

UNCOVERING THE WORKINGS OF CREDIT-FOR-SEX SCAMS

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ABSTRACT

In a credit-for-sex scam, victims meet attractive women on online dating or messaging apps and send them money in exchange for sexual services that do not materialize. Despite seeing an alarming increase in the number of cases from 2018 to 2020, academic research on credit-for-sex scams remains scarce. Hence, this paper aims to shed light on the stages of credit-for-sex scams, compare the credit-for-sex scams across the world, and investigate the psychosocial factors influencing the offenders and victims of credit-for-sex scams. A comprehensive literature review reveals that credit-for-sex scams are clustered in Asia and are largely syndicated. According to the fraud diamond theory, when faced with financial or non-financial pressures, individuals with a big ego, high Machiavellianism, antisocial tendencies, and proficient coercion and persuasion skills are more likely to commit credit-for-sex scams when they see an opportunity to do so, and are also able to rationalise their unethical behaviour. On the other hand, as the routine activity theory suggests, in the absence of capable guardians, an individual who possesses the suitable demographic characteristics, personality traits and cognitive vulnerabilities, and exhibits any vulnerable online routine behaviour is likely to fall victim to credit-for-sex scams. To address this growing issue of credit-for-sex scams, a victim-centric approach should be taken. In particular, there is a need to teach the public simple steps that they can take to reduce their chances of falling for such scams.

BACKGROUND

Year after year, Singapore manages to continually clinch the title as one of the safest cities in the world according to the Safe Cities Index (Economist Intelligence Unit, 2019). However, from 2018 to 2019, the overall crime rate in Singapore increased by 6.3% (Loh, 2020). The culprit behind this rise? Scams. In particular, the number of reported scam cases surged by 53.5% from 2018 to 2019. If not for scams, overall crime would have actually fallen by 4.6% in 2019 (Loh, 2020).

The rise in the number of cyber scam cases in Singapore over the years can be attributed to several reasons. Firstly, with Singapore having the highest smartphone penetration in the Asia Pacific Region (Clapp, 2019) and the second highest internet penetration rate in Southeast Asia (Müller, 2020), it is not surprising that technology-enabled crimes have surged over the past few

years (Neo, 2019). Fuelled by advancements in technology, scams have evolved over the years, migrating from the offline environment to online platforms, leveraging on the anonymity and global connectivity that the Internet affords to target a larger pool of victims at a low cost (Daud, 2019; Hafidz, 2019). Furthermore, scammers constantly and rapidly modify their tactics to trick more victims as well as evade detection by the police, be it through innovating novel and “diverse scams [that] are tailored to prey on a wide range of vulnerabilities” (Lee, 2016b), changing their modus operandi (Pindrop, n.d.; Zack, 2020), or by utilising alternative untraceable payment methods (Bisson, 2019). Given that most Singaporeans are bilingual (Lee, 2016a), language is also not a barrier for international cybercriminals (Phoebe, 2017). All of these factors combined make Singapore the perfect breeding ground for cyber scams. As Singapore progresses towards achieving its vision of becoming a Smart Nation, using technology to

improve the daily lives of Singaporeans and to support the operations of businesses (Ng, 2019), it is only natural for individuals to encounter more cyber-attacks (Phoebe, 2017).

Among the various types of scams, credit-for-sex scams is one of the top concerns in Singapore. In a typical credit-for-sex scam, the scammer “befriends [the] victim through social media platforms, ... talks the victim into buying them a purchase or gift card... in exchange for a meet-up, date or sexual favours” that do not materialise (Scam Alert, n.d.-a). Credit-for-sex scams have seen the most alarming rise in the number of cases, from 533 reported cases in 2018 to 1,065 cases in 2019, an increase of 99.8% (Loh, 2020). The total financial loss of the victims also increased from \$1.5 million in 2018 (Wong, 2019) to \$2.8 million in 2019 (Singapore Police Force, 2020a). These statistics highlight the prevalence and severity of the problem of credit-for-sex scams, emphasising the need for urgent intervention.

OBJECTIVES

Despite the fact that credit-for-sex scams are increasingly rampant in Singapore, thus far, little academic research has been conducted on this type of cybercrime as it has only emerged recently with the advent and growing popularity of new technology and applications. Hence, this research paper aims to:

- 1) Outline a process model of credit-for-sex scams,
- 2) Compare the credit-for-sex scams in Singapore and other countries to gain insights into how the scam and scammers operate similarly and differently,
- 3) Investigate the psychosocial factors influencing the offenders and victims of credit-for-sex scams to aid the generation of scam prevention strategies, and
- 4) Provide recommendations on crime prevention strategies for credit-for-sex scams.

METHODOLOGY

A comprehensive literature review of the existing research on credit-for-sex scams was conducted to gather information and data for this paper.

Literature Review

To establish the extent of the problem of credit-for-sex scams in the global arena, an exhaustive search was conducted via Google, Google Scholar, and the NTU Library Database. The following search terms were used: “credit-for-sex scam”, “sex-for-credit scam”, “WeChat sex scam”, “Locanto sex scam”, “Skokka sex scam” “Tinder sex scam”, “Michat sex scam”, “Craigslist sex scam”, “Line sex scam”, “Whatsapp sex scam”, “Instagram sex scam”, “Twitter sex scam”, “Alipay scam”, “sex-for-hire scam”, “compensated dating scam”, “fake escort services scam”, “fake prostitute scam”, “sham prostitution”, “internet prostitution scam”, “companionship scam”, “paid sex scam”, “enjo-kōsai scam”, “pose as female prostitute”, “offer of sex for money”, and “gift card scam”.

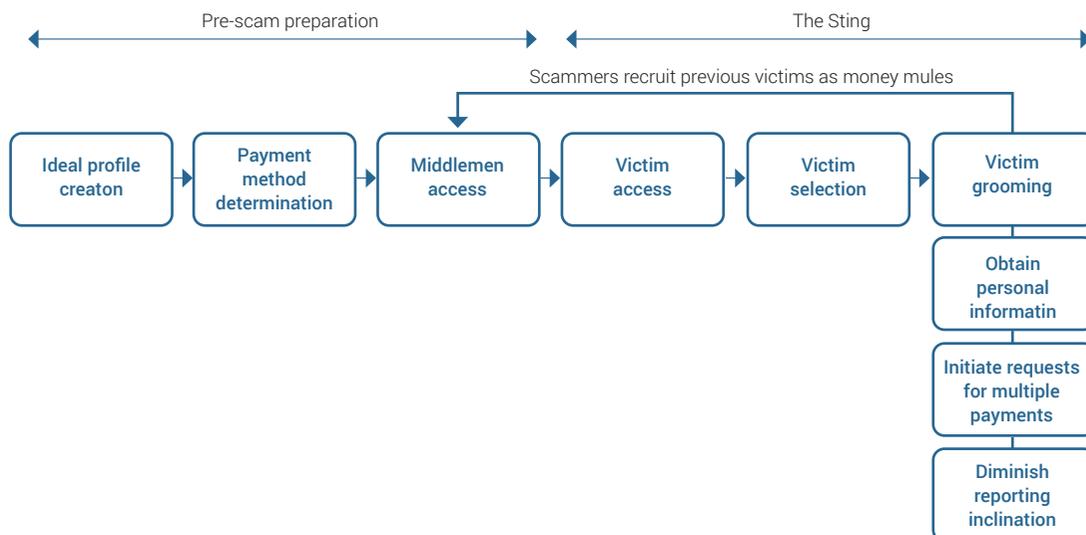
To understand the psychosocial factors influencing the offenders and victims of credit-for-sex scams, various search terms were used, including “the psychology of credit-for-sex scams”, “why people commit credit-for-sex scams”, “persuasive techniques credit-for-sex scammers use”, “inside the mind of a credit-for-sex scammer”, “why people fall for credit-for-sex scams”, and “victimology of credit-for-sex scams”. The search results of these queries revealed that academic research on credit-for-sex scams is scant. Hence, academic papers and books on cyber scams and frauds in general were consulted.

