart from that, a pilot study was conducted with 70 offenders to assess the validity of these constructs. Our revised instrument measuring constructs representing the final survey is presented as in appendix

3.3 Data

Our sample focus on validated different hot spots for internet romance fraud (cyber cafes within the study country). The nature of this crime is anonymous although, the offenders in the internet cafés are known and places of validated internet romance fraud centers are known as well (Boateng et al., 2011; Barnor et al., 2020). The anonymity of the offenders makes it difficult to confidently estimate the number of internet romance fraudsters. We, conveniently distributed three hundred and fifty (350) questionnaires out of which three hundred and thirty (320) was returned by our trained research assistants.

Majority of the respondents representing 85.6% are “amongst the ages of 20-30 years and 82.2%” of our offenders had finish secondary education and above and over 83% are competent when it come the use of the computer and IT related skills.

3.4 Results and Analysis

Colvina and PISOIU (2020) argues that we need to stretch the theory of neutralization into other context. While some studies suggest that nullification may occur prior to irregular behavior (Vygotsky and McCarthy, 2017) others contradict this assertion (Hamlin, 2007). In IS and criminology the neutralization theory and neutralization constructs have been used extensively to explain and understand different crime context, software piracy, Covid lockdown, music piracy (Sameer, 2007; Siponen et al., 2012; Alain d’Astous et al 2015; Baak et al., 2018, Sachet-Milliat, 2017; Loyd, 2020, Polding, 2017; Vygotsky, 2017; Colvin, 2020; Colvin and Daniela PISOIU, 2020). The results from some of the studies are not consistent with others.

In software piracy, “neutralization was found to be weakly” associated with wired “software piracy”, music piracy, software piracy: (Hinduja, 2007) but generally there is, (Carlijn van Baak et al., 2017) contradiction in the context of honor crimes and information systems security (Siponen, 2010).

3.5 Model Measurement Validation

We investigated the casual relationship between the independent variables and the dependent, a “variance based partial least square (PLS)”, structural equation modelling (SEM) was used to maximize the variance of the covariance that is explain by dependent variable in the independent variable. SmartPLS was use a tool to investigate these relationships. The data was analyzing by a two-way approach. The suitability of the dimension archetypal was assessed first with covariance-based technique. To minimize the difference of the covariance of the data collected in relation to the model predictive capability to produce a covariance matrix of the observed constructs; covariance-base technique was used to address challenge.

“Rho A”, “Cronbach Alpha (CA)”, “Composite Reliability (CR)” and “Average Variance Extracted (AVE)” was used to exam for consistency and rationality of the constructs. “Discriminant validity” tests was done to test for correctness of the depth items by using “Fornell Lecker Criterion” and “Heterotrait-Monotrait (HTMT)”. A HTMT is a more robust test for “discriminant validity” than cross loadings. As presented in Table 3, “constructs reliability” established as “composite reliability (CR)” values for all factors were beyond the suggested 0.7 threshold value, indicating item stability. The “variance explained” (AVE) is above the satisfactory threshold of 0.5, confirming convergent validity.

As shown in Table 2, Construct validity for neutralization techniques, HTMT and Fornell Lacker loadings

	CR	AVE	IcifDp	IcifFm	IcifId	NeutCoc	NeutDoi	NeutDov	NeutDor	NeutDof	NeutMol	NeutGme	NeutSer	NeutLvl	
IcifDp		0.868	0.569	0.755											
IcifFm		0.849	0.531	0.210	0.728										
IcifId		0.866	0.684	0.272	0.135	0.827									
NeutCoc		0.868	0.569	0.015	0.027	0.003	0.872								
NeutDoi		0.849	0.531	0.085	0.038	0.11	0.125	0.834							
NeutDov		0.866	0.684	0.051	0.102	0.123	0.031	0.309	0.768						
NeutDor		0.902	0.760	0.05	0.059	0.144	0.207	0.578	0.172	0.777					
NeutDof		0.919	0.791	0.048	0.029	-0.04	0.505	0.32	0.164	0.223	0.889				
NeutMol		0.872	0.696	-0.01	-0.01	-0.11	0.094	0.022	-0.172	0.064	-0.009	0.868			
NeutGme		0.819	0.603	0.036	0.007	0.01	0.049	0.576	0.164	0.32	0.089	0.020	0.888		
NeutSer		0.809	0.591	0.108	0.084	0.039	0.017	0.487	0.198	0.281	0.029	0.028	0.514	0.887	
NeutLvl		0.918	0.788	0.137	0.064	0.056	0.067	0.531	0.188	0.283	0.132	0.000	0.517	0.172	0.879