These general findings from the reviews were then applied specifically to credit-for-sex scams. Actual case examples of credit-for-sex scams were obtained from various sources. In particular, anecdotes from the victims of credit-for-sex scams in Singapore were retrieved from the National Crime Prevention Council’s Scam Alert website, whereas anecdotes from the victims of credit-for-sex scams in other countries were retrieved from numerous websites and news articles.

THE MODEL OF CREDIT-FOR-SEX SCAMS

As summarised in Figure 1 below, the model of credit-for-sex scams proposed in this paper is split into two phases, each containing three

Figure 1. The Proposed Model of Credit-for-Sex Scams



stages. This model draws from Whitty (2013)'s Scammers Persuasive Techniques Model for online romance scams.

Phase 1: Pre-Scam Preparation

In the first phase, which is the pre-scam preparation phase, credit-for-sex scammers prepare their fraud package.

Stage 1: Ideal Profile Creation

Scammers begin by creating fake ideal profiles on various social networking platforms, particularly dating and online messaging apps and classified websites, using photographs of attractive, scantily clothed women (Alkathib, 2016; Chung, 2015; Jun, 2019; Ng, 2015a; Pan, 2018; Postmedia News, 2015; Pui, 2017; Sur, 2019; Wei, 2019). In Singapore, the most popular communication platform currently used by credit-for-sex scammers is Tinder, with 23% of scammers using it as the platform to conduct their scams (Scam Alert, n.d.-b). WeChat and MiChat tie in second place, each with 13% of scammers using their platforms (Scam Alert, n.d.-b). Lastly, Line and Locanto tie in fourth place, each with 8% of scammers using them (Scam Alert, n.d.-b).

Scammers often create multiple fraudulent profiles to target a larger pool of victims and consequently, maximise the profitability of their fraud. For instance, a scammer in Singapore

created two fake accounts on Locanto (Chua, 2019), which only requires an email address and a password to sign up. In China, an offender purchased multiple unregistered WeChat accounts on the Internet at a cost ranging from S\$6 to S\$14 (Wei, 2019).

Stage 2: Payment Method Determination

Next, scammers decide which payment method to use. They may take into account accessibility, familiarity, difficulty of tracing, and ease of selling when making this decision. In Singapore, the most common payment modes requested by scammers in the first half of 2020 were Alipay, iTunes gift cards, Google Play gift cards, WeChat, Razer, and MyCard (Scam Alert, n.d.-b). Alternatively, some scammers may also collect payment via a physical meet-up (Hussain, 2018), "bank-transfer, including via 'Paynow' or 'Paylah', or remittance services such as Western Union" (Singapore Police Force, 2020a).

The payment methods preferred by credit-for-sex scammers seem to have changed over the years. In the past, Money Online (MOL), an e-payment platform, and the remittance service Moneygram were used (Inseasia, 2015). Some victims were asked to leave their ATM cards in public places and reveal their PIN to the scammers; the cards would be picked up by middlemen who would then withdraw the funds from the victims' bank accounts (Neo, 2015).

Now, victims are often asked to purchase gift cards or online credits (e.g., iTunes card). The relative advantages of paying using gift cards and online credits may explain why past methods of leaving ATM cards in public places are now obsolete. These payment methods are easily accessible and easy to use, therefore removing any barriers to making payment since victims are less likely to go through with the payment when they find the whole affair too troublesome (Toh, 2016). Such cards can often be found in 24-hour convenience stores which are readily present in every neighbourhood. In the case of gift cards, scammers can easily resell these cards to receive their profits as there is a market full of ready buyers. While some victims may be reluctant to leave their ATM cards in public spaces, they are less likely to be suspicious if asked to pay using gift cards and online credits as that mirrors a legitimate transaction between a prostitute and an interested customer.

Some scammers also use various sources on the Internet to familiarise themselves with the payment process for their preferred method in Singapore (Alkathib, 2016) so that they can easily provide step-by-step instructions to victims who are unfamiliar with the payment method, thereby increasing the success of the scam. Predictably, the platforms used will likely continue to evolve based on their popularity among users as well as to prevent detection by the authorities.

Stage 3: Middlemen Access

During the last stage of preparation, credit-for-sex scammers establish contact with middlemen in an attempt to evade detection by the police (Koh, 2017; Lam, 2017; Neo, 2015; Singapore Police Force, 2015; Singapore Police Force, 2020b; Macau Post Daily, 2020b; Yiu, 2019). Scammers recruit accomplices who aid in money laundering by providing them a fee for every transaction (Yiu, 2019). Hence, those looking for an income stream or an additional source of income may choose to act as runners for credit-for-sex scammers (Yiu, 2019).

Additionally, credit-for-sex scammers may also recruit other abettors. These include people who sell unregistered WeChat accounts and those who provide location-changing services on WeChat for a fee (Wei, 2019). This helps to widen the reach of the scammers, allowing them

to gain access to more victims and enhance the lucrativeness of their fraud.

Phase 2: The Sting

Stage 4: Victim Access

Using the fake profiles that they have created, credit-for-sex scammers gain access to their victims through online social networking platforms. In some cases, the scammers wait for the victims to take the bait and contact them, while in other cases, the scammers approach the victims themselves (Singapore Police Force, 2020a).

Some functions within these networking platforms can facilitate victim access. For example, both scammers and victims on WeChat can use the 'people nearby' function to find and converse with people who are located within a 1000m radius from their location (Chung, 2015; Pui, 2017). Using multiple profiles with photographs of different women and changing one's location on communication platforms can also allow credit-for-sex scammers to gain access to a larger pool of victims (Wei, 2019).

Stage 5: Victim Selection

Credit-for-sex scammers do not use any particular criteria to select potential victims. Rather, they establish contact with as many individuals as possible to increase the profitability of their scam. However, one key exception is that only males are targeted by the scammers. Again, several functions built within communication platforms facilitate this selection process, such as the gender filter on the 'people nearby' function on WeChat (Yeung, 2017).

Additionally, according to one Singaporean victim's account (Scam Alert, 2020b), during the phone call with the scammer who was posing as the prostitute's agent, he was asked whether he had any friends or family in the police. Hence, connections with the police might be a possible exclusion criterion that some scammers use.

Stage 6: Victim Grooming

After accessing, selecting, and establishing contact with the victims, credit-for-sex scammers offer their victims sexual services at a low cost that is often below the market rate (Chung, 2015; Daily Express, 2018; Express News

Service, 2015; Ng, 2015a; Postmedia News, 2015; Macau Post Daily, 2002b; Wei, 2019). In sexual abuse literature, grooming refers to “the process by which a child is befriended by a would-be abuser in an attempt to gain the child’s confidence and trust, enabling the abuser to get the child to acquiesce to abusive activity” (Gillespie, 2002, p. 411). Similarly, in credit-for-sex scams, scammers groom their victims by persistently texting and calling them, posing as the prostitute’s agent, and threatening to physically harm the victims, for three purposes: to convince their victims to reveal their personal information, persuade them to make multiple payments, and reduce their inclination to make police reports.

Obtain personal information. Scammers gather personal information on the victims by pretexting, a form of social engineering where people lie to convince the victim to give up valuable information (Fruhlinger, 2020). The scammers persistently text the victims to get them to share their address, phone number, and pictures of the victim’s identity card (Lo, 2018a; Pan, 2018; Phoebe, 2017; Scam Alert, 2020b). Table 1 summarises the personal information commonly requested by the scammers, explains why the requests seem reasonable to the victims, and the scammer’s purpose for obtaining the information.

Initiate requests for multiple payments. The scammers request the victims to make advance payment for the services and other payments under the pretexts of deposit fee, registration and administrative fee (Wong, 2019), protection fee (Ng, 2015a), and so on. Should the victims start refusing to pay, the scammers will deploy bait and switch tactics and claim to be gangsters as well as use the personal information previously collected to threaten the victim into making more payments (Chung, 2015; Daily Express, 2018; Lo, 2018a; Pan, 2018; Postmedia news, 2015; Macau Post Daily, 2020a; Wei, 2019; Wong, 2019). These scammers continually text the victims or repeatedly call the victims while posing as the prostitute’s agent to coerce them into making payment (Wong, 2020).

Diminish reporting inclination. The threats also serve as a warning not to report the scammers to the police. Additionally, when the victims threaten to make a police report, some scammers may claim that they have connections to the police and that the police will protect them (Ng, 2015a), thereby making the victim less inclined to file a police report since they think it is a futile act.

The grooming process of credit-for-sex scams is typically brief, lasting for as short as a day (Alkathib, 2015) and the longest up to a week

Table 1. Personal Information Commonly Requested, from the Perspectives of the Victims and the Scammers

Personal Information	Why the Requests are Reasonable	Scammer’s Purpose for Obtaining Information
Address	Find a convenient location to meet	Find the nearest AXS machine or convenience store to direct the victim to Used to threaten the victim to make additional payments
Phone number	For the agent to contact them to provide further instructions (Scam Alert, 2020b)	Contact the victim to provide further instructions Used to threaten the victim to make additional payments
National Identity Card	Verify identity that they are not undercover police (Daily Express, 2018; Lo, 2018a; Phoebe, 2017)	Used to threaten the victim to make additional payments

(Wong, 2019). After the payments are made, the scammers typically become uncontactable.

Finally, at the end of the scam, scammers may also recruit previous victims as accomplices for future scams. In Singapore, several victims of credit-for-sex scams eventually became accomplices of credit-for-sex scammers (Alkathib, 2015; Koh, 2017; Neo, 2015). After failing to receive the sexual services that they paid for, these victims requested a refund (Alkathib, 2015; Koh, 2017; Neo, 2015). The scammers complied but sent the victims more money than they had initially paid (Koh, 2017). The victims were then asked whether they were interested in making “regular transactions in return for a small commission” (Alkathib, 2015). Motivated to recover their prior losses, many victims agree to aid in money laundering. Eventually, the victims became “involved in a cycle of transfers in which they would receive illegal monies, which they were required to transfer in Alipay credits to the syndicate and allowed to keep the remainder” (Koh, 2017).

COMPARISON OF THE CREDIT-FOR-SEX SCAMS IN SINGAPORE AND OTHER COUNTRIES

Credit-for-sex scams are referred to as ‘compensated dating scams’ in Hong Kong, Macao, and Taiwan, where it is defined as “a disguised form of prostitution in which one person pays another for companionship and often sex” (Baron, 2016; Lo, 2018b; Macau Post Daily, 2020b). According to Baron (2016), this phenomenon of compensated dating, or 援助交际 (yuanzhu jiaoji) in Mandarin, which is derived from the Japanese term enjo-kōsai, surfaced in Taiwan in the late 1990s. Other common expressions for credit-for-sex scams include “fake prostitute scam” (Jun, 2019), “sex-for-hire scam” (Milkovits, 2015), and “fake escort services scam” (DNA, 2015).

A horizon scan shows that credit-for-sex scams have been reported in Vancouver and Richmond in Canada (Postmedia News, 2015), Providence in United States (Milkovits, 2015), Australia (Chung, 2015), Lebanon (Civil Society Knowledge Centre, 2017), India (Deccan Chronicle, 2018), China (Wei, 2019), Taiwan (Baron, 2016; Pan, 2018), Macao (Macau Post Daily, 2020a), Hong Kong (Lo, 2018a;

Lo, 2018b), Indonesia (Yeung, 2017), Malaysia (Pui, 2017), and Singapore (Loh, 2020). Overall, it seems that “while there are a variety of ... ruses [of a sexual or romantic nature] in Western countries, ... one particular card trick seems to be unique to East [and Southeast] Asia” (Baron, 2016), and that is credit-for-sex scams.

Similarities Across Countries

Credit-for-sex scams across the world generally follow the model proposed in this paper. Most scammers create fake ideal profiles on online social networking platforms, target only male victims, and promise sexual services after advance payment via gift cards and online credits. They also use unsuspecting accomplices to help them to conceal the true origins of their money to evade police detection. Finally, scammers also request the victim to reveal their personal information as well as make threats of violence and threats to tarnish the victim’s reputation in order to extort more money from them.

It is interesting to note that most of the countries and cities where credit-for-sex scams have been reported have a large Chinese population. To illustrate, Singapore, Malaysia, Hong Kong, Macao, Taiwan, and China are countries with large Chinese populations, and Richmond and Vancouver in Canada, and Canberra in Australia have vibrant Chinese communities as well. Furthermore, the victims of credit-for-sex scams in most countries are ethnic Chinese (Baron, 2016; Chung, 2015; Jun, 2019; Lo, 2018a; Lo, 2018b; Postmedia News, 2015; Taipei Times, 2008; Macau Post Daily, 2020a, Macau Post Daily, 2020b, Toh, 2016; Yiu, 2019).

Differences Between Countries

While most credit-for-sex scammers across the world use online communication platforms to gain access to and establish contact with their victims as well as to receive their profits through online third-party online payment platforms, the actual platforms used for credit-for-sex scams differ across countries. This suggests that the scammers tailor the scams to each country so as to increase their success and profitability. For instance, credit-for-sex scammers in India have used classified advertisement websites that show

up easily when individuals look for female escort services (Deccan Chronicle, 2018). On the other hand, WeChat is often the main channel used by scammers in countries and cities with a large Chinese population due to its popularity among the ethnic Chinese (Chung, 2015; Postmedia News, 2015).

In terms of payment methods, due to the differing accessibility and familiarity of the average individual with the different modes of payment in each country, credit-for-sex scammers utilise different payment modes for different countries. For example, scammers in Taiwan use MyCard as the main payment method as it can be conveniently purchased at convenience stores (Baron, 2016). On the other hand, the Alipay payment method available at all AXS machines located island-wide in Singapore, or on the online e-payment platform, has led scammers to choose to receive their fraudulent pay checks through Alipay in the past (AXS, n.d.).

As for the language medium, scammers tailor their language to their victims. Thus in India, scammers use Hindi to communicate with their victims (Sur, 2019), whereas in countries with predominantly Chinese victims, they use Mandarin (Chung, 2015; Dimsumdaily Hong Kong, 2018; Postmedia news, 2015; Wong, 2020).

Implications

The fact that credit-for-sex scams are predominantly clustered in Asia suggests that transnational organised criminal syndicates that are based in Asia may be the culprits behind these scams. Initial investigations in Singapore have revealed that credit-for-sex scammers are based overseas (Ng, 2015b). Additionally, accomplices based in mainland China have been found to be laundering the money obtained from credit-for-sex scams conducted in Macao (Macau Post Daily, 2020b).

Furthermore, given that the countries and cities that face the problem of credit-for-sex scams have large Chinese populations, and that many victims across the world are from a Chinese descent, there is reason to believe that a large percentage of offenders behind credit-for-sex scams are based in China. Several credit-for-sex scams in

Singapore, Hong Kong, Macau, and mainland China have been linked to crime syndicates based in China (Chew, 2016; Jun, 2019; Lo, 2018b; Ng, 2015b; South China Morning Post, 2012; Macau Post Daily, 2020b; Yiu, 2019). The Syndicated Fraud Branch of the Singapore Police Force Commercial Affairs Department (CAD) believes that the scammers targeting residents in the Republic are mostly Chinese nationals based in China (Alkathib, 2015, 2016).