“IcifDp-intention to commit internet fraud (deception)”, “IcifFm- intention to commit internet fraud” (format), IcifId- intention to commit internet fraud (intention to deceive), NeutCoc-neutralization (condemn of the condemners), NeutDoi- neutralization (denial of injury, NeutDov- neutralization (denial of victim), NeutDor- neutralization (denial of responsibility), NeutDof- neutralization (defense of necessity), NeutMol- neutralization (metaphor of the ledger), NeutGme- neutralization (game), NeutSer- neutralization (service), NeutLvl- neutralization (livelihood). CR-Construct reliability and AVE-Average variance extracted.

Table 3. Construct validity and reliability for neutralization techniques

Constructs	CR	CA	rho_A	AVE
IcifDp	0.868	0.807	0.767	0.569
IcifFm	0.849	0.789	0.793	0.531
IcifId	0.866	0.766	0.809	0.684
NeutCoc	0.902	0.853	0.809	0.760
NeutDof	0.919	0.868	0.768	0.791
NeutDoi	0.872	0.781	0.818	0.696
NeutDor	0.819	0.703	0.888	0.603
NeutDov	0.809	0.707	0.870	0.591
NeutGme	0.918	0.865	0.824	0.788
NeutLvl	0.911	0.854	0.710	0.773
NeutMol	0.901	0.867	0.796	0.753
NeutSer	0.917	0.864	0.864	0.786

CR-Construct reliability, CA-Cronbach alpha, AVE-Average variance extracted

We showed model toughness checks for “multicollinearity”. VIF values for all the neutralization constructs under study and the VIF is lower than the verge of ($VIF < 10$), signifying nonexistence of “multicollinearity” challenge. Evaluating the explanatory power, our archetypal showed for 0.712 of “variance” ($R^2 = 0.712$) in enlightening intention to commit internet romance fraud. The R^2 Adjusted (0.71) again supports the descriptive supremacy as it takes into account our sample size and number of variables in our model. Summary of the hypotheses testing are shown in Table 4 and Fig. 2.

Table 4. Summary of Results

Hypotheses	Neutralization Theory Dimension	β -values	T-values	P-values	Support?
H1	NeutCoc>>ICIRF	0.033	2.379	0.000	Supported
H2	NeutDoi>> ICIRF	0.693	19.520	0.000	Supported
H3	NeutDov>> ICIRF	0.158	5.167	0.000	Supported
H4	NeutDor>> ICIRF	0.389	11.018	0.000	Supported
H5	NeutDof>> ICIRF	0.002	0.0123	0.456	Not Supported
H6	NeutMol>> ICIRF	0.002	0.333	0.370	Not-Supported
H7	NeutGme>> ICIRF	0.658	25.568	0.000	Supported
H8	NeutSer>> ICIRF	0.546	10.908	0.000	Supported
H9	NeutLvl>> ICIRF	0.593	15.648	0.000	Supported
H10	ICIRF>>AC				

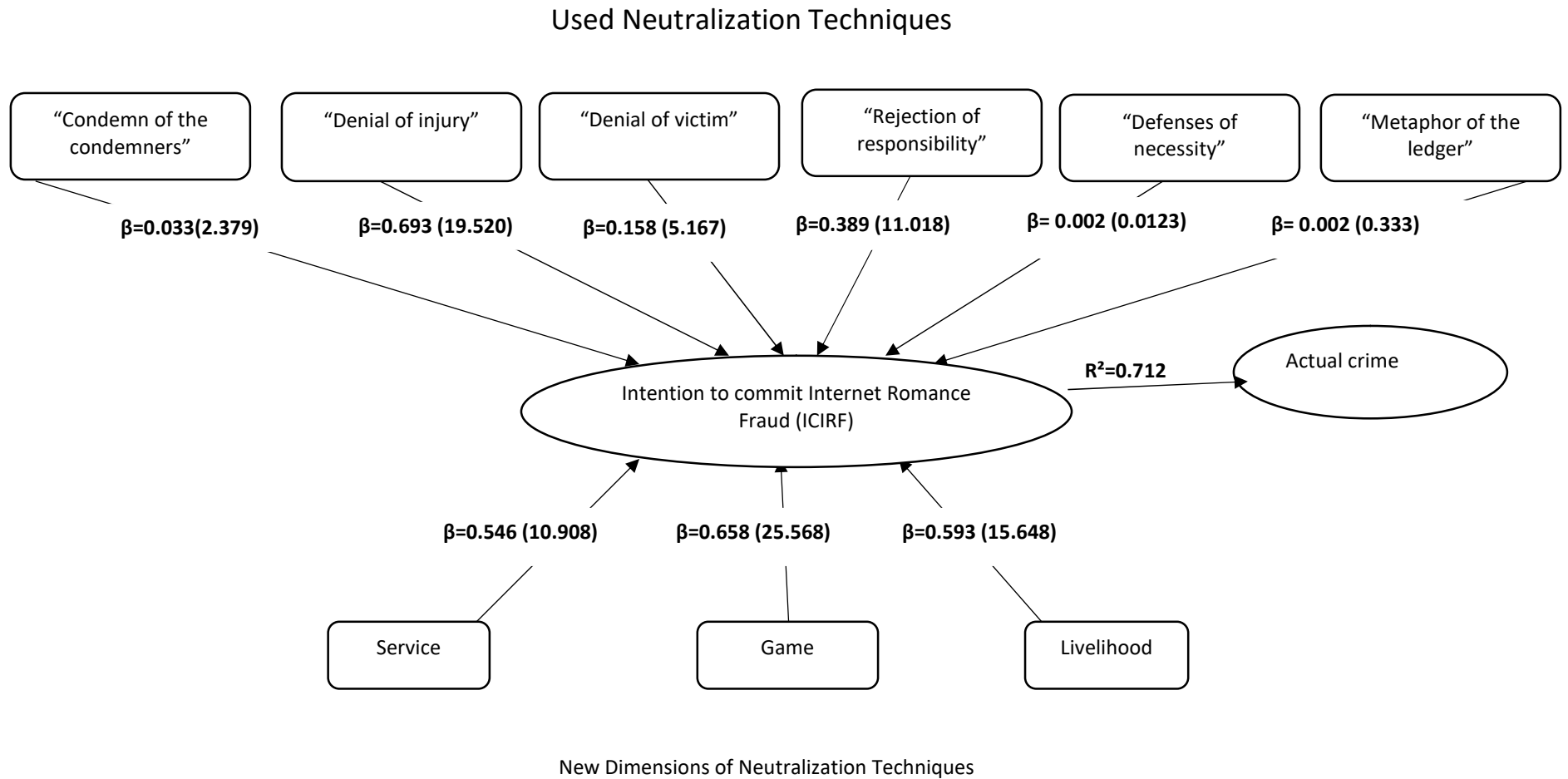


Figure 2: Model results with t-values

As theorized, “internet romance fraudsters” use some neutralization techniques to obligate internet romance fraud. Condemn of condemners is use as a neutralization technique to commit internet romance, condemns of condemners is positively related to internet romance fraud intention ($p < 0.05$; $t = 2.379$), internet romance fraudsters deny the inquiry they cause to victims by their actions as hypothesis 2, there is a positive relationship between denial of injury to internet romance fraud intention ($p < 0.05$; $t = 19.520$). Internet romance swindlers believe their victims deserve to be defrauded since they make themselves available, thus proposition 3 is also reinforced ($p < 0.05$; $t = 5.167$); internet romance fraudsters use denial of victim as a neutralization method, as rejection of victim absolutely influence internet romances fraud intention. Hypothesis 4 is also supported ($p < 0.05$; $t = 11.018$); internet romance fraudsters denial responsibility for the crimes they commit against their victims, thus denial of responsibility is positively related to internet romance fraud intention.