Transnational organised criminal syndicates are especially successful in their scamming activities for various reasons. By targeting victims in other countries, they can reduce their chances of getting arrested (The Star, 2019). Additionally, being part of a transnational organised criminal syndicate means the scammers have access to a well-connected and vast network of operators and brokers spread all across Asia, allowing them to gather intelligence and execute plans with greater success and with a higher profit (Vlasis & Williams, 2013). Yet, by gathering intelligence on the common communication platforms used by locals to solicit prostitutes and the online payment methods that locals are most familiar with, credit-for-sex scammers are able to customise the scam to the local context and pretend to be locals (Button & Cross, 2017). In addition, while scammers behind the credit-for-sex scams in Singapore have traditionally used Chinese-sounding monikers to target Chinese-speaking victims, more scammers have been using English monikers recently (Yahoo News Singapore, 2017). Victims are thus less likely to suspect that they are being scammed.

Transnational syndicates also evade police detection by using money mules, who help "actual members of the syndicate avoid detection and apprehension by allowing the syndicate to distance itself from the offences" (Koh, 2017) and by "conceal[ing] the origins of their illegally obtained money" (i.e., money laundering) (Yiu, 2019).

Apart from transnational syndicates, domestic gangs and local offenders who operate in silos are also responsible for a portion of the credit-for-sex scams in each country. Some Singaporeans have been found guilty of scamming other Singaporeans through credit-for-sex scams

(Chua, 2019; Hussain, 2018; Singapore Police Force, 2019). However, the scammers based in Singapore may adopt a different modus operandi from those located in other countries. For instance, two Singaporean scammers met up with their victims to collect the fees (Hussain, 2018).

Similarly, the criminal groups behind the majority of the credit-for-sex scams in India are from India. As mentioned previously, India is one of the only countries where most of the victims are not ethnically Chinese, and the scammers in India use fluent Hindi to converse with their victims (Sur, 2019). The Cyber Crime Police in India have confirmed that “these [criminal] groups are usually run from places like Gurugram” (Sur, 2019). Other Indian officials have also claimed that many credit-for-sex scam cases are linked to criminals in Mumbai, Kolkata and Delhi (Romeo, 2019).

Overall, a horizon scan of the credit-for-sex scam cases across the world shows that the extent of this problem is largely contained within Asia, especially countries with a large Chinese population. Across the globe, the model of credit-for-sex scams holds for every country, but slight differences exist in terms of the communication platforms, payment methods, and language medium used as the

scammers tailor the scam to each country’s context. The evidence indicates that credit-for-sex scams are predominantly syndicated and are based in Asia, especially China. Nevertheless, individual offenders and local gangs may also be the culprits behind some credit-for-sex scams, and this is especially so for the case of India.

THE ROLE OF TECHNOLOGY IN CREDIT-FOR-SEX SCAMS

Technology plays an important role in facilitating credit-for-sex scams. Specifically, two key types of technology are used: online communication platforms and third-party online payment platforms. As summarised in Table 2, a myriad of factors work together to make it easier for scammers to carry out their scam successfully.

Global Connectivity

The physical distance afforded by technology serves as an advantage for offenders as it allows them to gain access to a larger pool of victims while escaping detection by the authorities and at the same time establish a strong network of operators and money mules across various countries (Button & Cross, 2017; Vlassis & Williams, 2013). However, it is a major drawback for the victims of credit-for-sex

Table 2. The Role of Technology in Credit-for-Sex Scams

Factor	Role	
	Offenders	Victims
Global connectivity	<ul style="list-style-type: none"> Gain access to larger pool of victims Establish strong syndicate networks across various countries to gain intelligence Less likely to be arrested due to jurisdictional issues and the use of money mules 	<ul style="list-style-type: none"> Harder to confront scammers due to physical distance
Resource bank	<ul style="list-style-type: none"> Gain access to resources necessary to carry out the scam 	
Dissociative anonymity	<ul style="list-style-type: none"> Easier to hide real identity and fake an identity to bait victims and avoid police detection Do not feel the need to take responsibility for their actions 	
Physical invisibility	<ul style="list-style-type: none"> Courage to do things they would not have done in real life Easier to lie Harder to empathize with victims 	<ul style="list-style-type: none"> More likely to believe scammers’ lies More likely to disclose personal information

scams. Since the scammers are located overseas, it is much more challenging for the victims to establish contact with the offenders and confront them to ask for their money back (Button & Cross, 2017). Thus, technology works to the advantage of the scammers and the disadvantage of the victims.

Resource Bank

The Internet is a huge resource bank, allowing scammers to find information on how to use a certain payment method and the location of bill-payment machines and convenience stores online, allowing them to guide their victims through the payment process during the scam (Alkathib, 2016).

The Online Disinhibition Effect

Suler (2004) was one of the first few researchers who noted and attempted to explain the phenomenon whereby people were more willing to self-disclose and felt less restrained when communicating online than when communicating offline. Terming it as the 'online disinhibition effect', Suler attributed this phenomenon to the interaction of six factors: dissociative anonymity, invisibility, asynchronicity, solipsistic introjection, dissociative imagination, and minimization of authority (see Figure 2). Dissociative anonymity and invisibility are especially applicable to credit-for-sex scams.

Dissociative Anonymity

As the online arena affords a place where individuals can remain anonymous, it makes it easier for individuals to hide their real identity as well as to alter their identity (Suler, 2004). In the

case of credit-for-sex scams, offenders are able to easily conceal their real identity and fake an identity as an attractive female to bait victims and avoid detection by the police. This dissociative anonymity also allows the individual to separate their online behaviour from their real-life identity (Suler, 2004), explaining why scammers do not feel the need to take responsibility for their behaviour.

Invisibility

As the communication platforms that credit-for-sex scammers use are text-driven, people cannot see or hear each other. As Suler (2004) posits, this invisibility gives people the courage to do things that they otherwise would not do in real life, such as scamming others. Without having to face the victim in real life, credit-for-sex scammers can also easily lie to their victims without revealing any nonverbal cues that suggest that they are lying (University of British Columbia, 2009). Hence, communicating in an online environment prevents individuals from being able to identify the non-verbal cues that would normally raise suspicions (Cross, 2018), making it easier for scammers to lie and for victims to believe the scammers' lies. Consequently, in online environments, people develop 'hyperpersonal relationships', which are relationships that develop faster and more intensely online than in real life (Walther, 1996). With the fake identity that they have strategically created, credit-for-sex scammers appear more socially desirable and trustworthy to the victims (Walther, 1996), which explains why victims are more likely to disclose their personal information to the scammers.

Additionally, this invisibility also makes it harder for the scammers to empathise with their victims as they are unable to see the social cues and reactions that inform them of the victims' emotions (Duffield & Grabosky, 2001; Soltes, 2016). The lack of social cues also reduces an individual's adherence to social norms (Duffield & Grabosky, 2001). Overall, as Soltes (2016) puts it, "usually, a gut feeling that something will be harmful is enough of a deterrence to commit the crime, but when the harm is distant or abstract this internal alarm does not always go off".

All in, the global connectivity, resources, dissociative anonymity, and physical invisibility that technology affords make it easier for scammers, even those with a conscience, to successfully carry out their scams without getting caught.

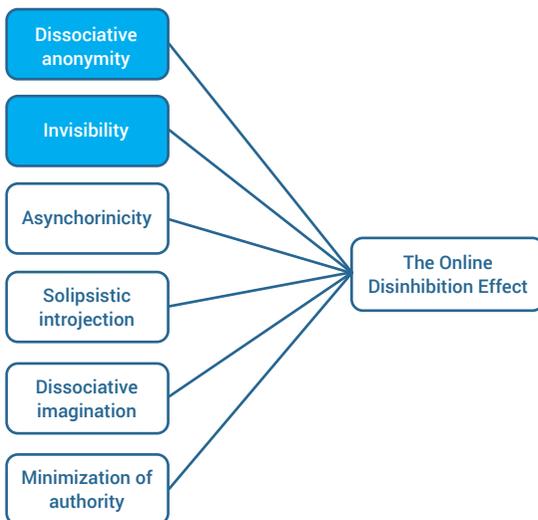


Figure 2. The Online Disinhibition Effect

PSYCHOSOCIAL FACTORS INFLUENCING OFFENDERS OF CREDIT-FOR-SEX SCAMS

While technology facilitates the conduct of credit-for-sex scams, several psychological and social factors motivate individuals to commit the scam in the first place as well as ensure the success of the scam.

The Fraud Diamond Model in the Context of Credit-for-Sex Scams

The fraud diamond model, proposed by Wolfe and Hermanson (2004), and based on Cressey's (1950) fraud triangle model, is the most widely recognized model that details the factors affecting one's

likelihood of committing fraud. According to the fraud diamond model, when *capable* people with the necessary traits and abilities to pull off a scam successfully are *pressured* to commit a fraud and identify an *opportunity* to do so, they are motivated to commit the fraud and thereafter *rationalise* their unethical behaviour (Wolfe & Hermanson, 2004). These four factors – pressure, opportunity, capability, and rationalisation – influence the likelihood of an individual to commit fraud. While the fraud triangle and diamond models have only been applied to corporate fraud (Kassem & Higson, 2012) and e-commerce fraud (Lustosa, 2016), it can also be applied to explain credit-for-sex scams. Table 3 elaborates on the fraud diamond model in the context of credit-for-sex scams.

Table 3. The Role of the Factors in the Fraud Diamond Model in Increasing One's Likelihood of Committing Credit-for-Sex Scams

Factors of the Fraud Diamond	Description	Elaboration and Evidence in Credit-for-Sex Scams
Pressure: individuals must be motivated or incentivised to commit scams	<ul style="list-style-type: none"> Personal financial pressures: <ul style="list-style-type: none"> Legitimate financial needs: sudden financial problem, debt (Kassem & Higson, 2012) Perceived or self-induced: sustain costly habits, desire for additional income stream 	<ul style="list-style-type: none"> A polytechnic student in Singapore confessed that he "needed the money to sustain [his] lifestyle," where he "spent... money on cigarettes, alcohol and clothes, and patronised night clubs every weekend" (Chua, 2019). An Institute of Technical Education (ITE) student in Singapore who was responsible for a credit-for-sex scam claimed that "he needed money as he was still studying" (Hussain, 2018).
	<ul style="list-style-type: none"> External financial pressures: meagre income 	<ul style="list-style-type: none"> A scan of the literature reporting the occupation of credit-for-sex scammers shows that most of the jobs that the offenders hold likely provide only a low to modest income, such as a security agency worker (DNA, 2015), a mechanic (DNA, 2015), and a salesman (Macau Post Daily, 2020b).
	<ul style="list-style-type: none"> External non-financial pressures: peer pressure 	<ul style="list-style-type: none"> ITE student T "was approached by his friend SP to cheat a victim in a sex scam" (Hussain, 2018). Besides the financial incentives that motivated him to commit the scam, he may also have felt compelled to join in the scam out of loyalty.

Factors of the Fraud Diamond	Description	Elaboration and Evidence in Credit-for-Sex Scams
<p>Pressure: individuals must be motivated or incentivised to commit scams</p>	<ul style="list-style-type: none"> Personal non-financial pressures: see 'Capability' 	
<p>Capability: individuals must possess the personality traits and skills necessary to commit scams</p>	<ul style="list-style-type: none"> Personality traits: <ul style="list-style-type: none"> Big ego and high confidence in not getting caught (Wolfe & Hermanson, 2004): inaccuracies in cost-benefit analyses of immoral behaviour (Girila & Rub, 2016), narcissistic and driven to succeed at all costs (Allan, 2003) High Machiavellianism: willing to manipulate and deceive others to achieve their goals (Utami et al., 2019) Antisocial tendencies like sociopathy: belief that societal rules do not apply to them, less able to empathise with victims (Watts, 2019) 	
	<ul style="list-style-type: none"> Skills and abilities <ul style="list-style-type: none"> Tech-savvy Intelligent, coercion skills (Wolfe & Hermanson, 2004) Social skills to build rapport with accomplices (Peachey, 2015) Lie effectively and consistently (Wolfe & Hermanson, 2004) Cope well with stress as they have to worry about potentially being caught on a daily basis (Wolfe & Hermanson, 2004) 	<ul style="list-style-type: none"> Tech-savvy: The fact that increasing numbers of young people are committing cyber fraud can be attributed to "the post-90s and post-00s generation [being] more skilled in the use of mobile phones and network information technology as compared to the older generation" (Yiu, 2019). Intelligent and persuasive: One of the offenders in mainland China was an undergraduate student in law school (Wei, 2019), who is likely to be knowledgeable about the law and highly skilled in reasoning and manipulation.
	<ul style="list-style-type: none"> Network of connections: Being part of a transnational organised criminal syndicate or a neighbourhood full of experienced scammers provides individuals with the network of connections necessary for the success of the scam. 	<ul style="list-style-type: none"> A scammer in mainland China learnt how to commit credit-for-sex scams from the people in his town before he started operating by himself (Wei, 2019). He was also able to establish connections with people who were selling unregistered WeChat accounts as well as those who possessed the software for changing locations on WeChat (Wei, 2019), all of which allowed him to gain access to more victims.

Factors of the Fraud Diamond	Description	Elaboration and Evidence in Credit-for-Sex Scams
<p>Capability: individuals must possess the personality traits and skills necessary to commit scams</p>	<ul style="list-style-type: none"> • Media: The media may allow scammers to hatch the idea of committing scams. 	<ul style="list-style-type: none"> • In Singapore, a polytechnic student who saw a warning on credit-for-sex scams on Locanto hatched the idea to scam others this way to relieve his financial pressures (Chua, 2019).
<p>Opportunity: individuals must perceive an opportunity to make massive profits from scams without getting caught</p>	<ul style="list-style-type: none"> • Weak law enforcement: <ul style="list-style-type: none"> – With such a low probability of getting arrested, the financial rewards of credit-for-sex scams will naturally accumulate over time and entice people to become credit-for-sex scammers. – According to the broken windows theory, when people see visible signs of disorder and crime in the environment, they assume that there is no real authority and are more likely to engage in unethical behaviour as well (Kelling & Wilson, 1982). • Barriers to reporting the scam: <ul style="list-style-type: none"> – Limited ability of the police to arrest criminals: technology makes it harder for police officers to identify the scammers, and jurisdictional issues limit their ability to arrest offenders, so victims view the reporting of the scam as a futile and troublesome act. – Nature of the crime: scam victims are generally stigmatised as foolish by the public, so many feel ashamed to report they are victims of a scam (Eisenberg, 2016), and the fact that sex is such a personal topic deters victims from sharing their sexually charged conversations and experiences with the police (Button & Cross, 2017). 	<ul style="list-style-type: none"> • Most culprits behind the credit-for-sex scams in Singapore are located elsewhere within the Asia region where there is generally weak law enforcement. • The prevalence of credit-for-sex scammers in a town in mainland China inspired one scammer to follow suit and scam people as well (Wei, 2019). • Limited ability of the police to arrest criminals: A victim of a credit-for-sex scam in Australia was unwilling to report his encounter to the police, saying that “I did [not] think [the police] would do anything anyway. They won’t catch the guy” (Chung, 2015). • Nature of the crime: A victim of a credit-for-sex scam in Singapore confessed that he was scared that his parents would find out about him searching and paying for sexual services (Ng, 2015a).