Hypothesis 5 has not been supported ($p < 0.05$; $t = 0.0123$); internet romance fraudsters were not able to justify the crimes they commit against their victims; thus internet romance fraudsters do not use defense of necessity as a neutralization technique to commit internet romance fraud. Defense of necessity is not positively related to internet romance fraud intention. Hypothesis 6 too not supported ($p < 0.05$; $t = 0.333$); Metaphor of the ledger is not positively related to internet romance fraud intention. Internet romance fraudsters use three (service, game and livelihood) new neutralization techniques to defraud their victims. Hypothesis 7 is supported ($p < 0.05$; $t = 10.908$), internet romance fraudsters see the fraud they commit as a service to the victims. Service as a neutralization technique positively influence internet romance fraud intention. Hypothesis 8 is supported ($p < 0.05$; $t = 25.568$), internet romance fraudsters think their fraud actives constitute a game their play to win or lose on their online victims. Thus, internet romance fraudsters use game as neutralization technique to defraud their victim, game positively influence internet romances fraud intention. Hypothesis 9 is supported ($p < 0.05$; $t = 25.568$), internet romance fraudsters argue that the fraudulent activities is their lives. Internet romance frauds livelihood is used as a neutralization technique to defraud victims. Livelihood positively influence the internet romance fraudster intention.

5.0 Discussion and Future Research Direction

“Neutralization theory”, established by “Gresham Sykes and David Matza”, and stretched by Carl Klockars and William Minor, is a “social learning model” signifying people learn unusual behavior much as they learn conformist behavior and grow precise methods of “neutralization” (Polding, 2017). Offenders who employ neutralization techniques rationalize and justify their deviant behaviour permanently or temporarily. We adopted this philosophy as the foundation to understand the intent of persons to obligate internet “romance fraud” that is a crime and a deviant behavior. We argue that “internet fraudsters” defend their irregular behavior exhausting these “neutralization techniques” to defend their behavior. “Internet romance fraudsters” perceive they are nameless because of the vastness of the internet and their use of public networks facilities like the internet cafés. The new dimensions (service, game, livelihood) of “neutralization techniques” in setting of internet “romance fraud” will extend neutralization theory that have been used in other context.”

Condemnation of the Condemners — it is hypocritical to criticize offenders’ actions in the context of business ethics (Polding, 2017). This is because often times those who condemn others are guilty of the same offense in the business environment.” Charlatans! “How did they get to work”? “What they’re doing is a lot worse than me just working away, keeping the firm going”. They’re just making a career out of criticizing blue-collar workers for doing their jobs!” (Harris, 2020, p. 8). In the context of Covid restrictions, Holocaust (Hazani1991), shoplifting (Cromwell and Thurman 2002), sexual abuse (Spraitz and Bowen 2016), condemn of condemners is supported, however it is contradicted in software piracy (Hinduja, 2007), rarely used in honor crimes (Carlijn van Baak et al. 2018), so the findings of this research confirms other context and contradicts others. In the context of Internet romance fraud condemn of condemners’ subculture of neutralization that is used more prominently offenders.

Denial of Injury – Offenders perceive that their deviant behavior is not hurtful to the victims who they defraud and the victims are arable to adequately handle their hurt. Denial of injury is the most widely use neutralization technique in the context of industries which manufacture harming products like cigarettes and alcoholic beverages (Sachet-Milliat et al., 2017). These industries argue they contribute immensely to

cooperate social responsibility (CSR) which a good deed compares to the harm their products cause society (Fooks et al., 2013; Yoon and Lam, 2013). Marketers of these industries use denial of injury techniques to show that their companies are upright because they cause limited risk to uses of their product by advertizing the effect their products can cause to user (Sachet-Milliat et al., 2017). This view is supported in software pirates (Hinduja, 2007) they also argue, software companies are so rich pirating software does not really affect their profit margins. In homicide crimes, denial of injury was rarely used according to Carlijn van Baak et. al., (2018), although one person admitted hitting his wife, “While the offender admitted to hitting his wife, he said he only hit her “once or twice” on the arm and “once” on the lip (Pakistan Today 2014)” (Carlijn van Baak et. al., 2018, p. 197). In cyberracism, “Non-whites are thus deprived the rank of genuine prey, and therefore, injury” (Vysotsky and McCarthy, 2017, p. 458), cyber racist thereby denies the injury they cause to non-whites. However, this contradicts the evidence in right-wing violence (Colvin and PISOIU, 2020). Denial of injury is supported in the context of internet romance fraud.

Denial of Victim – The offenders justifies the crime they commit against the victim. Offenders argues that the victims deserve the crime mated out to them. In the internet romance system, fraudsters argue that victim deserve the scam because the victims’ ancestors exploited offenders’ ancestors in the past (Whitty, 2018). “Those involved reported that the ‘white’ have exploited their fathers to build their countries while impoverishing them” (Whitty, 2018, p. 104). This has supported other authors in harmful product like alcoholic and smoking products, because companies claim consumers are aware of the dangers these products pose as a result of Government warning on the labels of these products (Anne Sachet-Milliat et al., 2017).