Factors of the Fraud Diamond	Description	Elaboration and Evidence in Credit-for-Sex Scams
<p>Rationalisation: before performing the unethical act of scamming that will likely contradict their sense of morality, scammers are likely to experience a mental discomfort termed as cognitive dissonance (Festinger, 1957).</p>	<ul style="list-style-type: none"> • Scammers may rationalise their immoral behaviour using various techniques of neutralisation (Satar, 2019) • Denial of responsibility: Offender pushes blame from himself to other people or external situational forces beyond control and takes on a victim stance (Sykes & Matza, 1957) • Denial of injury: Offender claims that the scam did not cause any damage to the victim (Sykes & Matza, 1957) • Denial of the victim: Offender thinks that victim deserved to be scammed (Sykes & Matza, 1957) • Appeal to higher loyalties: Offender argues that they must go against the law to benefit their family and friends (Sykes & Matza, 1957) • Metaphor of ledger: Offender believes that past, current, or future good behaviour will bank up 'ethical credit' and can compensate for current unethical behaviour (Klockars, 1974) • Dispersal of blame: Offender acknowledges that they are to blame for the scam, but dilutes the degree of their responsibility by sharing it with other scammers (Thompson, 1980) 	
	<ul style="list-style-type: none"> • Cognitive errors also aid the unconscious justification of the unethical act. • Cheater's high or duping delight: rather than feel a sense of guilt for deceiving others, offenders are rewarded with positive feelings and a sense of accomplishment (Ekman, 1981). • Criminal spin: after having completed one minor credit-for-sex scam and gotten away with it, scammers continue to test the limits by committing more scams and extorting more money from victims (Ronel, 2011). • Cut-off thinking error: scammers' strong desire to perform the scam will eventually corrode and cut-off their inhibitions, such as the potential punishments they may face (Samenow & Yochleson, 2017). 	

Overall, as the fraud diamond model suggests, individuals who are capable of committing scams, are pressured to do so, and see the opportunity to do so, are more likely to commit credit-for-sex scams and consequently rationalise their scamming behaviour as less immoral.

THE VICTIMOLOGY IN CREDIT-FOR-SEX SCAMS

Routine Activity Theory

According to the routine activity theory, the presence of a suitable target, the absence of capable guardianship, and the presence of motivated offenders create an opportunity for

crime to occur (Cohen & Felson, 1979). In the context of credit-for-sex scams, we can then posit that scammers, motivated by various personal or external, financial or non-financial pressures, gain access to suitable targets on various online platforms that lack the necessary security measures to catch offenders. They have an opportunity for crime because their targets do not engage in online guardianship behaviours that lower their risk of falling for scams (see Figure 3).

Several factors also influence the suitability of an individual in becoming a target of scammers (see Table 4).

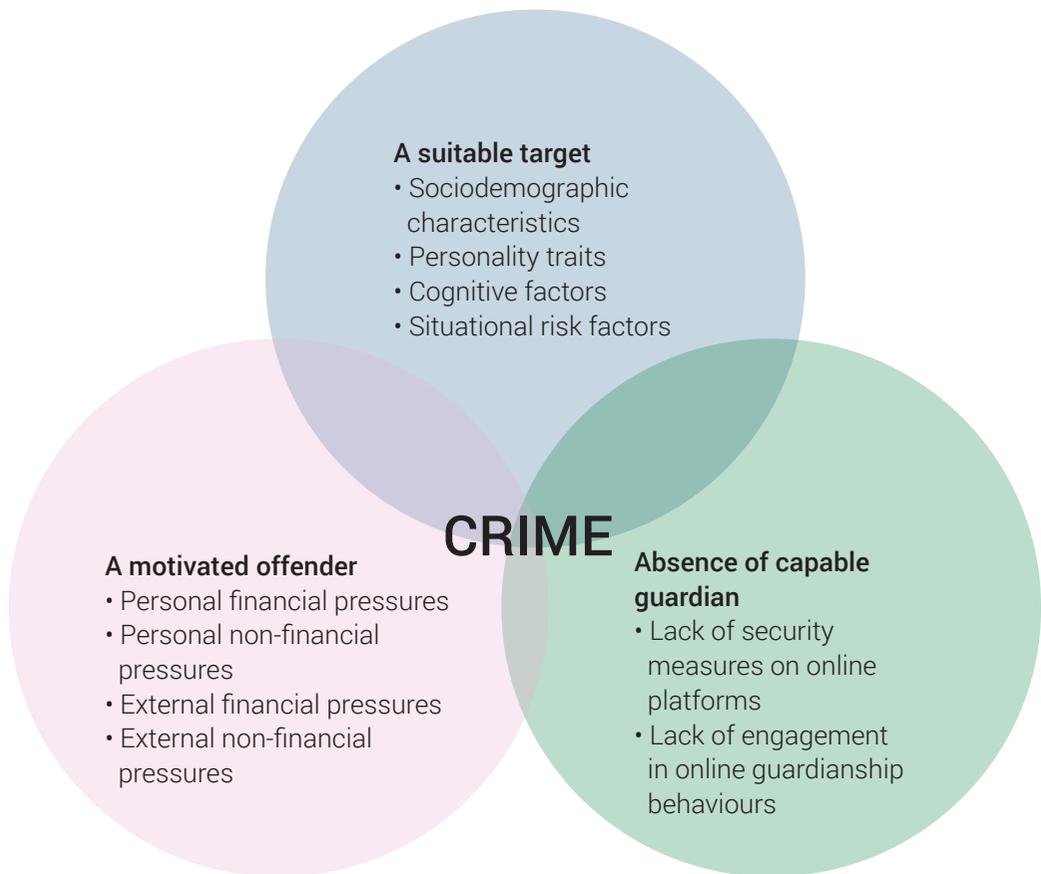


Figure 3. Routine Activity Theory in the Context of Credit-for-Sex Scams

Note. Adapted from *Social Change and Crime Rate Trends: A Routine Activity Approach* by Cohen & Felson, 1979.

Table 4. The Routine Activity Theory in the Context of Credit-for-Sex Scams

Category	Offender Factors	Victim Factors	Evidence in Credit-for-Sex Scams
Socio-demographic characteristics		<ul style="list-style-type: none"> • Range in age from very young to very old (Chong, 2020) 	
		<ul style="list-style-type: none"> • Male <ul style="list-style-type: none"> – Compared to women, males have higher sex drive, are willing to take more risks and incur more costs for sex, rarely refusing sex (Baumeister, 2010) – Especially those with unfulfilled sexual desires 	<ul style="list-style-type: none"> • One male victim in Singapore was in a shaky marriage with his wife and sought sexual services online (Alkathib, 2015). • One male victim wanted to experience sex for the first time and sought prostitutes online (Alkathib, 2015).
		<ul style="list-style-type: none"> • Technologically literate 	
		<ul style="list-style-type: none"> • Range from ignorant to highly intelligent <ul style="list-style-type: none"> – Most scam victims are gullible and uncritical about scams (Titus & Gover, 2001) – Well-educated people may be overconfident in their ability to recognize scams and believe that they are invulnerable, consequently being less vigilant when using social networking sites (Whitty, 2019) 	
Personality traits		<ul style="list-style-type: none"> • Low self-esteem <ul style="list-style-type: none"> – More likely to pay to conquer prostitutes to boost their ego (Tan, 2016) – More likely to submit to other's requests (Gudjonsson et al., 2002) 	
		<ul style="list-style-type: none"> • Behavioural impulsivity <ul style="list-style-type: none"> – Respond to pushes to respond quickly without checking the facts (Whitty, 2019) – Easily pulled into sensational narratives (Whitty, 2019) 	<ul style="list-style-type: none"> • Victims are easily pulled into the sensational narrative that an attractive woman desires to have sex with him, and thus respond quickly to requests for personal information and money without questioning the motives of the scammer