Denial of Responsibility - Offenders decide that their actions are justifiable, based upon forces outside of their control. If things were different, they would not have to act in such a way. “Stories of a bad home, a bad start in life, bad companions, or unsuccessful conditions”. In the context of Internet romance fraud, offenders justify and rationalize their behaviour with so many circumstances. Offenders attribute their deviant behaviour to peer pressure, family background, less opportunity, unemployment, poverty etc. (Tade, 2013; Ibrahim, 2016; Whitty, 2018; Barnor et al., 2020). Whitty, (2018) reported a claim by one of the offender in Trade, “Owing to economic activities, parenting in Nigeria has become less effective. Children have been ignored to be guided by the Internet and their peers, while the parents’ attention is glue to economic pursuit. The result is too much freedom to explore... (p.697)”. This denial of responsibility was supported by mob action in right-wing violence (Colvin and PISOIU, 2020). As irritated by one gang leader, “defensible, I’d say, maybe as a way of taking the law into your own hands, then I think it’s acceptable, what we’re doing I’d say it’s not justified, we smash each other’s heads in but I mean you can’t eventually say that’s defensible, I’d say, but when you take the law into your own hands, when the state has given primacy to the wrong people, then I can see a reason for violence” (Colvin and PISOIU, 2020, p. 500). Denial of responsibility has been used extensively as neutralization technique in many context and in most of these contexts the evidence from the studies are supported, in marketing department of manufacturing companies of tobacco and alcoholic beverages, they always hide behind legislation and absorb themselves from the responsibility of advertising these toxic products to the society (Sachet-Milliat et al., 2017). Further evidence that supports the use of denial of responsibility is found in Covid 19 restrictions (Harris, 2020), “I just couldn’t stop myself – I just need to get out. So, I skipped in the car and just drove for an hour – I just desired to see the sky and sun. I couldn’t face the back yard any more. I know it’s against the rules but I just couldn’t hold back anymore - - p.11”

Defenses of necessity - Offenders decide that the actions were necessary to serve a particular end; therefore, they should not feel guilty (Minor, 1980). The evidence from context of internet romance fraudsters does not support the use of defense of necessity as a neutralization technique in internet romance fraud activities and this is supported by other studies in software piracy (Siponen et. al., 2010, 2012), shadow IT usage (Silic et al., 2017). However, in other context like “intention to violate security rule” in organizations according to Barlow et al. (2013). There is evidence to supported others context contradicts our findings.

Metaphor of the ledger - Offenders decide they have done sufficient good to allow some indulgence of a dishonest act (Klockars, 1974; Minor, 1980). Internet romance fraud do not use this technique on their victims from the empirically evidence from this study. Internet romance fraudsters argue that their romantic relationship with the victims are mutually beneficial. The offenders spend their time and resources on their victims to make them happy in the relationship so the money they get from their victims is not compensation for their continuous good they have done to their victims. Furthermore, “they used these stolen credit cards

to buy flowers or candy to further demonstrate their love for the victim” (Sullivan, 2005; Rege, 2006, p. 501). Showing of love is reciprocal so do not think they are using love to exploit their victims. The evidence from software piracy (Hinduja, 2007), intentions to violate IT security policies (Barlow et al., 2013), support our claim. However, other studies contradict this findings, in Covid 19 restrictions, one offender had this to say, “Sure, we had a few networks around but only the once....., we have spent five weeks on our own. Linked to one evening, we’ve done pretty good. We merited time off for good conduct” (Harris, 2020, p.9). Computer abuse (Willison et al., 2018)), software piracy (Siponen et al., 2010), context also contradicts our findings. Service – the findings from this research is consistent with (Rege, 2006). Internet romance fraudsters use service as a neutralization technique to justify their crimes against victims. Internet romance offenders think what they provide for their victims to continuously be in a lovely relationship with them is service. According to them they satisfy their clients (victim) needs always. They stay late into the night to chat to clients to keep them happy and connected. They some times perform online sexual routines, sexting, send nude pictures, buy flowers and sometimes pay bills to keep their client in the relationship. The evidence from (Rege, 2009, p. 501), “they used these stolen credit cards to buy flowers or candy to further demonstrate their love for the victim”. These services they provide let them not feel guilty about the fraud they perpetuate against their clients. They perceive their services should be paid for by the clients (victims), they have intentionally recruited for this purpose unknowing to the clients.