Category	Offender Factors	Victim Factors	Evidence in Credit-for-Sex Scams
Cognitive vulnerabilities	<ul style="list-style-type: none"> • Employ the visceral cue of sexual desire: use provocative photographs of attractive females (Burnett, 2018) • Employ the visceral cue of fear: verbally aggressive when victims refuse to continue paying (Ng, 2015a; Wong, 2020), use of threats including video evidence of them supposedly harming previous clients (Wong, 2019; Wong, 2020) 	<ul style="list-style-type: none"> • Visceral processing: process messages rapidly and emotionally, rely on intuitive feelings instead of careful assessment of situation to guide behaviour (Lea et al., 2009; Norman, 2002), make snap judgments (Ng, 2015b) 	<ul style="list-style-type: none"> • One victim in Singapore admitted that he was not thinking and simply accepted the requests for money even though he did not have much money (Wong, 2019). • A victim in Singapore confessed that he “was very afraid [that] the boss might do something to [him]”, which was why he bought more Alipay credits out of fear (Ng, 2015a).
	<ul style="list-style-type: none"> • Principle of liking: people comply more often to people who they like (Cialdini, 2007) 		<ul style="list-style-type: none"> • Scammers use “terms of endearment or flattery” when conversing with their victims (Ng, 2015b). • A scammer spent a week forging a trusting relationship with the victim, sending “voice messages whispering sweet nothings” to make sure that the victim established a liking for the scammer before finally offering the sexual services at a cost (Wong, 2019).
	<ul style="list-style-type: none"> • Principle of reciprocity: a person who receives a favour from another person will feel obligated to reciprocate and return the favour (Fehr & Gächter, 2000) 		<ul style="list-style-type: none"> • Some scammers use the door-in-the-face technique: they first charge a high cost for the sexual services and expect rejection, then after getting rejected, offer to make a compromise by lowering the amount requested (Lee, 2019; Scam Alert, 2020b). • In one scam in Singapore, the scammer offered to make a compromise by helping to pay a portion of the victim’s membership fee for the escort service (Ng, 2015b), making the victim feel obligated to reciprocate and pay the rest of the membership fee.

Category	Offender Factors	Victim Factors	Evidence in Credit-for-Sex Scams
Cognitive vulnerabilities	<ul style="list-style-type: none"> • Social responsibility norm: people will help others in need even without expectation of gaining something in return (Jhangiani et al., 2014) 		<ul style="list-style-type: none"> • Scammers often pose as pitiful students in need of money (Baron, 2016; Chung, 2015; Ng, 2015a; Ng, 2015b; Lo, 2018a; Lo, 2018b; Postmedia News, 2015; Wong, 2019). • In one scam in Singapore, the scammer claimed that “she was working as a social escort to earn enough money for her younger brother’s education”, then subsequently said that she did not like her next customer and “begged [the victim] to help her by taking over the appointment” (Ng, 2015b).
	<ul style="list-style-type: none"> • Principle of authority: people have a higher tendency to follow the instructions of knowledgeable experts (Cialdini, 2007) 		<ul style="list-style-type: none"> • By posing as the prostitute’s agent while making the phone call to the victim, a scammer assumes a position of an authority figure with much experience in dealing with clients interested in procuring sexual services.
	<ul style="list-style-type: none"> • Principle of consistency: people experience a mental discomfort known as cognitive dissonance when their beliefs are inconsistent with their behaviours or when their current behaviours are inconsistent with their past behaviours, and they are motivated to reduce this tension (Cialdini, 2007; Festinger, 1957) 		<ul style="list-style-type: none"> • After making the first advance payment and not receiving the sexual services, victims may start to be suspicious that they are being scammed. Because it is impossible for the victims to undo their actions, they suspend their instinct that is warning them against making additional payments and instead, change their belief that they are being scammed. Victims may convince themselves that the reasons for the advance payment are reasonable. • Scammers farm a commitment in their victims using the foot-in-the-door technique (Freedman & Fraser, 1966): scammers first make a small request to their victims (Freedman & Fraser, 1966), as evident by how the costs for the sexual services are usually below the market rate of prostitutes in Geylang (Ng, 2015a; Scam Alert, 2019). After the victims make the first payment, the scammers then present them with requests for larger sums of money.

Category	Offender Factors	Victim Factors	Evidence in Credit-for-Sex Scams
Cognitive vulnerabilities		<ul style="list-style-type: none"> Optimism bias: overestimate favourable outcomes and underestimate likelihood of experiencing negative events (Sharot, 2011) <ul style="list-style-type: none"> Especially since Singapore has a low crime rate (Tang, 2019; Yap, 2020) Especially prevalent in intelligent people and younger people (Sreenivasan & Weinberger, 2019) 	
		<ul style="list-style-type: none"> Halo effect: tendency for positive impressions formed in one area to positively influence opinion in another (Nisbett & Wilson, 1977) 	<ul style="list-style-type: none"> By posing as attractive females, the scammers prey on people's subconscious association of physical attractiveness with sound morals, consequently increasing victims' compliance with the scammers' requests.
		<ul style="list-style-type: none"> Confirmation bias: interpret evidence in ways that confirm one's belief (Nickerson, 1998) Cut-off thinking error: cut off inhibiting thoughts that prevent them from performing the actions needed to reach one's goal 	<ul style="list-style-type: none"> Victims enter a tunnel vision, where they focus only on evidence that confirms their belief that the deal is legitimate and not a scam. In particular, they may think that these clandestine transactions are normal given that the girl is engaging in an illegal act (Ong, 2016). On the other hand, victims ignore warning signs, such as requests for additional payment and requests for personal information.
		<ul style="list-style-type: none"> Sunk cost fallacy: investment of money, effort or time increases one's tendency to continue a course of action (Arkes & Blumer, 1985) Prospect theory: people are loss-averse because the pain from losing a sum of money is much greater than the joy felt when gaining the same amount (Kahneman & Tversky, 1979) 	<ul style="list-style-type: none"> As a victim in Australia recounted, "I was reluctant to [pay additional fees for the safety deposit], but I was already \$200 down, so I did what he said anyway" (Chung, 2015). Another victim in Singapore said, "since I was already there [at the AXS machine], I wanted to pay and meet [the girl]" (Ng, 2015a).

Category	Offender Factors	Victim Factors	Evidence in Credit-for-Sex Scams
Cognitive vulnerabilities		<ul style="list-style-type: none"> Near-miss effect: an individual who experiences the near miss of almost winning sees it as a positive sign and continues their course of action with a stronger belief in future success (Reid, 1986) 	
Situational risk factors		<ul style="list-style-type: none"> Online routine activities: younger, more educated, and more impulsive people are more likely to engage in online routine activities that expose them to cyber fraud (Whitty, 2019) 	<ul style="list-style-type: none"> In credit-for-sex scams, these activities include frequently using online dating applications and visiting classified websites, routinely seeking paid sexual services online, and habitually disclosing personal information to strangers online.

IMPLICATIONS

As the exploration in this paper of the psychosocial factors that increase offender likelihood and victim vulnerability show, both the offenders and victims of credit-for-sex scams play an equally critical role in contributing to the success of credit-for-sex scams. Thus, psychosocial factors influencing both scammers and victims should be taken into account when developing crime prevention strategies for credit-for-sex scams.

From the fraud diamond model, the elimination of any of the four factors contributing to offending behaviour will prevent the occurrence of credit-for-sex scams (Cressey, 1950; Wolfe and Hermanson, 2004). Since it is difficult, if not impossible, to eliminate the factors of pressure, capability, and rationalisation as they are internal to the offenders and largely beyond external influence (Yilmaz, 2018), credit-for-sex scam prevention strategies should attempt to reduce the opportunities to commit the scam without getting caught.

Under the routine activity theory, the suitability of individuals in becoming a target of credit-for-sex scams can be reduced by addressing the factors of personality traits, cognitive factors, and situational risk factors. Furthermore, the number and capability of online guardians should be enhanced. The majority of credit-for-sex scam prevention strategies should thus be victim-centric in nature.

RECOMMENDATIONS

While current credit-for-sex scam prevention posters educate the public on the tell-tale signs of such scams, they do not provide suggestions for concrete actions that individuals can easily take to prevent themselves from becoming the next victims. Thus, to further reduce the number of such cases, the Singapore Police Force could improve public education by increasing awareness of the simple steps that people can take to protect themselves (see Table 5). These tips can be shared through a video format. In particular, the video should first show how the scam plays out through a victim's point of view. Next, various victims can share their emotions and thoughts throughout the entire experience so as to reduce the stigma associated with being a victim of a scam. Victims of various demographic backgrounds should be used to highlight the fact that anyone can fall for a scam, thereby reducing the optimism bias that most Singaporeans hold. These victims can then elaborate on the tell-tale signs of credit-for-sex scams while recommending tips for how to stay safe while using social networking sites.

Current credit-for-sex scam posters are mainly written in English. Given that many credit-for-sex scam victims communicated with their scammers in Mandarin, it is important to produce Chinese versions of scam-prevention materials as well, be they posters or videos.

Table 5. Steps That Can be Taken to Protect Oneself Against Credit-for-Sex Scams

Risk factors	Protective actions
Use of online social networking sites to procure sexual services	<ul style="list-style-type: none"> • Refrain from procuring sexual services online via dating apps or classified websites • Exhibit enhanced vigilance if procuring sexual services online • Choose to pay via cash in real life rather than through gift cards and bank transfers
Submitting to requests to provide personal information	<ul style="list-style-type: none"> • Do not share personal information such as address, phone number, and National Identity card with strangers that they meet online
Submitting to requests to download apps that hack one's contacts	<ul style="list-style-type: none"> • Do not download dubious apps requested by strangers that they meet online
Gender, intelligence and young age that leads to an optimism bias, being tech-savvy	<ul style="list-style-type: none"> • Males, especially those who are intelligent, tech-savvy, and young should be aware of their heightened risks for being a target of credit-for-sex scams and falling for them, and accordingly, take greater precaution when procuring sexual services online
Ignorant about scams	<ul style="list-style-type: none"> • Visit the Scam Alert website to learn about the tell-tale signs of credit-for-sex scams, including the manner in which scammers approach their victims, get them to divulge their personal information, convince them to make multiple payments using persuasive techniques, all of which will better allow them to be able to spot a credit-for-sex scam should they encounter one
Lack of awareness of scammers' persuasive techniques	<ul style="list-style-type: none"> • Do not make payments for sexual services simply because of flattery, pitiful acts, low costs, and (false) threats • Instead, be vigilant when encountering people who provide sexual services at a low cost as low initial payments may eventually snowball to become huge losses
Cut-off thinking error	<ul style="list-style-type: none"> • Make it a habit to always question the intentions of strangers online, even if they are in a high state of arousal and eager to receive sexual services, and even if these strangers are attractive • Make it a habit to engage in counterfactual thinking, in other words, think of alternative negative outcomes that might occur besides the positive outcome of receiving sexual services that they think they will achieve
Sunk cost fallacy	<ul style="list-style-type: none"> • Do not make additional payments if the request is not fulfilled by the first payment
Behavioural impulsivity	<ul style="list-style-type: none"> • Recognize sensational narratives, in particular, understand the low probability of an attractive women offering sexual services for a low cost • Refrain from responding quickly to requests for personal information, instead stop to think and assess the situation for signs of a credit-for-sex scam

Additionally, current public education on scams are conducted via large-scale stand-alone campaigns. To improve public education, regular smaller-scale scam prevention efforts could be considered instead. Since individuals of all age groups may fall victim to credit-for-sex scams, effective public education will need to target males not only through the dating apps and classified websites used by credit-for-sex scammers, but also utilise various male-appealing platforms that are popular amongst the different age groups. For the younger generation, these contemporary platforms may include Instagram, TikTok, and YouTube. To attract and hold the attention of the younger audience, fun and creative formats such as using memes, games or quizzes on Instagram story filters, and videos of people tricking credit-for-sex scammers can be used to capture attention (i.e., eyeballs). For the older generation, platforms such as Whatsapp, Facebook, the television, and the radio can be used to educate them on credit-for-sex scams.

Ultimately, since most of these platforms are visual in nature, scam prevention messages need to be communicated in a concise and visually engaging manner. This is especially so since people often scroll through these platforms mindlessly as a form of entertainment. Furthermore, victims of cyber scams are typically impulsive, hence “information [needs] to be written succinctly so that users can easily and quickly digest the details needed to change their behaviours” (Whitty, 2019, p. 289).

LIMITATIONS AND FUTURE WORK

Given the lack of academic research on credit-for-sex scams, this paper has relied on the information and data gathered from academic research on general cyber scams and used the credit-for-sex scams reported in news articles or obtained from anecdotes to showcase how these findings apply to credit-for-sex scams in particular. There are several limitations to this method. Firstly, the news articles reporting on credit-for-sex scams may not have included all the crucial details of the case, as evident from the missing information in several categories such as the language medium used, the race of the victims, and whether the scammers collected personal information from the victims. Similarly, the anecdotes of victims of credit-for-sex scams are often short and lack critical information, which may be in part due to the word limit on

Scam Alert. The reliability of these anecdotes also cannot be ascertained as these stories are shared anonymously on Scam Alert. Furthermore, since not all cases of credit-for-sex scam cases are reported by the media or shared online by the victims, the information obtained from these sources may not be completely representative of all credit-for-sex scam cases, and subsequently, the findings of this paper may not be fully generalisable. The recommendations put forth are thus generic and conceptual in nature, and would need to be contextualised to any local enforcement work. Nevertheless, the authors are confident this paper provides a good starting point on which future studies can reference and build upon.

Future work can seek to build on the model of credit-for-sex scams offered in this paper as well as corroborate or disprove the findings of this paper. Information should also be obtained from more reliable sources, such as Statements of Facts recorded by the police as well as interviews with victims of credit-for-sex scams. More effective empirical-based crime prevention strategies can then be recommended to put a stop to the pervasive issue of credit-for-sex scams.

CONCLUSION

In recent years, the number of scam cases in Singapore has been rising at a concerning rate. Among all the cyber scams, credit-for-sex scams emerged as one of the top problems plaguing Singapore in 2019. In the absence of academic research on credit-for-sex scams, this paper has used literature review to generate findings on the psychosocial factors influencing offenders and victims of credit-for-sex scams so as to recommend empirically based crime prevention strategies. In particular, it offers a two phase, six-staged model to show the workings of credit-for-sex scams. A comparison of such cases across the world also shows that this type of scam is largely concentrated in the Asia region and is especially prevalent in countries and cities with a large Chinese population. The culprits behind credit-for-sex scams are largely transnational organised criminal syndicates based in Asia, especially in China. The difficulty in shutting down and prosecuting such transnational syndicates suggests that a more victim-centric approach is necessary to prevent such crimes.

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