Calling the victims client suggest they are in for business and so they rationalize and deflect any sense of misbehavior. They perceive it is a reward for the hard work they put in to persuade the victims to part with money meant for the services that they have provided. The services they provide requires a lot of patience and consistency, without which the offender (gamer) get nothing. The skills and patience to keep the client satisfied at all times in a romantic relationship to the point where victims part with money is not an easy task according to offenders.

Game - the findings from this research suggest in consistent with (Glickman, 2005; Longe et al., 2009; Huang et al., 2015; Whitty, 2018) that suggest internet romance fraudsters see their activities as a “game”. To them they play this game to win or loss. Therefore, internet romance fraudsters use game as a neutralization technique to rationalize and justify their deviant behaviour. These sense of guilt is suppressing entirely because they see what they do as a game. They invest in this game by gaming all the right experience from their peers and experience offenders. In fact, the offenders call themselves “gamers” and that alone speak volumes. A gamer who is interested in playing to win invest time and resources into their craft. “According to Longe et al., (2009) this song suggests that scamming is ‘just a game’ – rather than a criminal or immoral act.” (Whitty, 2018, p.106; Huang et al., 2015), by this- offenders do not see themselves as criminals but as clever persons, defrauding greedy victims in the developed countries by playing the game of internet romance fraud (Whitty, 2018). Glickman (2005), calls it game of revenge, because internet romance fraudsters perceive their ancestors were robbed in the colonial days, they have legitimacy to play this game to win, to recover some of the looted resources (Huang et al., 2015; Whitty, 2018, Barnor et al., 2020).

Livelihood - the findings from our study shows that internet romance fraudsters understand that their criminal activities is their live. They argue that their livelihood depends largely on their criminal activities without which they have no source of income. We therefor argue that internet romance fraudsters use livelihood as neutralization technique to commit internet romance fraud. This finding is consistent with other studies (Boateng, 2011; Ogege 2011; Adebayor, 2013; Barnor et al., 2020; Kigerl, 2021). This finding is supported by Barnor et al., (2020, p. 6), who had this to say. Signal from the statistics taken for this study recommended that peer employment and training, insufficiency, joblessness, little education and low-income sway individuals’ decisions to obligate “romance scams.” Peer pressure influence the offenders because they are always in the company of others fraudster who they want to be like, in terms of their worthy. They live this live in the full glare of law enforcement operative without fear of apprehension. They parade their expensive cars, sometimes in a convoy and paly loud music (Ojedokun, 2012, Adesina, 2017; Monsurat, 2020). This is one of the findings of, Ojedokun, 2012, illustrated by one of the offenders, thus what he said, “University students, who are into cybercrime are free spenders, they usually spend money as if there is no tomorrow. They spend their money carelessly; they do not invest in something tangible, but rather prefer to spend it on parties, women, alcohol and buying unnecessary items. Their spending- habit is just too wasteful” (Ojedokun, 2012, p. 1007). The money they get from their criminal activities make them live glamorous lifestyles in the open. This evidence is collaborated by (Adesina, 2017), he reported, “The quest to possess

and ride flashy cars and live frivolous lifestyles have lured many Nigerian youths into the “yahoo yahoo” business. It is not unusual to enter a cybercafé and find that most of the people there are (mainly) boys in their 20’s or early 30’s who are browsing the internet in search of potential victim” (Adesina, 2017, p.24). The lyrics in songs also confirm that gamers or internet romance fraudsters see their criminal activity as their livelihood. The lyrics of Shata Wale a prominent Ghanaian artist reinforces that assertion, in his song the title, ‘It’s My life’, some the lyrics are,

“If i be game boy heeey
I dey like am ooo that be my life
I dey work hard for the money heeey
I dey like am ooo that be my life
I know i go make am tomorrow
I dey like am ooo that be my life”

6.0 Implication of the research

6.1 Limitations

Our research had some limitations. The study was restricted to one country in West Africa to make a generalization for the rest of the world. In our estimation since the countries in West Africa have been prime and a part one of the validated countries in the internet romance offender activities we hope it will adequately represent our generalization. Our measure of intention in our view represent an adequate measure for intent to obligate internet “romance fraud” in the setting, because we used three separate construct (‘format’, deception and intention to defraud). All though we did not measure actual defraud our object was to adequately measure intent to commit internet romance fraud.

6.2. Implications for practice

The results from this study suggests that internet romance fraud use neutralization techniques to commit internet romance fraud activities. First, the use of “neutralization” techniques as condemn of condemners, “denial of injury”, “denial of responsibility”, denial of victims should trigger a continuous discussion among educators and civil society that criminals are absorbing themselves from the crimes they commit with that focus on neglecting the pain and loss they cause to society. Civil society organization, which are focus on crime prevention, should take into account these perspectives of criminals’ behavior to educate the public.

Secondly, those who date online should understand that their online partners might not be genuine. More education should be on dating sites to prevent the continuous occurrence of this crime. Occasionally, the owners of these sites can display pop-up and educational material informing online daters. The levels of authentications for this website will have to be robust to curtail these forms of crimes. To curb this crime, online daters will have to take more responsibility and educate themselves by reading research that borders on this type of emerging crime growing in alarming rates.

Thirdly, the new dimensions of neutralization from this study will have informed legislation on cybercrime around the world. Online romance fraudsters see their activities as a service, game and as livelihood. This new dimensions should be studied in other contexts. Prosecutors and law enforcement officers should understand that crimes are evolving into new forms and criminals are using these new forms to invade law and victims.

7.0 Conclusion

Internet romance fraud is growing at an alarming proportions. It is making online dating very dangerous and unattractive to genuine persons who are looking for love. Previous research had not sought to investigate the use of neutralization techniques to internet romance fraud intention. Now that this study had provided empirically evidence to supported new dimensions of neutralization, criminologist, law enforcement, business and dating community would have to pay attentions to the issues raised in this study. The illegitimate money these fraudsters are making for their crime are being legitimize when these monies are invested in business

without traces. This could go a long way to finance other criminal activists like terrorism, war, etc. Internet romance fraud is becoming sophisticated with use of new dimensions of the neutralization techniques to justify and rationalize this crime. Too many young persons are involving themselves in internet romance fraud activities and society stands to lose a great deal. This should inform educators, dating site owners, businesses and law enforcement.

References

- Adebayor, A.A., 2013. Youths unemployment and crime in Nigeria: A nexus and implications for national development. *International journal of sociology and anthropology*, 5(9), pp.350-357.
- Adesina, O.S., 2017. Cybercrime and poverty in Nigeria. *Canadian social science*, 13(4), pp.19-29.
- Byers, B. W. Crider and G. K. Biggers, "Bias Crime Motivation: A Study of Hate Crime and Offender Neutralization Techniques Used Against the Amish", *Journal of Contemporary Criminal Justice*, 15 (1999), pp. 78-96
- Barnor, Jonathan Nii Barnor; Boateng, Richard; Kolog, Emmanuel Awuni; and Afful-Dadzie, Anthony, "Rationalizing Online Romance Fraud: In the Eyes of the Offender" (2020). AMCIS 2020 Proceedings. 21 https://aisel.aisnet.org/amcis2020/info_security_privacy/info_security_privacy/21
- Byers, B., Crider, B. W and G. K. Biggers, "Bias Crime Motivation: A Study of Hate Crime and Offender Neutralization Techniques Used Against the Amish", *Journal of Contemporary Criminal Justice*, 15 (1999), pp. 78-9
- Colvin, S. and Pisiou, D., (2020) When Being Bad is Good? Bringing Neutralization Theory to Subcultural Narratives of Right-Wing Violence, *Studies in Conflict & Terrorism*, 43:6, 493-508, DOI: 10.1080/1057610X.2018.1452754
- Crank, B. R. (2018). Accepting deviant identities: the impact of self-labeling on intentions to desist from crime. *Journal of Crime and Justice*, 41(2), 155-172
- Durkin, K.F. and Brinkman, R., 2009. 419 fraud: A crime without borders in a postmodern world. *International Review of Modern Sociology*, pp.271-283
- Glickman, H., 2005. The Nigerian "419" advance fee scams: prank or peril? *Canadian journal of African studies/La revue canadienne des études africaines*, 39(3), pp.460-489
- Gregory, E.E. and Grace, A.A., 2015. Psych demographic factors predicting Internet fraud tendency among youths in Southwestern, Nigeria. *Journal of Educational and Social Research*, 5(2), pp.159-159
- Hanoch, Y. and Wood, S., 2021. The Scams Among Us: Who Falls Prey and Why. *Current Directions in Psychological Science*, p.0963721421995489
- Harvey Glickman (2005) The Nigerian "419" Advance Fee Scams: Prank or Peril?, *Canadian Journal of African Studies/La Revue canadienne des études africaines*, 39:3, 460-489, DOI:10.1080/00083968.2005.10751326
- Huang, J., Stringhini, G., and Yong, P. 2015. "Quit Playing Games with My Heart: Understanding Online Dating Scams," in *International Conference on Detection of Intrusions and Malware, and Vulnerability Assessment*, Springer, pp. 216–236
- Kigerl, A., 2021. Routine activity theory and malware, fraud, and spam at the national level. *Crime, Law and Social Change*, pp.1-22
- Lazarus, S., 2018. Birds of a feather flock together: The Nigerian cyber fraudsters (yahoo boys) and hip hop artists. *Criminology, Crim. Just. L & Soc'y*, 19, p.63
- Monsurat, I., 2020. African insurance (spiritualism) and the success rate of cybercriminals in Nigeria: A study of the yahoo boys in Ilorin, Nigeria. *International Journal of Cyber Criminology*, 14(1), pp.300-315

Ogege, S.O., 2011. Education and the paradox of graduate unemployment: The dilemma of development in Nigeria. *African Research Review*, 5(1)

Ojedokun, U.A. and Eraye, M.C., 2012. Socioeconomic lifestyles of the yahoo-boys: A study of perceptions of university students in Nigeria. *International Journal of Cyber Criminology*, 6(2), p.1001

Piquero N. L., Tibbetts S. G., and Blankenship M. B. (2005) examining the role of differential association and techniques of neutralization in explaining corporate crime, , 26:2, 159-188, DOI: 10.1080/01639620590881930

Q. C. Thurman, "Deviance and the Neutralization of Moral Commitment: An Empirical Analysis", *Deviant Behavior*, 5 (1984), pp. 291-304

Q. C. Thurman, C. St. John and L. Riggs, "Neutralization and Tax Evasion: How Effective Would a Moral Appeal Be in Improving Compliance to Tax Laws?", *Law & Policy*, 6 (1984), pp. 309-327

S. L. Eliason and R. A. Dodder, "Techniques of neutralization used by deer poachers in the western united states: a research note", *Deviant Behavior*, 20 (1999), pp. 233-252

S. L. Eliason and R. A. Dodder, "Techniques of neutralization used by deer poachers in the western united states: a research note", *Deviant Behavior*, 20 (1999), pp. 233-252

Sarah Colvin and Daniela PISOIU (2020) When Being Bad is Good? Bringing Neutralization Theory to Subcultural Narratives of Right-Wing Violence, *Studies in Conflict & Terrorism*, 43:6, 493-508, DOI: 10.1080/1057610X.2018.1452754

Sarah Colvin and Daniela PISOIU (2020) When Being Bad is Good? Bringing Neutralization Theory to Subcultural Narratives of Right-Wing Violence, *Studies in Conflict & Terrorism*, 43:6, 493-508, DOI: 10.1080/1057610X.2018.1452754

Silic, M., Barlow, J.B. and Back, A., 2017. A new perspective on neutralization and deterrence: Predicting shadow IT usage. *Information & management*, 54(8), pp.1023-1037

Siponen, M., Vance, A. and Willison, R., (2012). New insights into the problem of software piracy: The effects of neutralization, shame, and moral beliefs. *Information & Management*, 49(7-8), pp.334-341

Siponen, M., Vance, A. and Willison, R., 2010, January. New insights for an old problem: explaining software piracy through neutralization theory. In 2010 43rd Hawaii International Conference on System Sciences (pp. 1-10). IEEE

Stanislav Vygotsky and Adrienne L. McCarthy (2017) Normalizing cyberracism: a neutralization theory analysis, *Journal of Crime and Justice*, 40:4, 446-461, DOI: 10.1080/0735648X.2015.1133314

T. B. Priest and J. H. McGrath, "Techniques of Neutralization: Young Adult Marijuana Smokers", *Criminology*, 8 (1970), pp. 185-194

Whitty, M.T., 2018. 419-It's just a game: Pathways to cyber-fraud criminality emanating from West Africa